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Comptroller of the Currency

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TREASURY DEPARTMENT

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Comptroller of the Currency

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REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, December 2, 1929.

SIR: I have the honor to submit the following annual report in accordance with the provisions of section 333 of the United States Revised Statutes, covering activities of the Currency Bureau, in the year ended October 31, 1929. This is the sixty-seventh report made to the Congress since the organization of the bureau.

LEGISLATION RECOMMENDED

Amendments to the national bank act

The experience of the postwar period has been of sufficient duration to permit a comprehensive appraisal of the effect of the new economic and social conditions upon our system of banking. Briefly stated, it may be said that banking is following in the wake of the trend of business in general toward larger operating units with stronger capital funds and more experienced and highly trained management. The natural result has been that the larger cities are being favored with banking organizations of great financial stability with the capacity to render a better and more diversified type of service.

In the principal cities, therefore, in various parts of the country, there have grown up through mergers and through increases in the variety and volume of business banking institutions which for strength of capital and management technique were unknown in the pre-war period. There have been no failures of any of these types of metropolitan banks. They are giving the general public a safer and higher type of banking service than has hitherto been known. Their stability rests upon the great diversity of banking business to which they have access and to the further fact that they are able to secure the most highly trained and experienced talent. These banks comprise both unit and branch banking institutions.

The aggregate of all the banking resources in the United States is about \$72,000,000,000, held by a little more than 25,000 banks (as of June 29, 1929), but 250 banks hold resources to the aggregate amount of approximately \$33,400,000,000.

While the largest and strongest banks with the bulk of the banking resources are in the large cities, about three-fourths of all the banks in number are in the smaller towns and cities and may be classed as

country banks. It is these banks which serve directly the agricultural communities. They operate with small capital funds and are very much limited in their ability to employ a trained management. The economic developments of the postwar period have had the effect of decreasing the opportunities of these banks to operate with profit and it is this situation to which I should like to direct your most serious consideration.

We are faced with the fact that during the 9-year period from July 1, 1920, to June 30, 1929, inclusive, about 5,000 banks, nearly all in the agricultural communities, closed their doors and tied up deposits of approximately \$1,500,000,000.¹ These failures have not been limited to any one section of the country, although they have been most prevalent in the agricultural districts. Up to November 1, 521 banks with deposits of about \$200,000,000 had suspended during the year 1929. The number of failures by States during the fiscal years ending June 30, 1921 to 1929, inclusive, is as follows:

	State and private	National
Maine.....	3	-----
New Hampshire.....	1	-----
Vermont.....	1	-----
Massachusetts.....	15	1
Rhode Island.....	1	1
Connecticut.....	2	1
Total New England States.....	23	3
New York.....	10	2
New Jersey.....	-----	-----
Pennsylvania.....	26	11
Delaware.....	-----	1
Maryland.....	5	1
District of Columbia.....	-----	1
Total Eastern States.....	41	16
Virginia.....	29	2
West Virginia.....	21	4
North Carolina.....	98	12
South Carolina.....	170	21
Georgia.....	293	12
Florida.....	110	13
Alabama.....	22	4
Mississippi.....	40	3
Louisiana.....	33	1
Texas.....	178	39
Arkansas.....	80	8
Kentucky.....	40	-----
Tennessee.....	56	3
Total Southern States.....	1,170	122
Ohio.....	28	8
Indiana.....	73	13
Illinois.....	68	13
Michigan.....	63	2
Wisconsin.....	57	8
Minnesota.....	320	58
Iowa.....	386	81
Missouri.....	241	5
Total Middle Western States.....	1,241	188
North Dakota.....	385	69
South Dakota.....	264	51
Nebraska.....	279	28
Kansas.....	182	12
Montana.....	136	65
Wyoming.....	52	11

¹ These figures embrace only those banks which actually went into the hands of receivers. They do not include about 500 banks which suspended business but were later reopened after reorganization, often resulting in depositors and shareholders voluntarily suffering some loss.

	State and private	National
Colorado.....	60	16
New Mexico.....	40	20
Oklahoma.....	174	53
Total Western States.....	1,572	305
Washington.....	41	8
Oregon.....	36	7
California.....	13	16
Idaho.....	48	25
Utah.....	13	4
Nevada.....	2	—
Arizona.....	27	3
Total Pacific States.....	180	63
The Territory of Hawaii.....	1	—
Total United States.....	4,228	697

As will be observed from the foregoing table the failures of State chartered banks greatly outnumber those of the national banks, but small national banks have not been immune to the conditions which are causing the failures of small country banks generally. As an illustration of the wide scope of this economic condition, it may be said that in seven States over 40 per cent of all the banks in existence in 1920 have failed and in six States between 25 and 40 per cent. In 26 States, or more than one-half the total, over 10 per cent of the banks that were in operation in 1920 have since failed. When it is considered that no important failures have occurred among banks in the larger cities, the ratio of failures in the country districts is even higher.

We have here, therefore, a strong contrast between city and country bank operations. Whereas the depositor in a large city bank, whether a wage earner or a business man, has had full protection, the depositor in the small country bank has suffered severely from the inability of so many of these banks to meet their deposit liabilities. The farming communities have not been afforded the protection for their savings which has been available to depositors in the large cities.

It is cause for immediate concern that the operating conditions faced by the country banks show no prospect of improvement under the present system. There are many country banks now operated at a loss and many others operating upon earnings insufficient to justify their capital investment. There is not available to me the earning statements of State banks, but taking the national banks as an illustration and the year 1927 as a typical year (later earning figures not being compiled) 966 national banks operated at a loss and an additional 2,000 earned less than 5 per cent. These constituted about 38 per cent of all national banks in the United States.

Comprehensive study of the banking situation for the past nine years clearly indicates that the system of banking in the rural communities has broken down through causes beyond the control of the individual banker or the local community. These causes are of a basic nature and have many ramifications throughout the great economic and social changes which have occurred in the United States since 1914. I shall not attempt in this report a detailed analysis of this situation except to say that the economic movement away from

a large number of independent local utility and industrial operating units toward a stronger and more centralized form of operation in the large cities has curtailed the opportunities of the country bank for diversity and extension of business while broadening these opportunities for the large city bank.

Any attempt to maintain the present country bank system by force of legislation in the nature of guaranty of deposits or the like, would be economically unsound and would not accomplish the purpose intended. If in the free course of business the country bank can not successfully operate as an independent banking corporation, affording ample protection to its depositors and its stockholders, the obligation and responsibility is upon the Government of the United States, at least so far as the national banks are concerned, to set up a system of national banking which will insure the rural communities against the continuing disastrous effects of local bank failures.

There have been no general financial panics in this country since the war—thanks to the Federal reserve system. Any bank can have access, directly or indirectly, to the benefits of the Federal reserve system to the extent of its sound commercial and business loans and the decline of the country banks has taken place notwithstanding the valuable assistance rendered by the Federal reserve system. A Federal reserve bank is not charged with the responsibility of preventing bank failures. It is beyond the power of the Federal reserve system, as it is beyond the power of any governmental agency, to stand between these banks and insolvency.

In the absence of legislation to remedy the conditions above described, private enterprise has within recent months undertaken to meet the economic situation presented by the growing isolation of the country banks. Local holding companies have been formed in many sections of the country for the purpose of bringing together a number of banks into a single operating group. The usual procedure is for the holding company, a State corporation, to purchase a majority of the stock of several banks, one of which would be a large city bank which in effect becomes the parent bank of the group. The management personnel of the central bank becomes in practice the responsible management for the entire group. Through such a group system it appears to be possible to make a close approach to a form of branch banking whereby each operating unit leans for support upon the central bank, or upon the holding company, and receives the benefits of its moral and financial support; its prestige and good will; its extension of the wider type of banking service; and the benefits of its highly trained management.

This holding-company movement is of such recent development that complete statistics are not yet available as to the number of companies in operation or the number of banks taken over. It appears that in many cases some of the most responsible bankers and business men of the community have been instrumental in the organization of these holding companies and this it would seem is a sufficient indication of the seriousness of the purpose behind the movement. However, these holding companies are attempting to do under the sanction of existing laws, which are crudely adapted to the purpose, what should be made possible in a simpler manner by new legislation. If branch banking were permitted to be extended from the adequately

capitalized large city banks to the outlying communities within the economic zone of operations of such banks, there would be no logical reason for the existence of the local holding company and it would give way to a system of branches operated directly by the central bank of the group.

These conditions would seem to warrant a further amendment of section 5155 of the Revised Statutes of the United States as amended by the act of February 25, 1927 (U. S. Code, title 12, sec. 36), known as the McFadden Act, to permit national banks, with the approval of the Comptroller of the Currency, to establish branches within the trade areas of the cities in which such banks may be situated. These trade areas may in some cases be coextensive with Federal reserve district lines; in other cases they may be of a more limited extent, but in my judgment they should not extend beyond Federal reserve district boundaries, except to take care of a few exceptional cases where a trade area may extend from one Federal reserve district into another, nor should a bank be permitted to establish a branch in another city in which there is a Federal reserve bank or a branch thereof.

Under such a system of branches there would gradually be extended to the agricultural communities from the large city banks a safe and sound system of banking which would render remote the possibility of bank failures. There would, however, be no compulsion upon unit banks to enter a branch organization. The two systems of banking—unit banking and branch banking—would no doubt operate side by side for an indefinite length of time; that is to say, there would be in every rural section some unit banks well organized, competently managed and held in high esteem by the community, which would continue to operate advantageously.

These suggestions for branch banking are made not with the intention primarily to deal with the question of the decline in the number of national banks through defection from the national to the State systems, but rather as a remedy for what appears to be a serious and fundamental weakness in our systems of banking both national and State. Such a grant of power to the national banks would, however, give them such an outstanding operating advantage that it would seem reasonable to expect that the exodus of banks from the national system would practically cease and that many now under State supervision would return to the national charter which they have forsaken.

Any such legislation, based not upon the theory of equalizing the national with the State bank charter powers but giving a real advantage to the national charter, would be fully justified under existing conditions which seriously jeopardize the maintenance of the national banking system. The State legislatures have for years given to the State banks operating advantages which the national banks did not possess and it is in this situation that we find the motive for the abandonment of national charters. There is appended hereto a list of 127 large national banks which have within the past 10 years given up their national charters for the purpose of operating under State charters.

Name and location of bank	State	Capital	Resources
<i>Year ended Oct. 31, 1920</i>			
Third National Bank of Atlanta.....	Georgia.....	\$1,000,000	\$27,053,000
Merchants National Bank of the City of New York.....	New York.....	3,000,000	49,942,000
Security National Bank of Los Angeles.....	California.....	600,000	8,358,000
Farmers National Bank of Fresno.....	do.....	300,000	6,985,000
Mercantile National Bank of San Francisco.....	do.....	2,000,000	20,224,000
<i>Year ended Oct. 31, 1921</i>			
National Reserve Bank of Kansas City.....	Missouri.....	1,000,000	11,534,000
Midwest National Bank & Trust Co. of Kansas City.....	do.....	1,000,000	12,542,000
Lincoln National Bank of Rochester.....	New York.....	1,000,000	22,272,000
First National Bank of Cleveland.....	Ohio.....	2,500,000	101,524,000
Union National Bank of Newark.....	New Jersey.....	1,500,000	31,372,000
Union Commerce National Bank of Cleveland.....	Ohio.....	4,000,000	78,323,000
Canal-Commercial National Bank of New Orleans.....	Louisiana.....	500,000	11,863,000
National Bank of Commerce of Toledo.....	Ohio.....	1,000,000	16,781,000
Central National Bank of St. Louis.....	Missouri.....	1,000,000	27,629,000
National Commercial Bank of Cleveland.....	Ohio.....	1,500,000	14,765,000
Liberty National Bank of New York.....	New York.....	5,000,000	121,642,000
National Bank of Commerce of Kansas City.....	Missouri.....	4,000,000	68,613,000
Union National Bank of Pasadena.....	California.....	375,000	5,404,000
Ridgewood National Bank, Ridgewood.....	New York.....	300,000	9,224,000
National Bank & Trust Co. of Pasadena.....	California.....	300,000	5,490,000
<i>Year ended Oct. 31, 1922</i>			
First National Bank of Fresno.....	do.....	500,000	9,771,000
First National Bank of Berkeley.....	do.....	300,000	6,717,000
First National Bank of Bakersfield.....	do.....	400,000	7,127,000
Atlantic National Bank of the City of New York.....	New York.....	1,000,000	21,776,000
Bank of New York National Banking Association.....	do.....	2,000,000	76,135,000
National State & City Bank of Richmond.....	Virginia.....	1,000,000	15,884,000
<i>Year ended Oct. 31, 1923</i>			
Merchants National Bank of San Diego.....	California.....	250,000	5,108,000
Lowry National Bank of Atlanta.....	Georgia.....	1,000,000	21,350,000
Irving National Bank, New York.....	New York.....	12,500,000	297,935,000
Bank of North America, Philadelphia.....	Pennsylvania.....	2,000,000	31,490,000
Merchants National Bank of San Francisco.....	California.....	1,500,000	15,052,000
First-Second National Bank of Akron.....	Ohio.....	1,500,000	22,600,000
Importers and Traders National Bank of New York.....	New York.....	1,500,000	43,550,000
Merchants National Bank of Raleigh.....	North Carolina.....	300,000	5,576,000
Luzerne County National Bank of Wilkes-Barre.....	Pennsylvania.....	400,000	5,018,000
Battery Park National Bank of New York.....	New York.....	1,500,000	12,962,000
American National Bank of San Francisco.....	California.....	2,000,000	25,623,000
Ninth National Bank of Philadelphia.....	Pennsylvania.....	500,000	14,527,000
<i>Year ended Oct. 31, 1924</i>			
Fourth National Bank of Cincinnati.....	Ohio.....	500,000	12,418,000
Wells Fargo National Bank of San Francisco.....	California.....	6,000,000	93,806,000
National Exchange Bank of Baltimore.....	Maryland.....	1,500,000	17,532,000
Lafayette National Bank of Buffalo.....	New York.....	1,000,000	9,128,000
Continental National Bank & Trust Co. of Kansas City.....	Missouri.....	500,000	6,499,000
Northern National Bank of Toledo.....	Ohio.....	1,000,000	15,692,000
Long Beach National Bank, Long Beach.....	California.....	200,000	7,112,000
Second National Bank of Toledo.....	Ohio.....	1,000,000	16,477,000
Corn Exchange National Bank of Chicago.....	Illinois.....	5,000,000	132,302,000
<i>Year ended Oct. 31, 1925</i>			
First National Bank of Oakland.....	California.....	1,000,000	11,953,000
Fifth National Bank of the City of New York.....	New York.....	1,200,000	25,302,000
Gotham National Bank of New York.....	do.....	1,500,000	19,371,000
National Union Bank of Boston.....	Massachusetts.....	1,000,000	17,129,000
<i>Year ended Oct. 31, 1926</i>			
Manufacturers & Traders National Bank of Buffalo.....	New York.....	2,000,000	61,935,000
Coal & Iron National Bank of the City of New York.....	do.....	1,500,000	25,778,000
First National Bank of Hammond.....	Indiana.....	250,000	5,433,000
Planters National Bank of Richmond.....	Virginia.....	1,000,000	17,547,000
Norwood National Bank of Greenville.....	South Carolina.....	250,000	7,085,000
National Exchange Bank of Providence.....	Rhode Island.....	1,250,000	20,871,000
First National Bank of Jamaica.....	New York.....	200,000	9,862,000
City National Bank of Plainfield.....	New Jersey.....	150,000	7,198,000
State National Bank of North Tonawanda.....	New York.....	600,000	8,007,000
Phoenix National Bank of Hartford.....	Connecticut.....	1,000,000	17,714,000
National Exchange Bank of Lockport.....	New York.....	300,000	6,655,000
Second National Bank of Hoboken.....	New Jersey.....	700,000	6,633,000
First National Bank & Trust Co. of Utica.....	New York.....	1,250,000	19,821,000
National American Bank of New York.....	do.....	1,000,000	12,676,000
National Butchers & Drovers Bank of the City of New York.....	do.....	2,000,000	14,447,000

Name and location of bank	State	Capital	Resources
<i>Year ended Oct. 31, 1927</i>			
American Exchange-Pacific National Bank of New York	New York	\$7,500,000	\$264,212,000
First National Bank of Albany	do.	600,000	15,154,000
West Branch National Bank of Williamsport	Pennsylvania	500,000	9,657,000
Citizens National Bank & Trust Co. of Cincinnati	Ohio	2,000,000	20,330,000
Fifth-third National Bank of Cincinnati	do.	3,000,000	53,527,000
Merchants & Manufacturers National Bank of Newark	New Jersey	1,350,000	20,458,000
Commercial National Trust & Savings Bank of Los Angeles	California	2,000,000	25,116,000
Griswold National Bank of Detroit	Michigan	2,000,000	22,733,000
American National Bank of Newark	New Jersey	500,000	17,662,000
Franklin National Bank in New York	New York	800,000	7,263,000
<i>Year ended October 31, 1928</i>			
Union National Bank of Philadelphia	Pennsylvania	1,000,000	23,044,000
City National Bank of Holyoke	Massachusetts	500,000	5,893,000
National Bank of Commerce in Chicago	Illinois	800,000	7,717,000
National Bank of Commerce in Philadelphia	Pennsylvania	500,000	10,732,000
Hamilton National Bank of New York	New York	1,500,000	19,216,000
Bronx National Bank of the City of New York	do.	300,000	9,986,000
First National Bank of Bangor	Maine	400,000	8,308,000
Liberty National Bank of Covington	Kentucky	350,000	5,676,000
First National Bank in Columbus	Ohio	500,000	14,071,000
Massasoit-Pocasset National Bank of Fall River	Massachusetts	650,000	6,752,000
United Capital National Bank & Trust Co. of New York	New York	5,000,000	53,144,000
Flushing National Bank, Flushing	do.	200,000	5,070,000
National Bank of Rochester	do.	1,200,000	22,558,000
Broad Street National Bank of Philadelphia	Pennsylvania	500,000	12,293,000
National Bank of North Philadelphia	do.	700,000	6,872,000
National City Bank of Los Angeles	California	1,000,000	10,898,000
<i>Year ended Oct. 31, 1929</i>			
First National Bank of Brooklyn	New York	1,000,000	23,025,000
Seventh National Bank of New York	do.	1,500,000	14,524,000
American National Bank of Richmond	Virginia	2,000,000	21,774,000
Merchants National Trust & Savings Bank of Los Angeles	California	4,000,000	164,645,000
Northern National Bank of Philadelphia	Pennsylvania	400,000	10,258,000
National Union Bank of Maryland at Baltimore	Maryland	1,000,000	11,052,000
Mercantile National Bank in Dallas	Texas	1,000,000	13,950,000
First National Bank of Long Beach	California	200,000	6,918,000
National Bank of Commerce in New York	New York	25,000,000	684,456,000
First National Trust & Savings Bank of Whittier	California	250,000	5,639,000
Bloomfield National Bank, Bloomfield	New Jersey	300,000	7,457,000
Old National Bank of Grand Rapids	Michigan	800,000	16,666,000
Hanover National Bank of the City of New York	New York	10,000,000	209,028,000
Third National Bank of Syracuse	do.	300,000	5,508,000
Liberty National Bank & Trust Co. of Syracuse	do.	400,000	5,002,000
Chemical National Bank of New York	do.	6,000,000	233,708,000
Chapman National Bank of Portland	Maine	400,000	9,750,000
Louisville National Bank & Trust Co., Louisville	Kentucky	750,000	14,679,000
Merchants National Bank of Detroit	Michigan	2,000,000	26,780,000
Arcadia National Bank & Trust Co. of Newark	New York	200,000	5,666,000
Seaboard National Bank of the City of New York	do.	11,000,000	286,954,000
Merchants-Laclede National Bank of St. Louis	Missouri	1,700,000	23,751,000
State National Bank of St. Louis	do.	2,000,000	21,667,000
Tenth National Bank of Philadelphia	Pennsylvania	1,000,000	10,746,000
Community National Bank of Buffalo	New York	1,000,000	23,596,000
Fordham National Bank in New York	do.	500,000	5,616,000
Thames National Bank, Norwich	Connecticut	1,000,000	5,218,000
Norwood National Bank	Ohio	200,000	5,157,000
City National Bank of San Antonio	Texas	1,000,000	14,040,000
National City Bank of Akron	Ohio	1,000,000	15,461,000
National Bank of Niagara & Trust Co., Niagara Falls	New York	1,200,000	13,492,000
Citizens National Bank of Raleigh	North Carolina	750,000	8,679,000
Murchison National Bank of Wilmington	do.	1,000,000	12,285,000
American National Bank & Trust Co. of Greensboro	do.	1,000,000	11,297,000
City National Bank & Trust Co. of Bridgeport	Connecticut	1,000,000	18,351,000

Recapitulation by years

	Number	Capital	Resources		Number	Capital	Resources
1920	5	\$6,900,000	\$112,562,000	1926	15	\$13,450,000	\$241,582,000
1921	15	24,975,000	538,978,000	1927	10	20,250,000	456,112,000
1922	6	5,200,000	137,380,000	1928	16	15,100,000	222,230,000
1923	12	24,950,000	500,794,000	1929	35	82,850,000	1,966,789,000
1924	9	16,700,000	310,956,000				
1925	4	4,700,000	73,755,000	Total	127	215,075,000	4,561,148,000

Many smaller national banks during this period also relinquished their charters to go into the State system, but the foregoing list includes only banks of the metropolitan class.

Following the approval of the McFadden Act (act of February 25, 1927) several large State banks were converted into national banks, but this gain has been far more than offset by the recent great loss of national charters. Boards of directors of banks and their stockholders, in giving consideration to the question of whether the corporation should operate under the national or the State charter, are not moved by questions of sentiment or patriotism. The fact that a national bank is an instrumentality of the Federal Government designed to fulfill certain public purposes does not seem to be considered an operating advantage to the bank. The corporation must in the nature of the case be moved almost solely by consideration of the most profitable use of the capital invested in the enterprise. In other words, the question of the choice of charter presents to the corporation a business proposition. In the history of banking in the United States since 1863 banking corporations have switched from State to national and from national to State charters as the business advantages lay with the one or the other. From the standpoint therefore of the operating banker the grant of the wider branch banking powers to national banks would be considered by him as an invitation to enlarge the sphere of his business operations to the greater advantage of his stockholders.

The Government of the United States, as distinguished from the national banking corporation, would be concerned primarily with the question of strengthening the national banks as Federal instrumentalities and with the establishment of a sound system of banking throughout the United States. Under the existing trend with the operating advantage in favor of the State banks the development is in the direction of 48 separate and distinct systems of commercial banking each under the supervision, control, and direction of a separate State government with a corresponding disappearance of the national banks from the field.

It has been said that this situation does not present any cause for concern for the reason that the Federal reserve system which embraces State banks in its membership has made the national banking system unnecessary. The Federal reserve act, however, did not set up a system of banks in the United States. It did set up a system of co-ordination of bank reserves and a flexible currency, which operate advantageously for all banks. The approach to equalization between the State and national banks afforded by the Federal reserve system does not involve a rearrangement of charter powers but an extension of the privileges and the benefits of the Federal system to State chartered banks. If therefore, in addition to these privileges which they derive from the Federal Government, they secure from their respective legislatures charter powers giving them certain operating advantages over national banks, the Federal reserve system thus becomes indirectly the means of forcing national banks to take out State charters.

The announced legislative policy of the so-called McFadden Bank Act of February 25, 1927, was parity between the national and State systems. The purpose of the bill was to make the charter powers of

national banks approximately equal in operating advantage to those of the State banks. Nearly three years of operation under that act has demonstrated that it has failed of its purpose in this respect.

The theory of parity between the two systems of banks is, in my opinion, economically unsound. Commerce is interstate and is recognized by the Constitution of the United States as being fundamentally a national question. One of the primary purposes of the national bank act of 1863 was to establish a sound and uniform system of commercial banking throughout the country in order that commercial transactions growing out of the production, the manufacture, and the transportation of goods and commodities from one section of the country to the other might not be hampered by local banking legislation but should have access to a system of banks operating under Federal authority and supervision under a single set of rules and regulations and statutory enactments in order that the free flow of commerce should not be embarrassed by a multiplicity of restrictions having their origin in local political conditions.

The proposal for the extension of branch banking which is here made would have the direct effect of establishing a strong system of banks in the rural districts and indirectly it would lead to the gradual restoration of the national banks as the primary system of commercial banking in the country.

While it would seem to be to the interest of the local bank holding companies to convert their groups of banks into branches after the enactment of legislation as above outlined, there might possibly still remain in operation some of these local companies and some of a wider regional operation. In view of the fact that such companies are outside of all jurisdiction of the Federal Government and that they would be in a position to dictate the policies and operations of such national banks as they controlled through stock ownership, I further recommend to the Congress an amendment to the national banking laws which will bring the operations of such bank holding companies under some degree of Federal supervision where they own the majority of the stock of more than one national bank and a further amendment to safeguard the additional shareholders' liability which each such bank holding company incurs through the ownership of the shares of national-bank stock.

Under the present law it is necessary for a national bank, in order to exercise fiduciary powers, to obtain a permit from the Federal Reserve Board. The trust department of a national bank is developing into one of the most important branches of its business. Trust companies exercise their fiduciary powers by direct grant of charter power from State legislatures; national banks should have a similar grant from Congress.

I, therefore, recommend that the law be so amended as to provide that the exercise of fiduciary powers shall be one of the corporate powers of a national banking association subject to the existing limitations in regard to State law, etc., now contained in paragraph (k) of section 11 of the Federal reserve act.

I renew the recommendation made in my annual report to the Seventieth Congress that the law be amended to give the comptroller supervision over the national banking associations going into voluntary liquidation. Under the present law, the comptroller's authority

is limited to the appointment of a receiver, provided a bank in liquidation should prove to be insolvent. The reports of the liquidating agent are not required under the law, although they are frequently furnished voluntarily. At present the liquidation of a national bank may be carried on for a period of time and later prove to be insolvent, necessitating the appointment of a receiver. Creditors who have been settled with prior to such appointment may thus obtain preference over other creditors. It is believed that it would be a step forward if the liquidating agent of a national bank were made subject to the comptroller; be required to give bond and to render reports in the same manner as is required of a receiver until the affairs of a liquidating bank are finally closed.

It is again recommended that a law be enacted making it a criminal offense to maliciously or with intent to deceive, make, publish, or circulate any false report concerning any national bank or any other member of the Federal reserve system which imputes insolvency or unsound financial condition, or which may tend to cause a general withdrawal of deposits from such bank or may otherwise injure the business or good will of such bank.

Amendments to the laws of the District of Columbia

I renew the recommendations made to the Seventieth Congress that the following laws be enacted:

1. Giving the comptroller the right and power to make regulations governing savings banks or trust companies doing a banking business in the District of Columbia with a penal provision for the enforcement of such regulation; the regulations to be limited so that they shall not in any case place restrictions upon such banks which are not placed upon national banks.

2. Prohibiting the use of the word "bank" or the words "trust company" by any firm, copartnership, company, or corporation doing business in the District of Columbia and not doing a banking or fiduciary business under the supervision of the Comptroller of the Currency and providing in the event such title shall be used by a firm, copartnership, company, or corporation doing a banking or fiduciary business, it shall be subject to the approval of the Comptroller of the Currency.

3. The corporations with their principal place of business outside of the District of Columbia may not establish offices in the District of Columbia and do a fiduciary business without the permission of the Comptroller of the Currency and without complying with the general conditions of the corporation laws of the District which have been enacted for the protection of those who do business with corporations with their principal place of business in the District.

While the building and loan associations in the District of Columbia are examined and supervised by the Comptroller of the Currency, there is no provision of law which prohibits any building and loan association from organizing and doing business in the District of Columbia regardless of its merits. I recommend that a law be passed which would prohibit any building and loan association from doing business in the District of Columbia or maintaining an office in the District of Columbia without first securing the approval of the Comptroller of the Currency and that any violation shall constitute

a penal offense and be punishable in the same manner as now provided by the act of April 26, 1922, entitled "An act regulating corporations doing a banking business in the District of Columbia."

BRANCHES

In the comptroller's report for the year ended October 31, 1927, the statement was made that under the provisions of the act of February 25, 1927, the Comptroller of the Currency had approved the establishment of new city branches to the number of 127. In the year following 103 new city branches were authorized and during the year ended October 31, 1929, the number authorized was 89. Of the 319 local branches authorized by the comptroller 75 have been discontinued leaving the total of city branches now in operation authorized by the comptroller under the provisions of the McFadden Act as 244.

During the past year 2 branches were added to the system through the conversion of a State bank and 82 branches were added through the consolidation of State banks with national banks. These additions, together with those branches in the system under date of October 31, 1927, less 104 branches dropped through action of directors and shareholders or liquidation of national banks makes a total of 1,061 branches in existence in the national banking system as of October 31, 1929, summarized as follows:

Classes	In operation Feb. 25, 1927	In existence Oct. 31, 1928	Authorized during year ended Oct. 31, 1929	Closed during the year ended Oct. 31, 1929				Total in existence Oct. 31, 1929
				Shareholders	Directors	Lapsed	Voluntary liquidation	
Statutory ^a	165	469	2	-----	-----	-----	44	427
Additional offices, ^c branches.....	202	162	82	1	-----	-----	-----	243
Millspaw Act.....	5	168	-----	-----	1	-----	25	142
O branches.....	-----	6	-----	-----	-----	1	-----	5
	-----	187	89	-----	5	10	17	244
Totals.....	372	992	173	1	6	11	86	1,061

Table showing number and manner of acquisition of branches of national banks during the year ended October 31, 1929

Char- ter No.	Title and location	Branches authorized during the year ended Oct. 31, 1929		
		Under act Feb. 25, 1927	By con- version or by consoli- dation under act Feb. 25, 1927	Total number
	ARIZONA			
3728	First National Bank of Arizona at Phoenix.....	1		
	CALIFORNIA			
5927	Citizens National Trust & Savings Bank of Los Angeles.....	2		2
3538	Merchants National Trust and Savings Bank, Los Angeles.....	1		1
12545	Seaboard National Bank of Los Angeles.....	1		1
2491	Security-First National Bank of Los Angeles.....	9	48	57
7632	United States National Bank of Los Angeles.....	1		1
	DISTRICT OF COLUMBIA			
3425	National Bank of Washington.....	1		1
5046	Riggs National Bank of Washington.....	2		2
	GEORGIA			
5045	Fourth National Bank of Atlanta.....	1		1
1559	Atlanta and Lowry National Bank, Atlanta.....	1		1
9617	Fulton National Bank of Atlanta.....	1		1
	HAWAII			
5550	Bishop First National Bank of Honolulu.....	1	5	6
	MASSACHUSETTS			
200	First National Bank of Boston.....	1		1
322	Second National Bank of Boston.....	1		1
643	Atlantic National Bank of Boston.....	2		2
11903	Boston National Bank.....	1		1
5155	National Shawmut Bank of Boston.....	1		1
	MICHIGAN			
7589	Old-Merchants National Bank and Trust Co. of Battle Creek.....		1	1
16527	First National Bank in Detroit.....	1		1
8703	National Bank of Commerce of Detroit.....	5	16	21
8148	Capital National Bank of Lansing.....	2		2
	NEW JERSEY			
374	First National Bank of Jersey City.....	5		5
1182	Hudson County National Bank, Jersey City.....	2		2
9912	New Jersey National Bank & Trust Co. of Newark.....	1		1
3709	Broad Street National Bank of Trenton.....	1		1
	NEW YORK			
149	First National Bank & Trust Co. of Elmira.....	1		1
5137	Merchants National Bank and Trust Co. of Elmira.....	1		1
13193	Bank of America National Association, New York.....	4		4
13292	Brooklyn National Bank of New York.....	1		1
2370	Chase National Bank of the City of New York.....	3		3
10773	Chatham Phenix National Bank & Trust Co., New York.....	1		1
13027	Claremont National Bank of New York.....	1		1
9955	Harriman National Bank and Trust Co. of New York.....	1		1
12892	Lafayette National Bank of Brooklyn in New York.....	1		1
13260	Lefcourt National Bank and Trust Co. of New York.....	2		2
12900	Melrose National Bank of New York.....	1		1
653	Nassau National Bank of Brooklyn in New York.....	1		1
1461	National City Bank of New York.....	10		10
11034	Public National Bank & Trust Co. of New York.....	1		1
13945	Seward National Bank and Trust Co. of New York.....	1		1
653	First National Bank & Trust Co. of Yonkers.....	1	2	3

Table showing number and manner of acquisition of branches of national banks during the year ended October 31, 1929—Continued

Char- ter No.	Title and location	Branches authorized during the year ended Oct. 31, 1929		
		Under act Feb. 25, 1927	By con- version or by consoli- dation under act Feb. 25, 1927	Total number
	OHIO			
32	Second National Bank of Cincinnati.....	1		
	PENNSYLVANIA			
352	Sixth National Bank of Philadelphia.....	3		3
723	Central National Bank of Philadelphia.....		1	1
13180	City National Bank & Trust Co. of Philadelphia.....	1		1
3604	Commercial National Bank and Trust Co. of Philadelphia.....	1		1
542	Corn Exchange National Bank and Trust Co., Philadelphia.....	6	4	10
	TENNESSEE			
1606	First National Bank of Chattanooga.....	1		1
7848	Hamilton National Bank of Chattanooga.....		3	3
13349	Union Planters National Bank & Trust Co. of Memphis.....		2	2
	WISCONSIN			
64	First Wisconsin National Bank of Milwaukee.....		2	2
	Totals.....	89	84	173

Table showing number and class of branches of national banks closed during the year ended October 31, 1929

Char- ter No.	Title and location	Manner of closing	Branches closed			
			Branches under act of Feb. 25, 1927		State bank branches in oper- ation Feb. 25, 1927, which were con- verted or con- solidated	Total
			Addi- tional offices which became branches Feb. 25, 1927	Branches author- ized since Feb. 25, 1927		
	CALIFORNIA					
3538	Merchants National Trust and Savings Bank of Los Angeles.	Voluntary liquidation.	3	2	31	36
2491	Security-First National Bank of Los Angeles.	1 board of directors and 1 resolution of shareholders and 2 lapsed.	1	2	1	4
	DISTRICT OF COLUMBIA					
1928	Farmers & Merchants National Bank of Washington.	Lapsed.....		1		1
	KENTUCKY					
5161	Louisville National Bank and Trust Co., Louisville.	Voluntary liquidation.	5	1		6
	NEW JERSEY					
374	First National Bank of Jersey City.	Reissued.....		3		3
12255	Journal Square National Bank of Jersey City.	Board of directors.....		1		1

Table showing number and class of branches of national banks closed during the year ended October 31, 1929—Continued

Char- ter No.	Title and location	Manner of closing	Branches closed			
			Branches under act of Feb. 25, 1927		State bank branches in oper- ation Feb. 25, 1927, which were con- verted or con- solidated	Total
			Addi- tional offices which became branches Feb. 25, 1927	Branches author- ized since Feb. 25, 1927		
NEW YORK						
11768	Community National Bank of Buffalo.	Voluntary liquidation.	5	2	-----	7
5137	Merchants National Bank and Trust Co. of Elmira.	Lapsed.....	-----	1	-----	1
923	First National Bank of Brooklyn, New York.	Voluntary liquidation.	1	1	-----	2
11844	Seventh National Bank of New York.	....do.....	1	1	-----	2
2370	Chase National Bank of the City of New York.	Reissued.....	-----	1	-----	1
1499	Chemical National Bank of New York.	Voluntary liquidation.	2	5	-----	7
1352	Hanover National Bank of the City of New York.	....do.....	-----	1	10	11
9955	Harriman National Bank and Trust Co. of New York.	Board of directors.....	-----	1	-----	1
658	Nassau National Bank of Brooklyn in New York.	Reissued.....	-----	1	-----	1
733	National Bank of Commerce in New York.	Voluntary liquidation.	-----	1	-----	1
1461	National City Bank of New York.	Reissued.....	-----	1	-----	1
12123	Seaboard National Bank of the City of New York.	Voluntary liquidation.	-----	1	2	3
12284	National Bank of Niagara and Trust Co. of Niagara Falls.	....do.....	-----	1	-----	1
12122	Liberty National Bank and Trust Co. of Syracuse.	....do.....	1	-----	-----	1
NORTH CAROLINA						
10112	American National Bank and Trust Co. of Greensboro.	....do.....	-----	-----	1	-----
1766	Citizens National Bank of Raleigh.	Board of directors.....	-----	1	-----	-----
PENNSYLVANIA						
3423	Tenth National Bank of Philadelphia.	Voluntary liquidation.	1	-----	-----	1
3604	Commercial National Bank and Trust Co. of Philadelphia.	Board of directors.....	-----	1	-----	1
11476	Drovers and Merchants National Bank of Philadelphia.	Voluntary liquidation.	1	-----	-----	1
4192	Northern National Bank of Philadelphia.	....do.....	1	-----	-----	1
TENNESSEE						
1606	First National Bank of Chattanooga.	Reissued.....	-----	1	-----	1
150	Fourth and First National Bank of Nashville.	Board of directors.....	-----	1	-----	1
VIRGINIA						
5229	American National Bank of Richmond.	Voluntary liquidation.	4	1	-----	5
Total (29 banks).....			26	33	45	104

ORGANIZATION AND LIQUIDATION OF NATIONAL BANKS

There were 7,506 national banking associations in existence at the close of the current year, October 31, 1929. This number was less by 201, or 2.67 per cent, than the number in existence at the close of the preceding year on October 31, 1928. The decrease in aggregate resources as evidenced by the last call, October 4, 1929, compared with aggregate resources on October 3, 1928, was \$1,001,170,000, or about 3.58 per cent.

This office has during the past year continued to exercise its policy of extreme care in granting charters for national banks, based primarily on the needs of the community for additional banking facilities.

During the current year 42.43 per cent of the number of applications received for the establishment of new national banks were approved, as compared with 39.6 per cent the previous like period, 44 per cent the year prior thereto, and 52 per cent the year 1926.

In other words, despite the fact that the number of applications received remains about the same, the number approved by this office is constantly becoming smaller and in the current year a less number of applications was approved than has been approved any year during the past 12-year period, except last year when the number approved was 103 against 129 for the current year.

Up to and including October 31, 1929, there have been authorized to begin business 13,390 national banking associations, of which 4,643 were voluntarily closed to discontinue business or amalgamate with other banks, State or National, including those consolidated with other national banking associations under authority of the act of November 7, 1918. Exclusive of banks which failed but were subsequently restored to solvency, the loss to the system by banks liquidated through receiverships was 1,241, the number of these receiverships being a fraction less than 9.26 per cent of the total number of banks organized.

In November, 1914, there were in existence 7,578 national banks with capital of \$1,072,492,175. Since that date the net decrease in the number of banks was 72, but there was an increase in capital of \$613,759,490. The capital of the banks in existence on October 31, 1929, was \$1,686,251,665. In this 15-year period 2,738 banks were chartered with capital of \$354,630,300. During this period, however, 2,810 associations were closed voluntarily or otherwise.

Applications to organize national banks and to convert State banks into national banking associations were received in the current year to the number of 304, with proposed capital stock of \$68,880,000. Of the applications pending 129 were approved with proposed capital stock of \$26,690,000, 120 rejected with proposed capital stock of \$34,955,000, and 50 abandoned with proposed capital stock of \$6,630,000. National banking associations to the number of 141, with capital of \$38,195,000, were authorized to begin business, of which 5 were located in the New England States, 32 in the Eastern, 31 in the Southern, 31 in the Middle Western, 22 in the Western, and 20 in the Pacific States. The greatest activity as indicated by the number of banks organized was in the following States: New York, 21 banks; Texas, 11; California, 10; Florida, 9; Minnesota, 7; Illinois, 6; Nebraska, 6; Missouri, 6; North Dakota, 6; New Jersey, 5; Pennsylvania, 5; Massachusetts, 4; Washington, 4; and South

Dakota, 4. In other States the number ranged from 1 to 3 banks. It further appears that of the total number of charters issued, 23, with authorized capital of \$7,620,000 and resources aggregating approximately \$98,216,821, were the result of conversions of State banks—4, with capital of \$375,000, reorganizations of State banks, and 114, with capital of \$30,200,000, primary organizations. The business of 16 State banks with capital of \$1,002,500 and assets aggregating approximately \$14,001,432 was purchased by national banks. Conversion of 1 State bank into a national association brought into the system 2 branches.

In the year in question 96 national banking associations were consolidated into 46 under authority of the act of November 7, 1918, the capital of the consolidated banks being \$291,864,075. In some instances there were reductions in capital and in others increases, but the net result by reason of consolidations was an increase in capital stock of \$66,856,883.

During the current year there were 34 consolidations under the act of February 25, 1927, authorizing the consolidation of 35 State banks with national banks—the aggregate capital of the consolidating State banks being \$43,055,000. These banks also brought 82 branches into the national system and assets aggregating approximately \$841,146,433.

The voluntary liquidation of 221 associations represented a capital of \$98,267,500, while the capital of the 79 insolvent banks was \$6,575,000. The net result of the changes hereinbefore mentioned was a decrease for the year in the number of existing banks by 201, but there was an increase in authorized capital stock of \$66,662,550. It appears that during the year 335 banks increased their capital in the aggregate sum of \$181,730,125. Of this number 80 banks effected the increase by stock dividends, the amount of the increase in this manner being \$20,793,750.

Of the 221 banks reported in voluntary liquidation, 75, with capital of \$6,415,000, were acquired by other national banks, 139, with capital of \$91,672,500 and resources of \$2,022,391,164, entered the State banking system, and 7, with capital of \$180,000 and resources of \$1,010,031, quit business.

NATIONAL BANKS IN THE TRUST FIELD

The development of trust operations by national banks was evidenced by continued and substantial progress throughout the Nation during the past year. The statistics for this function compiled as of June 29, 1929, revealed that 2,442 national banks had received authority to exercise trust powers, with a combined capital of \$1,218,049,515, representing 32.4 per cent of the number and 74.8 per cent of the capital of all banks in the national banking system.

Trust departments had been established by 1,734 of these banks and 75,988 trusts were being administered with individual trust assets aggregating \$4,237,648,663. Seven hundred and thirty-six of these banks were also acting as trustees for bond and note issues aggregating \$7,370,154,456.

Compared with October 3, 1928, these figures represent a net increase in the number of national banks authorized to administer trusts under section 11 (k) of the Federal reserve act of 69, or 2.91

per cent; an increase in the number operating trust departments of 149, or 9.40 per cent; an increase in the number of trusts being administered of 12,212, or 19.15 per cent, and an increase in individual trust assets of \$940,338,544, or 28.52 per cent.

The growth in the fiduciary activities of the banks in the national banking system and the increasing popularity with the public of this important department of national bank operations are even more impressive when comparisons are made with the activities of national banks in this field just three years ago. In June, 1926, national banks numbering 2,026 had authority to exercise trust powers, with 1,104 actively engaged in administering trusts. These banks were then acting in a fiduciary capacity for 26,053 trusts, with individual trust assets of \$922,328,677, and were acting as trustees for bond and note issues aggregating \$2,463,553,316. The figures compiled as of June 29, 1929, represent for the 3-year period an increase in the number of national banks authorized to administer trusts of 416, or 20.53 per cent; an increase in the number of banks operating trust departments of 630, or 57.07 per cent; an increase in the number of trusts being administered of 49,935, or 191.67 per cent; an increase in individual trust assets of \$3,315,319,986, or 359.45 per cent; and an increase in the volume of bond and note issues outstanding for which these banks were acting as trustees of \$4,906,601,140, or 199.17 per cent.

As the activities of national banks have grown, so have the earnings that these banks have reported from this source. For the fiscal year ended June 30, 1929, trust department gross earnings aggregating \$20,583,000 were reported, as compared with \$16,165,000 in 1928, \$10,811,000 in 1927, and \$8,255,000 in 1926.

Another phase of fiduciary activity which is gaining in popularity is the creation of insurance trusts. While the administration of this type of trust is a comparatively recent development in national bank trust departments, yet on June 29, 1929, 118 national banks were administering 271 insurance trusts representing the proceeds of insurance policies aggregating \$11,384,632. Some indication of the place this type of trust will make for itself in the future operations of national banks is evidenced by the fact that 558 trust departments now hold 9,505 trust agreements which name those banks trustees in the future of the proceeds of insurance policies with a present face value of \$375,524,409, an amount aggregating more than one-third of the total individual trust assets under administration in 1926 by the 1,104 national bank trust departments then in operation.

National banks with authority to exercise trust powers have shown continued interest in the privilege afforded them to include the words "trust company" in their titles. While only 101 were operating with trust in their names in 1927, the number has increased to 302 since that time, and this method of informing the public of their authority to engage in trust functions is becoming general in many sections of the Nation.

A recent analysis developed that of the 7,536 national banks in operation, 2,442, or 32.4 per cent, had authority to exercise trust powers; 2,839, or 37.7 per cent, had capital sufficient to entitle them to apply for permission to exercise trust powers under section 11 (k) of the Federal reserve act, and 2,255, or 29.9 per cent, were ineligible

to receive permission to engage in trust operations because their capital was less than that required by the laws of the States in which they were located for competing State institutions to receive like powers.

The accompanying recapitulation segregates national banks into six classes according to capital and gives detailed information relating to their fiduciary activities, following which is a table showing consolidated figures by Federal reserve districts.

Fiduciary activities of national banks in 1929 segregated according to capital

	Total	Banks with capital of \$25,000	Per cent	Banks with capital over \$25,000 to \$50,000	Per cent	Banks with capital over \$50,000 to \$100,000	Per cent	Banks with capital over \$100,000 to \$200,000	Per cent	Banks with capital over \$200,000 to \$500,000	Per cent	Banks with capital over \$500,000	Per cent
Number of national banks administering trusts.....	1,734	25	1.44	109	6.29	418	24.10	529	30.51	405	23.36	248	14.30
Combined capital of national banks administering trusts.....	\$1,028,687,615	\$625,000	.06	\$5,315,000	.52	\$40,690,000	3.96	\$88,446,830	8.60	\$144,480,485	14.04	\$749,130,300	72.82
ASSETS													
Investments.....	3,506,744,230	212,286	.01	5,208,528	.15	31,548,125	.90	104,652,034	2.98	337,957,017	9.64	3,027,166,240	86.32
Deposits in savings banks.....	8,522,124	30,162	.35	28,025	.33	829,626	9.73	1,171,870	13.75	1,676,837	19.68	4,785,601	56.16
Deposits in other banks.....	18,035,531	3,922	.02	270,148	1.50	103,480	.57	1,008,506	5.59	2,329,888	12.92	14,319,587	79.40
Deposits in own banks.....	210,541,642	97,685	.05	973,267	.46	4,452,272	2.12	7,650,167	3.63	13,917,527	6.61	183,450,724	87.13
Other assets.....	493,805,136	34,604	.01	338,877	.07	3,206,948	.65	8,651,910	1.75	30,214,652	6.12	451,358,145	91.40
Total.....	4,237,648,663	378,659	.01	6,818,845	.16	40,140,454	.95	123,134,487	2.90	386,095,921	9.11	3,681,080,297	86.87
LIABILITIES													
Private trust accounts.....	2,404,561,306	15,314	-----	2,136,638	.09	14,507,963	.60	51,769,882	2.15	191,635,752	7.97	2,144,495,757	89.19
Private trust accounts, income.....	18,947,833	630	-----	28,137	.15	167,018	.88	1,014,189	5.35	3,357,530	17.72	14,380,329	75.90
Court trusts (executor, etc.).....	856,009,162	313,493	.04	3,458,589	.40	20,890,297	2.44	57,532,397	6.72	135,694,275	15.85	638,120,111	74.55
Court trusts (executor, etc.) income.....	16,246,143	21,724	.14	77,996	.48	453,676	2.79	1,574,821	9.69	3,057,850	18.82	11,060,076	68.08
Other liabilities.....	941,884,219	27,498	-----	1,117,485	.12	4,121,500	.44	11,243,198	1.19	52,350,514	5.56	873,024,024	92.69
Total.....	4,237,648,663	378,659	.01	6,818,845	.16	40,140,454	.95	123,134,487	2.90	386,095,921	9.11	3,681,080,297	86.87
Trustee for bond issues.....	7,370,154,456	69,003	-----	3,446,951	.05	33,195,895	.45	57,561,743	.78	219,093,176	2.97	7,056,787,688	95.75
Individual trusts being administered.....	66,776	68	.10	650	.97	3,983	5.97	10,967	16.42	14,756	22.10	36,352	54.44
Corporate trusts being administered.....	9,212	2	.02	47	.51	353	4.16	866	9.40	1,479	16.06	6,435	69.85
Number of national banks administering insurance trusts.....	118	-----	-----	-----	-----	7	5.93	23	19.49	32	27.12	56	47.46
Number of insurance trusts being administered (included in private trust totals).....	271	-----	-----	-----	-----	10	3.69	50	18.45	75	27.68	136	50.18
Volume of assets represented by insurance trusts being administered (included in private trust totals).....	\$11,384,632	-----	-----	-----	-----	\$194,599	1.71	\$939,349	8.25	\$2,095,917	18.41	\$8,154,767	71.63
Number of banks holding insurance trust agreements not yet operative.....	558	-----	-----	6	1.08	47	8.42	121	21.68	192	34.41	192	34.41
Number of insurance trusts for which banks have been named trustees but which have not yet become operative (not included in private trust totals).....	9,505	-----	-----	16	.17	512	5.39	861	9.06	1,778	18.70	6,338	66.68
Face value of insurance policies held under above agreements (not included in private trust totals).....	\$375,524,409	-----	-----	\$403,338	.11	\$3,023,270	.80	\$19,324,484	5.15	\$66,765,693	17.78	\$286,007,624	76.16

Fiduciary activities of national banks in 1929 segregated according to capital—Continued

	Total	Banks with capital of \$25,000	Per cent	Banks with capital over \$25,000 to \$50,000	Per cent	Banks with capital over \$50,000 to \$100,000	Per cent	Banks with capital over \$100,000 to \$200,000	Per cent	Banks with capital over \$200,000 to \$500,000	Per cent	Banks with capital over \$500,000	Per cent
Number of national banks authorized to exercise fiduciary powers but not administering trusts.....	708	47	6.64	152	21.47	253	35.73	141	19.91	70	9.89	45	6.36
Combined capital of national banks authorized to exercise fiduciary powers but not administering trusts.....	\$189,361,900	\$1,175,000	.62	\$7,325,000	3.87	\$24,152,000	12.75	\$24,465,400	12.92	\$25,542,500	13.49	\$106,702,000	56.35
Total number of national banks authorized to exercise fiduciary powers.....	2,442	72	2.95	261	10.69	671	27.48	670	27.43	475	19.45	293	12.00
Combined capital of national banks authorized to exercise fiduciary powers.....	\$1,218,049,515	\$1,800,000	.15	\$12,640,000	1.04	\$64,842,000	5.32	\$112,912,230	9.27	\$170,022,985	13.96	\$855,832,300	70.26
Number of national banks having sufficient capital to apply for permission to exercise fiduciary powers at beginning of 1929.....	2,839	586	20.64	972	34.24	778	27.40	320	11.27	128	4.51	55	1.94
National banks having authority to exercise fiduciary powers which have amended their titles to include the words "trust company" Oct. 15, 1929.....	302	2	.66	5	1.66	58	19.21	97	32.12	83	27.48	57	18.87

Fiduciary activities of national banks by Federal reserve districts as of June 29, 1929

Federal reserve districts	Number authorized to exercise fiduciary powers	Number exercising fiduciary powers	Number of individual trusts being administered	Assets of individual trusts	Number of corporate trusts being administered	Bond issues outstanding where bank acts as trustee	Number of banks administering insurance trusts	Number of insurance trusts being administered	Volume of assets of insurance trusts under administration	Number of banks holding insurance trust agreements not yet operative	Number of insurance trust agreements not yet operative	Face value of insurance policies held under trust agreements not yet operative	Trust department gross earnings for fiscal year ending June 30, 1929
Boston.....	231	166	4,584	\$287,264,324	456	\$440,646,059	10	32	\$2,625,909	52	825	\$43,532,087	\$1,877,000
New York.....	362	274	8,780	1,226,979,151	2,227	4,737,986,867	18	31	1,032,344	86	1,269	80,175,742	8,417,000
Philadelphia.....	260	244	10,178	176,954,884	379	102,847,115	16	59	2,509,970	70	678	34,685,792	846,000
Cleveland.....	159	130	6,754	234,267,293	814	156,461,300	13	41	737,710	57	1,125	52,051,262	1,074,000
Richmond.....	193	146	3,597	198,306,728	278	94,355,216	14	14	311,746	49	430	18,142,990	611,000
Atlanta.....	146	96	3,039	134,388,716	547	143,845,760	9	13	778,496	31	636	23,556,159	581,000
Chicago.....	386	270	9,219	646,270,959	1,540	800,122,060	10	19	1,820,143	80	1,277	37,401,686	2,211,000
St. Louis.....	151	99	2,115	51,741,796	325	49,382,799	1	1	30,051	16	335	13,415,795	327,000
Minneapolis.....	109	48	978	36,678,949	194	17,068,971	2	2	41,261	11	82	3,169,225	115,000
Kansas City.....	196	107	3,838	254,479,123	535	80,943,398	9	24	562,378	35	1,020	14,594,239	753,000
Dallas.....	101	60	818	95,225,575	249	67,219,333	3	3	19,108	26	219	7,485,379	348,000
San Francisco.....	118	94	12,876	895,091,165	1,668	679,275,578	13	32	915,516	45	1,609	47,314,053	3,423,000
Total.....	2,442	1,734	66,776	4,237,648,663	9,212	7,370,154,456	118	271	11,384,632	558	9,505	375,524,409	20,583,000

NATIONAL BANK FAILURES

During the past year receivers were appointed for 79 national banks. Of this number, 72 were failures and 7 appointments of receivers were made in order to enforce stock assessments necessary to be paid under contract to succeeding institutions which purchased the assets of the bank, sold under a guarantee from stockholders, paying creditors in full. Of the 72 actual failures, two were restored to solvency, leaving 70 to be liquidated by receivers. This compares with 54 actual failures for the previous year, 2 of which were restored to solvency, and the appointment of receivers for 7 banks to enforce stock assessments. The capitalization of the 79 banks, for which receivers were appointed during the past year, was \$6,575,000, compared with the capitalization of the 61 banks, for which receivers were appointed during the previous year, of \$4,135,000.

The total of assets of the 79 banks for which receivers were appointed during the past year, including additional assets acquired after suspension, was \$62,612,500. Stock assessments in the amount of \$5,440,000 had been levied as of September 30, 1929, by the comptroller against the shareholders of these banks.

The records of the division of insolvent national banks of the comptroller's office do not show as a failure the suspension of the First National Bank of Lagrange, Tex., with assets of \$1,213,812.02. The suspension occurred April 30, 1929, and the bank remained in the hands of an examiner in charge until May 20, 1929, on which date it resumed business.

During the past year, two banks, each with assets of over \$12,000,000, became insolvent, and receivers were appointed. Immediately arrangements were made with local institutions for the purchase, at par and interest, of such of the assets of the failed banks as were considered acceptable to the purchasing bank. The results were that in the first institution 50 per cent was made immediately available to its creditors, and in the second 60 per cent was immediately paid, thus relieving the local financial situation at once. Since such sales of assets, funds have been accumulated for payment of additional dividends of 25 per cent to the creditors of the first-mentioned bank who received a first dividend of 50 per cent, and funds have been accumulated for payment of additional dividends of 30 per cent to the creditors of the second-mentioned bank who received a first dividend of 60 per cent, thus assuring the payment of 75 per cent and 90 per cent, respectively, to the creditors of these banks within 12 months after their failure. This new method of liquidation has been followed in several smaller failures, and has proved most effective in relieving at once the acute financial situations which follow bank failures.

From the date of the first failure of a national bank in the year 1865 to October 31, 1929, 1,313 national banks were placed in charge of receivers. Of this number, 72 were restored to solvency and permitted to resume business, leaving 1,241 to be administered by receivers. Of these so administered, 426 (26 less than reported at the close of 1928) are still in process of liquidation and 815 have been entirely liquidated and the trusts closed.

The capital of the 1,313 insolvent national banks at the date of failure was \$143,670,420. The capital of the 72 banks that were

restored to solvency was \$12,180,000. The capital of the 426 banks that are still in receiverships is \$32,524,500, and the capital of the 815 banks that have been completely liquidated was \$98,965,920.

The book value of the assets of the 1,241 administered receiverships, including assets acquired after suspension, aggregated \$853,993,969, in addition to which there were levied against shareholders assessments aggregating \$92,315,740. Total collections by receivers to September 30, 1929, from these assets, including offsets together with collections from stock assessments, amounted to 56.01 per cent of the total of such assets and stock assessments. The disposition of such collections was as follows:

Collections:

Collections from assets, including offsets.....	\$485, 442, 981
Collections from stock assessments.....	44, 614, 817
Total.....	<u>530, 057, 798</u>

Disposition of collections:

Dividends paid to creditors on claims proved aggregating \$464,838,227.....	279, 772, 948
Payments to secured and preferred creditors, including offsets allowed and payments for the protection of assets.....	200, 336, 130
Payment of receivers' salaries, legal and other expenses.....	33, 259, 329
Cash returned to shareholders.....	4, 167, 798
Cash balances with the comptroller and receivers.....	12, 521, 593
Total.....	<u>530, 057, 798</u>

In addition to this record of distribution there were returned to shareholders, through their duly elected agents, assets of a book value of \$16,211,624.

The 426 banks that were as of October 31, 1929, still in charge of receivers and in process of liquidation had assets, including assets acquired subsequent to their failure, aggregating \$339,517,557. The capital of these banks was \$32,524,500, and there had been levied by the Comptroller of the Currency to September 30, 1929, stock assessments against their shareholders in the amount of \$28,924,500. The collections from these assets, including offsets together with collections from stock assessments, amounted to 52.24 per cent of such assets and stock assessments as shown by receivers' last quarterly reports under date of September 30, 1929. The disposition of such collections was as follows:

Collections:

Collections from assets, including offsets.....	\$178, 488, 168
Collections from stock assessments.....	13, 999, 442
Total.....	<u>192, 487, 610</u>

Disposition of collections:

Dividends paid to creditors on claims proved aggregating \$189,388,731.....	86, 493, 085
Payments to secured and preferred creditors, including offsets allowed and payments for the protection of assets.....	82, 323, 457
Payment of receivers' salaries, legal and other expenses.....	10, 799, 475
Cash returned to shareholders.....	350, 000
Cash balances with comptroller and receivers.....	12, 521, 593
Total.....	<u>192, 487, 610</u>

79003°—30—3

From the date of the first failure of a national bank in 1865 to the close of October 31, 1929, 887 receiverships were liquidated and the trusts closed, or the affairs thereof restored to solvency. Included in this number are the 72 banks restored to solvency (2 in 1929) and 103 that were liquidated during the year 1929. These 815 banks had assets, including assets acquired subsequent to their failure, aggregating \$514,476,412. The capital of these 815 banks was \$98,965,920 and there were levied by the Comptroller of the Currency stock assessments against their shareholders in the amount of \$63,391,240. The collections from these assets including offsets, together with collections from stock assessments as shown by receivers' final reports, amounted to 58.41 per cent of such assets and stock assessments. The disposition of such collections was as follows:

Collections:

Collections from assets, including offsets-----	\$306, 954, 813
Collections from stock assessments-----	30, 615, 375
Total-----	<u>337, 570, 188</u>

Disposition of collections:

Dividends paid to creditors on claims proved aggregating \$275,449,496-----	193, 279, 863
Payments to secured and preferred creditors, including offsets allowed and payments for the protection of assets-----	118, 012, 673
Payment of receivers' salaries, legal and other expense-----	22, 459, 854
Cash returned to shareholders-----	3, 817, 798
Total-----	<u>337, 570, 188</u>

The average percentage of dividends paid on claims proved against the 815 receiverships that have been finally closed, not including the 72 restored to solvency, which paid creditors 100 per cent, was 70.19 per cent. If offsets, loans paid, and other disbursements were included in this calculation, the disbursements to creditors would show an average of 79.13 per cent.

Expenses incident to the administration of the 815 closed trusts such as receivers' salaries, legal and other expenses, amounted to \$22,459,854, or 3.88 per cent of the book value of the assets and stock assessments administered, or 6.65 per cent of collections from assets and stock assessments. The assessments against shareholders averaged 64.05 per cent of their holdings and the total collections from such assessments as were levied were 48.29 per cent of the amount assessed. The outstanding circulation of these closed receiverships was \$38,060,477, secured by United States bonds on deposit with the Treasurer of the United States of the par value of \$40,506,920.

During the year ended October 31, 1929, 103 receiverships were closed in addition to which 2 banks were restored to solvency. The total assets of the 103 receiverships, including assets acquired subsequent to suspension, aggregated \$44,924,790. The capital of these banks was \$5,225,000, and the total assessments against shareholders levied by the Comptroller of the Currency aggregated \$5,225,000. The collections from these assets including offsets, together with collections from stock assessments as shown by receivers' final reports, amounted to 54.72 per cent of such assets and stock assessments. The disposition of such collections was as follows:

Collections:

Collections from assets, including offsets.....	\$24, 911, 473
Collections from stock assessments.....	2, 532, 490
Total.....	<u>27, 443, 963</u>

Disposition of collections:

Dividends paid to creditors on claims proved aggregating \$25,714,590.....	12, 653, 830
Payments to secured and preferred creditors, including offsets allowed and payments for the protection of assets.....	12, 561, 313
Payment of receivers' salaries, legal and other expenses.....	2, 224, 420
Cash returned to shareholders.....	4, 400
Total.....	<u>27, 443, 963</u>

The average percentage of dividends paid on claims proved against the 103 receiverships that were finally closed in the year ending October 31, 1929, not including the 2 banks restored to solvency which paid creditors 100 per cent, was 49.2 per cent. If offsets, loans paid, and other disbursements were included in this calculation, the payment to creditors would show an average of 65.86 per cent. Expenses incident to the administration of these 103 trusts, such as receivers' salaries, legal, and other expenses, amounted to \$2,224,420, or 4.43 per cent of the book value of the assets and stock assessments administered, or 8.1 per cent of collections from assets and stock assessments. The assessments against shareholders averaged 100 per cent of their holdings and the total collections from such assessments as were levied were 48.46 per cent of the amount assessed.

The financial operations of the division of insolvent national banks from September 30, 1928, to September 30, 1929, were as follows:

Collections:

Cash on hand Sept. 30, 1928.....	\$13, 158, 682
Collections during the year, including offsets.....	46, 802, 886
Total.....	<u>59, 961, 568</u>

Disposition of collections:

Dividends paid.....	28, 939, 840
Secured and preferred claims paid.....	15, 863, 280
Expenses paid.....	2, 632, 455
Returned to shareholders in cash.....	4, 400
Cash on hand.....	12, 521, 593
Total.....	<u>59, 961, 568</u>

Items	Closed receiverships, 815 ¹	Active receiverships, 426	Total, 1,241 ¹
Total assets taken charge of by receivers.....	\$514, 476, 412	\$339, 517, 557	\$853, 993, 969
Disposition of assets:			
Collected from assets and offsets allowed.....	306, 954, 813	178, 488, 168	485, 442, 981
Loss on assets compounded or sold under order of court.....	191, 309, 975	45, 049, 709	236, 359, 684
Book value of assets returned to shareholders.....	16, 211, 624		16, 211, 624
Book value of remaining assets.....	(?)	115, 979, 680	115, 979, 680
Total.....	514, 476, 412	339, 517, 557	853, 993, 969
Collected from assets and offsets as above.....	306, 954, 813	178, 488, 168	485, 442, 981
Collected from stock assessment.....	30, 615, 375	13, 999, 442	44, 614, 817
Total.....	337, 570, 188	192, 487, 610	530, 057, 798
Disposition of collections:			
Dividends paid.....	193, 279, 863	86, 493, 085	279, 772, 948
Secured and preferred liabilities paid, including offsets.....	118, 012, 673	82, 323, 457	200, 336, 130
Receivers' salary, legal, and other expenses.....	22, 459, 854	10, 799, 475	33, 259, 329
Amount returned to shareholders in cash.....	3, 817, 798	350, 000	4, 167, 798
Balance with comptroller or receivers.....		12, 521, 593	12, 521, 593
Total.....	337, 570, 188	192, 487, 610	530, 057, 798
Capital stock at date of failure.....	\$ 111, 145, 920	32, 524, 500	\$ 143, 670, 420
United States bonds held at failure to secure circulating notes.....	40, 506, 920	17, 458, 390	57, 965, 310
United States bonds held to secure circulation sold and circulation redeemed.....	40, 506, 920	9, 820, 950	50, 327, 870
Circulation outstanding at failure.....	38, 060, 477	16, 720, 990	54, 781, 467
Amount of assessment upon shareholders.....	63, 391, 240	28, 924, 500	92, 315, 740
Claims proven.....	275, 449, 496	189, 388, 731	464, 838, 227

¹ Does not include 72 banks restored to solvency.

² Accounted for in final settlement with creditors or charged off as loss by order of court.

³ Includes capital stock of 72 banks restored to solvency.

Statistics relative to the capital, date of appointment of receiver, and per cent of dividends paid to creditors of 105 insolvent national banks, the affairs of which were either closed or restored to solvency during the year ended October 31, 1929, appear in the following table:

Title	Location	Date receiver appointed	Capital	Per cent dividends paid to creditors
National Bank of Abbeville.....	Abbeville, S. C.....	Feb. 7, 1925	\$75, 000	92
First National Bank.....	Adrian, Minn.....	Aug. 16, 1926	35, 000	63. 5
National Bank of Ainsworth.....	Ainsworth, Nebr.....	Feb. 27, 1929	35, 000	¹ 100
First National Bank.....	Alexander, N. Dak.....	Apr. 15, 1924	25, 000	26
Do.....	Allendale, S. C.....	Dec. 3, 1924	50, 000	19. 7
State National Bank of Ardmore.....	Ardmore, Okla.....	Mar. 4, 1922	200, 000	49. 2
First National Bank.....	Balaton, Minn.....	Feb. 29, 1928	25, 000	¹ 13. 67
National Bank of Barnesville.....	Barnesville, Ohio.....	Nov. 14, 1923	100, 000	54. 1
First National Bank.....	Barnwell, S. C.....	Dec. 3, 1924	50, 000	33. 9
Do.....	Basin, Wyo.....	June 14, 1924	35, 000	75. 5
Do.....	Beach, N. Dak.....	Jan. 24, 1924	50, 000	33
Do.....	Beaver Creek, Minn.....	Sept. 20, 1924	30, 000	22. 7533
Peoples National Bank.....	Bennettsville, S. C.....	July 27, 1926	50, 000	35. 5
First National Bank.....	Bridgewater, S. Dak.....	July 18, 1924	25, 000	72. 2
Do.....	Buena Vista, Ga.....	Jan. 26, 1925	50, 000	49
Do.....	Brandon, Minn.....	Nov. 11, 1926	25, 000	64. 6
National Bank of Carlsbad.....	Carlsbad, N. Mex.....	Feb. 6, 1924	100, 000	18. 5
First National Bank.....	Carlyle, Mont.....	Jan. 7, 1927	25, 000	² 111. 5
Do.....	Carnegie, Pa.....	May 12, 1925	100, 000	83. 9
Do.....	Carthage, S. Dak.....	Feb. 12, 1924	25, 000	18. 4
Do.....	Castlewood, S. Dak.....	Feb. 19, 1924	25, 000	31. 9
Commercial National Bank of Charleston.....	Charleston, S. C.....	Feb. 7, 1925	200, 000	27. 8
First National Bank.....	Clarkston, Wash.....	Feb. 12, 1924	50, 000	83. 5
Corydon National Bank.....	Corydon, Ind.....	Mar. 8, 1922	125, 000	75
Chase County National Bank.....	Cottonwood Falls, Kans.....	Feb. 6, 1928	100, 000	100
First National Bank.....	Creston, Iowa.....	Dec. 12, 1925	50, 000	² 37. 125
Do.....	Deep River, Iowa.....	Mar. 25, 1926	25, 000	99. 5
First National Bank of Las Vegas.....	East Las Vegas, N. Mex.....	May 4, 1925	200, 000	73. 25
First National Bank.....	Fairfax, S. C.....	Apr. 1, 1927	50, 000	² 26. 542
National Security Bank of Fairfax.....	do.....	Oct. 1, 1926	25, 000	54. 75
Farmers and Merchants National Bank.....	Fairbury, Nebr.....	Mar. 15, 1924	60, 000	66. 3

¹ Restored to solvency.

² Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

³ Principal and interest paid in full.

Title	Location	Date receiver appointed	Capital	Per cent dividends paid to creditors
First National Bank.....	Fairview, Mont.....	Nov. 8, 1923	\$40,000	12.1
Do.....	Fort Sumner, N. Mex.....	Feb. 26, 1924	25,000	60.35
Do.....	Galva, Iowa.....	Mar. 6, 1923	50,000	* 98.505
First National Bank of Gilmore.....	Gilmore City, Iowa.....	Jan. 18, 1926	25,000	54
First National Bank.....	Greenwood, Minn.....	July 14, 1926	35,000	60.2
Do.....	Galva, N. Dak.....	Mar. 18, 1924	25,000	3.03
Do.....	Hampton, Ga.....	Jan. 27, 1925	50,000	36
Do.....	Hannaford, N. Dak.....	Dec. 10, 1926	25,000	34
Do.....	Harlowton, Mont.....	Mar. 7, 1923	50,000	14.5
Do.....	Bayden, Colo.....	June 16, 1926	25,000	56.8
Howard National Bank.....	Howard, S. Dak.....	Sept. 1, 1923	25,000	8.2
First National Bank.....	Independence, Iowa.....	July 5, 1923	100,000	* 79.717
Do.....	Ingomar, Mont.....	Aug. 14, 1922	25,000	1
Do.....	Intake, Mont.....	Apr. 7, 1926	25,000	52.5
Citizens National Bank.....	Julesburg, Colo.....	June 12, 1924	25,000	54.2
First National Bank.....	Lake Preston, S. Dak.....	Mar. 23, 1924	25,000	31.15
Laurens National Bank.....	Laurens, S. C.....	Feb. 15, 1923	50,000	* 104.94
Lehigh National Bank.....	Lehigh, Okla.....	Nov. 8, 1923	35,000	1.8
First National Bank.....	Lennon, S. Dak.....	Apr. 2, 1925	50,000	62.2
Do.....	Lingle, Wyo.....	Mar. 19, 1924	25,000	22.5
Do.....	Lincoln, Ark.....	Feb. 9, 1927	25,000	29
Do.....	Lineville, Iowa.....	Apr. 9, 1927	25,000	66
Llano National Bank.....	Llano, Tex.....	Apr. 13, 1923	50,000	43.4
First National Bank.....	Lorena, Tex.....	Jan. 23, 1923	30,000	* 100
Farmers National Bank of Louisburg.....	Louisburg, N. C.....	May 22, 1925	25,000	47
First National Bank.....	Lumberton, N. C.....	Aug. 4, 1925	50,000	69.31
National Bank of Luverne.....	Luverne, Minn.....	Dec. 31, 1925	25,000	43.65
First National Bank.....	McIntosh, S. Dak.....	Mar. 1, 1924	25,000	14.1
Western National Bank.....	Mitchell, S. Dak.....	Feb. 27, 1924	100,000	47.6
Farmers National Bank of Manor.....	Manor, Tex.....	Nov. 26, 1926	40,000	* 105.404
First National Bank.....	Milburn, Okla.....	Oct. 31, 1927	25,000	17
Do.....	Moore, Mont.....	Dec. 20, 1923	25,000	53.5
Do.....	Morristown, S. Dak.....	May 24, 1924	25,000	14.5
Do.....	Mountainair, N. Mex.....	Nov. 2, 1922	30,000	14.3
Do.....	Montpelier, Idaho.....	Mar. 13, 1925	50,000	59.5
Do.....	Muldrow, Okla.....	Oct. 24, 1927	25,000	55.5
Neoga National Bank.....	Neoga, Ill.....	Jan. 21, 1925	25,000	60
First National Bank.....	New Hampton, Iowa.....	Dec. 9, 1926	50,000	* 59.4
Farmers National Bank of Newport.....	Newport, Ark.....	Dec. 21, 1926	50,000	77
First National Bank.....	Oak Grove, La.....	May 13, 1922	50,000	38
Do.....	Oktaha, Okla.....	May 26, 1926	25,000	67.5
Do.....	Oldham, S. Dak.....	Jan. 8, 1925	25,000	64.18
Osceola National Bank.....	Osceola, Iowa.....	Apr. 22, 1925	25,000	37.1
Payette National Bank.....	Payette, Idaho.....	Dec. 13, 1922	75,000	47
First National Bank.....	Pleasantville, Iowa.....	Feb. 21, 1925	25,000	38.3
First National Bank in Pocahontas.....	Pleantywood, Mont.....	Mar. 31, 1924	50,000	12.5
First National Bank.....	Pocahontas, Iowa.....	Jan. 30, 1926	75,000	23.6
Do.....	Polson, Mont.....	Mar. 22, 1924	25,000	28
Do.....	Rexburg, Idaho.....	Aug. 11, 1924	50,000	9.6
Do.....	Ronan, Mont.....	Feb. 9, 1924	25,000	31.5
Citizens National Bank of Roswell.....	Roswell, N. Mex.....	Nov. 16, 1923	200,000	13.3
First National Bank.....	Roundup, Mont.....	Apr. 6, 1923	50,000	17.2
Do.....	St. Anthony, Idaho.....	Mar. 4, 1924	50,000	17.75
Do.....	St. James, Minn.....	Nov. 30, 1926	50,000	89.9
Do.....	St. John, Wash.....	Feb. 7, 1924	40,000	95.5
Do.....	Salem, S. Dak.....	Jan. 16, 1925	25,000	40
National Bank of Commerce.....	Shawnee, Okla.....	Apr. 28, 1924	100,000	48
First National Bank.....	Spirit Lake, Iowa.....	Aug. 22, 1927	50,000	* 85.7
Do.....	Spring Hope, N. C.....	Jan. 7, 1925	50,000	83
Sterling National Bank.....	Sterling, Colo.....	Dec. 11, 1922	150,000	30.7
Story City National Bank.....	Story City, Iowa.....	Jan. 3, 1927	40,000	102.8
First National Bank.....	Sylvester, Ga.....	Jan. 16, 1925	50,000	23.5
Do.....	Tabor, Iowa.....	Sept. 14, 1927	25,000	* 44.107
American National Bank.....	Three Forks, Mont.....	Oct. 29, 1923	25,000	15.3
First National Bank.....	University Place, Nebr.....	Dec. 29, 1926	40,000	56
Do.....	Warroad, Minn.....	Feb. 9, 1924	25,000	38.8
Do.....	Wapanucka, Okla.....	Mar. 2, 1925	25,000	6.75
Black Hawk National Bank.....	Waterloo, Iowa.....	Feb. 13, 1925	200,000	* 75.57
Citizens National Bank.....	Wayne, Nebr.....	June 2, 1926	60,000	89.3
National Bank of Westington Springs.....	Westington Springs, S. Dak.....	Feb. 23, 1926	25,000	* 108.415
First National Bank.....	Wilder, Idaho.....	Nov. 22, 1926	25,000	74
Do.....	Wimbleton, N. Dak.....	Apr. 23, 1925	25,000	69.5
Do.....	Winifred, Mont.....	Oct. 15, 1925	25,000	22.3
Do.....	Winter Garden, Fla.....	July 25, 1929	50,000	* 100

¹ Restored to solvency.

² Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

³ Principal and interest paid in full.

⁴ Dividends paid by purchasing bank.

BANK FAILURES OTHER THAN NATIONAL

Information furnished by the banking departments of the several States discloses that during the fiscal year ended June 30, 1929, there were 482 failures of State and private banks, with liabilities aggregating \$134,605,000, as compared with 413 failures in the previous year, with total liabilities of \$125,784,000.

Tables showing the number of failures and liabilities of banks other than national and national banks in each State, for the 6-month periods ended December 31, 1928, and June 30, 1929, together with similar figures for the year ended June 30, 1929, are published in the appendix of this report. The appendix also includes a table showing the number and liabilities of State and national bank failures as of June 30 each year, 1914 to 1929, inclusive.

NATIONAL-BANK CIRCULATION

Although a reduction of \$679,000,000 was made during the fiscal year ended June 30, 1929, in the interest-bearing debt of the United States, bonds eligible as security for national-bank circulation on June 30, 1929, aggregated \$674,625,630, the same as on June 30 of the year previous, comprising \$599,724,050 consols of 1930; \$48,954,180 Panama Canal 2's of 1916-1936, and \$25,947,400 Panama Canal 2's of 1918-1938. On June 30 of the current year the Treasurer of the United States held as security for national-bank circulation \$591,819,100 of consols and \$74,380,040 Panama Canal 2's, a total of \$666,199,140, representing 98.75 per cent of the aggregate of circulation bonds outstanding.

The circulation of national banks outstanding on June 30 this year amounted to \$704,294,442, of which amount \$662,773,570 was secured by bonds, and the remainder, \$41,520,872, was secured by lawful money held by the Treasurer to provide for the redemption of the notes of banks retiring their circulation and on account of associations in liquidation.

In the year ended October 31, 1929, the withdrawal of bonds held by the Treasurer of the United States in trust as security for national-bank circulation amounted to \$46,680,800. The withdrawals by reason of liquidation of banks amounted to \$29,185,580, and on account of banks placed in charge of receivers \$1,802,760. Bonds held by the Treasurer of the United States in trust as security for circulation were augmented to the extent of \$46,248,460 on account of deposits made by newly organized banks and by those increasing their circulation. The transactions of the year by months in each account named are shown in the following statement:

United States bonds deposited as security for circulation by banks chartered and by those increasing their circulation, together with the amount withdrawn by banks reducing their circulation, and by those closed, during each month, year ended October 31, 1929

Date	Bonds deposited by banks chartered and those increasing circulation during the year	Bonds withdrawn by banks reducing circulation	Bonds withdrawn by banks in liquidation	Bonds withdrawn by banks in insolvency
1928				
November	\$1, 410, 000	\$580, 000	\$490, 000	-----
December	1, 096, 500	634, 100	832, 500	\$125, 000
1929				
January	1, 972, 510	870, 750	628, 760	-----
February	2, 003, 750	1, 810, 000	1, 248, 000	-----
March	5, 370, 000	2, 660, 450	2, 191, 250	319, 500
April	5, 085, 500	2, 636, 250	2, 716, 250	142, 500
May	4, 481, 259	1, 070, 000	3, 299, 500	100, 000
June	3, 905, 000	2, 213, 500	972, 500	753, 000
July	4, 672, 700	422, 100	4, 042, 700	-----
August	7, 832, 500	1, 508, 750	5, 721, 500	145, 010
September	4, 787, 750	812, 500	3, 720, 760	25, 000
October	3, 631, 000	474, 060	3, 321, 860	192, 750
Total	1 46, 248, 460	15, 692, 460	29, 185, 580	1, 802, 760

¹ Includes \$2,765,000 deposited by 30 of the 141 banks chartered during the year.

Statement of capital stock of national banks, national-bank notes, and Federal reserve bank notes outstanding, bonds on deposit, etc.

	Nov. 1, 1929	Oct. 1, 1929	Nov. 1, 1928
Authorized capital stock of national banks	\$1, 686, 251, 665	\$1, 676, 066, 015	\$1, 619, 589, 115
Paid-in capital stock of national banks	1, 685, 918, 429	1, 675, 565, 794	1, 618, 393, 763
		Increase or decrease since above date	Increase or decrease since above date
Increase of authorized capital stock		\$10, 185, 650	\$66, 662, 550
Decrease of authorized capital stock			
Increase of paid-in capital stock		10, 352, 635	67, 524, 666
Decrease of paid-in capital stock			
National-bank notes outstanding secured by United States bonds, old and new series	\$661, 822, 047	\$652, 823, 980	\$662, 705, 675
National-bank notes outstanding secured by lawful money, old and new series	38, 506, 768	38, 564, 685	37, 446, 779
Total national-bank notes outstanding, old and new series	700, 328, 815	691, 388, 665	700, 152, 454
		Increase or decrease since above date	Increase or decrease since above date
Increase secured by United States bonds		\$8, 998, 067	-----
Decrease secured by United States bonds			\$883, 628
Increase secured by lawful money			1, 059, 989
Decrease secured by lawful money		57, 917	-----
Net increase		8, 940, 150	176, 361
Net decrease			-----
Federal reserve bank notes outstanding secured by United States bonds			-----
Federal reserve bank notes outstanding secured by lawful money	\$3, 557, 901	\$3, 557, 901	\$4, 049, 608
Total Federal reserve bank notes outstanding	3, 557, 901	3, 557, 901	4, 049, 608

Statement of capital stock of national banks, national-bank notes, and Federal reserve bank notes outstanding, bonds on deposit, etc.—Continued

		Increase or decrease since above date	Increase or decrease since above date
Increase secured by United States bonds.....		-----	-----
Decrease secured by United States bonds.....		-----	-----
Increase secured by lawful money.....		-----	-----
Decrease secured by lawful money.....		-----	\$491,707
Net increase.....		-----	-----
Net decrease.....		-----	491,707

Kinds of bonds on deposit	On deposit to secure national-bank notes	National bank notes of each denomination outstanding		Federal reserve bank notes of each denomination outstanding
		Old series	New series	
United States consols of 1930 (2 per cent.).....	\$592,721,100	One dollar..... \$340,906	-----	\$2,074,934
United States Panama of 1936 (2 per cent.).....	48,444,240	Two dollars..... 162,548	-----	639,792
United States Panama of 1938 (2 per cent.).....	25,570,760	Five dollars..... 119,641,300	\$35,160,305	488,590
		Ten dollars..... 234,906,660	49,771,460	143,005
		Twenty dollars..... 194,196,210	18,571,160	196,530
		Fifty dollars..... 25,498,950	1,495,450	15,050
		One hundred dollars..... 23,629,900	874,700	-----
		Five hundred dollars..... 87,500	-----	-----
		One thousand dollars..... 21,000	-----	-----
		Fractional parts..... 61,554	2	-----
Total.....	666,736,100	Total..... 598,546,528	105,873,077	3,557,901
		Less ¹ 4,090,790	-----	-----
		Total..... 594,455,738	105,873,077	3,557,901

¹ Notes redeemed but not assorted by denominations.

REDEMPTION OF NATIONAL AND FEDERAL RESERVE BANK CIRCULATION

During the year ended June 30, 1929, national-bank notes, Federal reserve notes, and Federal reserve bank notes aggregating \$1,768,-912,111.50 were redeemed in the United States Treasury at a total expense of \$514,963.62.

Redemptions include Federal reserve notes amounting to \$1,282,-667,215; Federal reserve bank notes received from all sources, \$443,487; and national-bank notes of \$485,801,409.50, the latter amount including \$23,903,249.50 redeemed on retirement account.

National-bank notes were redeemed at an average cost of 95 cents per \$1,000; Federal reserve notes received from sources other than the Federal reserve banks, 81 cents per 1,000 notes; canceled and other Federal reserve notes received direct from Federal reserve banks and branches, 39 cents per 1,000 notes redeemed; and redemption on account of Federal reserve bank notes at the rate of \$1.27 per 1,000 notes.

Statements showing the amount of national-bank notes, Federal reserve notes, and Federal reserve bank notes received monthly for redemption in the year ended June 30, 1929, the source from which received, and the classification of redemptions, together with the rate per \$1,000 of national-bank notes redeemed, and the rate per 1,000 notes of Federal reserve and Federal reserve bank notes redeemed, are published in the appendix of the report of the Comptroller of the Currency.

NATIONAL BANKS OF ISSUE

Of the 7,536 reporting national banks on June 29, 1929, there were 6,071 banks with capital of \$1,324,743,000 issuing circulating notes, and on the date indicated the amount of notes outstanding aggregated

\$649,452,000. The 1,465 banks which did not exercise the circulation privilege had capital stock paid in amounting to \$302,632,000.

A table disclosing, according to reserve cities and States, the number of national banks issuing circulation, their capital, amount of circulation outstanding, together with the number of associations not issuing circulation and their capital on June 29, 1929, is published in the appendix of this report.

CONDITION OF NATIONAL BANKS AT DATE OF EACH REPORT CALLED FOR DURING THE YEAR

Under authority of section 5211, Revised Statutes, national banks were called upon to submit four reports of condition during the year ended October 31, 1929, as of various dates specified by the comptroller.

Summaries of resources and liabilities of reporting banks on the date of each report during the year, together with summary for October 3, 1928, are shown in the following statement:

Abstract of reports of condition of national banks on dates indicated

[In thousands of dollars]

	Oct. 3, 1928—7,676 banks	Dec. 31, 1928—7,635 banks	Mar. 27, 1929—7,575 banks	June 29, 1929—7,536 banks	Oct. 4, 1929—7,473 banks
RESOURCES					
Loans and discounts (including rediscounts) ¹	14,894,361	15,279,631	14,849,926	14,801,130	14,961,877
Overdrafts.....	15,606	11,638	12,257	10,193	15,533
United States Government securities owned.....	3,012,584	3,008,723	3,096,760	2,803,860	2,704,874
Other bonds, stocks, securities, etc., owned.....	4,104,022	4,118,695	3,973,995	3,852,675	3,741,014
Customers' liability account of acceptances.....	429,034	531,305	472,486	397,333	484,728
Banking house, furniture and fixtures.....	732,455	730,182	726,267	747,684	746,419
Other real estate owned.....	122,773	123,050	126,903	118,839	121,684
Reserve with Federal reserve banks.....	1,467,535	1,496,316	1,404,528	1,344,951	1,320,427
Cash in vault.....	364,281	388,129	363,491	298,003	347,362
Due from banks.....	3,114,097	4,184,693	3,885,661	2,569,098	2,970,190
Outside checks and other cash items.....	99,213	116,187	72,290	70,095	69,921
Redemption fund and due from United States Treasurer.....	33,261	33,426	32,786	32,740	32,854
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	222,508	329,764	247,867	164,866	188,925
Securities borrowed.....	18,545	20,472	35,425	20,186	21,929
Other resources.....	295,205	217,045	221,270	208,575	196,573
Total.....	28,925,480	30,589,156	29,021,912	27,440,228	27,924,310
LIABILITIES					
Capital stock paid in.....	1,615,744	1,616,476	1,633,271	1,627,375	1,671,274
Surplus fund.....	1,450,499	1,490,146	1,528,326	1,479,052	1,515,241
Undivided profits—net.....	549,624	491,681	538,744	487,504	555,873
Reserves for dividends, contingencies, etc.....	58,055	85,360	67,271	80,832	61,759
Reserves for interest, taxes, and other expenses accrued and unpaid.....	81,464	66,609	80,700	73,968	86,475
National-bank notes outstanding.....	648,548	650,405	647,848	649,452	641,104
Due to banks (including certified and cashiers' checks and cash letters of credit and travelers' checks outstanding).....	3,507,932	4,073,551	3,498,397	2,548,482	2,829,960
Demand deposits.....	11,073,155	11,780,721	10,934,994	10,504,268	10,568,012
Time deposits (including postal savings).....	8,310,891	8,306,938	8,166,596	8,317,095	8,301,751
United States deposits.....	113,333	186,170	272,893	228,243	202,274
<i>Total deposits.....</i>	<i>23,005,311</i>	<i>24,347,880</i>	<i>22,872,880</i>	<i>21,568,088</i>	<i>21,901,897</i>
Agreements to repurchase United States Government or other securities sold.....	35,591	75,165	53,451	49,660	41,690
Bills payable and rediscounts.....	707,581	785,309	703,812	714,507	657,572
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	222,508	329,764	247,867	164,866	188,925
Acceptances executed for customers.....	420,754	524,725	473,509	392,623	479,931
Acceptances executed by other banks for account of reporting banks.....	26,133	23,248	20,918	18,648	20,618
Securities borrowed.....	18,545	20,472	35,425	20,186	21,929
Other liabilities.....	85,123	82,416	117,890	83,467	79,922
Total.....	28,925,480	30,589,156	29,021,912	27,440,228	27,924,310

¹ Includes customers' liability under letters of credit.

Principal items of resources and liabilities of national banks, October 4, 1929

[In thousands of dollars]

States, etc.	Number of banks	Loans and discounts, including overdrafts ¹	Investments	Real estate, furniture, and fixtures	Cash in vault	Due from banks, including reserve and other cash items	Aggregate assets	Capital	Surplus and undivided profits	National bank notes outstanding	Due to banks ²	Demand deposits, including United States deposits	Time deposits	Bills payable and rediscounts
Maine.....	53	79,564	63,746	2,678	1,869	13,040	161,248	7,220	13,398	4,850	2,916	36,984	91,791	3,048
New Hampshire.....	56	47,357	27,553	3,034	1,664	10,326	90,241	5,500	9,581	4,685	4,429	40,542	22,326	2,951
Vermont.....	46	43,420	28,608	1,357	1,027	7,157	82,184	5,260	6,188	4,295	1,698	19,502	42,658	2,001
Massachusetts.....	154	886,264	323,659	41,189	13,690	226,406	1,603,371	94,683	117,883	19,318	147,446	645,039	404,268	38,558
Rhode Island.....	10	33,765	19,527	845	1,193	4,587	60,326	4,520	7,753	3,799	1,516	24,207	15,971	1,926
Connecticut.....	62	198,290	65,613	12,815	5,016	38,788	321,991	20,912	32,628	9,698	14,668	145,103	89,774	6,554
Total New England States.....	381	1,288,600	528,706	61,918	24,462	300,304	2,319,361	138,100	187,431	46,645	172,673	911,377	666,788	55,038
New York.....	560	3,078,307	1,275,908	90,114	30,261	1,289,956	6,313,091	385,988	577,767	66,437	1,040,866	2,481,741	1,204,987	59,973
New Jersey.....	299	605,732	301,449	40,902	15,047	84,181	1,053,060	56,283	82,579	22,947	19,344	351,616	490,044	19,766
Pennsylvania.....	856	1,679,092	964,183	114,096	40,105	372,768	3,222,388	163,535	364,274	81,286	251,736	1,076,868	1,137,786	82,268
Delaware.....	17	13,820	9,188	1,104	454	2,362	27,003	1,629	3,782	995	445	10,126	9,432	528
Maryland.....	32	161,585	78,007	8,936	3,423	42,100	295,439	14,559	23,498	7,320	29,042	96,673	114,308	7,680
District of Columbia.....	12	99,019	34,875	12,172	3,202	25,608	176,737	10,775	11,701	4,759	14,160	79,647	49,170	3,827
Total Eastern States.....	1,826	5,637,555	2,663,610	276,324	101,502	1,816,975	11,087,718	632,769	1,063,601	183,744	1,355,593	4,096,671	3,005,727	174,042
Virginia.....	160	254,588	62,879	14,735	5,684	45,522	386,693	29,393	28,786	19,024	23,381	121,509	146,489	13,744
West Virginia.....	116	128,296	38,343	11,092	4,023	19,565	203,019	13,845	16,407	10,171	7,231	69,683	76,376	7,555
North Carolina.....	67	98,978	22,076	8,825	3,253	18,667	153,735	11,700	11,927	7,042	7,786	48,255	51,554	13,028
South Carolina.....	52	71,265	24,742	7,234	2,240	16,495	122,927	9,450	7,158	5,642	9,361	36,669	49,627	3,588
Georgia.....	79	174,618	35,747	10,309	5,284	54,881	282,659	19,405	20,128	7,630	33,256	113,876	81,955	4,184
Florida.....	53	89,503	71,991	9,840	5,874	30,725	209,890	14,960	12,565	4,370	16,167	78,136	74,478	3,860
Alabama.....	107	151,291	45,348	10,565	4,941	38,652	254,719	18,079	19,621	13,165	14,078	90,346	67,926	16,806
Mississippi.....	35	57,656	19,225	3,454	1,814	15,822	98,729	5,425	5,277	2,978	6,448	37,503	33,463	6,866
Louisiana.....	34	89,479	15,353	9,410	2,067	24,833	147,886	9,800	7,307	6,151	18,660	66,544	21,161	9,956
Texas.....	618	643,335	207,485	47,612	20,335	232,441	1,162,023	83,160	69,515	42,801	135,273	592,116	196,590	27,548
Arkansas.....	73	55,963	25,512	3,504	2,142	19,058	104,712	6,915	5,546	3,787	11,072	41,448	32,183	3,897
Kentucky.....	138	186,150	65,642	8,191	4,097	34,225	301,882	19,021	20,097	15,009	19,748	103,419	96,376	21,889
Tennessee.....	100	219,736	43,486	16,294	4,969	60,636	347,675	24,464	23,428	14,323	37,464	111,043	109,217	24,137
Total Southern States.....	1,633	2,220,888	675,829	161,035	66,723	611,523	3,770,549	265,608	247,762	152,093	339,925	1,519,547	1,037,395	156,558

Ohio.....	321	496,252	221,063	39,807	15,307	108,693	899,818	58,150	69,664	35,417	46,676	356,049	283,632	29,596
Indiana.....	221	256,005	114,509	20,682	11,282	57,625	465,345	32,682	28,639	21,411	30,088	183,037	149,708	14,495
Illinois.....	484	935,540	316,062	53,548	21,244	261,543	1,636,505	98,420	94,645	35,396	176,532	695,929	447,632	24,444
Michigan.....	130	394,256	151,231	28,727	9,327	88,229	677,517	32,290	42,540	16,032	33,664	268,804	265,280	11,297
Wisconsin.....	157	308,855	120,361	18,964	8,021	72,861	534,103	32,895	30,131	15,842	46,183	187,410	201,163	11,616
Minnesota.....	269	369,917	196,648	14,584	8,870	111,103	716,489	38,445	30,978	14,033	90,312	252,022	240,297	36,353
Iowa.....	259	190,608	100,150	16,814	7,365	58,518	374,855	22,580	14,973	13,767	39,332	144,028	133,527	4,709
Missouri.....	120	314,837	121,630	11,136	5,812	115,646	575,143	34,675	26,489	9,466	111,709	254,200	111,263	20,418
Total Middle Western States.....	1,970	3,265,770	1,341,624	204,262	87,228	874,218	5,879,775	350,137	338,059	161,364	574,496	2,341,479	1,832,502	152,927
North Dakota.....	122	45,412	27,496	4,511	1,993	16,816	96,712	5,590	3,404	3,090	5,030	39,681	38,863	699
South Dakota.....	92	38,442	26,694	3,318	1,626	12,715	83,008	4,390	3,323	1,858	4,869	38,070	29,716	422
Nebraska.....	159	137,953	54,914	8,352	3,492	54,260	259,358	14,250	9,977	6,997	48,853	112,962	56,703	7,357
Kansas.....	246	132,241	70,940	10,615	5,001	49,288	269,944	17,802	13,176	9,400	27,530	140,879	56,000	3,967
Montana.....	67	48,845	30,857	3,625	2,503	19,294	105,269	5,240	5,134	2,331	7,079	46,102	38,519	513
Wyoming.....	25	20,878	11,877	1,264	996	9,208	44,297	2,270	2,445	1,456	3,252	20,658	13,701	493
Colorado.....	120	134,205	75,898	7,475	5,692	59,044	282,964	12,600	13,756	4,290	24,763	132,747	90,035	3,968
New Mexico.....	28	18,112	10,917	1,525	950	5,851	37,439	2,060	1,402	1,236	1,576	21,266	8,233	1,338
Oklahoma.....	300	213,055	123,061	15,494	6,493	90,358	450,006	26,530	13,241	6,379	47,933	234,083	106,562	12,739
Total Western States.....	1,159	790,143	432,654	56,179	28,746	316,760	1,628,997	90,532	65,858	37,037	170,885	786,448	438,332	31,496
Washington.....	108	177,531	94,261	11,019	5,734	60,617	352,467	23,690	14,232	11,329	32,210	162,552	101,599	2,608
Oregon.....	94	102,125	89,961	7,531	4,258	38,944	243,649	13,245	10,852	5,283	18,447	103,030	90,491	1,273
California.....	210	1,384,611	565,209	83,246	23,157	305,436	2,422,664	143,938	133,851	37,298	145,471	756,108	1,064,056	79,620
Idaho.....	43	25,815	11,591	2,247	921	8,422	49,087	2,730	1,761	1,370	2,891	23,148	16,252	486
Utah.....	20	33,470	14,314	1,741	604	13,169	63,468	3,650	2,240	2,230	13,105	25,877	14,709	958
Nevada.....	10	12,147	5,567	1,078	542	4,197	23,594	1,500	915	1,190	1,793	9,559	8,579	-----
Arizona.....	14	15,873	11,710	1,200	821	4,881	34,799	1,950	1,755	1,027	1,222	17,583	10,999	16
Total Pacific States.....	499	1,751,572	792,604	108,062	36,037	435,666	3,189,728	190,703	165,606	59,727	215,139	1,097,887	1,306,785	84,961
Alaska (nonmember banks).....	4	2,277	1,823	150	446	1,052	5,751	275	261	60	52	3,154	1,933	-----
The Territory of Hawaii (nonmember bank).....	1	20,605	9,038	173	2,218	4,040	36,431	3,150	2,536	434	1,197	13,723	12,289	2,550
Total (nonmember banks).....	5	22,882	10,861	323	2,664	5,092	42,182	3,425	2,797	494	1,249	16,877	14,222	2,550
Total United States, Alaska, and Hawaii.....	7,473	14,977,410	6,445,888	868,103	347,362	4,360,533	27,924,310	1,671,274	2,071,114	641,104	2,829,960	10,770,286	8,301,751	657,572

¹ Includes also customers' liability under letters of credit, but not acceptances of other banks and bills of exchange or drafts sold with indorsement.

² Includes certified and cashiers' checks, dividend checks, and cash letters of credit and travelers' checks outstanding.

NATIONAL-BANK LIABILITIES ON ACCOUNT OF BILLS PAYABLE AND REDISCOUNTS

Liabilities of national banking associations for money borrowed on account of bills payable and rediscounts at the date of each call since October 31, 1928, are shown in the following statement:

Total borrowings of national banks on account of bills payable and rediscounts at date of each call since October 31, 1928, according to geographical location

[In thousands of dollars]

	New England States	Eastern States	Southern States	Middle Western States	Western States	Pacific States	Total
Dec. 31, 1928:							
Bills payable.....	24, 928	397, 675	51, 141	88, 247	8, 738	22, 107	592, 836
Rediscounts.....	35, 840	44, 035	32, 611	66, 709	10, 387	2, 891	192, 473
Total.....	60, 768	441, 710	83, 752	154, 956	19, 125	24, 998	785, 309
Mar. 27, 1929:							
Bills payable.....	41, 076	287, 795	54, 940	94, 317	9, 522	55, 286	542, 036
Rediscounts.....	16, 260	36, 299	39, 908	57, 411	6, 165	4, 833	160, 876
Total.....	57, 336	324, 094	94, 848	151, 728	15, 687	60, 119	703, 812
June 29, 1929:							
Bills payable.....	39, 235	281, 863	61, 830	60, 419	13, 795	27, 410	484, 552
Rediscounts.....	29, 506	38, 302	72, 104	67, 476	10, 485	5, 992	229, 955
Total.....	68, 741	320, 255	133, 934	127, 895	30, 280	33, 402	714, 507
Oct. 4, 1929:							
Bills payable.....	31, 054	139, 639	75, 891	74, 006	14, 992	76, 872	412, 454
Rediscounts.....	23, 984	34, 403	80, 667	78, 921	16, 504	10, 639	245, 118
Total.....	55, 038	174, 042	156, 558	152, 927	31, 496	87, 511	657, 572

Total borrowings of national banks on account of bills payable and rediscounts at date of each call since October 31, 1928, according to central and other reserve cities and country banks

[In thousands of dollars]

	Central reserve cities	Other reserve cities	Country banks	Total
Dec. 31, 1928:				
Bills payable.....	284, 017	154, 995	153, 824	592, 836
Rediscounts.....	47, 886	73, 201	71, 386	192, 473
Total.....	331, 903	228, 196	225, 210	785, 309
Mar. 27, 1929:				
Bills payable.....	135, 030	232, 334	175, 572	542, 936
Rediscounts.....	20, 482	59, 481	80, 913	160, 876
Total.....	155, 512	291, 815	256, 485	703, 812
June 29, 1929:				
Bills payable.....	150, 403	143, 227	190, 922	484, 552
Rediscounts.....	30, 192	79, 785	119, 978	229, 955
Total.....	180, 595	223, 012	310, 900	714, 507
Oct. 4, 1929:				
Bills payable.....	32, 734	214, 710	165, 010	412, 454
Rediscounts.....	22, 475	116, 225	106, 418	245, 118
Total.....	55, 209	330, 935	271, 428	657, 572

LOANS AND DISCOUNTS OF NATIONAL BANKS

The statement following shows a classification of loans and discounts reported by national banks as of December 31, 1928, and June 29, 1929:

Classification of loans and discounts as of December 31, 1928, and June 29, 1929

[In thousands of dollars]

Class	Dec. 31, 1928		June 29, 1929	
	Amount	Per cent	Amount	Per cent
Acceptances of other banks, payable in United States.....	94, 693	0. 62	91, 006	0. 61
Notes, bills, acceptances, and other instruments evidencing loans payable in foreign countries.....	61, 256	. 40	39, 339	. 27
Commercial paper bought in open market.....	301, 231	1. 97	195, 666	1. 32
Loans to banks and trust companies.....	402, 298	2. 63	365, 009	2. 47
Loans secured by United States Government and other securities (exclusive of loans to banks).....	5, 527, 327	36. 18	5, 113, 792	34. 55
Real estate loans, mortgages, deeds of trust, and other liens on real estate:				
On farm land.....	399, 863	2. 03	398, 785	2. 09
On other real estate.....	983, 698	6. 44	1, 104, 220	7. 46
All other loans, including reporting banks' own acceptances purchased or discounted.....	7, 599, 295	49. 73	7, 583, 313	51. 23
Total.....	15, 279, 631	100. 00	14, 801, 130	100. 00
Loans secured by United States Government obligations.....	135, 603	-----	102, 672	-----
Total loans eligible for rediscount with Federal reserve banks.....	3, 008, 653	-----	2, 974, 308	-----

Loans and discounts of national banks June 29, 1929 ¹

[In thousands of dollars]

Cities	Acceptances of other banks, payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies	Loans secured by United States Government and other securities (exclusive of loans to banks)	Real estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Memoranda	
						On farm land	On other real estate			Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve bank
CENTRAL RESERVE CITIES											
New York.....	49,176	13,218	4,646	131,710	1,350,647	40	16,188	867,320	2,432,945	19,006	360,279
Chicago.....	291	2,863	2,157	18,825	210,198	462	2,609	281,716	519,121	2,467	100,336
Total central reserve cities.....	49,467	16,081	6,803	150,535	1,560,845	502	18,797	1,149,036	2,952,066	21,473	460,615
OTHER RESERVE CITIES											
Boston.....	1,003	5,835	13,674	20,894	227,756	3	41,010	246,766	556,941	3,509	96,383
Albany.....			557	450	32,129		755	23,221	57,112	134	7,448
Brooklyn and Bronx.....					15,485		1,987	13,706	31,178	59	4,131
Buffalo.....					4,638		579	871	6,088	1	585
Philadelphia.....	18	3,108	5,193	39,573	168,896		15,978	258,645	491,411	2,162	114,448
Pittsburgh.....		10	1,460	9,700	136,966		3,361	83,934	235,431	1,905	52,723
Baltimore.....		11		4,352	37,778		1,126	44,155	87,422	1,001	18,943
Washington.....			1,504	1,092	44,550	140	2,186	45,684	95,156	293	11,092
Richmond.....			769	3,963	14,665		32	15,947	35,376	192	6,525
Charlotte.....				103	3,391		15	703	11,158	200	3,150
Atlanta.....	53		790	3,201	30,776		89	1,354	31,394	396	22,198
Savannah.....			1	3,610	12,802	473	1,101	32,083	50,070	221	16,515
Jacksonville.....	1,332	32	659	1,136	9,329	12	1,992	19,277	33,769	61	8,527
Birmingham.....				3,579	7,827	81	719	39,127	51,333	46	15,077
New Orleans.....	10	707		1,247	6,900		369	21,301	30,534	59	6,400
Dallas.....	396		546	1,465	28,229	637	2,005	56,439	89,717	710	26,828
El Paso.....		30	160	68	3,370	220	443	12,163	16,454	47	6,115
Fort Worth.....	2		17	964	9,518	484	535	37,217	48,737	132	16,024
Galveston.....			57	62	5,039	3	252	9,085	14,498	25	3,359
Houston.....	415		814	1,929	36,402	204	1,629	43,374	84,767	438	16,193
San Antonio.....	220		155	996	10,503	674	2,176	25,973	40,697	123	9,473
Waco.....	2,180		690	93	1,682	435	613	6,099	11,792	314	4,950
Little Rock.....				60	247	171	252	2,966	3,696	4	450
Louisville.....		27	658	3,707	33,547	90	175	28,241	66,445	543	12,300
Memphis.....			50	1,306	2,989	133	423	7,151	12,052	295	1,787
Nashville.....				2,800	16,140	219	922	36,536	56,617	416	12,625

Cincinnati			75	1,954	32,344	19	1,512	17,010	52,914	1,449	6,820
Cleveland				537	32,194		5,719	30,906	69,356	387	12,336
Columbus				2,809	18,648	56	1,306	28,179	50,998	4,323	9,019
Toledo					4,383		311	2,236	7,930	189	1,002
Indianapolis	83		1,737	2,330	11,759	8	715	39,982	56,614	2,089	15,812
Chicago	31		3,392		30,206		8,821	12,913	55,363	559	7,281
Peoria	488		981		8,962	260	158	9,502	20,757	74	8,435
Detroit		118		6,401	76,797		36,887	71,251	191,454	2,287	12,169
Grand Rapids	304			493	6,062	16	941	5,188	13,004	21	2,804
Milwaukee		13	2,017	3,719	44,361	45	3,249	14,235	147,639	534	29,181
Minneapolis	5	48	83	4,217	31,393	662	1,717	91,375	129,500	1,134	32,381
St. Paul			948	2,023	27,459	352	427	33,646	64,855	11,959	31,431
Cedar Rapids			10	1,144	6,692	519	736	4,574	13,725	260	1,610
Des Moines				2,104	7,065	575	1,008	14,152	24,904	133	7,621
Dubuque				36	514	418		532	3,936	134	1,584
Sioux City	681		1,119	1,010	2,223	904	559	10,016	16,512	51	6,025
Kansas City, Mo.			522	3,806	16,352	227	772	61,472	83,151	1,394	30,313
St. Joseph	162		4,968	1,818	1,235	110	49	6,303	14,645	228	7,197
St. Louis	799	594	5,550	9,113	101,053	87	5,589	55,107	177,872	779	63,711
Lincoln			1,015	1,955	4,850	46	28	9,891	17,785	124	6,200
Omaha	807		3,522	5,060	14,835	284	110	34,063	58,681	446	16,322
Kansas City, Kans.			57	845	921	438	757	4,986	8,004	140	1,980
Topeka	38		231	206	2,655	180	124	5,616	9,050	163	4,823
Wichita			1,206	3,428	4,562	154	319	9,978	19,647	1,185	5,408
Helena			75	172	1,788	65		2,543	4,643	3	1,200
Denver	74		111	957	28,800	1,128	2,250	38,248	71,568	1,230	17,648
Pueblo			747	59	2,410			2,242	5,458	14	2,883
Muskogee	99		534	25	1,335	182	108	2,955	5,238	11	1,587
Oklahoma City			110	1,549	8,770	125	584	35,089	46,227	263	11,114
Tulsa			200	288	24,073	162	1,372	41,996	68,091	430	7,554
Seattle	26	375	1,168	301	26,218	44	342	43,121	71,595	785	14,546
Spokane			560	1,565	5,771	142	1,018	8,336	17,392	127	3,012
Portland	291	458	2,898	1,111	11,053	79	3,344	33,467	52,701	652	11,969
Los Angeles	861	2,399	938	1,312	135,213	21,448	169,833	181,163	513,167	1,118	36,316
Oakland				150	5,754	118	844	16,118	22,984	8	4,077
San Francisco	394	3,003	2,630	4,214	148,340	55,157	159,722	237,616	611,076	2,578	79,318
Ogden			126	75	1,196	240	36	3,559	5,232	1	2,439
Salt Lake City			153	707	7,955	140	297	10,595	19,847	41	3,625
Total other reserve cities	10,772	16,768	65,437	174,249	1,797,755	88,473	494,823	2,467,078	5,115,355	50,599	1,013,002
Total all reserve cities	60,239	32,849	72,240	324,784	3,338,600	88,975	513,620	3,616,114	8,067,421	72,072	1,473,617

¹ A similar table as of Dec. 31, 1928, appears in the appendix of this report.

Loans and discounts of national banks June 29, 1929—Continued

[In thousands of dollars]

States and Territories	Acceptances of other banks, payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies	Loans secured by United States Government and other securities (exclusive of loans to banks)	Real estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve bank
						On farm land	On other real estate				
COUNTRY BANKS											
Maine.....	102		1,411	463	26,558	1,622	7,369	38,717	76,242	642	12,209
New Hampshire.....			311	93	16,044	519	2,127	25,993	45,087	553	7,135
Vermont.....			70	60	8,723	1,462	3,853	28,557	42,725	199	7,849
Massachusetts.....	183	2	12,785	183	114,802	1,046	37,196	130,430	296,627	845	42,666
Rhode Island.....		7	1,766	50	12,895	199	4,189	14,646	33,752	333	5,442
Connecticut.....	62	14	998	368	99,744	617	21,109	79,781	202,693	851	22,552
Total New England States.....	347	23	17,341	1,217	278,766	5,465	75,843	318,124	697,126	3,423	97,853
New York.....	674	194	7,032	443	237,107	8,456	77,714	341,197	672,817	1,504	131,738
New Jersey.....	3,072	5	7,225	1,306	185,614	2,507	72,935	322,842	595,506	1,199	96,566
Pennsylvania.....	2,460	521	11,374	2,546	277,877	13,869	125,757	492,811	927,215	3,660	113,145
Delaware.....			170	10	3,581	999	1,321	6,995	13,076	33	2,417
Maryland.....	13		814	115	11,147	2,782	5,504	45,178	65,553	260	10,197
Total Eastern States.....	6,219	720	26,615	4,420	715,326	28,613	283,231	1,209,023	2,274,167	6,656	354,063
Virginia.....		157	1,339	4,421	47,345	6,339	12,438	148,315	220,354	796	55,813
West Virginia.....	44		392	1,253	35,089	1,262	10,853	80,902	129,795	1,642	19,014
North Carolina.....	7	13	206	2,897	15,568	2,881	3,880	81,650	107,102	878	29,169
South Carolina.....			1,136	1,094	16,969	3,078	3,044	51,045	76,366	495	27,539
Georgia.....			568	750	6,664	3,617	2,580	37,510	51,689	256	20,334
Florida.....	1,336	49	2,537	1,286	15,141	1,547	9,948	31,880	63,724	307	14,241
Alabama.....		1,791	1,512	1,261	13,033	4,204	4,148	73,598	99,547	413	33,949
Mississippi.....	150	67	539	853	8,513	4,206	5,454	36,495	56,277	86	16,275
Louisiana.....	95		119	894	11,472	4,305	1,707	37,663	56,255	209	12,391
Texas.....	11,173	1,619	6,588	1,788	46,417	11,550	6,754	213,563	299,452	1,367	125,158
Arkansas.....	1,803	25	1,247	999	7,266	3,315	3,191	32,848	50,694	273	19,980
Kentucky.....		20	690	186	27,043	6,192	7,022	73,457	114,610	729	18,871
Tennessee.....	97	45	1,838	2,836	23,722	2,467	4,335	85,273	120,613	269	36,732
Total Southern States.....	14,705	3,786	18,711	20,518	274,242	54,963	75,354	984,199	1,446,478	7,720	429,466

Ohio.....	122	421	1,555	1,772	74,401	13,850	28,599	194,232	314,952	3,745	45,065
Indiana.....	335	974	3,673	2,172	41,938	11,493	17,678	121,864	200,127	2,641	47,713
Illinois.....	1,192	80	10,608	2,631	59,131	15,905	13,400	218,812	321,759	1,083	82,650
Michigan.....	258	58	2,719	694	46,913	5,934	25,921	86,391	168,888	542	24,089
Wisconsin.....	1,634	-----	5,409	722	48,068	7,019	10,901	89,574	163,327	524	42,812
Minnesota.....	106	209	6,029	526	32,487	14,090	8,924	74,686	137,057	955	43,604
Iowa.....	1,333	10	3,591	596	16,634	12,906	5,671	83,259	124,000	506	47,229
Missouri.....	298	80	2,373	872	10,154	2,987	5,210	40,300	62,274	233	15,022
Total Middle Western States.....	5,278	1,832	35,957	9,985	329,726	84,184	116,304	909,118	1,492,384	10,279	348,184
North Dakota.....	62	-----	531	474	3,354	6,193	2,280	30,715	43,609	78	17,573
South Dakota.....	30	-----	2,048	713	5,180	2,865	1,187	24,928	36,951	100	16,330
Nebraska.....	514	-----	2,017	207	4,767	2,691	737	47,707	58,640	41	25,245
Kansas.....	106	64	4,240	531	12,742	5,261	2,354	73,167	98,465	453	42,184
Montana.....	-----	-----	1,133	285	14,954	1,601	1,051	25,807	44,831	89	13,251
Wyoming.....	-----	-----	120	611	4,325	1,076	788	13,856	20,776	94	9,580
Colorado.....	-----	-----	1,921	159	11,241	2,976	1,701	32,583	50,681	255	18,954
New Mexico.....	267	-----	236	85	1,269	538	1,654	14,101	18,150	65	7,277
Oklahoma.....	214	-----	4,110	425	13,565	3,590	3,231	64,374	89,509	489	39,454
Total Western States.....	1,193	64	16,356	3,490	71,597	26,791	14,983	327,238	461,512	1,664	189,848
Washington.....	786	31	1,577	140	18,430	3,310	2,440	50,230	76,944	145	21,545
Oregon.....	881	21	1,375	93	5,032	2,863	1,743	33,919	45,927	150	13,196
California.....	272	-----	3,130	87	39,074	9,894	17,339	103,199	172,996	419	28,301
Idaho.....	269	-----	1,057	150	5,565	1,580	565	15,007	24,283	93	10,374
Utah.....	-----	-----	-----	-----	1,490	653	402	4,430	6,975	5	2,130
Nevada.....	545	-----	590	31	3,516	760	887	5,488	11,817	12	2,130
Arizona.....	272	13	100	44	10,232	734	892	4,896	17,183	31	8,014
Total Pacific States.....	3,025	65	7,829	545	83,339	19,794	24,268	217,259	356,124	855	80,690
Alaska (nonmember banks).....	-----	-----	617	-----	125	-----	285	1,149	2,176	2	587
The Territory of Hawaii (nonmember banks).....	-----	-----	-----	50	2,271	-----	332	1,089	3,742	1	-----
Total (nonmember banks).....	-----	-----	617	50	2,396	-----	617	2,238	5,918	3	587
Total country banks.....	30,767	6,490	123,426	40,225	1,755,192	219,810	590,600	3,967,199	6,733,709	30,600	1,500,691
Total United States.....	91,006	39,339	195,666	365,009	5,113,792	308,785	1,104,220	7,583,313	14,801,130	102,672	2,974,308

COMPARATIVE STATEMENT OF LOANS AND DISCOUNTS, INCLUDING REDISCOUNTS, MADE BY NATIONAL BANKS DURING LAST THREE FISCAL YEARS

The percentage of loans and discounts of national banks in the central reserve cities of New York and Chicago, to the total loans and discounts of all national banks on June 29, 1929, together with similar information in relation to banks in other reserve cities, etc., is shown in the following statement, compared with like information for the fiscal years ended June 30, 1927, and 1928:

[In thousands of dollars]

Banks in—	Loans					
	June 30, 1927		June 30, 1928		June 29, 1929	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
New York.....	2,348,645	16.83	2,782,766	18.37	2,432,945	16.44
Do.....	3,030,532	21.72	3,581,788	23.65	2,952,066	19.95
Chicago.....						
Other reserve cities.....	4,645,101	33.28	5,038,894	33.27	5,115,355	34.56
All reserve cities.....	7,675,633	55.00	8,620,682	56.92	8,067,421	54.51
States (exclusive of reserve cities)...	6,280,063	45.00	6,524,313	43.08	6,733,709	45.49
Total United States.....	13,955,696	100.00	15,144,995	100.00	14,801,130	100.00

COMPARATIVE CHANGES IN DEMAND AND TIME DEPOSITS, LOANS AND DISCOUNTS, UNITED STATES GOVERNMENT AND OTHER BONDS AND SECURITIES, AND THE AMOUNT OF RESERVE OF NATIONAL BANKS WITH FEDERAL RESERVE BANKS SINCE JUNE 30, 1925

The amount and percentage of increase or reduction of demand and time deposits, loans and discounts, United States and other bonds and securities owned, and reserve of national banks with Federal reserve banks on June 30 of each of the last five years, are shown in the following statement:

[In thousands of dollars]

	June 30, 1925	June 30, 1926	Per cent in- crease (+) or de- crease (-) since June 30, 1925	June 30, 1927	Per cent in- crease (+) or de- crease (-) since June 30, 1926	June 30, 1928	Per cent in- crease (+) or de- crease (-) since June 30, 1927	June 29, 1929	Per cent in- crease (+) or de- crease (-) since June 30, 1928
Demand deposits.....	10,430,254	10,778,603	+3.34	10,923,729	+1.35	11,003,795	+0.73	10,504,268	-4.54
Time deposits.....	5,924,658	6,313,809	+6.57	7,315,624	+15.87	8,296,638	+13.41	8,317,095	+0.25
Loans and discounts.....	12,674,067	13,417,674	+5.87	13,955,696	+4.01	15,144,995	+8.52	14,801,130	-2.27
United States and other bonds, stocks, etc.....	5,730,444	5,842,253	+1.95	6,393,218	+9.43	7,147,448	+11.80	6,656,535	-6.87
Reserve with Federal reserve banks.....	1,326,864	1,381,171	+4.09	1,406,052	+1.80	1,453,383	+3.37	1,344,951	-7.46

¹ Includes rediscounts and customers' liability under letters of credit.

UNITED STATES GOVERNMENT SECURITIES HELD BY NATIONAL BANKS IN RESERVE CITIES AND STATES

The following statement shows a classification of United States Government securities owned by national banks according to reserve cities and States, June 29, 1929. (In the appendix of this report appears also a table which discloses, by reserve cities and States, a classification of United States Government securities owned by national banks on December 31, 1928):

United States Government securities owned by national banks June 29, 1929

[In thousands of dollars]

Cities	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	All other	Total
CENTRAL RESERVE CITIES					
New York.....	316,364	121,115	28,949	721	467,149
Chicago.....	28,805	6,543	1,164	-----	36,512
Total central reserve cities.....	345,169	127,658	30,113	721	503,661
OTHER RESERVE CITIES					
Boston.....	\$2,909	7,367	3,766	-----	94,042
Albany.....	3,618	2,271	93	-----	5,982
Brooklyn and Bronx.....	2,805	796	273	59	3,933
Buffalo.....	640	357	50	-----	1,047
Philadelphia.....	41,148	6,118	2,261	4	49,531
Pittsburgh.....	51,680	8,697	3,443	46,506	110,326
Baltimore.....	9,316	502	1,929	-----	11,747
Washington.....	18,573	2,068	2,556	10	23,207
Richmond.....	4,666	316	259	20	5,261
Charlotte.....	1,920	600	300	-----	2,820
Atlanta.....	12,494	2,402	1,067	12	15,975
Savannah.....	748	46	936	-----	1,730
Jacksonville.....	11,649	3,135	2,200	-----	17,044
Birmingham.....	6,413	119	10	-----	6,542
New Orleans.....	2,828	1,137	1,368	-----	5,333
Dallas.....	14,733	5,816	6,084	17	26,650
El Paso.....	2,756	1,183	1,284	-----	5,227
Fort Worth.....	7,477	1,485	1,284	13	9,900
Galveston.....	4,612	1,330	692	4	6,638
Houston.....	16,360	1,729	2,206	245	20,540
San Antonio.....	9,448	512	312	31	10,303
Waco.....	1,955	1,297	268	1,410	4,939
Little Rock.....	1,100	550	-----	15	1,665
Louisville.....	9,089	6,213	149	-----	15,404
Memphis.....	1,012	1,571	2,162	-----	4,745
Nashville.....	4,770	-----	112	-----	4,882
Cincinnati.....	6,598	1,631	1,404	-----	9,633
Cleveland.....	10,915	1,633	25	2,307	14,885
Columbus.....	2,683	602	732	2,818	6,835
Toledo.....	3,521	-----	-----	-----	3,521
Indianapolis.....	8,055	917	1,879	-----	10,851
Chicago.....	6,852	2,550	595	292	10,289
Peoria.....	4,514	606	655	-----	5,775
Detroit.....	16,669	7,445	-----	-----	24,114
Grand Rapids.....	1,005	6	421	15	1,447
Milwaukee.....	9,461	5,129	573	319	15,482
Minneapolis.....	30,396	4,286	2,628	-----	37,310
St. Paul.....	16,511	4,357	2,215	235	23,318
Cedar Rapids.....	1,376	747	10	-----	2,133
Des Moines.....	1,338	725	427	-----	2,490
Dubuque.....	868	684	202	-----	1,754
Sioux City.....	2,472	625	929	-----	4,026
Kansas City, Mo.....	6,904	3,856	488	342	11,590
St. Joseph.....	1,253	1,511	104	3	2,876
St. Louis.....	14,465	2,844	2,498	6	19,813
Lincoln.....	1,730	378	566	52	2,726
Omaha.....	8,570	319	3,016	951	12,856
Kansas City, Kans.....	2,112	273	435	19	2,839
Wichita.....	3,816	599	277	148	4,840
Helena.....	1,868	303	707	47	2,925
Helena.....	857	60	30	-----	947

United States Government securities owned by national banks June 29, 1929—Con.

[In thousands of dollars]

Cities	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	All other	Total
OTHER RESERVE CITIES—continued					
Denver.....	14,750	4,581	846	11	20,188
Pueblo.....	963	590	58		1,611
Muskogee.....	1,852	1,365	12	994	4,223
Oklahoma City.....	8,737	4,703	62	238	13,740
Tulsa.....	3,156	6,759	428	55	10,398
Seattle.....	19,947	3,597	3,184	20	26,748
Spokane.....	2,000	1,770	11	906	4,687
Portland.....	28,729	5,846	563		35,138
Los Angeles.....	66,228	20,461	13,252	7	99,978
Oakland.....	3,128	4	244		3,376
San Francisco.....	168,532	18,101	42,883	22	229,538
Ogden.....	1,346	312			1,658
Salt Lake City.....	2,974	1,086	135		4,195
Total other reserve cities.....	812,760	168,886	116,963	58,162	1,156,801
Total all reserve cities.....	1,157,929	206,544	147,106	58,883	1,660,462
States and Territories	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	All other	Total
COUNTRY BANKS					
Maine.....	7,477	2,012	303	29	9,821
New Hampshire.....	9,314	512	190	151	10,167
Vermont.....	5,075	315	88	143	5,621
Massachusetts.....	36,767	7,851	1,328	709	46,655
Rhode Island.....	5,510	691	32		6,233
Connecticut.....	19,160	4,807	1,942	285	26,194
Total New England States.....	83,303	16,188	3,883	1,317	104,691
New York.....	59,129	9,213	5,299	3,472	77,113
New Jersey.....	50,113	13,152	4,763	1,927	69,955
Pennsylvania.....	119,159	16,653	9,222	6,305	151,339
Delaware.....	1,689	277	37	28	2,031
Maryland.....	5,799	866	219	671	7,555
Total Eastern States.....	235,889	40,161	19,540	12,403	307,993
Virginia.....	22,058	3,588	2,452	438	28,536
West Virginia.....	14,358	1,493	403	1,652	17,906
North Carolina.....	9,611	918	1,975	450	12,954
South Carolina.....	8,401	740	536	760	10,437
Georgia.....	7,913	742	894	108	9,657
Florida.....	10,278	4,227	2,635	840	17,980
Alabama.....	12,110	1,842	1,128	67	15,147
Mississippi.....	3,878	786	873	80	5,617
Louisiana.....	3,870	547	598	10	5,025
Texas.....	40,333	11,551	17,064	1,342	70,295
Arkansas.....	7,553	2,438	2,273	741	13,005
Kentucky.....	14,258	729	587	950	16,524
Tennessee.....	11,531	190	1,732	345	13,798
Total Southern States.....	166,157	29,791	33,150	7,783	236,881
Ohio.....	45,314	3,850	2,239	913	52,316
Indiana.....	27,168	4,219	2,463	1,569	35,419
Illinois.....	50,316	13,045	5,905	1,948	71,214
Michigan.....	19,511	3,047	2,573	990	26,121
Wisconsin.....	21,450	3,374	2,908	1,000	28,732
Minnesota.....	20,555	4,620	4,106	913	30,194
Iowa.....	22,333	3,410	2,703	636	29,082
Missouri.....	13,600	2,168	1,728	1,216	18,707
Total Middle Western States.....	220,247	37,733	24,620	9,185	291,785

United States Government securities owned by national banks June 29, 1929—Con.

[In thousands of dollars]

States and Territories	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	All other	Total
COUNTRY BANKS—continued					
North Dakota.....	6,307	2,111	1,050	193	9,661
South Dakota.....	6,933	2,387	1,005	141	10,466
Nebraska.....	10,953	1,340	1,283	396	13,972
Kansas.....	17,047	2,460	3,296	308	23,111
Montana.....	7,546	2,460	2,588	1,200	13,794
Wyoming.....	4,143	1,635	971	167	6,916
Colorado.....	9,450	1,445	1,320	247	12,474
New Mexico.....	3,748	1,475	447	70	5,746
Oklahoma.....	21,146	5,890	2,690	981	30,707
Total Western States.....	87,279	21,203	14,656	3,709	120,847
Washington.....	12,307	2,601	1,348	151	16,407
Oregon.....	8,980	1,891	691	299	11,861
California.....	19,906	3,439	2,464	1,594	27,403
Idaho.....	3,368	1,596	142	110	5,216
Utah.....	907	146	35	124	1,212
Nevada.....	1,983	11	886	51	2,411
Arizona.....	3,662	2,574	686	1,243	8,165
Total Pacific States.....	51,113	12,318	5,752	3,552	72,735
Alaska (nonmember banks).....	830	50		160	1,040
The Territory of Hawaii (nonmember banks).....	1,426				1,426
Total (nonmember banks).....	2,256	50		160	2,466
Total country banks.....	846,244	157,444	101,001	38,109	1,143,398
Total United States.....	2,004,173	455,988	248,707	96,992	2,805,860

INVESTMENTS OF NATIONAL BANKS

The tables following disclose a summary of the investments of national banks in United States Government and other bonds and securities held June 30, 1928, and June 29, 1929, and a detailed classification by reserve cities and States of bonds and securities other than United States owned on June 29, 1929. (In the appendix of this report appears also a table which discloses, by reserve cities and States, a classification of bonds and securities other than United States owned by national banks on December 31, 1928):

[In thousands of dollars]

	June 30, 1928	June 29, 1929
Domestic securities:		
State, county, and municipal bonds.....	840,461	757,207
Railroad bonds.....	681,007	592,203
Other public service corporation bonds.....	742,784	694,412
All other bonds.....	1,028,203	881,355
Stock of Federal Reserve Bank.....	91,126	93,012
Stock of other corporations.....	105,211	100,459
Collateral trust and other corporation notes.....	135,700	119,010
Municipal warrants.....	(0)	81,888
All other, including claims, judgments, etc.....	82,580	39,053
Foreign securities:		
Government bonds.....	296,490	244,269
Other foreign securities, including bonds of municipalities, etc.....	252,719	249,807
Total.....	4,256,281	3,852,675
United States Government securities.....	2,891,167	2,803,860
Total bonds and securities of all classes.....	7,147,448	6,656,555

¹ Included with claims, judgments, etc.

United States Government, domestic, and foreign bonds, securities, etc., owned by national banks June 29, 1929

[In thousands of dollars]

Cities	United States Government securities	Domestic securities									Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities
		State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve bank	Stock of other corporations	Collateral trust and other corporation notes	Municipal warrants	All other, including claims, judgments, etc.	Government bonds	Other foreign securities, including bonds of municipalities, etc.		
CENTRAL RESERVE CITIES														
New York.....	467, 149	42, 555	86, 201	29, 814	47, 937	18, 454	15, 217	26, 244	3, 639	114	26, 034	23, 163	319, 372	786, 521
Chicago.....	36, 512	15, 464	3, 735	4, 332	7, 173	2, 361	1, 265	726	9, 635	510	980	2, 319	48, 500	85, 012
Total central reserve cities.....	503, 661	58, 019	89, 936	34, 146	55, 110	20, 815	16, 482	26, 970	13, 274	624	27, 014	25, 482	367, 872	871, 533
OTHER RESERVE CITIES														
Boston.....	94, 042	7, 794	8, 634	9, 943	13, 791	3, 211	11, 910	2, 932	-----	3, 173	1, 065	6, 407	68, 860	162, 902
Albany.....	5, 982	4, 845	1, 036	2, 449	2, 437	270	2, 069	173	168	-----	1, 156	168	14, 771	20, 753
Brooklyn and Bronx.....	3, 933	803	2, 718	3, 142	2, 722	300	198	79	-----	-----	214	1, 036	11, 212	15, 145
Buffalo.....	1, 047	44	304	232	423	33	-----	5	-----	-----	168	215	1, 424	2, 471
Philadelphia.....	49, 531	11, 597	14, 004	15, 736	13, 896	3, 732	1, 431	6, 612	-----	384	5, 204	3, 333	75, 989	125, 520
Pittsburgh.....	0, 326	3, 403	26, 577	14, 355	31, 799	2, 037	2, 446	11, 352	30	347	2, 712	4, 679	99, 737	210, 063
Baltimore.....	11, 747	4, 346	2, 774	2, 596	3, 017	507	280	2, 262	-----	22	1, 478	1, 588	18, 870	30, 617
Washington.....	23, 207	883	2, 085	2, 478	4, 858	588	185	633	-----	2	198	579	12, 489	35, 696
Richmond.....	5, 201	972	1, 306	303	942	232	1, 096	266	-----	-----	104	17	5, 238	10, 439
Charlotte.....	2, 820	260	-----	-----	122	117	1, 151	-----	1	-----	2	-----	1, 653	4, 473
Atlanta.....	15, 975	979	510	786	1, 836	362	385	60	154	3	165	255	5, 495	21, 470
Savannah.....	1, 730	405	168	217	592	225	295	-----	-----	1	148	93	2, 144	3, 874
Jacksonville.....	17, 044	6, 163	795	547	2, 931	202	10	36	239	247	149	68	11, 387	28, 431
Birmingham.....	6, 542	1, 943	441	592	645	270	292	140	158	101	60	163	4, 805	11, 947
New Orleans.....	5, 333	1, 204	-----	-----	39	150	111	-----	-----	-----	-----	-----	1, 504	6, 837
Dallas.....	26, 650	1, 816	685	667	2, 932	534	185	753	509	39	379	123	8, 622	35, 272
El Paso.....	5, 227	333	164	62	413	75	643	-----	1, 266	145	-----	16	3, 117	8, 344
Fort Worth.....	9, 600	3, 501	46	120	1, 591	215	52	55	143	116	269	160	6, 268	15, 868
Galveston.....	6, 638	504	101	229	1, 334	90	22	294	10	20	170	190	2, 964	9, 602
Houston.....	20, 540	1, 698	1, 234	711	3, 634	479	1, 065	138	340	45	537	810	10, 691	31, 231
San Antonio.....	10, 303	825	147	225	711	250	388	21	349	-----	214	80	3, 210	13, 513
Waco.....	4, 939	333	214	169	1, 240	63	11	-----	-----	-----	96	109	2, 234	7, 173
Little Rock.....	665	-----	-----	-----	-----	15	10	-----	-----	1	-----	75	101	766
Louisville.....	15, 404	319	1, 248	1, 761	4, 027	308	117	504	1, 596	-----	-----	-----	9, 880	25, 284

Memphis.....	4,745	1,634	10	233	54	1			2	309	18	2,261	7,006
Nashville.....	4,882	3,416	534	1,293	329	109	5	24	86	283	192	6,779	11,661
Cincinnati.....	9,628	5,040	969	1,218	3,464	417	1,159			1,326	1,437	15,088	24,716
Cleveland.....	14,885	4,172	443	63	4,263	295	394	873		118	619	11,414	26,299
Columbus.....	6,835	1,774	977	1,103	4,010	311	11	317		526	862	9,891	16,726
Toledo.....	3,521	144	381	300	266	69		310		9	48	1,527	5,048
Indianapolis.....	10,851	1,177	301	1,593	1,423	324	871	144	680	358	1,219	8,095	18,946
Chicago.....	10,289	8,207	3,973	8,199	6,470	306	1,107	666	99	1,166	2,040	32,357	42,646
Peoria.....	5,775	1,228	827	1,244	1,871	182	1	40	110	569	565	6,651	12,426
Detroit.....	24,114	3,911	749	1,457	2,463	840	207	1,016	203	154	455	11,455	35,569
Grand Rapids.....	1,447	99	121	29	571	63	47	12	24	67	97	1,130	2,577
Milwaukee.....	15,482	2,106	457	1,005	2,233	639	1,014	118	44	215	157	7,988	23,470
Minneapolis.....	37,310	6,629	7,011	2,366	5,271	622	219		5	1,726	1,613	25,514	62,824
St. Paul.....	23,318	450	3,094	771	2,186	318	1		1	563	1,223	8,607	31,925
Cedar Rapids.....	2,133	1,413	278	1,704	1,415	55	32	85	183	212	5	5,382	7,515
Des Moines.....	4,490	2,374	808	1,510	2,263	132	850	217	24	177	296	9,070	13,560
Dubuque.....	1,754	1,565	479	716	871	30			12	75		3,748	5,502
Sioux City.....	4,026	445	466	589	1,479	83	193	8	70	509	222	4,159	8,185
Kansas City, Mo.....	11,590	5,635	1,954	723	1,955	344	6,302	41	30	413	489	17,970	29,560
St. Joseph.....	2,876	172	258	133	508	61	37	44	26	295	184	1,718	4,594
St. Louis.....	19,813	8,483	3,729	4,669	6,910	853	11,078	1,138	41	2,310	626	39,948	59,761
Lincoln.....	2,726	441	370	413	1,113	63	60	47	359	4	612	3,761	6,487
Omaha.....	12,856	3,379	2,870	1,946	1,737	248	71	198	86	1,071	656	12,443	25,299
Kansas City, Kans.....	2,839	381	29	69	642	39			5			1,165	4,004
Topeka.....	4,840	2,973	241	44	478	57	58	116	224	7	160	4,484	9,324
Wichita.....	2,925	7,321	20	6	147	111		6	47	8	42	7,708	10,633
Helena.....	947	57	88		424	25	109	38	25	10	155	1,075	2,022
Denver.....	20,188	6,545	2,439	2,266	3,069	299	99	1,503	209	568	1,956	19,948	40,136
Pueblo.....	1,611	1,955	710	1,117	971	52	5	113	180	117	94	5,314	6,925
Muskogee.....	4,223	1,413	60		43	36	5		262	38	355	2,297	6,520
Oklahoma City.....	13,740	10,805	51	797	1,018	226	90		874	1,216	471	100	15,648
Tulsa.....	10,398	2,723	522	590	3,628	284	35	14	4,962	121	331	156	13,366
Seattle.....	26,748	1,736	4,012	1,793	2,767	465	97	125	804	3	1,085	828	13,715
Spokane.....	4,687	321	178	235	627	72	99		61	10	485	40	6,815
Portland.....	35,138	12,691	3,764	4,075	2,119	317	33		119	17	3,254	1,630	28,019
Los Angeles.....	99,978	46,617	1,653	4,061	21,443	2,191	1,968	309	1,257	230	2,354	1,115	83,198
Oakland.....	3,376	4,024	24	106	169	116			1	117	97	4,654	8,030
San Francisco.....	223,538	43,612	3,100	5,169	22,711	4,062	2,191	15	1,480	220	6,350	94,328	323,566
Ogden.....	1,658	66	182	57	317	29	354			170		1,175	2,833
Salt Lake City.....	4,195	1,162	827	365	642	95	1,225	159		55	492	5,077	9,272
Total other reserve cities.....	1,156,801	263,209	114,149	110,417	211,420	29,379	53,353	35,151	16,539	9,877	44,116	45,310	932,920
Total all reserve cities.....	1,660,462	321,228	204,085	144,563	266,530	50,194	69,835	62,121	29,813	10,501	71,130	70,792	1,300,792

United States Government, domestic, and foreign bonds, securities, etc., owned by national banks June 29, 1929—Continued

(In thousands of dollars)

States and territories	United States Government securities	Domestic securities									Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities	
		State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve bank	Stock of other corporations	Collateral trust and other corporation notes	Municipal warrants	All other, including claims, judgments, etc.	Government bonds	Other foreign securities, including bonds of municipalities, etc.			
COUNTRY BANKS															
Maine.....	9,821	3,646	6,393	18,250	12,715	415	258	2,266	40	176	5,377	4,680	54,216	64,037	
New Hampshire.....	10,167	639	2,431	6,850	3,958	318	164	497	24	1,056	1,266	17,203	27,370		
Vermont.....	5,621	502	2,782	6,251	6,046	260	116	1,501	142	8	3,021	2,395	23,024	28,645	
Massachusetts.....	46,655	4,565	17,886	45,500	36,969	1,728	2,340	3,773	80	294	8,750	10,940	132,825	179,480	
Rhode Island.....	6,233	386	1,719	6,136	2,292	289	321	832	-----	921	591	921	13,487	19,720	
Connecticut.....	26,194	2,126	11,756	12,661	9,408	1,310	522	1,113	9	80	3,982	4,282	47,249	73,443	
Total New England States.....	104,691	11,864	42,967	95,648	71,388	4,320	3,721	9,982	271	582	22,777	24,484	288,004	392,695	
New York.....	77,113	35,773	78,940	97,798	83,275	3,726	2,825	7,037	2,068	704	31,371	41,282	384,799	461,912	
New Jersey.....	69,955	39,579	55,345	53,934	44,788	3,365	3,022	2,484	2,995	1,875	16,650	15,788	239,825	309,780	
Pennsylvania.....	151,339	30,642	113,566	123,570	139,072	7,621	3,964	11,906	877	2,292	35,016	33,980	502,506	653,845	
Delaware.....	2,031	607	1,304	1,758	2,085	123	55	403	97	2	614	346	7,394	9,425	
Maryland.....	7,555	3,383	5,960	9,885	11,904	415	317	906	95	264	2,678	3,508	39,315	46,870	
Total Eastern States.....	307,993	109,984	255,115	286,945	281,124	15,250	10,183	22,736	6,132	5,137	86,329	94,904	1,173,839	1,481,832	
Virginia.....	28,536	3,774	1,589	2,859	8,008	1,338	1,158	1,663	177	1,348	1,687	1,705	25,306	53,842	
West Virginia.....	17,906	1,035	2,150	3,707	8,787	765	968	355	261	426	1,678	1,352	21,434	39,340	
North Carolina.....	12,954	4,155	284	496	2,594	649	425	1,322	88	16	247	444	10,720	23,674	
South Carolina.....	10,437	5,720	320	876	5,291	441	872	16	175	241	419	155	14,526	24,963	
Georgia.....	9,657	440	334	905	1,252	417	202	30	361	156	414	324	4,835	14,492	
Florida.....	17,980	13,029	2,911	2,040	4,215	577	3,028	115	237	360	1,746	954	29,212	47,192	
Alabama.....	15,147	6,577	1,932	2,190	5,198	668	111	254	284	661	920	1,331	20,126	35,273	
Mississippi.....	5,617	8,331	459	561	2,516	334	116	26	17	683	456	536	14,035	19,652	
Louisiana.....	5,025	1,727	112	261	599	313	873	46	220	170	176	41	4,538	9,563	
Texas.....	70,295	10,143	1,793	1,902	8,053	2,202	529	508	3,787	1,142	1,344	817	32,220	102,515	
Arkansas.....	13,005	5,024	536	697	1,890	314	118	-----	659	329	691	311	10,569	23,574	
Kentucky.....	16,524	2,094	3,346	4,797	8,043	715	156	605	639	752	2,136	1,413	24,696	41,220	
Tennessee.....	13,798	6,308	680	783	3,435	668	488	177	1,211	655	707	682	15,794	29,592	
Total Southern States.....	236,881	68,357	16,446	22,074	59,831	9,401	9,044	5,117	8,116	6,939	12,621	10,065	228,011	464,892	

Ohio.....	52,316	30,399	11,558	11,181	27,004	2,100	1,042	1,750	429	797	8,427	11,317	106,004	158,320
Indiana.....	35,419	7,705	9,160	16,704	14,777	1,222	757	2,586	202	747	3,876	3,343	61,079	96,498
Illinois.....	71,214	26,586	8,612	20,885	28,615	1,958	1,144	4,606	6,429	4,451	6,198	6,797	116,281	187,495
Michigan.....	26,121	24,176	7,402	20,423	23,280	923	364	1,298	232	216	5,566	5,767	89,647	115,768
Wisconsin.....	28,732	12,552	5,530	20,148	19,138	890	563	3,091	205	638	4,583	3,793	71,131	99,863
Minnesota.....	30,194	18,337	8,108	10,024	18,100	853	241	2,072	8,209	850	4,641	3,767	75,202	105,396
Iowa.....	29,082	4,221	3,722	8,055	10,081	736	673	561	742	2,275	2,562	2,115	35,743	64,825
Missouri.....	18,707	7,832	1,600	3,808	4,508	408	72	144	266	234	872	1,235	20,979	39,686
Total Middle Western States.....	291,785	131,808	55,692	111,223	145,503	9,090	4,856	16,108	16,714	10,208	36,725	38,134	576,066	867,851
North Dakota.....	9,661	2,821	1,040	2,792	4,814	252	87	56	828	648	1,199	1,780	16,317	25,978
South Dakota.....	10,466	5,162	856	2,053	4,499	207	47	160	809	473	705	771	15,742	26,208
Nebraska.....	13,972	1,614	1,060	1,258	2,892	361	63	292	487	409	1,329	1,248	11,013	24,985
Kansas.....	23,111	12,668	431	850	3,074	609	255	181	2,460	499	1,255	451	22,733	45,844
Montana.....	13,794	3,152	1,713	2,622	3,805	224	146	144	1,374	268	1,393	878	15,719	29,513
Wyoming.....	6,916	1,529	635	411	1,776	117	19	-----	751	278	111	218	5,845	12,761
Colorado.....	12,474	5,008	1,549	2,765	5,377	322	455	216	1,222	566	981	518	18,929	31,403
New Mexico.....	5,746	1,852	369	452	2,108	95	61	176	32	80	73	146	5,444	11,190
Oklahoma.....	30,707	19,933	446	994	3,558	556	115	127	6,416	1,323	1,002	499	34,969	65,676
Total Western States.....	126,847	53,739	8,099	14,197	31,903	2,743	1,248	1,352	14,379	4,544	7,998	6,509	146,711	273,558
Washington.....	16,467	11,824	4,892	5,383	6,898	449	204	615	1,579	310	2,862	2,195	37,211	53,678
Oregon.....	11,861	6,669	699	1,855	2,298	286	46	50	2,004	229	1,135	677	15,848	27,709
California.....	27,403	35,297	3,079	11,257	12,571	992	892	782	510	326	1,806	1,698	69,210	96,613
Idaho.....	5,216	1,898	407	460	1,063	118	84	100	1,213	179	423	237	6,182	11,398
Utah.....	1,212	265	75	118	304	36	12	10	31	47	74	22	994	2,206
Nevada.....	2,411	1,567	252	228	475	64	134	1	9	-----	220	127	3,077	5,488
Arizona.....	8,165	1,328	229	281	761	69	-----	10	1,006	51	68	20	3,823	11,988
Total Pacific States.....	72,735	58,848	9,633	19,582	24,370	2,014	1,372	1,568	6,352	1,142	6,588	4,876	136,345	209,080
Alaska (nonmember banks).....	1,040	70	123	175	252	-----	-----	26	23	-----	101	43	813	1,853
The Territory of Hawaii (nonmember banks).....	1,426	1,309	43	-----	454	-----	200	-----	88	-----	-----	-----	2,094	3,520
Total (nonmember banks).....	2,466	1,379	166	175	706	-----	200	26	111	-----	101	43	2,907	5,373
Total country banks.....	1,143,398	435,979	388,118	549,849	614,825	42,813	30,624	56,889	52,075	28,552	173,139	179,015	2,551,883	3,695,281
Total United States.....	2,803,860	757,207	592,203	694,412	881,355	93,012	100,459	119,010	81,888	39,033	244,269	249,807	3,852,675	6,656,635

PER CAPITA INDIVIDUAL AND SAVINGS DEPOSITS IN ALL REPORTING BANKS

Statement showing the population, amount of individual deposits, per capita individual deposits, amount of savings deposits, and per capita savings deposits reported by all banks in each state, the District of Columbia, Alaska, and insular possessions follows:

Per capita individual and savings deposits in all reporting banks June 29, 1929

States and Territories	Population (approximate)	Individual deposits ¹	Per capita individual deposits	Savings deposits ²	Per capita savings deposits
Maine.....	789,000	\$394,230,000	\$499.66	\$315,421,000	\$399.77
New Hampshire.....	458,000	278,262,000	607.56	236,068,000	515.50
Vermont.....	357,000	240,701,000	674.23	210,665,000	590.10
Massachusetts.....	4,245,000	3,821,582,000	900.25	2,658,208,000	626.20
Rhode Island.....	690,000	496,608,000	719.72	353,940,000	512.96
Connecticut.....	1,646,000	1,212,197,000	736.45	883,361,000	536.67
Total New England States.....	8,185,000	6,443,580,000	787.24	4,657,693,000	569.05
New York.....	11,695,000	14,429,968,000	1,233.86	6,727,939,000	575.28
New Jersey.....	3,930,000	2,266,407,000	576.69	1,233,347,000	313.83
Pennsylvania.....	9,790,000	4,842,085,000	494.59	2,668,743,000	272.60
Delaware.....	250,000	137,925,000	551.70	60,881,000	243.52
Maryland.....	1,635,000	775,282,000	474.18	485,931,000	297.21
District of Columbia.....	55,000	244,434,000	444.43	95,032,000	172.79
Total Eastern States.....	27,850,000	22,696,101,000	814.94	11,271,873,000	404.74
Virginia.....	2,555,000	450,764,000	176.42	243,784,000	95.41
West Virginia.....	1,680,000	328,230,000	195.38	161,546,000	96.16
North Carolina.....	2,980,000	331,700,000	111.31	154,482,000	51.84
South Carolina.....	1,855,000	166,018,000	89.50	84,827,000	45.73
Georgia.....	3,160,000	305,146,000	96.57	142,161,000	44.99
Florida.....	1,335,000	305,769,000	229.04	121,858,000	91.28
Alabama.....	2,560,000	252,670,000	98.70	112,235,000	43.84
Mississippi.....	1,795,000	211,244,000	117.68	98,345,000	54.79
Louisiana.....	1,945,000	382,014,000	196.41	130,143,000	66.91
Texas.....	5,400,000	1,016,978,000	188.33	211,130,000	39.10
Arkansas.....	1,910,000	197,428,000	103.37	73,060,000	38.25
Kentucky.....	2,545,000	433,726,000	170.42	146,993,000	57.76
Tennessee.....	2,490,000	408,943,000	164.23	172,723,000	69.37
Total Southern States.....	32,210,000	4,790,630,000	148.73	1,853,287,000	57.54
Ohio.....	6,655,000	2,555,167,000	383.95	1,385,964,000	208.26
Indiana.....	3,175,000	824,951,000	259.83	404,770,000	127.49
Illinois.....	7,360,000	3,586,939,000	487.36	1,470,694,000	199.82
Michigan.....	4,542,000	1,977,359,000	435.35	1,095,609,000	241.22
Wisconsin.....	2,955,000	902,489,000	305.41	529,102,000	179.05
Minnesota.....	2,700,000	888,408,000	329.04	505,639,000	187.27
Iowa.....	2,535,000	816,646,000	322.15	480,844,000	189.68
Missouri.....	3,490,000	1,092,148,000	312.94	373,938,000	107.15
Total Middle Western States.....	33,412,000	12,644,107,000	378.43	6,246,560,000	186.96
North Dakota.....	670,000	120,003,000	179.11	64,062,000	95.61
South Dakota.....	702,000	146,876,000	209.23	65,272,000	92.98
Nebraska.....	1,405,000	385,568,000	274.43	163,033,000	116.04
Kansas.....	1,848,000	410,404,000	222.08	103,087,000	55.78
Montana.....	715,000	156,101,000	218.32	71,508,000	100.01
Wyoming.....	235,000	59,489,000	253.14	24,422,000	103.92
Colorado.....	1,080,000	277,498,000	256.94	112,279,000	103.96
New Mexico.....	400,000	42,042,000	105.11	10,457,000	26.14
Oklahoma.....	2,415,000	422,230,000	174.84	85,641,000	35.46
Total Western States.....	9,470,000	2,020,211,000	213.33	699,761,000	73.89

¹ Includes postal savings, Christmas savings, and other savings reported in column 4.

² Represents deposits evidenced by savings pass books and time certificates of deposit. (Does not include postal savings or Christmas savings accounts.)

Per capita individual and savings deposits in all reporting banks June 29, 1929—
Continued

States and Territories	Population (approximate)	Individual deposits	Per cap- ita indi- vidual deposits	Savings deposits	Per cap- ita sav- ings de- posits
Washington.....	1, 580, 000	\$440, 817, 000	\$279. 00	\$204, 812, 000	\$129. 63
Oregon.....	890, 000	259, 941, 000	292. 07	118, 421, 000	133. 06
California.....	4, 605, 000	3, 279, 097, 000	712. 07	1, 904, 709, 000	413. 62
Idaho.....	532, 060	83, 212, 000	156. 41	31, 872, 000	59. 91
Utah.....	528, 000	131, 460, 000	248. 98	73, 641, 000	139. 47
Nevada.....	80, 000	43, 257, 000	540. 71	23, 281, 000	291. 01
Arizona.....	445, 000	90, 857, 000	204. 17	34, 437, 000	77. 39
Total Pacific States.....	8, 660, 000	4, 328, 641, 000	499. 84	2, 391, 173, 000	276. 12
Alaska.....	91, 000	12, 335, 000	135. 55	5, 347, 000	58. 77
The Territory of Hawaii.....	320, 000	83, 392, 000	260. 60	34, 473, 000	107. 73
Porto Rico.....	1, 400, 000	35, 494, 000	25. 35	14, 021, 000	10. 02
Philippines.....	11, 250, 000	83, 290, 000	7. 40	24, 132, 000	2. 15
Total possessions.....	13, 061, 000	214, 511, 000	16. 42	77, 973, 000	5. 97
Total United States and possessions.....	132, 848, 000	53, 137, 781, 000	399. 99	27, 198, 320, 000	204. 73

[Deposits in thousands of dollars]

State or Territory	State (commercial) banks				Loan and trust companies				Private banks			
	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits ¹	Depositors	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits ¹	Depositors	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits ¹	Depositors ²
Maine.....					109,940	1,882	111,822	405,472				
New Hampshire.....						102	102					
Vermont.....					69,878		69,878	162,788				
Massachusetts.....					235,373	48,146	283,519	509,934				
Rhode Island.....	2,673	276	2,949	6,248	159,987	7,710	167,697	188,286				
Connecticut.....					148,140	6,856	154,996	441,190	7,167		7,167	18,583
Total New England States.....	2,673	276	2,949	6,248	723,318	64,696	788,014	1,707,670	7,167		7,167	18,583
New York.....	426,158	27,230	453,388	1,098,021	797,535	82,906	880,441	1,389,304	5,008	13	5,021	81,148
New Jersey.....	38,096	815	38,911	97,307	524,143	12,560	536,703	1,189,351	1,310		1,310	5,161
Pennsylvania.....	234,837	20,391	255,228	571,921	804,309	75,612	879,921	1,893,193	2,304	5	2,309	4,562
Delaware.....	7,476	273	7,749	15,990	18,824	222	19,046	52,136				
Maryland.....	87,793		87,793	250,308	102,808		102,808	210,431				
District of Columbia.....					27,169	1,666	28,835	121,188				
Total Eastern States.....	794,360	48,709	843,069	2,033,547	2,274,788	172,966	2,447,754	4,855,603	8,622	18	8,640	90,571
Virginia.....	70,959	30,725	101,684	³ 191,781					237		237	³ 641
West Virginia.....	57,740	27,530	85,270	219,402								
North Carolina.....	58,337	38,540	96,877	317,307								
South Carolina.....	27,790	11,571	39,361	108,635						366	366	
Georgia.....	36,729	26,090	62,819	151,733					224	525	749	778
Florida.....	23,876	4,872	28,748	65,051	16,531	4,786	21,317	52,055				
Alabama.....	44,011		44,011	³ 110,028								
Mississippi.....	33,953	30,369	64,322	³ 76,241								
Louisiana.....	83,722	25,575	109,297	³ 167,444								
Texas.....	11,746	20,852	32,598	46,818					3,285	540	3,825	17,028
Arkansas.....	27,137	16,728	43,865	75,926						35	35	
Kentucky.....	62,139		62,139	288,917								
Tennessee.....	43,539	36,859	80,398	³ 153,137								
Total Southern States.....	581,678	269,711	851,389	1,972,420	16,531	4,786	21,317	52,055	3,746	1,466	5,212	18,447

Ohio.....	881,474	134,274	1,015,748	2,342,562					2,570	4,900	7,470	13,775
Indiana.....	52,531	55,666	108,197	171,731	85,428	33,304	118,732	279,277	2,032	6,473	8,505	6,643
Illinois.....	959,115	184,223	1,143,338	3,857,030								
Michigan.....	716,851	105,465	822,316	2,195,224					2,027	688	2,715	9,084
Wisconsin.....	152,473	162,238	314,711	929,715	3,756	3,922	7,678	20,351				
Minnesota.....	50,326	137,931	188,257	281,451	18,595	6,305	24,900	59,298				
Iowa.....	27,371	70,767	98,138	109,898	3,914	2,454	6,368	18,907	1,165	5,066	6,231	4,100
Missouri.....	151,712		151,712	170,675	121,730		121,730	136,948	11		11	12
Total Middle Western States.....	2,991,853	850,564	3,842,417	10,058,086	233,423	45,985	279,408	514,781	7,805	17,127	24,932	33,614
North Dakota.....	2,471	25,913	28,384	22,943	541	367	908	950				
South Dakota.....	4,543	32,438	36,981	35,945	1,069	658	1,727	3,219	18	470	488	210
Nebraska.....	13,029	96,536	109,565	95,299								
Kansas.....	10,363	40,185	50,548	29,361	168	1,163	1,331	428	2	103	105	77
Montana.....	18,910	14,796	33,706	71,630					34	121	155	346
Wyoming.....	5,716	5,884	11,600	16,148								
Colorado.....	8,417	5,677	14,094	20,941	11,897	726	12,623	29,596				
New Mexico.....	1,162	821	1,983	3,520	1,091	245	1,336	2,607		19	19	
Oklahoma.....	5,248	14,421	19,669	29,900								
Total Western States.....	69,859	236,671	306,530	325,687	14,766	3,159	17,925	36,800	54	713	767	633
Washington.....	42,665	12,915	55,580	149,071		231	231					
Oregon.....	24,354	8,791	33,145	93,864								
California.....												
Idaho.....	8,624	7,799	16,423	35,880								
Utah.....	29,207	5,349	34,556	103,392	879	121	1,000	14,572				
Nevada.....	8,302	771	9,073	12,479	1,016		1,016	1,705				
Arizona.....	21,340	4,507	25,847	47,154								
Total Pacific States.....	134,492	40,132	174,624	441,840	1,895	352	2,247	16,277				
Alaska.....	3,207	498	3,705	5,350								
The Territory of Hawaii.....	27,008	6,458	33,466	137,729		226	226					
Porto Rico.....	12,953	1,068	14,021	54,752								
Philippines.....	17,235	6,897	24,132	374,169								
Total possessions.....	60,403	14,921	75,324	572,000		226	226					
Total United States and possessions.....	4,635,318	1,460,984	6,096,302	15,409,828	3,264,721	292,170	3,556,891	7,183,186	27,394	19,324	46,718	162,148

¹ Excludes postal savings and Christmas savings accounts, etc.² Represents number of savings pass book accounts.³ Estimated.⁴ Includes time certificates.

Savings deposits and depositors in all reporting banks in the United States and possessions, according to class of banks, on or about June 29, 1929—
Continued

[Deposits in thousands of dollars]

State or Territory	Stock savings banks				Mutual savings banks				Total all banks other than national			
	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits ¹	Depositors ²	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits ¹	Depositors ²	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits ¹	Depositors ²
Maine.....					113, 402		113, 402	225, 782	223, 342	1, 882	225, 224	631, 254
New Hampshire.....					² 215, 759		215, 759	334, 930	215, 759	102	215, 861	334, 630
Vermont.....					98, 576		98, 576	127, 961	168, 454		168, 454	290, 749
Massachusetts.....					2, 035, 257		2, 035, 257	2, 973, 468	2, 770, 630	48, 146	2, 318, 776	3, 483, 402
Rhode Island.....					167, 949		167, 949	196, 386	330, 606	7, 986	338, 595	390, 920
Connecticut.....					624, 832		624, 832	904, 981	780, 139	6, 856	786, 995	1, 364, 754
Total New England States.....					3, 255, 775		3, 255, 775	4, 763, 508	3, 988, 933	64, 972	4, 053, 905	6, 496, 009
New York.....					4, 463, 046		4, 463, 046	5, 116, 151	5, 691, 747	110, 149	5, 801, 896	7, 684, 624
New Jersey.....	24, 800		24, 800	40, 349	173, 723	95	173, 818	460, 525	762, 072	13, 470	775, 542	1, 792, 693
Pennsylvania.....					² 440, 727		440, 727	542, 029	1, 482, 177	96, 008	1, 578, 185	3, 011, 706
Delaware.....					24, 641		24, 641	47, 691	50, 941	496	51, 436	115, 817
Maryland.....					194, 199		194, 199	325, 148	334, 800		384, 800	785, 887
District of Columbia.....	20, 861	2, 756	23, 617	130, 069					48, 030	4, 422	52, 452	251, 257
Total Eastern States...	45, 661	2, 756	48, 417	170, 418	5, 296, 336	95	5, 296, 431	6, 491, 544	8, 419, 767	224, 544	8, 644, 311	13, 641, 983
Virginia.....									71, 196	30, 725	101, 921	² 192, 422
West Virginia.....									57, 740	27, 530	85, 270	219, 402
North Carolina.....									68, 337	38, 540	96, 877	317, 307
South Carolina.....									27, 790	11, 937	39, 727	108, 635
Georgia.....									36, 953	26, 615	63, 568	152, 511
Florida.....	1, 099	87	1, 186	3, 930					41, 506	9, 745	51, 251	121, 036
Alabama.....									44, 011		44, 011	² 110, 028
Mississippi.....	2, 552	439	2, 991	² 5, 730					36, 505	30, 808	67, 313	² 81, 971
Louisiana.....									83, 722	25, 675	109, 297	² 167, 444
Texas.....									15, 031	21, 392	36, 423	63, 846
Arkansas.....									27, 137	16, 763	43, 900	75, 926
Kentucky.....									62, 139		62, 139	288, 917
Tennessee.....									43, 539	36, 859	80, 398	² 153, 137
Total Southern States...	3, 651	526	4, 177	9, 660					605, 606	276, 489	882, 095	2, 052, 682

Ohio.....					104,037	429	104,466	128,496	988,081	139,603	1,127,684	2,484,833
Indiana.....					24,156	349	24,505	39,563	164,147	95,792	250,959	497,214
Illinois.....									959,115	184,223	1,143,338	3,857,030
Michigan.....	17,755	824	18,579	19,179					736,633	106,977	843,610	2,223,487
Wisconsin.....					8,550		8,550		164,779	166,160	330,939	971,034
Minnesota.....					71,794	3	71,797		140,715	144,239	284,954	481,812
Iowa.....	147,688	99,587	247,275	428,229					180,138	177,874	358,012	560,934
Missouri.....									273,453		273,453	307,635
Total Middle Western States.....	165,443	100,411	265,854	447,408	268,537	781	269,318	330,090	3,607,061	1,014,868	4,621,929	11,383,979
North Dakota.....									3,012	26,280	29,292	23,893
South Dakota.....									5,630	33,566	39,196	39,374
Nebraska.....	2,593	400	2,993	12,298					15,622	96,036	112,558	107,597
Kansas.....									10,533	41,451	51,984	29,866
Montana.....									18,944	14,917	33,861	71,976
Wyoming.....									5,716	5,884	11,600	16,148
Colorado.....									20,314	6,403	26,717	50,537
New Mexico.....									2,253	1,085	3,338	6,127
Oklahoma.....									5,248	14,421	19,669	29,900
Total Western States.....	2,593	400	2,993	12,298					87,272	240,943	328,215	375,418
Washington.....					53,739		53,739	93,074	96,404	13,146	109,550	242,145
Oregon.....	107	346	453	621					24,461	9,137	33,598	94,485
California.....	876,077		876,077	1,587,274	75,527		75,527	69,869	951,604		951,604	1,657,143
Idaho.....									8,624	7,799	16,423	35,880
Utah.....	23,901	333	24,234	63,562					53,987	5,803	59,790	181,526
Nevada.....	4,830		4,830	4,288					14,148	771	14,919	18,472
Arizona.....									21,340	4,507	25,847	47,154
Total Pacific States.....	904,915	679	905,594	1,655,745	129,266		129,266	162,943	1,170,568	41,163	1,211,731	2,276,805
Alaska.....									3,207	498	3,705	5,350
The Territory of Hawaii.....									27,008	6,684	33,692	137,729
Porto Rico.....									12,953	1,068	14,021	54,752
Philippines.....									17,235	6,897	24,132	374,169
Total possessions.....									60,403	15,147	75,550	572,000
Total United States and possessions.....	1,122,263	104,772	1,227,035	2,295,529	8,889,914	876	8,890,790	11,748,085	17,939,610	1,878,126	19,817,736	36,798,776

¹ Excludes postal savings and Christmas savings accounts, etc.

² Represents number of savings pass book accounts.

³ Estimated.

⁴ Includes business of 11 guaranty savings banks and savings departments of 11 trust companies.

⁵ Includes 1 stock savings bank with capital stock of \$10,200.

⁶ Includes savings business of departmental banks.

Savings deposits and depositors in all reporting banks in the United States and possessions, according to class of banks, on or about June 29, 1929—
Continued

[Deposits in thousands of dollars]

State or Territory	National banks				All banks other than national				Total all reporting banks			
	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits ¹	Depositors	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits ¹	Depositors	Deposits evidenced by savings pass books	Time certificates of deposit	Total savings deposits ¹	Depositors
Maine.....	87,554	2,643	90,197	165,417	223,342	1,882	225,224	631,254	310,896	4,525	315,421	796,671
New Hampshire.....	17,982	2,255	20,237	50,772	215,759	102	215,861	334,930	233,741	2,357	236,098	385,702
Vermont.....	40,558	1,653	42,211	83,953	168,454	-----	168,454	290,749	206,012	1,653	210,665	374,702
Massachusetts.....	311,711	27,721	339,432	714,643	2,270,630	48,146	2,318,776	3,483,402	2,582,341	75,867	2,658,208	4,198,045
Rhode Island.....	13,681	1,664	15,345	13,321	330,609	7,986	338,595	390,920	344,290	9,650	353,940	404,241
Connecticut.....	85,126	11,240	96,366	182,639	780,139	6,856	786,995	1,364,754	865,265	18,096	883,361	1,547,393
Total New England States.....	556,612	47,176	603,788	1,210,745	3,988,933	64,972	4,053,905	6,496,009	4,545,545	112,148	4,657,693	7,706,754
New York.....	858,918	67,125	926,043	1,913,081	5,691,747	110,149	5,801,896	7,684,624	6,550,665	177,274	6,727,939	9,597,705
New Jersey.....	443,828	13,977	457,805	1,001,792	762,072	13,470	775,542	1,792,693	1,205,900	27,447	1,233,347	2,794,485
Pennsylvania.....	948,730	141,828	1,090,558	1,990,296	1,482,177	96,008	1,578,185	3,011,705	2,430,907	237,636	2,668,543	5,002,001
Delaware.....	9,223	217	9,445	12,005	50,941	495	51,436	115,817	60,169	712	60,881	127,822
Maryland.....	97,008	4,123	101,131	166,241	384,800	-----	384,800	785,887	481,808	4,123	485,931	952,128
District of Columbia.....	38,273	4,307	42,580	84,475	48,030	4,422	52,452	251,257	86,303	8,729	95,032	335,732
Total Eastern States.....	2,395,985	231,577	2,627,562	5,167,890	8,419,767	224,644	8,644,311	13,641,983	10,815,752	456,121	11,271,873	18,809,873
Virginia.....	104,926	36,937	141,863	234,055	71,196	30,725	101,921	² 192,422	176,122	67,662	243,784	476,477
West Virginia.....	55,784	20,492	76,276	164,467	57,740	27,630	85,270	219,402	113,524	48,022	161,546	383,869
North Carolina.....	34,921	22,684	57,605	134,141	58,337	38,540	96,877	317,307	93,258	61,224	154,482	451,448
South Carolina.....	38,406	6,694	45,100	81,633	27,790	11,937	39,727	108,635	66,196	18,631	84,827	190,268
Georgia.....	66,578	12,015	78,593	248,508	36,953	26,615	63,568	152,511	103,531	38,630	142,161	401,010
Florida.....	60,388	10,209	70,607	178,357	41,506	9,745	51,251	121,086	101,904	19,954	121,858	299,393
Alabama.....	59,174	9,050	68,224	146,479	44,011	-----	44,011	³ 110,028	103,185	9,050	112,235	256,507
Mississippi.....	20,572	10,480	31,052	46,194	36,505	30,808	67,313	81,971	57,077	41,268	98,345	138,165
Louisiana.....	15,696	5,150	20,846	31,700	83,722	25,675	109,297	⁴ 167,444	99,418	30,725	130,143	199,144
Texas.....	143,363	31,344	174,707	316,308	15,031	21,392	36,423	63,846	158,394	52,736	211,130	380,154
Arkansas.....	18,673	10,487	29,160	44,512	27,137	16,763	43,900	75,926	45,810	27,250	73,060	120,438
Kentucky.....	45,884	39,020	84,904	117,976	62,139	-----	62,139	288,917	107,973	39,020	146,993	406,898
Tennessee.....	53,598	38,727	92,325	151,610	43,539	36,859	80,398	⁵ 153,137	97,137	75,586	172,723	304,747
Total Southern States.....	717,923	253,269	971,192	1,945,940	605,606	276,489	882,095	2,052,582	1,323,529	529,758	1,853,287	3,998,522

Ohio.....	184,933	73,347	258,280	563,022	988,081	139,603	1,127,684	2,484,833	1,173,014	212,950	1,385,964	3,047,855
Indiana.....	86,775	58,056	144,831	283,676	164,147	95,792	250,939	¹ 497,214	250,922	153,848	404,770	730,890
Illinois.....	234,358	92,998	327,356	938,742	959,115	184,223	1,143,338	3,857,030	1,193,473	277,221	1,470,694	4,795,772
Michigan.....	217,327	34,672	251,999	592,864	736,633	106,977	843,610	2,223,437	953,960	141,649	1,095,609	2,816,351
Wisconsin.....	136,576	61,587	198,163	511,987	164,779	166,160	330,939	971,034	301,355	227,747	529,102	1,483,021
Minnesota.....	140,366	80,319	220,685	495,744	140,715	144,239	284,954	481,812	281,081	224,558	505,630	977,556
Iowa.....	61,853	60,979	122,832	218,626	180,188	177,874	358,012	560,934	241,991	238,853	480,844	779,560
Missouri.....	64,539	35,946	100,485	272,589	273,453	-----	273,453	¹ 307,635	337,992	35,946	373,938	580,224
Total Middle Western States.....	1,126,727	497,904	1,624,631	3,877,250	3,607,061	1,014,868	4,621,929	11,383,979	4,733,788	1,512,772	6,246,560	15,261,229
North Dakota.....	12,127	22,643	34,770	51,003	3,012	26,280	29,292	23,893	15,139	48,923	64,062	74,896
South Dakota.....	7,997	18,079	26,076	38,283	5,630	33,566	39,196	39,374	13,627	51,645	65,272	77,657
Nebraska.....	18,925	31,550	50,475	145,094	15,622	96,936	112,558	107,597	34,547	128,486	163,033	252,691
Kansas.....	19,593	31,510	51,103	102,916	10,533	41,451	51,084	29,866	30,126	72,961	103,087	132,782
Montana.....	22,097	15,550	37,647	47,552	18,944	14,917	33,861	¹ 71,976	41,041	30,467	71,508	119,528
Wyoming.....	7,857	4,965	12,822	21,492	5,716	5,884	11,600	16,148	13,573	10,849	24,422	37,640
Colorado.....	70,404	15,158	85,562	175,155	20,314	6,403	26,717	50,537	90,718	21,661	112,279	225,692
New Mexico.....	3,623	3,496	7,119	11,622	2,253	1,085	3,338	6,127	5,876	4,581	10,457	17,749
Oklahoma.....	38,311	27,661	65,972	116,508	5,248	14,421	19,669	29,900	43,559	42,082	85,641	146,408
Total Western States.....	200,934	170,612	371,546	709,625	87,272	240,943	328,215	375,418	288,206	411,555	699,761	1,085,043
Washington.....	81,572	13,690	95,262	233,777	96,404	13,146	109,550	242,145	177,976	26,836	204,812	475,922
Oregon.....	73,520	11,294	84,823	189,960	24,461	9,137	33,598	94,485	97,990	20,431	118,421	284,445
California.....	897,948	55,157	953,105	1,993,360	951,604	-----	951,604	1,657,143	1,849,552	55,157	1,904,709	3,650,503
Idaho.....	10,228	5,221	15,449	29,945	8,624	7,799	16,423	35,880	18,852	13,020	31,872	65,825
Utah.....	11,142	2,709	13,851	37,262	53,987	5,803	59,790	181,526	65,129	8,512	73,641	218,788
Nevada.....	7,995	367	8,362	9,367	14,148	771	14,919	18,472	22,143	1,138	23,281	27,839
Arizona.....	7,183	1,407	8,590	17,075	21,340	4,507	25,847	47,154	28,523	5,914	34,437	64,229
Total Pacific States.....	1,089,597	89,845	1,179,442	2,510,746	1,170,568	41,163	1,211,731	2,276,805	2,280,165	131,008	2,391,173	4,787,551
Alaska.....	1,448	194	1,642	2,542	3,207	498	3,705	5,350	4,655	692	5,347	7,892
The Territory of Hawaii.....	411	370	781	2,601	27,008	6,684	33,692	137,729	27,419	7,054	34,473	140,330
Porto Rico.....	-----	-----	-----	-----	12,963	1,068	14,021	54,752	12,953	1,068	14,021	54,752
Philippines.....	-----	-----	-----	-----	17,235	6,897	24,132	374,169	17,235	6,897	24,132	374,169
Total possessions.....	1,859	564	2,423	5,143	60,403	15,147	75,550	572,000	62,262	15,711	77,973	577,143
Total United States and possessions.....	6,089,637	1,290,947	7,380,584	15,427,339	17,939,610	1,878,126	19,817,736	36,798,776	24,029,247	3,169,073	27,198,320	52,226,115

¹ Excludes postal savings and Christmas savings accounts, etc.² Represents number of savings pass book accounts.³ Estimated.

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS

A comparative statement of the earnings, expenses, and dividends of national banks for fiscal years ended June 30, 1928 and 1929, and statements showing the capital, surplus, and the earnings, expenses, etc., of these associations in reserve cities and States and Federal reserve districts June 30, 1929, follow. (Similar tables for the 6-month periods ended December 31, 1928, and June 30, 1929, are published in the appendix of this report.

*Earnings, expenses, and dividends of national banks for the fiscal years ended
June 30, 1928 and 1929*

[In thousands of dollars]

	June 30, 1928 (7,691 banks)	June 30, 1929 (7,536 banks)
Capital stock.....	1,593,856	1,627,375
Total surplus fund.....	1,419,695	1,479,052
Dividends declared.....	205,358	222,672
Gross earnings:		
Interest and discount on loans.....	817,231	894,032
Interest (including dividends) on investments.....	311,335	320,416
Interest on balances with other banks.....	26,601	22,862
Domestic exchange and collection charges.....	17,325	18,069
Foreign exchange department.....	13,437	12,439
Commissions and earnings from insurance premiums and the negotiation of real-estate loans.....	990	896
Trust department.....	16,165	20,583
Profits on securities sold.....	59,328	35,085
Other earnings.....	81,982	100,103
Total.....	1,344,406	1,424,485
Expenses paid:		
Salaries and wages.....	262,609	271,805
Interest and discount on borrowed money.....	18,612	35,548
Interest on bank deposits.....	57,282	46,462
Interest on demand deposits.....	129,005	126,742
Interest on time deposits.....	265,998	281,012
Taxes.....	68,750	65,967
Other expenses.....	155,405	159,346
Total.....	957,661	986,882
Net earnings.....	386,745	437,603
Recoveries on charged-off assets:		
Loans and discounts.....	19,519	18,149
Bonds, securities, etc.....	7,329	7,828
All other.....	9,621	9,666
Total.....	423,214	473,246
Losses and depreciation charged off:		
On loans and discounts.....	92,106	86,815
On bonds, securities, etc.....	29,191	43,458
On banking house, furniture, and fixtures.....	18,150	25,132
On foreign exchange.....	181	240
Other losses.....	13,428	15,797
Total.....	153,056	171,442
Net addition to profits.....	270,158	301,804

Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1929

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings									Total gross earnings
					Interest and discount on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	
Maine.....	53	7,220	6,815	14,035	4,417	3,551	76	28	1	-----	58	410	181	8,722
New Hampshire.....	56	5,500	5,147	10,647	2,604	1,380	59	36	2	-----	18	184	267	4,550
Vermont.....	46	5,260	3,429	8,689	2,436	1,489	36	28	1	-----	16	143	152	4,301
Massachusetts.....	145	29,038	28,493	57,531	17,254	9,608	206	191	15	-----	202	1,199	1,444	30,089
Boston.....	10	56,350	42,680	99,030	32,010	5,917	967	102	559	-----	1,073	1,366	5,428	47,422
Rhode Island.....	10	4,520	5,135	9,655	1,923	972	25	12	5	-----	30	118	95	3,180
Connecticut.....	64	22,502	21,317	43,819	11,653	3,807	175	99	21	-----	581	491	971	17,798
Total New England States.....	384	130,390	113,016	243,406	72,297	26,724	1,544	496	604	-----	1,978	3,881	8,538	116,062
New York 1.....	523	66,520	67,705	134,225	39,852	27,640	654	426	21	11	402	3,897	1,792	74,695
Brooklyn and Bronx.....	15	7,050	3,765	10,815	2,155	833	19	5	18	-----	7	87	232	3,356
Buffalo.....	3	750	325	1,075	766	278	10	5	-----	-----	-----	134	32	1,225
New York City.....	21	280,425	357,025	637,450	129,030	44,290	556	3,214	6,544	-----	7,556	5,110	22,503	218,803
New Jersey.....	299	55,501	56,819	112,320	32,807	16,604	330	231	40	-----	451	1,894	1,848	54,205
Pennsylvania.....	820	96,248	157,905	254,153	52,716	34,160	1,055	419	78	13	736	4,257	2,620	96,054
Philadelphia.....	30	37,750	87,912	125,662	27,480	6,379	553	168	797	-----	207	610	1,225	37,419
Pittsburgh.....	11	28,450	39,450	67,900	13,269	10,779	365	66	153	-----	145	1,603	1,285	27,659
Delaware.....	17	1,629	2,482	4,111	681	605	11	7	-----	-----	8	68	15	1,395
Maryland.....	75	5,659	8,301	13,960	3,908	2,497	53	28	-----	2	4	322	97	6,911
Baltimore.....	7	8,700	8,200	16,900	5,411	1,430	92	38	16	-----	15	102	642	7,746
Washington, D. C.....	12	10,775	8,825	19,600	5,718	1,366	124	31	6	-----	98	55	589	7,987
Total Eastern States.....	1,833	599,457	798,714	1,398,171	313,793	146,861	3,822	4,632	7,673	26	9,629	18,139	32,880	537,455
Virginia 2.....	164	29,643	21,952	51,595	15,907	2,407	274	232	11	4	273	111	791	20,010
West Virginia.....	116	13,835	11,322	25,157	7,770	1,497	196	64	5	-----	105	156	556	10,329
North Carolina.....	68	13,065	7,838	20,903	7,037	791	201	360	-----	-----	44	19	560	9,042
Charlotte.....	5	1,800	2,100	3,900	1,018	139	12	12	3	-----	11	6	74	1,275

¹ Includes 2 banks in reserve city of Albany.

² Includes 3 banks for Dec. 31, 1928, and but 2 banks for June 30, 1929, in reserve city of Richmond.

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings									Total gross earnings
					Interest and discount on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	
South Carolina.....	53	9,550	5,388	14,936	4,989	1,020	360	289				243	459	7,436
Georgia ²	77	12,005	8,841	20,846	7,108	658	102	465		1	45	57	416	8,852
Atlanta.....	3	6,400	5,650	12,050	3,960	1,001	399	197			70	2	451	6,080
Florida.....	52	10,690	7,610	18,300	5,095	2,058	297	207	1	2	81	70	611	8,422
Jacksonville.....	3	4,500	2,250	6,750	2,215	1,290	59	190			76	53	372	4,255
Alabama.....	103	13,570	8,728	22,298	6,941	1,436	184	222	220		66	81	490	9,640
Birmingham.....	3	4,450	4,550	9,000	3,227	413	69	106			163	214	309	4,501
Mississippi.....	35	5,425	3,964	9,389	4,043	920	122	214	1	1	18	72	235	5,626
Louisiana ⁴	33	9,750	5,327	15,077	5,594	570	133	146	79		13	9	885	7,429
Texas.....	584	45,585	25,249	70,834	24,854	3,251	1,302	1,032	33	1	33	69	1,577	32,152
Dallas.....	6	13,150	4,700	17,850	6,167	1,691	199	231	153		167	84	528	9,220
El Paso.....	3	1,600	1,000	2,600	1,174	296	48	51	2		22		87	1,680
Fort Worth.....	5	4,450	2,600	7,050	3,265	606	149	102			17	18	485	4,642
Galveston.....	4	2,150	850	3,000	1,176	346	51	74	3		7	4	75	1,736
Houston.....	10	9,650	6,440	16,090	5,446	1,362	218	146	28		58	42	730	8,030
San Antonio.....	7	5,950	2,320	8,270	2,744	309	103	32			29		418	3,635
Waco.....	4	1,650	440	2,090	786	256	32	52				1	96	1,223
Arkansas ⁵	73	6,915	3,519	10,434	4,123	908	184	167		11	29	52	228	5,097
Kentucky.....	135	13,521	10,345	23,866	6,935	1,727	256	52	2		68	176	444	9,660
Louisville.....	3	5,500	4,750	10,250	4,149	1,199	67	8			40	187	153	5,803
Tennessee ⁶	94	15,139	8,888	24,027	8,617	1,157	286	228			65	41	725	11,119
Nashville.....	5	5,825	5,135	10,960	3,366	301	104	168			17	10	497	4,463
Total Southern States.....	1,648	265,768	171,754	437,522	147,706	27,604	5,407	5,047	541	20	1,593	1,757	12,282	201,957
Ohio ⁷	310	40,000	32,056	72,056	20,024	7,824	628	232	19	3	231	839	1,521	31,321
Cincinnati.....	5	8,300	5,600	13,900	3,066	1,379	110	43	33		104	159	399	5,293
Cleveland.....	3	5,500	4,350	9,850	3,754	1,221	34	8	22		223	243	333	5,838
Columbus.....	5	5,000	5,350	10,350	2,993	864	86	16	3		132	162	1,407	5,633

Indiana.....	220	25,283	15,067	40,350	12,766	4,186	372	160	12	8	148	595	1,120	19,307
Indianapolis.....	4	7,650	3,150	10,800	3,092	817	100	31	12		69	19	324	4,464
Illinois.....	445	38,960	25,385	64,345	20,446	7,608	658	397	11	92	172	649	1,611	31,644
Chicago, Cent. Res.....	12	45,750	34,800	80,550	41,383	8,156	707	1,061	1,430		1,442	250	9,978	64,407
Chicago, other Res.....	26	6,900	3,310	10,210	3,135	2,091	75	55	12		29	150	619	6,166
Peoria.....	4	2,575	3,475	6,050	1,210	528	40	68			7	77	110	2,040
Michigan ⁸	133	31,890	29,270	61,160	22,383	6,979	552	276	78	7	275	452	3,234	34,236
Wisconsin.....	151	18,875	11,198	30,073	9,653	4,732	340	175	7	23	50	425	754	16,159
Milwaukee.....	6	13,400	7,900	21,300	7,400	1,055	103	77	14		11	124	943	9,727
Minnesota.....	263	18,775	9,197	27,972	9,514	4,245	569	454	4	266	75	182	843	16,152
Minneapolis.....	6	12,900	7,840	20,740	7,104	2,849	237	650	75		15	12	309	11,251
St. Paul.....	3	5,850	4,750	10,600	3,769	1,525	161	175	24			14	264	5,932
Iowa ⁹	256	18,080	8,327	26,407	9,850	3,049	393	225	1	87	22	161	940	14,728
Des Moines.....	4	2,950	1,450	4,400	1,353	310	17	22			16	8	249	1,975
Sioux City.....	5	2,050	600	2,650	933	333	60	38			8	17	103	1,492
Missouri.....	111	9,010	4,153	13,163	4,107	1,223	166	50		19	11	86	288	5,950
Kansas City.....	9	8,050	3,329	11,379	5,276	1,171	212	84	4		321	150	387	7,605
St. Joseph.....	4	1,100	950	2,050	959	211	50	19			3	2	74	1,318
St. Louis.....	10	19,850	8,591	28,441	12,902	3,408	296	197	89		150	122	1,039	18,203
Total Middle Western States.....	1,995	348,698	230,098	578,796	206,962	65,764	5,966	4,513	1,850	505	3,514	4,898	26,849	320,841
North Dakota.....	125	6,390	2,516	7,906	3,376	1,124	121	255	1	79	4	45	408	5,413
South Dakota.....	93	4,415	2,181	6,596	2,587	1,136	133	133		70	15	93	289	4,456
Nebraska.....	147	7,475	4,113	11,588	4,521	929	180	83		29		40	357	6,139
Lincoln.....	4	1,550	590	2,140	938	195	31	17					130	1,311
Omaha.....	7	5,200	2,550	7,750	3,480	1,145	146	202	2		6	26	769	5,776
Kansas ¹⁰	238	13,997	6,846	20,843	7,733	2,055	424	163	1	18	13	41	713	11,164
Topeka.....	5	1,450	465	1,915	471	422	41	12			11	1	48	1,006
Wichita.....	4	2,400	1,300	3,700	1,172	512	81	49			29	14	228	2,085
Montana ¹¹	69	5,305	2,877	8,182	3,738	1,396	206	121	1	46	2	49	326	5,885
Wyoming.....	25	2,270	1,661	3,931	1,564	551	103	30		6	3	52	106	2,417
Colorado ¹²	115	7,356	4,471	11,821	4,310	1,803	308	71	2	54	83	436	7,069	
Denver.....	6	5,300	4,675	9,975	4,489	2,015	175	71	6		220	82	486	7,553
New Mexico.....	28	2,060	1,058	3,118	1,477	428	71	38	1		2	1	164	2,182
Oklahoma.....	293	13,465	4,363	17,828	8,266	2,865	550	457		10	7	36	719	12,910
Muskogee.....	3	900	295	1,195	429	230	22	25			7	7	46	766
Oklahoma City.....	7	6,200	1,320	7,520	3,080	1,412	250	100	2		43	19	469	5,384
Tulsa.....	4	5,450	2,650	8,100	3,823	1,000	208	42			17	93	754	5,937
Total Western States.....	1,173	90,177	43,931	134,108	55,463	19,218	3,050	1,869	16	260	445	682	6,450	87,453

⁸ Includes 1 bank in reserve city of Savannah.

⁹ Includes 1 bank in reserve city of New Orleans.

¹⁰ Includes 1 bank in reserve city of Little Rock.

¹¹ Includes 1 bank in reserve city of Memphis.

¹² Includes 2 banks in reserve city of Toledo.

¹³ Includes 2 banks in reserve city of Grand Rapids; also 3 banks for Dec. 31, 1928, and but 2 banks for June 30, 1929, in reserve city of Detroit.

¹⁴ Includes 2 banks in each reserve city of Cedar Rapids and Dubuque.

¹⁵ Includes 2 banks in reserve city of Kansas City.

¹⁶ Includes 2 banks in reserve city of Helena.

¹⁷ Includes 2 banks in reserve city of Pueblo.

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings									Total gross earnings
					Interest and discount on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	
Washington ¹³	100	12,090	5,161	17,251	6,392	2,862	248	219	8	22	108	231	853	10,938
Seattle.....	6	11,500	4,000	15,500	4,237	1,935	222	328	86	138	306	300	7,650	
Oregon.....	86	6,145	3,129	9,274	3,877	1,222	151	91	1	13	29	314	5,199	
Portland.....	7	7,000	3,550	10,550	2,880	3,040	126	153	72	102	26	334	6,733	
California ¹⁴	197	25,445	11,872	37,317	13,261	4,553	684	212	11	43	266	440	1,378	20,848
Los Angeles.....	8	44,000	29,000	73,000	23,951	5,559	762	131	207	1,826	100	2,336	34,872	
San Francisco.....	6	76,000	59,250	135,250	37,193	12,956	568	184	1,331	967	4,479	6,684	64,342	
Idaho.....	43	2,730	1,152	3,882	1,885	588	89	48	1	5	2	7	188	2,813
Utah ¹⁵	16	1,550	843	2,093	927	188	36	13	-----	-----	1	3	46	1,213
Salt Lake City.....	4	2,100	1,040	3,140	1,231	425	46	20	-----	-----	2	17	152	1,893
Nevada.....	10	1,500	625	2,125	816	223	48	11	7	7	-----	4	119	1,235
Arizona.....	14	1,950	1,155	3,105	1,214	453	57	61	26	5	2	22	214	2,054
Total Pacific States.....	497	192,010	120,477	312,487	97,364	34,004	3,037	1,449	1,750	83	3,422	5,664	12,917	159,690
Alaska—nonmember.....	4	275	172	447	168	80	14	29	3	-----	2	3	87	336
The Territory of Hawaii—nonmember.....	2	600	890	1,490	259	161	22	34	2	2	-----	61	150	691
Total nonmember banks.....	6	875	1,062	1,937	427	241	36	63	5	2	2	64	187	1,027
Total United States.....	7,536	1,627,375	1,479,052	3,106,427	894,032	320,416	22,862	18,069	12,439	896	20,583	35,085	100,103	1,424,485

¹³ Includes 4 banks for Dec. 31, 1923, and but 2 banks for June 30, 1929, in reserve city of Spokane.¹⁴ Includes 2 banks in reserve city of Oakland.¹⁵ Includes 2 banks in reserve city of Ogden.

Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1929—Continued

[In thousands of dollars]

Location	Expenses								Net earnings and recoveries				
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Maine.....	1,134	151	48	474	3,610	399	736	6,552	2,170	47	32	21	2,270
New Hampshire.....	959	176	50	306	743	262	618	3,114	1,436	23	44	20	1,528
Vermont.....	717	88	24	129	1,484	349	334	3,125	1,176	26	4	16	1,222
Massachusetts.....	5,079	682	344	2,945	8,221	1,186	3,156	21,613	8,476	187	145	79	8,887
Boston.....	7,489	1,538	2,077	6,760	6,981	923	3,704	29,474	17,948	449	1,677	227	20,301
Rhode Island.....	436	86	26	493	659	148	296	2,144	1,086	13	27	10	1,086
Connecticut.....	3,383	418	141	1,759	3,884	1,243	1,760	12,588	5,210	137	310	58	5,715
Total New England States.....	19,197	3,139	2,710	12,866	25,582	4,512	10,604	78,610	37,452	887	2,239	431	41,009
New York.....	12,544	1,266	605	4,990	24,699	2,870	6,977	53,951	20,744	474	516	437	22,171
Brooklyn and Bronx.....	781	153	49	340	556	53	820	2,752	604	15	-----	2	821
Buffalo.....	199	86	14	29	426	61	169	934	291	2	-----	-----	293
New York City.....	37,443	5,522	13,041	32,878	14,305	7,648	23,290	134,127	84,676	2,440	1,727	555	89,398
New Jersey.....	10,123	1,597	170	4,313	16,486	2,317	5,496	40,502	13,703	266	218	246	14,433
Pennsylvania.....	16,304	1,856	396	3,578	31,265	4,788	8,238	66,423	29,631	286	456	202	30,665
Philadelphia.....	6,192	1,611	1,561	5,772	4,320	1,610	4,036	25,102	12,317	336	200	117	12,970
Pittsburgh.....	4,132	1,057	2,022	5,119	4,141	1,225	2,692	20,388	7,271	59	314	29	7,673
Delaware.....	253	37	5	143	339	64	115	956	439	-----	22	4	465
Maryland.....	1,095	138	42	185	2,734	373	505	5,072	1,839	25	77	26	1,987
Baltimore.....	1,424	326	342	828	1,278	596	854	5,648	2,098	31	-----	158	2,267
Washington, D. C.....	1,804	192	189	741	1,319	715	757	5,717	2,270	48	1	49	2,368
Total Eastern States.....	92,294	13,791	18,436	58,916	101,868	22,320	53,947	361,572	175,883	3,982	8,531	1,915	185,311
Virginia.....	3,698	857	382	954	5,188	1,089	1,935	14,103	5,907	182	3	110	6,202
West Virginia.....	2,047	284	157	484	2,887	777	1,139	7,775	2,554	74	3	31	2,662
North Carolina.....	1,973	597	228	349	2,324	465	1,229	7,165	1,877	143	1	60	2,081
Charlotte.....	265	85	11	38	313	67	181	963	312	5	-----	-----	317
South Carolina.....	1,367	221	308	265	2,009	412	1,032	5,614	1,822	95	20	42	1,979
Georgia.....	1,973	267	151	304	1,937	625	1,259	6,516	2,339	112	11	34	2,453
Atlanta.....	1,111	246	223	569	997	338	824	4,308	1,772	29	-----	2	1,803
Florida.....	2,079	233	126	534	2,070	347	1,260	6,649	1,773	315	-----	598	2,686
Jacksonville.....	992	165	237	353	989	202	638	3,576	679	32	-----	2	713

Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1929—Continued

(In thousands of dollars)

Location	Expenses								Net earnings and recoveries				
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Alabama.....	2,137	576	81	453	1,858	569	1,254	6,928	2,712	171	6	29	2,918
Birmingham.....	716	366	86	295	729	353	424	2,969	1,532	39	3	32	1,606
Mississippi.....	1,258	270	89	261	1,225	556	683	4,342	1,284	294	26	157	1,761
Louisiana.....	1,612	420	252	688	910	598	881	5,361	2,068	92	7	10	2,177
Texas.....	8,164	482	641	2,404	2,655	2,327	4,288	20,961	11,191	1,544	19	201	12,955
Dallas.....	1,676	380	546	900	997	564	941	6,004	3,216	108	4	43	3,371
El Paso.....	391	20	58	114	224	78	209	1,094	589	15	4	11	616
Fort Worth.....	839	156	333	462	555	227	659	3,231	1,411	177	3	7	1,598
Galveston.....	226	67	178	202	890	98	118	1,269	467	7		5	479
Houston.....	1,642	178	498	665	1,357	521	1,024	5,885	2,145	94	2	16	2,257
San Antonio.....	737	101	124	125	613	280	499	2,479	1,156	140		57	1,353
Waco.....	196	120	39	98	276	75	144	848	375	14	1	2	392
Arkansas.....	1,244	104	210	365	1,289	247	772	4,231	1,466	81	1	39	1,587
Kentucky.....	1,986	199	107	413	2,483	720	962	6,870	2,790	98	6	40	2,934
Louisville.....	1,039	623	466	379	798	223	567	4,095	1,708	67	87	2	1,854
Tennessee.....	2,301	346	386	446	2,959	664	1,189	8,291	2,828	69	4	18	2,919
Nashville.....	747	168	246	197	767	306	463	2,954	1,509	12	24	28	1,573
Total Southern States.....	42,416	7,434	6,163	12,317	38,789	12,788	24,574	144,481	57,476	3,999	235	1,576	63,286
Ohio.....	6,113	622	251	2,273	8,298	2,308	3,235	23,100	8,221	266	109	82	8,678
Cincinnati.....	883	150	277	613	740	511	328	3,502	1,791	21	1	18	1,831
Cleveland.....	1,016	280	143	699	1,525	297	735	4,695	1,143	74	3	27	1,247
Columbus.....	983	202	303	608	293	104	914	3,407	2,226	42	1	10	2,279
Indiana.....	4,088	403	362	980	5,111	1,584	2,033	14,561	4,746	229	59	78	5,112
Indianapolis.....	918	14	324	412	468	384	367	2,887	1,577	30			1,607
Illinois.....	7,298	515	515	1,109	7,717	1,821	3,763	22,708	8,936	283	85	324	9,628
Chicago, Cent. Reserve.....	8,417	1,741	3,380	10,225	3,400	975	5,760	33,898	30,509	1,380	272	74	32,235
Chicago, other Reserve.....	1,644	64	21	311	1,477	77	995	4,589	1,577	12	24	16	1,629
Peoria.....	363		114	81	353	134	230	1,275	765	14	3	1	783
Michigan.....	5,905	917	519	3,127	7,957	2,355	5,204	25,984	8,252	464	62	391	9,169
Wisconsin.....	3,360	170	254	627	4,494	625	1,809	11,339	4,820	139	60	130	5,149
Milwaukee.....	1,974	516	467	890	1,212	228	1,645	6,932	2,795	130	10	70	3,005

Minnesota.....	3,365	109	294	481	5,299	921	1,798	12,207	3,945	320	168	100	4,533
Minneapolis.....	2,407	382	1,089	913	1,628	632	1,280	8,331	2,920	229	39	14	3,202
St. Paul.....	1,120	92	364	610	998	58	722	3,964	1,968	121	4	5	2,068
Iowa.....	3,078	177	411	635	4,532	616	1,623	11,072	3,656	286	33	152	4,127
Des Moines.....	443	119	166	241	115	69	220	1,373	602	65	1	5	673
Sioux City.....	371	31	152	55	258	39	231	1,137	355	18	-----	2	375
Missouri.....	1,445	159	172	353	1,236	373	810	4,548	1,402	85	4	21	1,512
Kansas City.....	1,652	292	846	858	351	322	922	5,243	2,362	93	4	24	2,483
St. Joseph.....	323	12	190	47	198	62	202	1,034	284	15	-----	-----	289
St. Louis.....	3,458	576	1,131	2,401	1,909	1,371	1,758	12,599	5,604	304	175	89	6,172
Total Middle Western States.....	80,534	7,543	11,745	28,549	59,569	15,866	36,579	220,385	109,456	4,620	1,117	1,633	107,826
North Dakota.....	1,215	65	54	128	1,786	190	740	4,178	1,235	119	1	24	1,379
South Dakota.....	1,073	22	78	161	1,187	124	620	3,265	1,191	137	4	125	1,457
Nebraska.....	1,434	141	131	139	1,527	236	702	4,310	1,829	300	1	222	2,352
Lincoln.....	308	32	131	114	95	36	161	877	434	25	-----	39	498
Omaha.....	1,243	264	552	511	436	182	1,070	4,258	1,518	137	25	30	1,710
Kansas.....	2,778	172	305	514	1,925	648	1,484	7,826	3,338	477	13	758	4,586
Topeka.....	250	11	83	150	64	27	138	723	283	14	-----	12	309
Wichita.....	392	27	178	102	264	127	325	1,415	670	100	1	183	954
Montana.....	1,116	27	95	186	1,543	177	601	3,745	2,140	391	8	26	2,565
Wyoming.....	528	25	63	152	494	122	257	1,641	776	33	7	8	874
Colorado.....	1,677	122	140	280	1,567	538	842	5,166	1,903	341	77	72	2,393
Denver.....	1,635	86	284	698	1,607	396	917	5,623	1,930	86	11	40	2,067
New Mexico.....	504	21	20	102	344	122	294	1,407	775	66	3	24	868
Oklahoma.....	3,476	113	174	969	1,737	684	1,826	8,979	3,931	664	12	113	4,720
Muskogee.....	166	5	33	50	143	39	103	539	227	13	-----	2	242
Oklahoma City.....	947	95	376	448	946	253	575	3,640	1,744	58	7	79	1,688
Tulsa.....	1,286	85	348	880	557	289	1,162	4,607	1,330	115	1	14	1,460
Total Western States.....	20,028	1,313	3,045	5,584	16,222	4,190	11,817	62,199	25,254	3,126	171	1,771	30,322
Washington.....	2,659	114	135	543	2,449	306	1,489	7,695	3,243	191	34	110	3,578
Seattle.....	1,960	50	582	472	925	211	927	5,127	2,423	139	1	78	2,641
Oregon.....	1,366	71	26	197	1,110	237	648	3,675	1,524	149	28	33	1,734
Portland.....	1,492	43	234	218	1,657	284	820	4,718	2,015	89	27	69	2,200
California.....	5,548	224	400	1,084	4,448	962	2,800	15,466	5,382	441	75	93	5,991
Los Angeles.....	8,045	127	814	1,798	9,836	988	4,993	26,601	8,271	228	-----	1,700	10,199
San Francisco.....	13,914	1,607	1,781	3,726	16,569	2,721	8,874	49,192	15,150	66	359	204	15,779
Idaho.....	690	17	56	118	679	158	362	2,050	733	69	2	7	811
Utah.....	251	28	126	51	261	83	140	940	273	8	1	9	291
Salt Lake City.....	431	27	130	131	314	104	197	1,334	559	7	3	2	571
Nevada.....	237	-----	42	9	302	77	143	810	425	34	1	2	462
Arizona.....	525	14	13	101	323	130	288	1,399	655	95	1	33	784
Total Pacific States.....	37,108	2,322	4,344	8,448	38,873	6,261	21,681	119,037	40,653	1,516	532	2,340	45,041
Alaska—nonmember.....	69	-----	-----	12	60	19	41	201	135	19	3	-----	157
The Territory of Hawaii—nonmember.....	159	6	19	50	49	11	103	397	294	-----	-----	-----	294
Total nonmember banks.....	228	6	19	62	109	30	144	598	429	19	3	-----	451
Total United States.....	271,805	35,548	46,462	126,742	231,012	65,967	159,346	986,882	437,608	18,149	7,828	9,666	473,246

Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1929—Continued

[In thousands of dollars]

Location	Losses and depreciation charged off						Net addition to profits	Dividends	Ratios			
	On loans and discounts	On bonds, securities, etc	On banking house, furniture, and fixtures	On foreign exchange	Other losses	Total losses charged off			Dividends to capital ¹⁰	Dividends to capital and surplus ¹⁰	Net addition to profits to capital ¹⁰	Net addition to profits to capital and surplus ¹⁰
Maine.....	216	229	57	1	25	528	1,742	981	13.59	6.99	24.13	12.41
New Hampshire.....	165	125	103	-----	23	416	1,112	650	11.82	6.11	20.22	10.44
Vermont.....	235	76	37	-----	8	355	867	525	9.98	6.04	16.48	9.98
Massachusetts.....	1,652	1,133	443	6	164	3,398	5,489	3,628	12.49	6.31	18.90	9.54
Boston.....	4,045	10,390	571	-----	708	15,714	4,587	7,632	13.54	7.71	8.14	4.63
Rhode Island.....	50	242	49	-----	9	450	636	491	10.86	5.09	14.07	6.59
Connecticut.....	513	669	453	-----	78	1,713	4,002	2,327	10.34	5.31	17.79	9.13
Total New England States.....	6,876	12,963	1,713	7	1,015	22,574	18,435	16,234	12.45	6.67	14.14	7.57
New York.....	3,477	2,635	1,011	-----	354	7,477	14,694	8,114	12.20	6.05	22.09	10.93
Brooklyn and Bronx.....	424	43	25	-----	20	512	109	134	1.90	1.24	1.55	1.01
Buffalo.....	23	77	22	-----	1	123	170	89	11.87	8.28	22.67	15.81
New York City.....	9,332	6,711	3,768	123	1,792	21,726	67,672	38,862	13.86	6.10	24.13	10.62
New Jersey.....	2,226	1,283	738	-----	367	4,619	9,814	6,968	12.55	6.20	17.68	8.74
Pennsylvania.....	2,824	2,189	1,577	30	349	6,969	23,696	13,845	14.38	5.45	24.62	9.32
Philadelphia.....	1,793	338	125	1	2,068	4,355	8,615	7,655	20.28	6.09	22.82	6.86
Pittsburgh.....	192	970	173	-----	26	1,361	6,312	3,143	11.05	4.63	22.19	9.30
Delaware.....	30	43	9	-----	2	84	381	216	13.26	5.25	23.38	9.27
Maryland.....	322	200	40	-----	80	642	1,325	812	14.35	5.82	23.41	9.49
Baltimore.....	183	48	54	-----	88	373	1,909	1,436	16.61	8.50	21.94	11.30
Washington, D. C.....	435	50	86	-----	30	601	1,767	1,221	11.33	6.23	16.39	9.02
Total Eastern States.....	21,266	14,592	7,628	164	5,207	48,647	136,464	82,495	13.76	5.90	22.76	9.76
Virginia.....	1,653	482	241	-----	128	2,504	3,698	3,580	12.08	6.94	12.48	7.17
West Virginia.....	1,172	101	170	-----	85	1,528	1,134	2,158	15.60	8.58	8.20	4.51
North Carolina.....	542	40	87	-----	47	716	1,365	1,490	11.40	7.13	10.45	6.53
Charlotte.....	2	7	9	-----	3	21	296	250	13.89	6.41	16.44	7.59
South Carolina.....	605	185	25	-----	65	880	1,099	810	8.48	5.42	11.51	7.36
Georgia.....	801	40	62	5	217	1,125	1,368	1,131	9.42	5.43	11.40	6.56
Atlanta.....	136	39	304	-----	23	602	1,301	928	14.50	7.70	20.33	10.79
Florida.....	2,358	100	206	-----	441	3,105	17,419	862	8.06	4.71	17,3.92	17,2.29
Jacksonville.....	391	17	44	-----	13	465	248	948	21.07	14.04	5.51	3.67
Alabama.....	747	156	76	-----	80	1,059	1,859	1,996	14.71	8.95	13.70	8.34
Birmingham.....	164	5	1	-----	28	198	1,408	636	14.29	7.07	31.64	15.64
Mississippi.....	906	82	76	1	68	1,133	628	646	11.91	6.88	11.58	6.69

Louisiana.....	399	49	131	67	646	1,531	1,113	11.42	7.38	15.70	10.13
Texas.....	4,891	275	539	1	1,153	6,859	5,146	11.29	7.26	13.37	8.61
Dallas.....	454	147	73		29	703	2,668	1,018	12.30	9.06	20.29
El Paso.....	97	99			48	244	372	51	3.19	1.96	23.25
Fort Worth.....	349	57	66		40	512	1,086	624	14.02	8.85	24.40
Galveston.....	87	39	40		2	168	311	148	6.88	4.93	14.47
Houston.....	355	59	81		45	540	1,717	932	9.66	5.79	17.79
San Antonio.....	191	20	111		35	357	996	464	7.80	5.61	16.74
Waco.....	120	14	13		7	163	229	146	8.85	6.99	13.88
Arkansas.....	645	40	55		76	816	771	704	10.18	6.75	11.15
Kentucky.....	646	90	119		62	907	2,027	1,700	12.57	7.12	14.99
Louisville.....	177	134	22		18	351	1,503	1,127	20.49	11.00	27.33
Tennessee.....	622	81	138		150	991	1,928	1,665	11.00	6.93	12.74
Nashville.....	266	58	39		17	380	1,193	792	13.60	7.23	20.48
Total Southern States.....	18,785	2,416	2,728	7	2,937	26,573	36,413	31,665	11.91	7.24	13.70
Ohio.....	1,849	1,081	391	1	188	3,510	5,168	4,163	10.41	5.78	12.92
Cincinnati.....	41	76	76		1	194	1,637	1,148	13.83	8.26	19.72
Cleveland.....	211	187	20		10	428	819	468	8.51	4.75	14.89
Columbus.....	658	518	39		180	1,395	884	621	12.42	6.00	17.68
Indiana.....	1,259	271	385	2	358	2,275	2,837	2,306	9.12	5.71	11.22
Indianapolis.....	636	52	2		7	697	910	640	8.37	5.93	11.90
Illinois.....	2,333	630	663	31	477	4,134	5,494	4,329	11.11	6.73	14.10
Chicago, Cent. Res.....	3,897	1,379	441	1	63	5,781	26,454	13,127	28.69	16.30	57.82
Chicago, other Res.....	196	172	113		29	510	1,119	622	9.01	6.09	16.22
Peoria.....	27	7	49		9	92	691	564	21.00	9.32	26.83
Michigan.....	2,576	569	1,240	10	326	4,720	4,449	4,006	12.56	6.55	13.96
Wisconsin.....	818	348	220	10	221	1,617	3,532	2,150	11.39	7.15	18.71
Milwaukee.....	262	357	49	1	218	887	2,118	1,172	8.75	5.50	15.81
Minnesota.....	1,493	306	147	1	318	2,265	2,268	2,755	14.67	9.85	12.07
Minneapolis.....	804	67	36		43	950	2,252	1,319	10.22	6.36	17.46
St. Paul.....	318	230	3,172		6	3,726	17,162	810	13.85	7.64	17,883
Iowa.....	2,579	184	126		420	3,309	818	985	5.45	3.73	4.52
Des Moines.....	482				95	583	90	56	1.89	1.27	3.05
Sioux City.....	91	10	13		4	118	257	99	4.83	3.74	12.54
Missouri.....	579	93	69		57	798	714	748	8.30	5.68	7.92
Kansas City.....	634	111	128		24	897	1,586	1,886	23.43	16.57	19.70
St. Joseph.....	73	36	3		3	115	184	155	14.09	7.56	16.73
St. Louis.....	620	456	124		25	1,225	4,947	3,640	18.34	12.80	24.92
Total Middle Western States.....	22,436	7,140	7,512	87	3,081	40,226	67,600	47,769	13.70	8.25	19.39
North Dakota.....	592	101	52		258	993	386	397	5.70	3.88	7.16
South Dakota.....	689	79	75		184	1,027	420	342	7.75	5.18	9.73
Nebraska.....	1,944	159	45		472	1,720	632	697	9.32	6.01	5.45
Lincoln.....	201	23	9		96	329	169	153	8.87	7.15	10.90
Omaha.....	269	238	84		71	662	1,048	652	12.64	8.41	20.15
Kansas.....	1,434	159	253		386	2,232	2,354	1,573	11.24	7.55	16.82
Topeka.....	72	14	28		7	121	188	122	8.41	6.37	12.96
Wichita.....	116	42	305		6	469	485	212	8.83	5.73	20.21

¹⁶ Capital and surplus as of June 30, 1929.¹⁷ Deficit.

Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1929—Continued

[In thousands of dollars]

Location	Losses and depreciation charged off						Net addition to profits	Dividends	Ratios			
	On loans and discounts	On bonds, securities, etc.	On banking house, furniture, and fixtures	On foreign exchange	Other losses	Total losses charged off			Dividends to capital	Dividends to capital and surplus	Net addition to profits to capital	Net addition to profits to capital and surplus
Montana.....	1,076	58	87	-----	81	1,302	1,263	567	10.69	6.93	23.81	15.44
Wyoming.....	192	48	58	-----	44	342	532	267	11.76	6.79	23.44	13.53
Colorado.....	1,008	194	108	-----	176	1,487	906	787	10.71	6.66	12.33	7.66
Denver.....	353	218	153	-----	61	785	1,282	761	14.36	7.63	24.19	12.85
New Mexico.....	382	90	78	-----	46	596	272	241	11.70	7.73	13.20	8.72
Oklahoma.....	1,570	259	331	-----	378	2,544	2,176	1,751	13.00	9.82	16.16	12.21
Muskogee.....	35	21	3	-----	2	71	171	109	12.11	9.12	19.00	14.30
Oklahoma City.....	102	110	87	-----	13	312	1,576	1,275	20.56	16.95	25.42	20.96
Tulsa.....	299	27	34	-----	17	377	1,083	486	8.90	6.00	19.87	13.37
Total Western States.....	9,430	1,850	1,790	-----	2,298	15,369	14,963	10,302	11.42	7.68	16.58	11.15
Washington.....	982	328	158	-----	152	1,620	1,958	1,616	13.36	9.37	16.20	11.35
Seattle.....	296	109	58	-----	66	529	2,112	2,967	25.80	19.14	18.37	13.63
Oregon.....	578	145	107	-----	111	941	793	552	8.98	5.95	12.90	8.55
Portland.....	517	899	110	-----	17	1,483	717	892	12.74	8.45	10.24	6.80
California.....	1,595	435	596	-----	266	2,892	3,099	2,778	10.92	7.44	12.18	8.30
Los Angeles.....	1,262	689	562	-----	209	2,722	7,477	15,713	35.71	21.52	16.99	10.24
San Francisco.....	2,104	1,381	1,954	-----	303	5,756	10,023	8,733	11.49	6.46	13.19	7.41
Idaho.....	311	220	54	-----	61	646	165	208	7.62	5.36	6.04	4.25
Utah.....	48	6	21	-----	10	85	206	113	7.29	5.40	13.29	9.84
Salt Lake City.....	77	141	30	-----	19	267	304	206	9.80	6.56	14.48	9.68
Nevada.....	146	86	28	-----	4	264	186	122	8.13	5.74	13.20	9.32
Arizona.....	71	23	65	-----	34	193	591	163	8.36	5.25	30.31	19.03
Total Pacific States.....	7,987	4,402	3,743	-----	1,252	17,398	27,643	34,063	17.74	10.90	14.40	8.85
Alaska—nonmember.....	32	15	8	-----	5	60	97	73	26.54	16.33	35.27	21.70
The Territory of Hawaii—nonmember.....	3	80	10	-----	2	95	199	71	11.83	4.77	33.17	13.35
Total nonmember banks.....	35	96	18	-----	7	155	296	144	16.46	7.43	33.83	15.28
Total United States.....	86,815	43,458	25,132	-----	15,797	171,442	301,804	222,672	13.68	7.17	18.55	9.72

Earnings, expenses, and dividends of national banks, by Federal reserve districts, year ended June 30, 1929

[In thousands of dollars]

	District No. 1 (371 banks)	District No. 2 (772 banks)	District No. 3 (686 banks)	District No. 4 (704 banks)	District No. 5 (490 banks)	District No. 6 (306 banks)	District No. 7 (960 banks)	District No. 8 (474 banks)	District No. 9 (645 banks)	District No. 10 (891 banks)	District No. 11 (678 banks)	District No. 12 (493 banks)	Non- member banks (6 banks)	Grand total (7,536 banks) ¹
Capital.....	126,257	400,519	121,482	125,005	91,357	80,015	190,165	65,603	60,045	84,422	90,270	191,360	875	1,627,375
Surplus.....	108,304	471,288	221,545	140,348	72,509	57,193	129,251	36,421	33,710	40,967	46,332	120,122	1,062	1,479,052
Capital and surplus.....	234,561	871,807	343,027	265,353	163,866	137,208	319,416	102,024	93,755	125,389	136,602	311,482	1,937	3,106,427
Gross earnings:														
Interest and discount on loans.....	69,884	198,433	71,037	66,668	50,883	45,569	121,327	37,717	33,871	51,824	49,450	96,942	427	894,032
Interest (including dividends) on investments.....	25,507	87,486	33,193	34,602	10,858	8,993	32,909	12,159	14,910	17,056	8,732	33,770	241	320,416
Interest on balances with other banks.....	1,515	1,503	1,142	1,996	1,286	1,584	2,940	1,154	1,597	2,849	2,244	3,016	36	22,862
Domestic exchange and collection charges.....	478	3,837	487	567	1,047	1,859	2,345	762	1,912	1,426	1,877	1,409	63	18,069
Foreign exchange department.....	602	6,623	831	277	41	300	1,575	92	106	17	246	1,724	5	12,439
Commissions and earnings from insurance premiums and the negotiation of real-estate loans.....		11	5	11	6	4	197	35	475	66	1	83	2	896
Trust department.....	1,877	8,417	846	1,074	611	581	2,211	327	115	753	348	3,421	2	20,583
Profits on securities sold.....	3,737	10,896	3,905	4,481	973	594	2,296	1,007	588	656	225	5,663	64	35,085
Other earnings.....	8,199	26,339	3,181	6,383	3,761	4,484	19,201	2,548	2,689	5,885	4,383	12,863	187	100,108
Total.....	111,799	343,545	114,627	116,059	69,466	63,968	185,001	55,801	56,263	80,532	67,506	158,891	1,027	1,424,485
Expenses paid:														
Salaries and wages.....	18,462	59,345	19,477	20,254	13,486	13,623	33,528	11,193	11,660	18,549	15,095	36,905	228	271,805
Interest and discount on borrowed money.....	3,031	8,177	3,637	2,843	2,656	2,841	4,305	1,979	725	1,493	1,531	2,321	6	35,648
Interest on bank deposits.....	2,676	13,892	1,828	3,241	1,617	1,610	6,236	2,501	2,045	3,894	2,563	4,340	19	46,482
Interest on demand deposits.....	12,570	41,952	9,015	11,013	3,780	3,743	17,945	4,183	2,736	5,984	5,362	8,397	62	126,742
Interest on time deposits.....	24,419	54,264	27,374	28,772	17,651	13,289	30,891	10,678	14,682	12,352	7,835	38,696	100	281,012
Taxes.....	4,249	12,463	5,726	6,481	4,394	4,139	7,502	3,662	2,504	4,085	4,518	6,214	30	65,967
Other expenses.....	10,132	35,985	10,732	11,496	7,533	8,150	21,605	5,887	6,581	10,943	8,573	21,585	144	159,346
Total.....	75,539	226,078	77,789	84,103	51,117	47,395	122,012	40,083	40,933	57,300	45,477	118,458	598	986,882
Net earnings.....	36,260	117,467	36,838	31,956	18,349	16,573	62,989	15,718	15,330	23,232	22,029	40,433	429	437,603
Recoveries on charged-off assets:														
Loans and discounts.....	864	3,155	582	637	590	867	2,755	901	1,475	2,574	2,233	1,497	19	18,149
Bonds, securities, etc.....	2,048	2,606	582	576	102	61	541	333	239	163	43	531	3	7,825
All other.....	428	1,177	433	230	475	872	1,130	291	324	1,613	330	2,314	-----	9,666
Total.....	39,600	124,405	38,434	33,399	19,516	18,373	67,415	17,243	17,368	27,582	24,685	44,775	451	473,246

¹ Includes nonmember banks of Alaska and the Territory of Hawaii.

[In thousands of dollars]

	District No. 1 (371 banks)	District No. 2 (772 banks)	District No. 3 (686 banks)	District No. 4 (704 banks)	District No. 5 (490 banks)	District No. 6 (366 banks)	District No. 7 (960 banks)	District No. 8 (474 banks)	District No. 9 (645 banks)	District No. 10 (891 banks)	District No. 11 (678 banks)	District No. 12 (493 banks)	Non- member banks (6 banks)	Grand total (7,536 banks)
Losses and depreciation charged off:														
On loans and discounts	6,829	14,917	4,054	4,583	4,883	6,086	13,977	3,314	5,454	7,699	7,027	7,957	35	86,815
On bonds, securities, etc.	12,517	10,936	2,039	3,686	1,101	579	3,590	1,005	990	1,771	769	4,390	95	43,458
On banking house, furniture and fixtures	1,684	5,478	1,256	1,387	685	1,001	2,951	596	3,644	1,607	999	3,736	18	25,132
On foreign exchange	7	123	9	23	-----	6	44	1	11	1	1	14	-----	240
Other losses	1,011	2,484	2,383	561	516	959	1,898	493	1,025	1,789	1,426	1,245	7	15,797
Total	22,048	33,938	9,761	10,240	7,185	8,631	22,430	5,409	11,124	12,957	10,222	17,342	155	171,442
Net addition to profits	17,552	90,467	28,673	23,159	12,331	9,742	44,985	11,834	6,244	14,625	14,463	27,433	296	301,804
Total dividends declared since June 30, 1928	16,854	52,585	19,443	15,072	11,521	9,946	27,530	8,815	6,936	11,104	9,719	34,003	144	222,672
Ratios:														
Dividends to capital ¹.....per cent.	12.56	13.13	16.00	12.06	12.61	12.43	14.48	13.44	11.55	13.15	10.77	17.77	16.46	13.68
Dividends to capital and surplus ²....do.	6.76	6.03	5.67	5.68	7.03	7.25	8.62	8.64	7.40	8.86	7.11	10.92	7.43	7.17
Net addition to profits to capital ²....do.	13.90	22.59	23.60	18.53	13.50	12.18	23.66	18.04	10.40	17.32	16.02	14.34	33.83	18.55
Net addition to profits to capital and surplus ².....per cent.	7.48	10.38	8.36	8.73	7.53	7.10	14.08	11.60	6.66	11.66	10.59	8.81	15.28	9.72

¹ Capital and surplus as of June 30, 1929

National-bank investments in United States Government securities and other bonds and securities, etc., loans and discounts (including rediscounts), and losses charged off on account of bonds and securities, etc., and loans and discounts, years ended June 30, 1918 to 1929, inclusive

[In thousands of dollars]

Year ended June 30—	United States Government securities	Other bonds and securities	Total bonds and securities, etc.	Loans and discounts (including rediscounts)	Losses charged off on bonds and securities, etc.	Losses charged off on loans and discounts	Percentage of losses charged off—	
							On bonds and securities to total bonds and securities owned	On account loans and discounts to total loans and discounts
1918.....	2, 129, 283	1, 840, 487	3, 969, 770	10, 135, 842	44, 350	33, 964	1. 12	0. 34
1919.....	3, 176, 314	1, 875, 609	5, 051, 923	11, 010, 206	27, 819	35, 440	. 55	. 32
1920.....	2, 269, 575	1, 916, 890	4, 186, 465	13, 611, 416	61, 790	31, 284	1. 48	. 23
1921.....	2, 019, 497	2, 005, 584	4, 025, 081	12, 004, 515	76, 179	76, 210	1. 89	. 63
1922.....	2, 285, 459	2, 277, 866	4, 563, 325	11, 248, 214	33, 444	135, 208	. 73	1. 20
1923.....	2, 693, 846	2, 375, 857	5, 069, 703	11, 817, 671	21, 890	120, 433	. 43	1. 32
1924.....	2, 481, 778	2, 680, 550	5, 142, 328	11, 978, 728	24, 642	102, 814	. 48	. 86
1925.....	2, 536, 767	3, 193, 677	5, 730, 444	12, 674, 067	25, 301	95, 552	. 44	. 75
1926.....	2, 469, 268	3, 372, 985	5, 842, 253	13, 417, 674	23, 783	93, 605	. 41	. 70
1927.....	2, 596, 178	3, 797, 040	6, 393, 218	13, 955, 696	27, 579	86, 512	. 43	. 62
1928.....	2, 891, 167	4, 256, 281	7, 147, 448	15, 144, 995	29, 191	92, 106	. 41	. 61
1929.....	2, 803, 880	3, 852, 675	6, 656, 555	14, 801, 130	43, 458	86, 815	. 65	. 59

Number of national banks, capital, surplus, net addition to profits, dividends, and ratios, years ended June 30, 1914 to 1929

[In thousands of dollars]

Year ended June 30—	Number of banks	Capital	Surplus	Net addition to profits	Dividends	Ratios			
						Dividends to capital	Dividends to capital and surplus	Net addition to profits	
								To capital	To capital and surplus
						<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>
1914.....	7, 453	1, 063, 978	714, 117	149, 270	120, 947	11. 37	6. 80	14. 03	3. 39
1915.....	7, 560	1, 068, 577	726, 620	127, 095	113, 707	10. 63	6. 33	11. 89	7. 08
1916.....	7, 571	1, 066, 209	731, 826	157, 544	114, 725	10. 76	6. 38	14. 78	8. 76
1917.....	7, 589	1, 081, 670	765, 913	194, 321	125, 538	11. 61	6. 79	17. 96	10. 52
1918.....	7, 691	1, 098, 264	816, 801	212, 332	129, 778	11. 82	6. 78	19. 33	11. 09
1919.....	7, 762	1, 115, 607	869, 457	240, 366	135, 588	12. 15	6. 83	21. 55	12. 11
1920.....	8, 019	1, 221, 453	984, 977	252, 083	147, 793	12. 10	6. 70	23. 09	12. 73
1921.....	8, 147	1, 273, 237	1, 026, 270	216, 106	158, 158	12. 42	6. 88	16. 97	9. 40
1922.....	8, 246	1, 307, 199	1, 049, 228	153, 670	165, 884	12. 69	7. 04	14. 05	7. 79
1923.....	8, 238	1, 328, 791	1, 070, 600	263, 488	179, 176	13. 43	7. 47	15. 31	8. 48
1924.....	8, 085	1, 334, 011	1, 080, 578	195, 706	163, 683	12. 27	6. 78	14. 67	8. 11
1925.....	8, 070	1, 369, 385	1, 118, 953	223, 935	165, 033	12. 05	6. 63	16. 35	9. 00
1926.....	7, 878	1, 412, 872	1, 198, 899	249, 167	173, 753	12. 30	6. 65	17. 63	9. 54
1927.....	7, 798	1, 474, 173	1, 256, 945	252, 319	180, 753	12. 26	6. 62	17. 12	9. 24
1928.....	7, 691	1, 593, 856	1, 419, 695	270, 158	205, 358	12. 88	6. 81	16. 95	8. 96
1929.....	7, 536	1, 627, 375	1, 479, 052	301, 804	222, 672	13. 68	7. 17	18. 55	9. 72

NATIONAL BANKS CLASSIFIED ACCORDING TO CAPITAL STOCK

The recapitulation following concerns tables published in the appendix of this report in relation to the number of national banks in reserve cities and States on December 31, 1928, classified according to capital stock, with amount of loans and discounts, bonds and securities owned, aggregate resources, paid-in capital stock, surplus and undivided profits, and total deposits.

National banks classified according to capital stock December 31, 1928

[In thousands of dollars]

	Num- ber of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and un- divided profits	Total deposits
Capital of less than \$50,000.....	2, 158	463, 531	283, 518	912, 195	57, 615	52, 348	779, 980
Capital of \$50,000 but less than \$200,000.....	4, 062	2, 719, 841	1, 780, 862	5, 519, 769	325, 737	383, 744	4, 434, 786
Capital of \$200,000 but less than \$500,000.....	927	2, 143, 882	1, 182, 327	4, 080, 436	230, 566	274, 089	3, 347, 623
Capital of \$500,000 but less than \$1,000,000.....	249	1, 250, 674	599, 389	2, 337, 702	140, 480	151, 039	1, 886, 269
Capital of \$1,000,000 but less than \$5,000,000.....	205	3, 162, 580	1, 212, 011	5, 848, 063	320, 448	355, 739	4, 702, 317
Capital of \$5,000,000 but less than \$25,000,000.....	27	2, 835, 648	1, 072, 359	5, 695, 528	231, 600	402, 826	4, 439, 223
Capital of \$25,000,000 but less than \$50,000,000.....	4	1, 155, 635	307, 622	2, 461, 947	110, 000	153, 692	1, 799, 357
Capital of \$50,000,000 or more.....	3	1, 547, 840	689, 230	3, 733, 516	200, 000	208, 350	2, 867, 877
Total United States.....	7, 635	15, 279, 631	7, 127, 318	30, 589, 156	1, 616, 476	1, 981, 827	24, 347, 380

There are also published in the appendix tables showing by months the profit on national bank circulation based upon a deposit of \$100,000 United States consols of 1930, and Panama Canal bonds at the average net price during the year ended October 31, 1929. These tables are supplemented by others showing the investment value of circulation bonds quarterly, and the monthly range of prices in New York in the year ended October, 1929.

NATIONAL BANK EXAMINERS

The following is a list of the examiners in the service on November 1, 1929:

ASSISTANT CHIEF NATIONAL BANK EXAMINERS

Office Comptroller of the Currency, Washington, D. C.

Denton, F. R. Hodgson, R. M. McBryde, W. W. Smith, C. F.

DISTRICT CHIEF NATIONAL BANK EXAMINERS

[By Federal reserve districts.]

F. R. Dist. No.	Name	Address
1	Williams, F. D.....	Federal Reserve Bank Building, Boston, Mass.
2	Reeves, Owen T., jr.....	525 Federal Reserve Bank Building, New York, N. Y.
3	Newham, Stephen L.....	1500 Walnut St., Room 1503, Philadelphia, Pa.
4	Taylor, William.....	715 Federal Reserve Bank Building, Cleveland, Ohio.
5	Byers, R. W.....	National Metropolitan Bank Building, Washington, D. C.
6	Robb, E. D.....	608 Fourth National Bank Building, Atlanta, Ga.
7	Leyburn, A. P.....	164 West Jackson Boulevard, Room 1209, Chicago, Ill.
8	Wood, John S.....	1310 Federal Commerce Trust Building, St. Louis, Mo.
9	Wright, Irwin D.....	1334 First National Soo Line Building, Minneapolis, Minn.
10	Roberts, L. K.....	800 Federal Reserve Bank Building, Kansas City, Mo.
11	Collier, Richard H.....	1706 Republic Bank Building, Dallas, Tex.
12	Harris, Thomas E.....	1103 Alexander Building, San Francisco, Calif.

NATIONAL BANK EXAMINERS

F. R. Dist. No.	Name	Address
3	Allanson, E. A.-----	1500 Walnut Street, room 1503, Philadelphia, Pa.
10	Allen, E. F.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
5	Amrhein, Joseph A.-----	910 Virginia Railway & Power Building, Richmond, Va.
9	Anderson, O. A.-----	9 Midland National Bank Building, Billings, Mont.
2	Ashwood, Cecil.-----	Statler Hotel, Buffalo, N. Y.
4	Austin, James W.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
5	Bailey, J. L.-----	Post-office box 1185, Huntington, W. Va.
3	Baker, W. B.-----	1500 Walnut Street room 1503, Philadelphia, Pa.
12	Baldridge, William H.-----	403 Empire State Building, Spokane, Wash.
6	Basham, A. A.-----	Post-office box 940, Knoxville, Tenn.
7	Baugh, G. W.-----	3111 Jackson Street, Sioux City, Iowa.
2	Beaton, Otis W.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Becker, E. J.-----	Post-office box 186, Clinton, Okla.
9	Bina, J. C.-----	4532 Grand Avenue, Minneapolis, Minn.
10	Bishop, R. O.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
2	Black, H. W.-----	525 Federal Reserve Bank Building, New York, N. Y.
4	Bleakley, B. J.-----	Post-office box 421, Wheeling, W. Va.
3	Boysen, Alfred.-----	Post-office building, Wilkes-Barre, Pa.
7	Bryan, Charles A.-----	164 West Jackson Boulevard, room 1209, Chicago, Ill.
7	Burk, Lysle S.-----	309 Federal Building, Des Moines, Iowa.
6	Byrne, J. J.-----	Post-office box 741, Montgomery, Ala.
	Carter, Aubrey B. (U)---	185 Treasury Department, Washington, D. C.
12	Chorpening, I. I.-----	638 H. W. Hellman Building, Los Angeles, Calif.
4	Clarke, Addison A.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
2	Clarke, F. S.-----	General delivery, Kingston, N. Y.
1	Coffin, George M. (REC)	Care of First National Bank, Putnam, Conn.
12	Coffin, G. S.-----	1103 Alexander Building, San Francisco, Calif.
12	Cooke, A. J.-----	638 H. W. Hellman Building, Los Angeles, Calif.
6	Cottingham, T. J.-----	608 Fourth National Bank Building, Atlanta, Ga.
6	Cunningham, F. F.-----	Post-office box 822, Nashville, Tenn.
7	Cutler, W. A.-----	Post-office box 527, Rock Island, Ill.
5	Dalton, John W.-----	Post-office box 958, Charlotte, N. C.
2	Dann, R. G.-----	Post-office box 442, Utica, N. Y.
3	Davenport, H. B.-----	Post-office box 61, Lancaster, Pa.
5	Davis, Thomas H.-----	Post-office box 1162, Columbia, S. C.
12	Donahue, C. A.-----	638 H. W. Hellman Building, Los Angeles, Calif.
10	Donahue, W. H.-----	Post-office box 1546, Muskogee, Okla.
7	Donovan, Leo D.-----	164 West Jackson Boulevard, room 1209, Chicago, Ill.
1	Dooley, Thomas E.-----	273 Grand View Terrace, Hartford, Conn.
9	Dougherty, J. M.-----	1334 First National Soo Line Building, Minneapolis, Minn.
7	Dye, Sam W.-----	215 Central National Bank Building, Peoria, Ill.
8	Elkins, Lewis R.-----	214 Federal Building, Evansville, Ind.
11	Embry, Jacob.-----	1706 Republic Bank Building, Dallas, Tex.

National Bank Examiners—Continued

F. R. Dist. No.	Name	Address
2	Erdman, M. E.-----	525 Federal Reserve Bank Building, New York, N. Y.
6	Evans, Clyde J.-----	Post-office box 1828, Atlanta, Ga.
4	Faris, A. B.-----	Post-office box 506, Richmond, Ky.
11	Foster, Charles W.-----	519 Bedell Building, San Antonio, Tex.
2	Francis, C. C.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Fraser, J. A.-----	Post-office box 574, Hutchinson, Kans.
1	Freeman, O. M.-----	205 Governor Street, Providence, R. I.
7	French, H. S.-----	164 West Jackson Boulevard, Chicago, Ill.
7	Fuller, Harry R.-----	Post-office box 592, Indianapolis, Ind.
4	Fulton, Ira J.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
	Garrett, Robert D.-----	Care of division of insolvent national banks, office Comptroller of the Currency, Treasury Department, Washington, D. C.
4	Gaskell, George R.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
11	Gilbert, H. B.-----	Post-office box 318, Wichita Falls, Tex.
12	Glazier, Charles A.-----	Post-office box 226, Provo, Utah.
9	Goodhart, R. W. (REC)-----	Care of division of insolvent national banks, office Comptroller of the Currency, Treasury Department, Washington, D. C.
12	Gray, W. M. (JG)-----	514 Post-office Building, Portland, Oreg.
1	Green, A. W.-----	Federal Reserve Bank Building, Boston, Mass.
5	Green, Charles W.-----	Post-office box 334, Cumberland, Md.
8	Harrison, H. G.-----	1310 Federal Commerce Trust Building, St. Louis, Mo.
3	Hartman, Charles H.-----	1500 Walnut St. room 1503, Philadelphia, Pa.
4	Hauschild, L. P.-----	Post-office box 473, New Castle, Pa.
11	Hawkins, J. W.-----	Post-office box 1471, Abilene, Tex.
11	Hedrick, Gilbar C.-----	1706 Republic Bank Building, Dallas, Tex.
10	Hewitt, Roland B.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
8	Hooker, Robert K.-----	1310 Federal Commerce Trust Building, St. Louis, Mo.
12	Hooper, Marshall-----	522 Central Building, Seattle, Wash.
7	Hopkins, R. L.-----	405 Federal Reserve Bank Building, Detroit, Mich.
11	Horton, B. E.-----	Post-office box 1584, Waco, Tex.
2	Hotchkin, Paul L.-----	326 Ten Eyck Street, Watertown, N. Y.
9	Huck, William F.-----	306 Dakota Bank Building Aberdeen, S. Dak.
1	Hurley, Michael J.-----	Federal Reserve Bank Building, Boston, Mass.
11	Hutt, William E.-----	Sherman, Tex.
1	Isaac, John-----	Federal Reserve Bank Building, Boston, Mass.
7	Johnson, C. E. H.-----	164 West Jackson Boulevard, room 1209, Chicago, Ill.
7	Joseph Edw. M.-----	547 Cherry Street, SE., Grand Rapids, Mich.
5	Kane, Thomas F.-----	National Metropolitan Bank Building, Washington, D. C.
8	Kane, W. W.-----	207 Federal Building, Louisville, Ky.
3	Ketner, John H.-----	406 Carsonia Avenue Pennside, Reading, Pa.
7	Laird, H. A.-----	309 Federal Building, Des Moines, Iowa.
11	Lamb, Ernest-----	Post-office box 667, Greenville, Tex.
12	Lamm, R. Foster-----	1124 North Olive St. Santa Ana, Calif.
6	Lammond, W. M.-----	Post-office box 1364, New Orleans, La.
2	Lanning, L. C.-----	525 Federal Reserve Bank Building, New York, N. Y.
4	Lanum, Harry L.-----	Post-office box 463, Columbus, Ohio.

National Bank Examiners—Continued

F. R. Dist. No.	Name	Address
6	Lifsey, W. P.-----	Post-office box 442, Albany, Ga.
8	Lilly, John F.-----	Care of LaFayette Hotel, Little Rock, Ark.
12	Linden, C. C.-----	326 Yates Building, Boise, Idaho.
2	Lorang, P. J.-----	525 Federal Reserve Bank Building, New York, N. Y.
6	Luiken, John B.-----	720 Bell Building, Montgomery, Ala.
2	Luscombe, A. P.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Lyon, C. W.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
	Lyons, Gibbs (U)-----	Care of division of insolvent national banks office of Comptroller of the Currency, Treasury Department, Washington, D. C.
9	Lytle, Frank S.-----	1334 First National Soo Line Building, Minne- apolis, Minn.
1	McCall, W. P.-----	Federal Reserve Bank Building, Boston, Mass.
2	McCans, A. B.-----	525 Federal Reserve Bank Building, New York, N. Y.
3	McGinnis, F. J.-----	1500 Walnut Street, room 1503. Philadelphia, Pa.
9	McLaren, D. D.-----	201 Security National Bank Building, Sioux Falls, S. Dak.
12	McLean, C. H.-----	638 H. W. Hellman Building, Los Angeles, Calif.
5	McMullan, J. R.-----	National Metropolitan Bank Building, Wash- ington, D. C.
2	Machleid, C. J.-----	134 Atlantic Avenue, Lynbrook, N. Y.
12	Madland, L. L.-----	522 Central Building, Seattle, Wash.
10	Male, W. N.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
8	Mann, Stuart H.-----	1310 Federal Commerce Trust Building, St. Louis, Mo.
3	Medill, George L.-----	Post-office box 32, Altoona, Pa.
10	Miller, P. V.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
8	Mooney, R. E.-----	Post-office box 1092, Louisville, Ky.
12	Morgan, C. E.-----	1103 Alexander Building, San Francisco, Calif.
5	Motter, Charles W.-----	Post-office box 332, Raleigh, N. C.
1	Murphy, Daniel F.-----	31 Hubbard St. Manchester, N. H.
2	Neill, Robert.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Nelson, F. S.-----	202 Federal Building, Grand Island, Nebr.
9	Nelson, Nels.-----	1334 First National Soo Line Building, Minne- apolis, Minn.
7	Nolan, W. R.-----	Post-office box 536, Waterloo, Iowa.
4	Norman, Louis A.-----	Post-office box 1058, Pittsburgh, Pa.
5	Ockershausen, F. C.-----	National Metropolitan Bank Building, Wash- ington, D. C.
2	O'Connor, T. J.-----	525 Federal Reserve Bank Building, New York, N. Y.
12	Palmer, R. E. A.-----	522 Central Building, Seattle, Wash.
1	Parker, Edw. F.-----	Federal Reserve Bank Building, Boston, Mass.
10	Penn, D. V.-----	Post-office box 1091, Oklahoma City, Okla.
11	Peterson, F. R.-----	Care of Federal Reserve Bank, Houston, Tex.
11	Pierce, W. W.-----	Post-office box 556, Corsicana, Tex.
12	Price, A. E.-----	1103 Alexander Building, San Francisco, Calif.
7	Quinn, Henry F.-----	319 Citizens National Bank Building, Decatur, Ill.
10	Rafter, Charles T.-----	Post-office box 296, Salina, Kans.

National Bank Examiners—Continued

F. R. Dist. No.	Name	Address
5	Ramsdell, P. C.-----	National Metropolitan Bank Building, Wash- ington, D. C.
3	Ransom, F. T.-----	1500 Walnut Street, room 1503, Philadelphia, Pa.
2	Rasmussen, Frank E.-----	525 Federal Reserve Bank Building, New York, N. Y.
7	Reimers, D. H. (JG)-----	213 Federal Building, Des Moines, Iowa.
2	Robinson, H. P.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Roetzel, G. F.-----	Post-office box 1091, Oklahoma City, Okla.
11	Roots, J. O.-----	Post-office box 1062, Austin, Tex.
10	Ross, M. A.-----	Post-office box 508, Norfolk, Nebr.
4	Rossman, Richard-----	Post-office box 1058, Pittsburgh, Pa.
12	Rummel, John T.-----	1103 Alexander Building, San Francisco, Calif.
1	Ryan, Frank J.-----	Federal Reserve Bank Building, Boston, Mass.
	Rial, B. P. (JG) (U)-----	Division insolvent national banks, office of Comptroller of the Currency, Washington, D. C.
7	Sanders, J. L.-----	Post-office box 592, Indianapolis, Ind.
4	Schechter, W. J.-----	Post-office box 1058, Pittsburgh, Pa.
	Schofield, John W. (U)---	1539 Hayworth Avenue, Hollywood, Calif.
9	Sedlacek, L. H.-----	1334 First National Soo Line Building, Min- neapolis, Minn.
9	Sevison, Henry-----	309 Torrey Building, Duluth, Minn.
12	Shapirer, Leo-----	1103 Alexander Building, San Francisco, Calif.
2	Shea, L. A.-----	525 Federal Reserve Bank Building, New York, N. Y.
2	Sheehan, W. F.-----	Do.
2	Shroyer, R. R.-----	Do.
11	Sibley, W. L.-----	Post-office box 1223, Shreveport, La.
3	Siebert, J. H.-----	Post-office box 491, Williamsport, Pa.
4	Sims, M. H.-----	No. 10, 5527 Center Avenue, Pittsburgh, Pa.
3	Smith, George F.-----	Post-office box 981, Harrisburg, Pa.
4	Smith, George H.-----	Apartment 702—A, Penn Albert Hotel, Greens- burg, Pa.
5	Snapp, John W.-----	National Metropolitan Bank Building, Wash- ington, D. C.
3	Snyder, Vernon G.-----	Post-office box 231, Sunbury, Pa.
9	Stevens, L. T.-----	4929 Pleasant Avenue South, Minneapolis, Minn.
	Stewart, Adelia M.-----	Room 217, Treasury Department, office Comp- troller of the Currency, Washington, D. C.
5	Stewart, Charles A.-----	Post-office box 97, East Falls Church, Va.
2	Stewart, H. E.-----	525 Federal Reserve Bank Building, New York, N. Y.
12	Stobie, Charles A.-----	Post-office box 313, Honolulu, Hawaii.
5	Stokes, H. F. (JG)-----	National Metropolitan Bank Building, Wash- ington, D. C.
10	Stout, C. L.-----	Post-office box 197, Cheyenne, Wyo.
3	Stover, L. W.-----	7040 Ruskin Lane, Philadelphia, Pa.
2	Strong, J. M.-----	525 Federal Reserve Bank Building, New York, N. Y.
7	Stuart, Robert K.-----	906 Michigan Avenue, Evanston, Ill.
4	Swensen, Loren T.-----	715 Federal Reserve Bank Building, Cleve- land, Ohio.
12	Taylor, O. C.-----	1103 Alexander Building, San Francisco, Calif.
12	Tolton, A. F.-----	1107 A. Mattei Building, Fresno, Calif.
7	Utt, J. F.-----	Sheridan Apartments C-2, Fort Wayne, Ind.
9	Van Brunt, L. J.-----	18 Magill Block, Fargo, N. Dak.

National Bank Examiners—Continued

F. R. Dist. No.	Name	Address
8	Von Arb, E. A.-----	520 East Sixth Street, Centralia, Ill.
9	Von Birgelen, F. M.-----	103½ Fourth Street, Bismarck, N. Dak.
7	Walker, Harry W.-----	Hotel Witter, Wisconsin Rapids, Wis.
7	Wanberg, J. F.-----	164 West Jackson Boulevard, room 1209, Chicago, Ill.
4	Ward, M. M.-----	Post-office box 621, Cincinnati, Ohio.
2	Watts, John L.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	White, O. W.-----	506 California Building, Denver, Colo.
11	Whitehurst, W. M.-----	1706 Republic Bank Building, Dallas, Tex.
12	Wilde, Max C.-----	514 Post Office Building, Portland, Oreg.
10	Williams, E. L.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
12	Williams, T. B.-----	638 H. W. Hellman Building, Los Angeles, Calif.
	Wilson, C. F.-----	Room 202, Treasury Department, office of Comptroller of the Currency, Washington, D. C.
2	Wilson, E. B.-----	Post-office box 607, Albany, N. Y.
7	Wilson, George R.-----	Post-office box 589, Danville, Ill.
11	Witt, G. T.-----	Post-office box 1224, Amarillo, Tex.
5	Wood, D. R.-----	Pulaski National Bank Building, Pulaski, Va.
8	Woodside, Hal.-----	1248 Washington Avenue, Springfield, Mo.
9	Wray, H. L.-----	1334 First National Soo Line Building, Minneapolis, Minn.
12	Wright, E. M.-----	514 Post Office Building, Portland, Oreg.
8	Young, William R.-----	407 Central State National Bank Building, Memphis, Tenn.

(REC)=Acting as receiver of a national bank.

(JG)=National bank examiner, junior grade.

(U)=Unassigned.

CONVICTIONS OF NATIONAL BANK OFFICERS AND OTHERS FOR VIOLATIONS OF THE NATIONAL BANKING LAWS DURING THE YEAR ENDED OCTOBER 31, 1929

Information furnished by the Department of Justice relative to convictions during the year ended October 31, 1929, of officers and employees of national banks, and others, for violations of the national banking laws, is shown in the following statement:

Criminal cases under the national banking laws resulting in conviction during the year ended October 31, 1929

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
Adams, James B.....	Teller.....	First National Bank, Nanticoke, Pa.....	Misappropriation and misapplication.	1 year, on probation.....	Mar. 12, 1929
Alloway, B. L.....	Note teller and general manager.	Baldwin National Bank, Baldwin, N. Y.....	False entries and embezzlement.....	Suspended.....	Apr. 16, 1929
Baker, Silas L.....	Cashier.....	First National Bank, Earlville, N. Y.....	Misapplication and false entries.....	4½ years.....	Apr. 11, 1929
Barker, B. C.....	Bookkeeper.....	Commercial National Bank, Muskogee, Okla.....	do.....	\$100 fine.....	Mar. 5, 1929
Bartlett, R. F.....	Director.....	First National Bank, Rice, Tex.....	do.....	12 months.....	June 17, 1929
Baugh, Roy O.....	Receiving and paying teller.	City National Bank, Knoxville, Tenn.....	do.....	2 years.....	May 23, 1929
Beekman, Howard F.....	Bookkeeper.....	First National Bank, Montclair, N. J.....	Abstraction.....	5 years.....	Dec. 17, 1928
Bench, Joseph H.....	Teller.....	Bank of Italy National Trust & Savings Association, Selma, Calif.....	Abstraction and false entries.....	2½ years.....	Mar. 14, 1929
Bibb, George.....	Bookkeeper.....	First National Bank, El Paso, Tex.....	do.....	15 months.....	Jan. 5, 1929
Black, Bradshaw Hamilton.	do.....	Brotherhood National Bank, San Francisco, Calif.....	False entry.....	1 year.....	July 2, 1929
Bonchetti, Ferruccio.....	Manager foreign department.	First National Bank, Bridgeville, Pa.....	Embezzlement.....	3 years.....	July 9, 1929
Bostwick, James Emery.....	Employee.....	Bank of Italy National Trust & Savings Association, Los Angeles, Calif.....	Abstraction.....	3 months.....	Mar. 4, 1929
Braden, Grover J.....	Clerk.....	Los Angeles First National Trust & Savings Bank, Los Angeles, Calif.....	Embezzlement.....	2 years.....	Feb. 25, 1929
Brown, Guy W.....	Vice president.....	Fayette City National Bank, Fayette City, Pa.....	do.....	3 years.....	May 7, 1929
Brown, Jesse.....	do.....	do.....	do.....	3 years, on probation.....	Do.
Brown, W. L.....	do.....	First National Bank, Lawrenceville, Ga.....	Aider and abettor.....	4 months and \$300 fine.....	Apr. 3, 1929
Caldwell, Jess M.....	Cashier.....	National Bank of Commerce, Shawnee, Okla.....	do.....	5 years.....	Nov. 30, 1928
Canning, Frank.....	Teller.....	First National Bank, Garfield, N. J.....	Embezzlement.....	3 years.....	Jan. 7, 1929
Coleman, D. R.....	Assistant manager.....	Bank of Italy National Trust & Savings Association, Escondido, Calif.....	do.....	3 years, on probation.....	May 18, 1929
Cooper, S. C.....	Bookkeeper.....	First National Bank, Crosbyton, Tex.....	do.....	3 years.....	June 10, 1929
Cotter, E. V.....	do.....	First National Bank, Murphysboro, Ill.....	Aider and abettor.....	1 year and 1 day.....	Mar. 28, 1929
Cotter, Mae.....	Teller.....	do.....	do.....	30 days in jail; 2 years on probation; probated to L. Glenn.....	Do.
Crombie, John C.....	Clerk.....	United States National Bank, Portland, Oreg.....	do.....	18 months.....	Nov. 23, 1928
Dean, William M.....	Teller.....	First National Bank, Montgomery, Ala.....	Embezzlement.....	2 years.....	Dec. 7, 1928
De Arment, R. Gordon.....	Receiving and paying teller	First National Bank, Sharon, Pa.....	Embezzlement, misapplication, and false entries.	3 years.....	Nov. 15, 1928
Denman, William C.....	Cashier and vice president.	National Bank of Auburn, Auburn, N. Y.....	Misapplication, embezzlement, and false entries.	1½ years.....	Do.
Dennis, Glenn F.....	Collector.....	First National Bank, Brownsville, Tex.....	do.....	1 year.....	Dec. 10, 1928
Dillon, J. C.....	Bookkeeper.....	First National Bank, Mullen, W. Va.....	do.....	5 years, sentence suspended.....	June 12, 1929
Dodson, J. S.....	President.....	First National Bank, Casa Grande, Ariz.....	Misapplication.....	2 years, on probation.....	Mar. 7, 1929
Eckman, P. F.....	Teller.....	Citizens & Southern National Bank, Atlanta, Ga.....	Embezzlement.....	15 months.....	Mar. 23, 1929

Estil, Jr., Wallace	President	National Bank of Commerce, Shawnee, Okla.	Misapplication and false entries	18 months	Nov. 19, 1923
Fellman, Warner F.	Pro-assistant cashier	Bank of Italy National Trust & Savings Association, San Rafael, Calif.		5 years, on probation	Dec. 22, 1923
Fernald, Lewis	Assistant cashier	Citizens National Bank, Baker, Oreg.	Embezzlement	\$1,000 fine	Feb. 15, 1929
Ficklen, Fielding H.	Cashier	National Bank of Wilkes, Washington, Ga.	Accepting commissions on loans	\$1,750 fine	Mar. 16, 1929
Fisher, H. A.	President	First National Bank, Menasha, Wis.		3 years	May 10, 1929
Fisher, Virgil T.	Teller	Wyoming National Bank, Casper, Wyo.	Abstraction and misapplication	10 months	Dec. 4, 1923
Flint, Curtis E.	Cashier	First National Bank, Hynes, Calif.	Misapplication	5 years, on probation	June 10, 1929
Forbes, W. L.	President	First National Bank, Kosse, Tex.	Misapplication, false entries, and false reports	1 year and 1 day	Nov. 21, 1923
Furness, George B.	Cashier	First National Bank, Murphysboro, Ill.	Misapplication	2 years	Mar. 28, 1929
Garrison, C. H.	do	Chase County National Bank, Cottonwood, Kans.		\$250 fine	Mar. 6, 1929
Gentry, Archie		National Bank of Commerce, Eldorado, Ark.	Aider and abettor	2 years and \$100 fine	Apr. 15, 1929
Goddard, William	Cashier	First National Bank, Sardis, Ohio		1 year and 1 day	July 10, 1929
Godfrey, S. G.	do	First National Bank, Cheraw, S. C.	Misapplication and false entries	7 years	Dec. 4, 1923
Greenshield, James Stuart	do	South Pasadena National Bank, South Pasadena, Calif.	Misapplication	1 year and 1 day	Dec. 3, 1923
Hacker, Alfred George	Bookkeeper	National State Bank, Newark, N. J.	False entries	2 years, on probation	May 6, 1929
Hamilton, J. B.	President	First National Bank, Wetonka, S. Dak.	False entries and false report	11 months	Apr. 29, 1929
Hamilton, William L.	Assistant cashier	City National Bank, Bridgeport, Conn.		\$1,500 fine	Feb. term, 1929
Hanson, J. Walter	Transit clerk	Merchants National Bank, Omaha, Nebr.	Embezzlement and false entries	1 year and 1 day	Jan. 31, 1929
Harmon, Raymond	Bookkeeper	Virginia National Bank, Petersburg, Va.	False entries, misapplication, and abstraction	3 years	Feb. 27, 1929
Harmon, Thomas C.	Paying teller	do	do	do	Do.
Hann, Floyd E.	Vice president	City National Bank, Knoxville, Tenn.	Embezzlement	10 years and \$10,000 fine	Dec. 10, 1923
Hazlett, L. C.	Receiver	Cavaller County National Bank, Langdon, N. Dak.		\$500 fine	Jan. 14, 1929
Hoegsberg, Knudt B.	Bookkeeper	Anglo & London-Paris National Bank, San Francisco, Calif.	Conspiracy and false entries	7 years and \$5,000 fine	Jan. 16, 1929
Hollister, M. W.	Cashier	North Syracuse National Bank, North Syracuse, N. Y.		4 years, on probation	July 17, 1929
Holm, Holbert O.	Bookkeeper	First National Bank, Ryder, N. Dak.		13 months	Apr. 15, 1929
Holman, V. L.	Cashier	First National Bank, Toledo, Oreg.	Embezzlement	4 years	May 17, 1929
Hopkins, John A.	Assistant cashier	First National Bank, Detroit, Mich.	do	\$200 fine	Nov. 19, 1923
Huff, H. C.	Clerk	First National Bank, Sanford, Fla.	do	1 year and 1 day	June 10, 1929
Hurst, Ted	Teller	First National Bank, Central City, Ky.	Abstraction	do	May 6, 1929
Hyde, C. T.	Teller, Woodland branch.	Bank of Italy National Trust & Savings Association, Woodland, Calif.	Abstraction and false entries	1 year	Feb. 2, 1929
Jenkins, Audrey D.	Paying and receiving teller.	City National Bank, Knoxville, Tenn.	Embezzlement	5 years, on probation	Dec. 10, 1923
Jennings, William	Bookkeeper	Old Citizens National Bank, Zanesville, Ohio.	Embezzlement, misapplication, and false entries.	18 months, on probation	July 10, 1929
Jewell, Alvin	Employee	National Bank of Commerce, Eldorado, Ark.		2 years and \$100 fine	Apr. 15, 1929
King, Sidney Ralph		do	Aider and abettor	do	Do.
Knudson, Oscar	Collection teller	Deseret National Bank, Salt Lake City, Utah.	Misapplication	5 years	Feb. 11, 1929
Krause, Frank J.	Receiving teller	City National Bank, Bridgeport, Conn.		\$1,500 fine	Feb. term, 1929
Lane, Riley T.	Teller	Bank of Italy National Trust & Savings Association, Maryville, Calif.	Embezzlement and false entries	3 years, on probation	May 13, 1929
La Place, Basil E.	Manager auto loan department.	National Shawmut Bank, Boston, Mass.	Misapplication	10 years	May 27, 1929

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
Linn, Benj. H.	Cashier	First National Bank, Marshall, N. Dak.		\$100 fine	Nov. 14, 1928
Logue, J. A.	do	First National Bank, Jackson, Miss.	Embezzlement and false entries	5 years	May 9, 1929
Lott, Zona E.	Teller	Fourth National Bank, Atlanta, Ga.	Abstraction	1 year and 1 day	Apr. 6, 1929
McHenry, Louis H.	do	First National Bank, Detroit, Mich.	Embezzlement	60 days	Nov. 10, 1928
McKean, J. S.	Clerk	National Bank of Huntington Park, Huntington Park, Calif.		3 years, on probation	May 18, 1929
McMillin, J. Edward	Teller	First National Bank of Lawrence County, New Castle, Pa.	Embezzlement and abstraction	1 year	May 25, 1929
Marter, Alexander B.	Employee	National Security Bank, Philadelphia, Pa.	Misapplication	3 years	Oct. 31, 1929
Matheny, S. C.	Teller	Seaport National Bank, Houston, Tex.	Embezzlement	5 years, suspended	Apr. 9, 1929
Mistler, Albert A.	do	Bergen National Bank, Jersey City, N. J.		1 year	May 22, 1929
Myers, Leslie L.	Clerk and bond teller, California-Montgomery Branch.	Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Embezzlement	5 years	Jan. 23, 1929
Nelson, Lloyd	Cashier	First National Bank, Milroy, Ind.	Misapplication	3 years	Feb. 19, 1929
Nolte, F. R.	Teller	Peoples First National Bank of Charleston, Charleston, S. C.		2 years, on probation 5 years	June 5, 1929
O'Neil, James B.	do	First National Bank, Los Angeles, Calif.	Embezzlement	4 years	Dec. 17, 1928
Patrick, Arthur E.	President	Farmers National Bank, Chandler, Okla.	False entries and misapplication	\$1,000 fine	May 13, 1929
Pinkard, R. T.	Bookkeeper	First National Bank, Ferrum, Va.	Embezzlement	60 days	Nov. 27, 1928
Putnam, F. R.	Cashier	Morris National Bank, Morris, Minn.	False entries	\$1,000 fine	Feb. 12, 1929
Raborn, Robert Ross		National Bank of Commerce, Eldorado, Ark.	Aider and abettor	2 years and \$100 fine	Apr. 15, 1929
Read, Albert A.	Vice president	First National Bank, Shenandoah, Iowa	Misapplication and false entries	3 years	Jan. 26, 1929
Read, Thomas H.	President	do	do	\$5,000 fine	Do
Reese, Carroll L.	Bookkeeper	Lindsay National Bank, Gainesville, Tex.		2 years	May 23, 1929
Renfrow, Raymond	do	Stockyards National Bank, Kansas City, Mo.	Abstraction	\$150 fine	Feb. 27, 1929
Renick, Arthur C.	Cashier	First National Bank, Mount Hope, W. Va.		5 years	Nov. 28, 1928
Rhodes, Allen H.	Bookkeeper	Bank of Italy National Trust & Savings Association, Oakland, Calif.	False entries	3 years, on probation	May 25, 1929
Ripphahn, James Joseph	Teller	First National Bank, Madison, Wis.	Embezzlement	18 months	Nov. 12, 1928
Robertson, George C.	President	Montgomery County National Bank, Cherryvale, Kans.	do	5 years	Dec. 3, 1928
Ross, Ernest L.	Employee foreign department.	First National Bank, Boston, Mass.		18 months	Apr. 1, 1929
Sanders, J. B.	President	Chase County National Bank, Cottonwood, Kans.		\$250 fine	Mar. 6, 1929
Sanford, R. R.	Bookkeeper	First National Bank, Orange, Tex.		3 years	Apr. 12, 1929
Scott, Arthur V.	Assistant cashier	Anglo & London-Paris National Bank, San Francisco, Calif.	Conspiracy	4 years and \$2,000 fine	Jan. 16, 1929
Schweer, H. F.	President	First National Bank, Denton, Tex.	False entries and misapplication	4 years	Jan. 10, 1929
Schweer, L. H.	Cashier	do	do	do	Do
Seeders, Paul D.	Teller	Bank of Italy National Trust & Savings Association, Alhambra, Calif.	Embezzlement	18 months	May 13, 1929

Seth, Mrs. Catherine Bates	Bookkeeper	Ashland National Bank, Ashland, Ky.	3 months	Dec. 12, 1928
Shepherd, John	do	Lindsay National Bank, Gainesville, Tex.	2 years	May 20, 1929
Shickley, Wayne Byron	Teller	First National Bank, Thermopolis, Wyo.	10 months	Nov. 15, 1928
Shultes, F. A.	President	First National Bank, Bonners Ferry, Idaho	1½ years	Nov. 20, 1928
Spencer, James A.	Assistant cashier	First National Bank, Dillwyn, Va.	5 years, on probation	Feb. 4, 1929
Starns, Spencer	Cashier	Van Zandt County National Bank, Wills Point, Tex.	do	Apr. 22, 1929
Stockard, W. A.	President	First National Bank, Rice, Tex.	12 months	June 17, 1929
Stockwell, V. A.	Cashier	First National Bank, Bassett, Nebr.	2 years	Jan. 11, 1929
Strauss, Frank L.	do	Orrville National Bank, Orrville, Ohio	do	Mar. 27, 1929
Sullivan, P. D.	do	First National Bank, Mullen, W. Va.	5 years, sentence suspended.	June 19, 1929
Toner, Fred A.	Teller	Merchants National Bank, Omaha, Nebr.	Embezzlement and false entries	1 year and 1 day
Veeck, William J.	Cashier	Farmers & Merchants National Bank, Boonville, Ind.	2 years, suspended 5 years.	Jan. 31, 1929
Vierich, Henry F.	Savings teller	First National Bank, Fontana, Calif.	Embezzlement	Do.
Waller, O. W.	Cashier	First National Bank, Leesburg, Fla.	False entries	Jan. 21, 1929
Warfield, Ralph L.	Clerk	Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Abstraction	Apr. 9, 1929
Welling, I. T.	Vice president and cashier	Carolina National Bank, Darlington, S. C.	8 years	Dec. 3, 1928
West, R. A.	Bookkeeper	Fort Worth National Bank, Fort Worth, Tex.	\$124.75 fine	Nov. 6, 1928
Westerberg, Edward R.	Cashier	National Bank of North Hudson, Union City, N. J.	5 years	Nov. 26, 1928
Whaley, T. W.	do	First National Bank, Kosse, Tex.	Misapplication, false entries, and false reports.	1 year and 1 day
Woodward, Mae	Bookkeeper	National Exchange Bank, Steubenville, Ohio	18 months	July 11, 1929
Wycott, Harold H.	Cashier	Croghan National Bank, Croghan, N. Y.	Embezzlement and false entries	July 12, 1929
Young, R. H.	do	First National Bank, Lawrenceville, Ga.	2 months and \$150 fine	Apr. 3, 1929
Youpe, John	Teller	Phillipsburg National Bank & Trust Co., Phillipsburg, N. J.	False entries and abstraction	Mar. 25, 1929

FEDERAL RESERVE BANKS

Assets and liabilities of the 12 Federal reserve banks combined, as of the last weekly statement date in October, from 1920 to 1929

[In thousands of dollars]

	Oct. 29, 1920	Oct. 26, 1921	Oct. 25, 1922	Oct. 31, 1923	Oct. 29, 1924	Oct. 28, 1925	Oct. 27, 1926	Oct. 26, 1927	Oct. 31, 1928	Oct. 30, 1929
ASSETS										
Gold reserves.....	2,003,320	2,786,239	3,085,093	3,111,078	3,043,826	2,782,549	2,323,327	2,956,552	2,641,096	3,020,951
Other cash reserves.....	164,718	150,909	126,835	80,067	87,768	110,511	130,750	135,793	131,900	156,057
Nonreserve cash.....	(1)	(1)	(1)	39,152	42,300	52,932	52,841	61,137	56,874	85,276
Bills discounted.....	2,801,297	1,308,749	409,399	835,500	222,565	559,994	631,923	402,308	932,271	991,033
Bills bought in open market.....	293,375	62,316	257,691	204,698	215,404	328,717	307,541	301,111	440,376	339,885
United States Government obligations.....	296,371	190,946	408,036	91,837	584,200	324,757	300,174	510,630	227,069	292,688
Other bills and securities.....	10	27	27	317	2,007	6,619	2,500	620	3,730	25,131
Uncollected items.....	742,976	540,067	653,483	611,271	611,709	684,027	693,558	688,277	694,479	772,955
All other assets.....	34,559	55,679	63,931	69,047	87,490	80,317	74,445	73,497	70,213	70,392
Total.....	6,341,607	5,094,915	5,065,095	5,091,267	4,897,269	4,960,423	5,017,063	5,130,015	5,198,038	5,754,363
LIABILITIES										
Federal reserve notes in circulation.....	3,351,363	2,408,779	2,298,536	2,224,865	1,766,622	1,694,771	1,730,511	1,702,999	1,709,816	1,880,192
Federal reserve bank notes in circulation—net liability.....	214,931	88,024	37,995	523						
Deposits:										
Member bank—reserve account.....	1,805,661	1,659,059	1,799,031	1,895,265	2,162,347	2,227,212	2,216,896	2,251,870	2,370,983	2,651,608
Government.....	18,754	46,624	23,659	40,334	28,266	38,670	38,548	19,294	20,498	18,967
Other.....	21,307	22,873	18,180	23,061	27,351	31,382	25,689	32,287	27,536	25,896
Deferred availability items.....	571,807	466,044	539,773	555,914	566,510	617,350	638,465	646,615	655,608	714,209
Capital paid in.....	97,753	103,007	106,277	109,726	111,953	116,662	124,392	131,293	145,878	167,025
Surplus.....	164,745	213,824	215,398	218,369	220,915	217,837	220,310	228,775	233,319	254,398
All other liabilities.....	95,316	76,681	25,346	23,210	13,305	16,599	22,254	16,882	34,465	42,063
Total.....	6,341,607	5,094,915	5,065,095	5,091,267	4,897,269	4,960,423	5,017,063	5,130,015	5,198,038	5,754,363

1 Not shown separately prior to 1923.

Principal assets and liabilities of the 12 Federal reserve banks combined, on the last weekly statement date in each month, from January, 1925, to October, 1929

[In millions of dollars]

Date	Assets						Liabilities			
	Bills and securities				Reserves		Federal reserve notes in circulation	Deposits		Capital and surplus
	Bills discounted	Bills bought in open market	United States Government securities	Total 1	Gold	Total		Members' reserve	Total	
1925										
Jan. 28	274	308	394	989	2,939	3,083	1,684	2,172	2,265	330
Feb. 25	434	317	365	1,130	2,894	3,030	1,729	2,208	2,270	331
Mar. 25	378	307	344	1,041	2,867	3,008	1,709	2,119	2,184	332
Apr. 29	400	267	349	1,028	2,851	2,993	1,684	2,135	2,187	333
May 27	414	278	349	1,054	2,838	2,982	1,671	2,138	2,202	333
June 24	455	242	325	1,034	2,811	2,959	1,634	2,140	2,210	333
July 29	468	210	330	1,021	2,791	2,937	1,598	2,153	2,201	334
Aug. 26	580	202	332	1,126	2,762	2,888	1,616	2,183	2,237	334
Sept. 30	633	268	343	1,257	2,760	2,866	1,685	2,210	2,268	334
Oct. 28	690	329	325	1,250	2,783	2,893	1,695	2,227	2,297	334
Nov. 25	625	359	332	1,326	2,746	2,861	1,732	2,220	2,291	335
Dec. 30	750	303	377	1,501	2,704	2,822	1,835	2,309	2,357	335
1926										
Jan. 27	449	295	365	1,119	2,801	2,953	1,667	2,217	2,272	339
Feb. 24	540	304	331	1,185	2,767	2,917	1,679	2,203	2,262	340
Mar. 31	632	250	330	1,226	2,767	2,920	1,656	2,215	2,323	341
Apr. 28	514	199	389	1,114	2,797	2,954	1,662	2,203	2,242	342
May 26	474	239	395	1,119	2,816	2,975	1,673	2,195	2,243	343
June 30	515	249	385	1,158	2,835	2,980	1,697	2,229	2,260	343
July 28	521	211	369	1,106	2,851	2,999	1,671	2,205	2,261	343
Aug. 25	571	255	321	1,150	2,841	2,978	1,693	2,204	2,258	344
Sept. 29	717	276	302	1,298	2,807	2,937	1,716	2,249	2,330	344
Oct. 27	632	308	300	1,242	2,823	2,954	1,731	2,217	2,281	345
Nov. 24	628	341	300	1,271	2,830	2,958	1,774	2,202	2,262	345
Dec. 29	711	379	317	1,410	2,815	2,944	1,857	2,264	2,346	345
1927										
Jan. 26	365	302	303	972	2,967	3,133	1,688	2,192	2,245	354
Feb. 23	398	280	305	985	2,983	3,141	1,708	2,166	2,215	355
Mar. 30	456	237	353	1,049	3,022	3,183	1,711	2,274	2,328	356
Apr. 27	444	242	318	1,006	3,041	3,207	1,718	2,270	2,314	358
May 25	429	236	322	989	3,012	3,178	1,706	2,268	2,326	358
June 29	477	216	376	1,071	3,021	3,154	1,703	2,342	2,399	358
July 27	398	169	355	954	3,023	3,181	1,662	2,282	2,330	359
Aug. 31	401	185	473	1,059	2,998	3,146	1,676	2,299	2,341	359
Sept. 28	430	242	494	1,168	2,989	3,128	1,706	2,337	2,390	360
Oct. 26	402	301	511	1,215	2,967	3,093	1,703	2,352	2,404	360
Nov. 30	477	355	543	1,381	2,905	2,940	1,717	2,379	2,413	360
Dec. 23	609	386	603	1,599	2,739	2,862	1,813	2,432	2,473	361
1928										
Jan. 25	335	347	441	1,174	2,819	2,988	1,585	2,355	2,402	368
Feb. 29	493	344	408	1,245	2,808	2,974	1,588	2,375	2,426	370
Mar. 28	524	346	386	1,257	2,760	2,931	1,567	2,357	2,404	369
Apr. 25	709	366	305	1,381	2,723	2,886	1,573	2,417	2,475	371
May 29	944	304	219	1,468	2,607	2,757	1,593	2,357	2,408	373
June 27	1,032	223	212	1,468	2,583	2,738	1,605	2,345	2,382	374
July 25	1,025	169	208	1,402	2,604	2,761	1,607	2,300	2,346	376
Aug. 29	1,039	184	209	1,433	2,610	2,735	1,651	2,269	2,325	378
Sept. 26	1,011	263	229	1,508	2,633	2,771	1,682	2,316	2,366	379
Oct. 31	932	440	227	1,603	2,641	2,773	1,710	2,371	2,419	379
Nov. 28	990	482	229	1,706	2,600	2,722	1,766	2,361	2,411	380
Dec. 26	1,168	489	232	1,899	2,584	2,689	1,911	2,409	2,455	380
1929										
Jan. 30	821	436	202	1,467	2,667	2,835	1,645	2,391	2,437	403
Feb. 27	952	334	166	1,463	2,687	2,844	1,654	2,397	2,413	406
Mar. 27	1,024	208	170	1,410	2,709	2,879	1,653	2,332	2,383	409
Apr. 24	975	141	150	1,281	2,799	2,973	1,653	2,290	2,350	410
May 29	988	118	145	1,259	2,824	2,970	1,654	2,286	2,331	411
June 26	1,017	83	150	1,262	2,896	3,073	1,658	2,344	2,420	413
July 31	1,076	75	147	1,308	2,924	3,109	1,779	2,355	2,398	416
Aug. 28	974	157	145	1,292	2,962	3,149	1,829	2,306	2,348	421
Sept. 25	944	264	152	1,375	2,998	3,162	1,838	2,364	2,446	421
Oct. 30	991	340	293	1,649	3,021	3,177	1,880	2,652	2,696	421

¹ Includes (in addition to bills discounted and bought and United States securities) municipal warrants, Federal intermediate credit bank debentures, and foreign loans on gold.

Percentage of bills discounted secured by United States Government obligations to total bills discounted and purchased by Federal reserve banks at the end of each month, year ended October 31, 1929

Date	Discounted bills secured by United States Government obligations	Total holdings of discounted and purchased bills	Percentage of discounted bills secured by Government obligations to total holdings of discounted and purchased bills
1928			
Nov. 30.....	\$735, 746, 000	\$1, 475, 014, 000	46. 7
Dec. 31.....	659, 216, 000	1, 545, 536, 000	42. 7
1929			
Jan. 31.....	499, 662, 000	1, 245, 205, 000	40. 1
Feb. 28.....	600, 707, 000	1, 302, 184, 000	46. 1
Mar. 31.....	676, 295, 000	1, 294, 734, 000	52. 2
Apr. 30.....	516, 528, 000	1, 113, 037, 000	46. 4
May 31.....	583, 932, 000	1, 184, 646, 000	49. 2
June 30.....	574, 606, 000	1, 118, 741, 000	51. 4
July 31.....	592, 783, 000	1, 150, 281, 000	51. 5
Aug. 31.....	517, 531, 000	1, 222, 534, 000	42. 3
Sept. 30.....	457, 871, 000	1, 251, 029, 000	36. 6
Oct. 31.....	525, 686, 000	1, 354, 691, 000	38. 8

Federal reserve bank discount rates

The discount rates of each of the 12 Federal reserve banks in effect November 1, 1929, the date established, and the previous rate with respect to all classes and maturities of eligible paper are shown in the following statement:

Rates on all classes and maturities of eligible paper

Federal reserve bank	Rate in effect on Nov. 1	Date established	Previous rate
Boston.....	5	July 19, 1928	4½
New York.....	5	Nov. 1, 1929	6
Philadelphia.....	5	July 26, 1928	4½
Cleveland.....	5	Aug. 1, 1928	4½
Richmond.....	5	July 13, 1928	4½
Atlanta.....	5	July 14, 1928	4½
Chicago.....	5	July 11, 1928	4½
St. Louis.....	5	July 19, 1928	4½
Minneapolis.....	5	May 14, 1929	4½
Kansas City.....	5	May 6, 1929	4½
Dallas.....	5	Mar. 2, 1929	4½
San Francisco.....	5	May 20, 1929	4½

Discount rates prevailing in Federal reserve bank and branch cities

In the table following, prepared by the Federal Reserve Board and published in the Federal Reserve Bulletin for November, 1929, the rates shown are those at which the bulk of the loans of each class were made by representative banks during the week ending with the 15th of the month. Rates reported by about 200 banks with loans exceeding \$7,500,000,000:

FEDERAL RESERVE BANK CITIES

Month	Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneap- olis	Kansas City	Dallas	San Fran- cisco
Prime commercial loans												
1928—October.....	5½-6	5½	5½-5¾	5½-6	5½-6	5½-6	5¼-5¾	5½-5¾	5½-5¾	5½-6	5½-6	4½-5½
November.....	5½-6	5¼-5½	5½-6	5½-6	5½-6	5½-6	5¼-5¾	5½-5¾	5½-6	5½-6	5½-6	4½-5½
December.....	5½-6	5½	5½-6	5½-6	5½-6	5½-6	5¼-6	5½-6	5½-6	5½-6	5½-6	4½-5½
1929—January.....	5½-6	5½	5½-5¾	5½-6	5½-6	5½-6	5½-6	5½-6	5½-5¾	5½-6	5½-6½	5½-6
February.....	5½	5½	5½-6	5½-6	5½-5¾	5½-6½	5½-6	5½-6	5½-6	5½-6	5½-6	5½-6
March.....	5½-5¾	5½-5¾	5½-6	5½-6	5½	5½-6½	5½-6	5½-6	5½-6	5½-6	5½-7	5½-6
April.....	5½-5¾	5¾	5½-6	5½-6	5½-5¾	5½-6	5½-6	5½-6	5½-6½	5½-6½	6	5½-6
May.....	5½-6	5½-6	5½-6	5½-6	5½-6	5½-6½	5½-6	5½-6	5½-6½	5½-6½	6	5½-6
June.....	5½-6	5½-6	5½-6	5½-6	5½-6	5½-6½	5½-6	5½-6	5½-6	5½-6	6-6½	5½-6
July.....	5¾	5½-6	5½-6	5½-6	5½-6	5½-6½	5½-6	5½-6	5½-6½	5½-6	6-6½	5½-6
August.....	5½-6	6	5½-6	5½-6	5½-6	5½-7	5½-6	5½-6	6	5½-6	6-6½	6
September.....	6	6	5½-6	5½-6	5½-6	6-6½	5½-6½	6	6	5½-6	6-6½	5½-6
October.....	5½-6	6-6½	5½-6	5½-6	5½-6	6-6½	5½-6½	6-6½	6	5½-6	6-6½	5½-6
Loans secured by prime stock-exchange collateral												
1929—April.....	6-6¾	6	5½-6	5½-6	6	6-7	5½-7	6-6½	6	5½-6	6-7	6
May.....	6-7	6	5½-6	5½-6	6	5½-7	6½-7	6-6½	6-6½	5½-6	6-7	6
June.....	6-7	6	5½-6	6	6	6-7	6-7	6	6-6½	5½-7	6-7	6-7
July.....	6-7	6	6	5½-7	6	6-7	6-7	6	6-6½	5½-6	6-8	6-7
August.....	6-7	6	6	6-6½	6	6-7	6-7	6	6-7	5½-6	6-8	6-7
September.....	6½-7	6	6	6	6	6-7	6-7	6-7	6-6½	6-6½	6-8	6-7
October.....	6-7	6	6	6	6	6-7	6½-8	6-7	6½-7	6	6-8	6-7
Loans secured by warehouse receipts												
1929—April.....	6	6	6	6	6	6	5½-6½	5½-6	5½-6	5½-6	6-6½	6
May.....	6	6	6	6-7	6	6-7	6	6	6	5½-6	6-7	6
June.....	6	6	6	6	6	6-7	6	6	6	5½-6	6-7	6-6½
July.....	6-7	6	6	6	6	6-7	6	6	5½-6	5½-7	6-7	6-6½
August.....	6	6	6	6	6	6	6	6	6	5½-6	6-7	6-6½
September.....	6	6	6	6	6	6	6-6½	6-7	6	5½-6	6-7	6-6½
October.....	6-7	6	6	6	6	6-6½	6	6-7	6	5½-6	6-7	6-6½
Interbank loans												
1929—April.....	5½-6	5½-6	5½-5¾	5½-6	5½	5½-6	5½-6	5½-6	5½-6	5½-6	5½-6	5-6
May.....	5½-6	5½-6	5½	5½-6	5½	5½-6½	5½-6	5½-6	6	6	5½-6	5-6
June.....	5½-6	5½-6	5½	5½-6	5½-6	5½-6½	6	5½-6	6	6	5½-6	5½
July.....	5½-6	5½-6	5½	5½-6	6	5½-6½	5½-6	5½-6	6	6	5½-6	5½
August.....	6	6	5½-6	5½-6	5½-6	6	5½-6	6	6	6	6	5½
September.....	6	6	5½-6	5½-6	5½-6	6	6	6	6	6	6	5½
October.....	6	6-6½	5½-6	5½-6	5½-6	6	5½-6	6	6-6½	6	6	5½

FEDERAL RESERVE BRANCH CITIES

City	Prime commercial loans			Loans secured by prime stock-exchange collateral			Loans secured by warehouse receipts			Interbank loans		
	August, 1929	September, 1929	October, 1929	August, 1929	September, 1929	October, 1929	August, 1929	September, 1929	October, 1929	August, 1929	September, 1929	October, 1929
Buffalo.....	6 -6½	6 -7	6 -6½	6	6	6	6	6	6	6	6	6
Cincinnati.....	6	6	6	6½-8	6 -8	6 -8	6 -7	6 -7	6½-7	5¾-7	5¾-7	6 -7
Pittsburgh.....	5¾-6	5¾-6	5¾-6	5¾-6	6	6	6	6	6	5¾-6	6	6
Baltimore.....	5¾-6	5½-6	5½-6	6	6	6	6	6	6	5½-6	5½-6	5½-6
Charlotte.....	6	6	6	6	6	6 -8	6	6 -7	6 -8	6	6	6
Birmingham.....	6	6 -7	6 -8	6 -7	6 -7	6 -7	6 -7	6 -7	6 -8	6	6	5½-6
Jacksonville.....	6	6 -6½	6	6 -7	6 -8	6 -8	6 -8	6 -8	6 -8	6	6	6
Nashville.....	6	6	6	6	6	6	5½-6	5½-6	5½-6	5½-6	5½-6	5½-6
New Orleans.....	6 -6½	6 -7	6 -7	6½-7	6½-7	6½-7	6 -7	6 -7	6 -7	5½-6½	6 -6½	6 -6½
Detroit.....	6	6 -6½	6 -6½	6 -6½	6½-7	6½-7	6 -6½	6 -7	6½-7	6	6 -6½	6 -6½
Little Rock.....	6	6 -6½	6 -6½	6 -8	6 -8	6 -7	6 -8	6 -8	6 -8	6	6 -6½	6
Louisville.....	6	6	6	6	6	6	6	6	6	6	6	6
Helena.....	8	8	8	8	8	8	7 -8	7 -8	7 -8	6 -8	6 -8	6 -8
Denver.....	6 -6½	6	6	6 -7	6½-7	6½-7	6 -8	6 -8	6 -8	6	6 -6½	6 -6½
Oklahoma City.....	6 -6½	6½	6 -7	7 -8	7 -8	8	6 -8	6 -8	8	6	6	6
Omaha.....	6	6	6	6 -7	6½-7	6 -7	6 -7	6½-7	6½-7	6	6 -6½	6 -6½
El Paso.....	6 -8	6 -8	6 -8	6 -8	6 -8	6 -8	8	7 -8	7 -8	6	6	6
Houston.....	6	6	6	6 -7	6½-7	6 -7	6 -7	6½	6½	5½-6	5½-6	5½-6
San Antonio.....	6 -7	6 -7	6	6 -8	6 -8	6 -8	6 -8	7 -8	6 -8	6	6	6
Los Angeles.....	6	6	6 -6½	6½-7	6½-7	6 -7	6 -7	6 -7	6 -7	6	6	6 -7
Portland.....	6	6	6 -6½	6 -7	6 -6½	6 -7	6 -7	6 -7	6 -7	6 -7	6	6
Salt Lake City.....	6½	6	6 -7	7	7	6 -7	7	7	7	6	6	6
Seattle.....	6 -6½	6	6	6 -7	6 -6½	6 -6½	7	6½-7	6½-7	6	6	6
Spokane.....	6½-7	6 -7	6½-7	6½-7	6½-7	6 -7	7	7	7	6	6	6 -6½

RATES FOR MONEY IN NEW YORK

The range of rates for various classes of paper in the New York money market in the year ended October 31, 1929, together with information in relation to the range of rates in New York since 1920, is shown in the following statements furnished by the Financial and Commercial Chronicle:

Rates for money in New York

	1928		1929			
	Novem- ber	Decem- ber	January	February	March	April
Call loans, stock exchange:						
Range.....	6 -10	6 -12	6 -12	6 -10	6 -20	6 -15
Time loans:						
60 days.....	6¾- 7	7 - 8	7½- 8	7½- 7¾	7¾- 8½	8¼- 9
90 days.....	6¾- 7	7 - 7¾	7½- 7¾	7½- 7¾	7¾- 8½	8¼- 9
4 months.....	6½- 7	7 - 7¾	7½- 7¾	7½- 7¾	7¾- 8	8 - 9
5 months.....	6½- 7	7 - 7¾	7½- 7¾	7½- 7¾	7¾- 8	8 - 9
6 months.....	6½- 7	7 - 7¾	7½- 7¾	7½- 7¾	7¾- 8	8 - 9
Commercial paper:						
Choice, 4 to 6 months.....	5¼- 5½	5¼- 5½	5½	5½- 5¾	5½- 5¾	5¾- 6
Good, 4 to 6 months.....	5½- 6	5¾- 6	5¾	5¾- 6	5¾- 6	6 - 6¼
1929—Continued						
	May	June	July	August	Septem- ber	October
Call loans, stock exchange:						
Range.....	6 -15	6 -10	6 -15	6 -12	6 -10	5 -10
Time loans:						
60 days.....	8¼- 9½	7½- 8½	7½- 9	8¾- 9	8¾- 9½	6½- 9½
90 days.....	8¼- 9½	7½- 8½	7½- 9	8¾- 9	8¾- 9½	7 - 9½
4 months.....	8¼- 9	7½- 8½	7½- 8¾	8¾- 9	8¾- 9½	7 - 9½
5 months.....	8 - 9	7½- 8½	7½- 8¾	8¾- 9	8¾- 9½	7 - 9½
6 months.....	8 - 9	7½- 8½	7½- 8¾	8¾- 9	8¾- 9½	7 - 9½
Commercial paper:						
Choice, 4 to 6 months.....	6	6	6	6 - 6¼	6 - 6¼	6 - 6¼
Good, 4 to 6 months.....	6¼	6¼- 6½	6¼- 6½	6¼- 6½	6¼- 6½	6¼- 6½

Rates for sterling bills

[Range for month]

	Sight	Cable transfers
1928		
November.....	4.84½¢	4.84½¢-4.85½¢
December.....	4.84½¢	4.85½¢-4.86½¢
1929		
January.....	4.84½¢	4.84½¢-4.85½¢
February.....	4.84½¢	4.84½¢-4.85½¢
March.....	4.84½¢	4.84½¢-4.85½¢
April.....	4.84½¢	4.84½¢-4.85½¢
May.....	4.84½¢	4.84½¢-4.85½¢
June.....	4.84½¢	4.84½¢-4.85½¢
July.....	4.84½¢	4.84½¢-4.85½¢
August.....	4.84½¢	4.84½¢-4.85½¢
September.....	4.84½¢	4.84½¢-4.85½¢
October.....	4.84½¢	4.84½¢-4.85½¢

Comparison of the range of rates for call loans, 60-day time loans, and choice commercial paper loans in New York annually for 1920 to 1929 is shown in the statement following:

Range of rates for money in New York annually, 1920 to 1929

	1920				1921				1922				1923				1924			
	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December
Call loans.....	6-20	25	5	6-7	6-8	9	3½	4½-6	3-6	6	2¾	3¾-5½	3½-5½	6	3½	4½-6	3¾-6	6	2	2½-5
Time loans (60 days)....	7-8	8¾	7	7-7½	6-7½	7½	5	5-5½	4½-5½	5½	3¾	4¾-5	4½-5	5¾	4½	4¾-5	4½-5	5	2	2-3¾
Commercial paper (choice).....	6	8	6	7¾-8	7½-8	8	5	5-5½	3¾-4	5½	3¾	4½-4¾	4½-4¾	5½	4½	4¾-5	4¾-5	5	3	3¾-3¾

	1925				1926				1927				1928				1929			
	Range or January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for October
Call loans.....	2-5½	6	2	4½-6	4-6	6	3	4½-6	4-5	5	3½	4-5½	3½-5½	12	3½	6-12	6-12	20	6	5-10
Time loans (60 days)....	3½-3¾	5	3¾	4¾-5	4½-5	5½	3¾	4¾-4¾	4¾-4¾	4¾	3¾	4-4¼	4¾-4½	7¾	4½	7-8	7½-8	9½	6½	6½-9¼
Commercial paper (choice).....	3½-3¾	4½	3½	4¼-4½	4-4½	4¾	3¾	4¾-4¾	4-4½	4½	3¾	3¾-4	3¾-4	5¾	3¾	5¼-5½	5½	6¾	5	6-6¾

NEW YORK CLEARING HOUSE

The figures compiled and furnished by Mr. Clarence E. Bacon, manager, New York Clearing House Association, for the year ended September 30, 1929, disclose there were 24 banks comprising the New York Clearing House Association with capital of \$617,125,300.

Clearings amounted to \$456,937,947,313, an increase in the year of \$88,020,290,766, and balances reported aggregating \$50,462,034,307 showed an increase in the year of \$11,459,347,232. The average daily clearings amounted to \$1,508,046,031 and the average daily balances \$166,541,367. The percentage of balances to clearings was 11.04.

CLEARING-HOUSE ASSOCIATIONS IN THE 12 FEDERAL RESERVE BANK CITIES AND ELSEWHERE

Clearing-house transactions in the 12 Federal reserve bank cities during the year ended September 30, 1929, aggregated \$597,688,785,000, and exceeded by \$92,141,261,000 the amount reported in the previous year. The ratio of clearings by banks in the 12 Federal reserve bank cities was 83.74 per cent of the total clearings of all banks in 244 reporting cities in the United States, in comparison with a ratio of 82.37 per cent reported for 235 cities last year.

Clearings of banks in 26 other principal cities, each of which had clearings in excess of \$1,000,000,000, amounted to \$80,469,530,000, and showed an increase of \$5,759,885,000 in clearings reported for the same cities in the preceding year. The total clearings of the 244 cities reporting to the New York Clearing House Association in the current year aggregated \$713,762,335,000, as compared with \$614,219,137,000 reported by these cities in the preceding year.

Tables showing the following information are published in the appendix of this report: Comparative statement of transactions of the New York Clearing House, annually since 1854; comparative statement of transactions of the New York Clearing House in years ended September 30, 1929 and 1928; exchanges, balances, and percentages of balances to exchanges, etc., by the New York Clearing House, annually since 1893; comparative statement of the exchanges of clearing houses of the United States by cities, for years ended September 30, 1929 and 1928, and comparative statement of transactions of clearing-house associations in the 12 Federal reserve bank cities and elsewhere, in years ended September 30, 1929 and 1928.

BANKS OTHER THAN NATIONAL

Through the cooperation and courtesy of officials of banking departments of the various States, Alaska, and insular possessions, the comptroller is enabled to present in this report, as required by section 333, Revised Statutes, statistics in relation to each class of reporting banks other than national.

Officials of State banking departments and number of each class of banks under their supervision in June, 1929, from which reports of condition were received

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REPORT OF THE COMPTROLLER OF THE CURRENCY

States, etc.	Banks							
	Names of officials	Titles	State (com-mercial)	Loan and trust compa-nies	Stock savings	Mutual savings	Pri-vate	Total
Maine.....	John G. Smith.....	Bank commissioner.....		48		33		81
New Hampshire.....	Arthur E. Dole.....	do.....		15		52		67
Vermont.....	Robert C. Clark.....	Commissioner of banking and insurance.....		39		19		58
Massachusetts.....	Roy A. Hovey.....	Commissioner of banks.....		101		196		297
Rhode Island.....	George H. Newhall.....	State bank commissioner.....	3	11		9		23
Connecticut.....	Lester E. Shippee.....	do.....		98		75	17	190
Total New England States.....			3	312		384	17	716
New York.....	Joseph A. Broderick.....	Superintendent, banking department.....	236	144		150	49	579
New Jersey.....	Frank H. Smith.....	Commissioner, department of banking and insurance.....	35	199	1	27	6	268
Pennsylvania.....	Peter G. Cameron.....	Secretary, department of banking.....	271	417		9	31	728
Delaware.....	Harold W. Horsey.....	State bank commissioner.....	6	26		2		34
Maryland.....	George W. Page.....	do.....	113	26		14		153
District of Columbia.....				7	22			29
Total Eastern States.....			661	819	23	202	86	1,791
Virginia.....	Joseph Button.....	Commissioner of insurance and banking.....	317				3	320
West Virginia.....	H. A. Abbot.....	Commissioner of banking.....	194					194
North Carolina.....	John Mitchell.....	Chief State bank examiner.....	355					355
South Carolina.....	Albert S. Fant.....	State bank examiner.....	169				1	170
Georgia.....	A. B. Mobley.....	Superintendent of banks.....	340				4	344
Florida.....	Ernest Amos.....	Comptroller, State of Florida.....	151	50	1			202
Alabama.....	D. F. Green.....	Superintendent of banks.....	244					244
Mississippi.....	J. S. Love.....	do.....	292		7			299
Louisiana.....	J. S. Brock.....	State bank commissioner.....	193					193
Texas.....	James Shaw.....	Commissioner, department of banking.....	710				20	730
Arkansas.....	Walter E. Taylor.....	Commissioner, State banking department.....	346				1	347
Kentucky.....	O. S. Denny.....	Commissioner, department of banking.....	434					434
Tennessee.....	H. L. Grigsby.....	Superintendent of banks.....	361					361
Total Southern States.....			4,136	50	8		29	4,223

Ohio.....	E. H. Blair.....	Superintendent of banks.....	643			3	60	708
Indiana.....	Luther F. Symons.....	Bank commissioner.....	487	153		5	112	762
Illinois.....	Oscar Nelson.....	Auditor of public accounts.....	1,314					1,314
Michigan.....	R. E. Reichert.....	Commissioner, State banking department.....	585	24	3		36	648
Wisconsin.....	C. F. Schwenker.....	Commissioner of banking.....	785	16		6		807
Minnesota.....	A. J. Veigel.....	Commissioner of banks.....	779	16		5		800
Iowa.....	L. A. Andrew.....	Superintendent, department of banking.....	332	13	676		42	1,063
Missouri.....	S. L. Cantley.....	Commissioner of finance.....	1,085	105			1	1,191
Total Middle Western States.....			6,010	332	679	19	251	7,291
North Dakota.....	Gilbert Semingson.....	State bank examiner.....	305	3				308
South Dakota.....	F. R. Smith.....	Superintendent of banks.....	296	5			2	303
Nebraska.....	George W. Woods.....	Secretary, bureau of banking.....	675		12			688
Kansas.....	H. W. Koeneke.....	Bank commissioner.....	809	17			4	830
Montana.....	Arthur J. Lochrie.....	Superintendent of banks.....	128				1	129
Wyoming.....	John A. Reed.....	State bank examiner.....	62					62
Colorado.....	Grant McFerson.....	State bank commissioner.....	144	13				157
New Mexico.....	Lawrence A. Tamm.....	State bank examiner.....	28	1			1	30
Oklahoma.....	C. G. Shull.....	Bank commissioner.....	342					342
Total Western States.....			2,789	39	13		8	2,849
Washington.....	H. C. Johnson.....	Supervisor of banking.....	228	5		5		238
Oregon.....	A. A. Schramm.....	Superintendent of banks.....	137	4	1			142
California.....	Will C. Wood.....	do.....	194	30	19	1		244
Idaho.....	E. W. Porter.....	Commissioner, department of finance.....	94					94
Utah.....	W. H. Hadlock.....	State bank commissioner.....	78	4	3			85
Nevada.....	E. J. Seaborn.....	State bank examiner.....	22	2	1			25
Arizona.....	J. B. Button.....	Superintendent of banks.....	32					32
Total Pacific States.....			785	45	24	6		860
Alaska.....	W. G. Smith.....	Secretary, territorial banking board.....	13					13
The Territory of Hawaii.....		Governor of Hawaii.....	10	11				21
Porto Rico.....		Treasurer.....	18					18
Philippines.....		Insular treasurer.....	12					12
Total possessions.....			53	11				64
Total United States and possessions.....			14,437	1,608	747	611	391	17,794

State (Commercial) Banks

The statements following show a summary of the resources and liabilities of State (commercial) banks on June 29, 1929, and a comparison of these items with the amounts reported as of June 30, 1928:

Summary of reports of condition of 14,437 State (commercial) banks in the United States and possessions at the close of business June 29, 1929

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):	
Real estate loans, mortgages, deeds of trust, and other liens on real estate—	
On farm land.....	799, 745
On other real estate.....	912, 256
Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks).....	1, 839, 344
Loans to banks.....	4, 999
Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries.....	674, 052
All other loans.....	6, 131, 327
Total.....	10, 361, 723
Overdrafts.....	38, 016
Investments:	
United States Government securities.....	571, 806
State, county, and municipal bonds.....	318, 325
Railroad and other public service corporation bonds.....	161, 642
Stock of Federal reserve banks and other corporations.....	38, 792
Foreign government bonds and other foreign securities.....	31, 583
Other bonds, notes, warrants, etc.....	1, 962, 524
Total.....	3, 084, 672
Banking house, furniture and fixtures.....	464, 469
Real estate owned other than banking house.....	152, 629
Cash in vault:	
Gold coin.....	6, 409
Gold certificates.....	5, 678
All other cash in vault.....	133, 437
Not classified.....	168, 473
Total.....	313, 997
Reserve with Federal reserve banks or other reserve agents.....	866, 173
Other amounts due from banks.....	903, 315
Exchanges for clearing house and other cash items.....	298, 859
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....	340, 462
Total resources.....	16, 824, 315
LIABILITIES	
Capital stock paid in.....	1, 155, 878
Surplus.....	804, 400
Undivided profits—net.....	237, 422
Reserves for dividends, contingencies, etc.....	56, 054
Reserves for interest, taxes, and other expenses accrued and unpaid.....	41, 554
Due to banks (demand balances).....	649, 980
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....	113, 219

Demand deposits (other than bank and United States):		
Individual deposits subject to check.....	5, 756, 067	
State, county, and municipal deposits.....	516, 534	
Certificates of deposit (other than for money borrowed).....	149, 237	
Other demand deposits.....	93, 425	
Total.....		6, 515, 263
Time deposits (including postal savings):		
State, county, and municipal deposits.....	33, 890	
Deposits of other banks.....	1, 598	
Other time deposits—		
Deposits evidenced by savings pass books.....	4, 635, 318	
Certificates of deposit (other than for money borrowed).....	1, 460, 984	
Time deposits, open accounts; Christmas savings accounts, etc.....	151, 662	
Postal savings deposits.....	15, 004	
Total.....		6, 298, 456
United States deposits (exclusive of postal savings).....		7, 310
Deposits not classified.....		2, 742
Total deposits.....		13, 586, 970
Bills payable and rediscounts.....		454, 842
Agreements to repurchase United States Government or other securities sold.....		3, 148
Acceptances executed for customers and to furnish dollar exchange.....		44, 279
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement).....		439, 768
Total liabilities.....		16, 824, 315

Resources and liabilities of State (commercial) banks in the United States and possessions June 29, 1929, compared with June 30, 1928

[In thousands of dollars]

	June 29, 1929	June 30, 1928	Increase	Decrease
Number of banks.....	14, 437	15, 078		641
RESOURCES				
Loans and discounts (including rediscounts).....	10, 361, 723	9, 450, 337	911, 386	
Overdrafts.....	38, 016	34, 535	3, 481	
Investments.....	3, 084, 672	3, 542, 177		457, 505
Banking house, furniture and fixtures.....	464, 469	458, 961	5, 508	
Real estate owned other than banking house.....	152, 629	145, 434	7, 195	
Cash in vault.....	313, 997	367, 270		53, 273
Reserve with Federal reserve banks or other reserve agents.....	866, 173	802, 255	63, 918	
Other amounts due from banks.....	903, 315	908, 578		5, 263
Exchanges for clearing house and other cash items.....	298, 859	215, 437	83, 422	
Other resources.....	340, 462	366, 019		25, 557
Total resources.....	16, 824, 315	16, 291, 003	533, 312	
LIABILITIES				
Capital stock paid in.....	1, 155, 878	1, 051, 182	104, 696	
Surplus.....	804, 400	737, 475	66, 925	
Undivided profits—net.....	237, 422			
Reserves for dividends, contingencies, etc.....	56, 034			
Reserves for interest, taxes, and other expenses accrued and unpaid.....	41, 554	285, 926	49, 104	
Due to banks.....	649, 980	513, 947	136, 033	
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	113, 219	109, 940	3, 279	
Demand deposits.....	6, 515, 263	6, 130, 757	384, 506	
Time deposits (including postal savings).....	6, 298, 456	6, 228, 713	69, 743	
United States deposits.....	7, 310	7, 855		545
Deposits not classified.....	2, 742	365, 665		362, 923
Total deposits.....	13, 586, 970	13, 356, 877	230, 093	
Bills payable and rediscounts.....	454, 842	399, 365	55, 477	
Agreements to repurchase securities sold.....	3, 148			
Acceptances executed for customers.....	44, 279	460, 178	27, 017	
Other liabilities.....	439, 768			
Total liabilities.....	16, 824, 315	16, 291, 003	533, 312	

Loan and trust companies

The statements following show a summary of the resources and liabilities of loan and trust companies on June 29, 1929, and a comparison of these items with the amounts reported as of June 30, 1928:

Summary of reports of condition of 1,608 loan and trust companies in the United States and possessions at the close of business June 29, 1929

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):	
Real estate loans, mortgages, deeds of trust, and other liens on real estate—	
On farm land.....	739, 316
On other real estate.....	659, 935
Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks).....	4, 186, 117
Loans to banks.....	1, 632
Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries.....	1, 727, 677
All other loans.....	1, 997, 202
Total.....	9, 311, 879
Overdrafts.....	7, 585
Investments:	
United States Government securities.....	364, 380
State, county, and municipal bonds.....	153, 746
Railroad and other public service corporation bonds.....	457, 276
Stock of Federal reserve banks and other corporations.....	109, 484
Foreign government bonds and other foreign securities.....	35, 066
Other bonds, notes, warrants, etc.....	2, 301, 721
Total.....	3, 421, 673
Banking house, furniture and fixtures.....	385, 112
Real estate owned other than banking house.....	68, 221
Cash in vault:	
Gold coin.....	4, 043
Gold certificates.....	4, 258
All other cash in vault.....	61, 746
Not classified.....	86, 533
Total.....	156, 580
Reserve with Federal reserve banks or other reserve agents.....	923, 415
Other amounts due from banks.....	553, 577
Exchanges for clearing house and other cash items.....	594, 823
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....	732, 310
Total resources.....	16, 155, 175

LIABILITIES

Capital stock paid in.....	941, 333
Surplus.....	1, 454, 504
Undivided profits—net.....	208, 632
Reserves for dividends, contingencies, etc.....	9, 958
Reserves for interest, taxes, and other expenses accrued and unpaid..	24, 394
Due to banks (demand balances).....	792, 124
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....	350, 881

Demand deposits (other than bank and United States):		
Individual deposits subject to check	6, 406, 059	
State, county, and municipal deposits	248, 301	
Certificates of deposit (other than for money borrowed)	108, 066	
Other demand deposits	193, 608	
Total		6, 956, 032
Time deposits (including postal savings):		
State, county, and municipal deposits	39, 525	
Deposits of other banks	50, 031	
Other time deposits—		
Deposits evidenced by savings pass books	3, 264, 721	
Certificates of deposit (other than for money borrowed)	292, 170	
Time deposits, open accounts; Christmas savings accounts, etc.	329, 705	
Postal savings deposits	13, 380	
Total		3, 989, 532
United States deposits (exclusive of postal savings)		44, 134
Deposits not classified		13, 985
Total deposits		12, 146, 698
Bills payable and rediscounts		437, 992
Agreements to repurchase United States Government or other securities sold		2, 669
Acceptances executed for customers and to furnish dollar exchange		12, 942
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement)		916, 053
Total liabilities		16, 155, 175

Resources and liabilities of loan and trust companies in the United States and possessions June 29, 1929, compared with June 30, 1928

[In thousands of dollars]

	June 29, 1929	June 30, 1928	Increase	Decrease
Number of banks	1, 608	1, 633		25
RESOURCES				
Loans and discounts (including rediscounts)	9, 311, 879	8, 298, 341	1, 013, 538	
Overdrafts	7, 685	5, 138	2, 447	
Investments	3, 421, 673	3, 874, 652		452, 979
Banking house, furniture and fixtures	385, 112	333, 652	51, 460	
Real estate owned other than banking house	68, 221	88, 060		19, 835
Cash in vault	156, 580	151, 571	5, 009	
Reserve with Federal reserve banks or other reserve agents	923, 415	819, 697	103, 718	
Other amounts due from banks	553, 577	510, 014	43, 563	
Exchanges for clearing house and other cash items	594, 823	551, 587	43, 236	
Other resources	732, 310	598, 188	134, 122	
Total resources	16, 155, 175	15, 230, 396	924, 779	
LIABILITIES				
Capital stock paid in	941, 533	803, 328	138, 005	
Surplus	1, 454, 504	1, 085, 968	368, 536	
Undivided profits—net	208, 632			
Reserves for dividends, contingencies, etc.	9, 958			
Reserves for interest, taxes, and other expenses accrued and unpaid	24, 394	215, 538	27, 446	
Due to banks	792, 134	816, 443		24, 309
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding	350, 881	338, 886	11, 995	
Demand deposits	6, 956, 032	6, 903, 857	52, 175	
Time deposits (including postal savings)	3, 989, 532	3, 957, 869	31, 663	
United States deposits	44, 134	28, 702	15, 432	
Deposits not classified	13, 985	12, 777	1, 208	
Total deposits	12, 146, 698	12, 058, 534	88, 164	
Bills payable and rediscounts	437, 992	349, 926	88, 066	
Agreements to repurchase securities sold	2, 669			
Acceptances executed for customers	12, 942	717, 602	214, 062	
Other liabilities	916, 053			
Total liabilities	16, 155, 175	15, 230, 396	924, 779	

Principal items of resources and liabilities of loan and trust companies in June of each year, 1914 to 1929

The principal items of resources and liabilities of loan and trust companies for years ended June 30, 1914 to 1929, inclusive, are shown in the statement following:

[In millions of dollars]

Year	Number	Loans ¹	Investments	Capital	Surplus and profits	Total deposits	Aggregate resources
1914.....	1,564	2,905.7	1,261.3	462.2	564.4	4,259.1	5,489.5
1915.....	1,664	3,048.6	1,349.6	476.8	577.4	4,604.0	5,873.1
1916.....	1,606	3,704.3	1,605.4	475.8	605.5	5,732.4	7,028.2
1917.....	1,608	4,311.7	1,789.7	505.5	641.8	6,413.1	7,899.8
1918.....	1,669	4,463.8	2,115.6	525.2	646.9	6,493.3	8,317.4
1919.....	1,377	4,091.0	2,069.9	450.4	588.6	6,157.2	7,959.9
1920.....	1,408	4,601.5	1,902.1	475.7	612.1	6,518.0	8,320.0
1921.....	1,474	4,277.1	1,942.6	515.5	649.5	6,175.0	8,181.0
1922.....	1,550	4,345.4	2,311.1	532.3	680.2	6,861.2	8,533.8
1923.....	1,643	5,064.1	2,423.8	591.4	739.9	6,831.0	9,499.2
1924.....	1,664	5,299.0	2,748.4	621.0	813.2	7,785.3	10,323.8
1925.....	1,680	6,126.6	2,801.3	643.4	882.2	9,465.6	11,565.6
1926.....	1,656	6,757.5	2,806.8	673.0	994.2	9,839.4	12,205.2
1927.....	1,647	7,483.3	3,498.8	745.6	1,128.0	11,333.0	13,994.8
1928.....	1,633	8,303.5	3,874.7	803.3	1,301.5	12,058.5	15,230.9
1929.....	1,608	9,311.9	3,421.7	941.3	1,663.1	12,146.7	16,155.2

¹ Including overdrafts.

Stock savings banks

The statements following show a summary of the resources and liabilities of stock savings banks on June 29, 1929, and a comparison of these items with the amounts reported as of June 30, 1928:

Summary of reports of condition of 747 stock savings banks in the United States at the close of business June 29, 1929

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):

Real estate loans, mortgages, deeds of trust, and other liens on real estate—

On farm land..... 2,938

On other real estate..... 562,623

Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks)..... 16,516

Loans to banks..... 179

Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries..... 2,286

All other loans..... 421,783

Total..... 1,006,325

Overdrafts..... 230

Investments:

United States Government securities..... 101,396

State, county, and municipal bonds..... 5,399

Railroad and other public service corporation bonds..... 12,384

Stock of Federal reserve banks and other corporations..... 1,859

Foreign government bonds and other foreign securities..... 1,653

Other bonds, notes, warrants, etc..... 259,571

Total..... 382,262

Banking house, furniture and fixtures.....	43, 502
Real estate owned other than banking house.....	21, 270
Cash in vault:	
Gold coin.....	41
Gold certificates.....	1, 500
All other cash in vault.....	8, 353
Not classified.....	7, 451
Total.....	17, 345
Reserve with Federal reserve banks or other reserve agents.....	16, 888
Other amounts due from banks.....	93, 960
Exchanges for clearing house and other cash items.....	6, 060
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....	2, 003
Total resources.....	1, 589, 845

LIABILITIES

Capital stock paid in.....	62, 487
Surplus.....	40, 513
Undivided profits—net.....	13, 624
Reserves for dividends, contingencies, etc.....	1, 062
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1, 570
Due to banks (demand balances).....	8, 107
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....	372
Demand deposits (other than bank and United States):	
Individual deposits subject to check.....	128, 738
State, county, and municipal deposits.....	87, 520
Certificates of deposit (other than for money borrowed).....	3, 386
Other demand deposits.....	126
Total.....	219, 770
Time deposits (including postal savings):	
State, county, and municipal deposits.....	106
Deposits of other banks.....	
Other time deposits—	
Deposits evidenced by savings pass books.....	1, 122, 263
Certificates of deposit (other than for money borrowed).....	104, 772
Time deposits, open accounts; Christmas savings accounts, etc.....	2, 118
Postal savings deposits.....	969
Total.....	1, 230, 228
United States deposits (exclusive of postal savings).....	5, 381
Deposits not classified.....	165
Total deposits.....	1, 464, 023
Bills payable and rediscounts.....	5, 336
Acceptances executed for customers and to furnish dollar exchange.....	54
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement).....	1, 176
Total liabilities.....	1 589 845

*Resources and liabilities of stock savings banks in the United States June 29, 1929,
compared with June 30, 1928*

[In thousands of dollars]

	June 29, 1929	June 30, 1928	Increase	Decrease
Number of banks.....	747	791		44
RESOURCES				
Loans and discounts (including rediscounts).....	1, 006, 325	1, 049, 969		43, 644
Overdrafts.....	230	207	23	
Investments.....	382, 262	427, 987		45, 725
Banking house, furniture and fixtures.....	43, 592	45, 791		2, 259
Real estate owned other than banking house.....	21, 270	23, 335		2, 065
Cash in vault.....	17, 345	19, 912		2, 567
Reserve with Federal reserve banks or other reserve agents.....	16, 888	27, 917		11, 029
Other amounts due from banks.....	93, 960	87, 864	6, 096	
Exchanges for clearing house and other cash items.....	6, 060	20, 149		14, 089
Other resources.....	2, 003	4, 066		2, 063
Total resources.....	1, 589, 845	1, 707, 197		117, 352
LIABILITIES				
Capital stock paid in.....	62, 487	68, 878		6, 391
Surplus.....	40, 513	42, 472		1, 959
Undivided profits—not.....	13, 624			
Reserves for dividends, contingencies, etc.....	1, 062	17, 099		843
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1, 570			
Due to banks.....	8, 107	10, 995		2, 883
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	372	461		89
Demand deposits.....	219, 770	215, 206	4, 564	
Time deposits (including postal savings).....	1, 230, 228	1, 345, 906		115, 768
United States deposits.....	5, 381	343	5, 038	
Deposits not classified.....	165	16	149	
Total deposits.....	1, 464, 023	1, 573, 017		108, 994
Bills payable and rediscounts.....	5, 336	3, 141	2, 195	
Agreements to repurchase securities sold.....				
Acceptances executed for customer.....	54	2, 590		1, 352
Other liabilities.....	1, 176			
Total liabilities.....	1, 589, 845	1, 707, 197		117, 360

Mutual savings banks

The statements following show a summary of the resources and liabilities of mutual savings banks on June 29, 1929, and a comparison of these items with the amounts reported as of June 30, 1928:

*Summary of reports of condition of 611 mutual savings banks in the United States
at the close of business June 29, 1929*

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):

Real estate loans, mortgages, deeds of trust, and other liens on real estate—

On farm land..... 4, 631, 396

On other real estate..... 683, 623

Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks)..... 48, 143

Loans to banks..... 25

Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries..... 10, 770

All other loans..... 427, 532

Total..... 5, 801, 489

Investments:

United States Government securities.....	177, 759	
State, county, and municipal bonds.....	509, 382	
Railroad and other public service corporation bonds.....	1, 175, 490	
Stock of Federal reserve banks and other corporations.....	77, 501	
Foreign government bonds and other foreign securities.....	64, 518	
Other bonds, notes, warrants, etc.....	1, 771, 120	
Total.....		3, 775, 770
Banking house, furniture and fixtures.....		110, 269
Real estate owned other than banking house.....		23, 059
Cash in vault:		
Gold coin.....	1, 083	
Gold certificates.....	598	
All other cash in vault.....	4, 750	
Not classified.....	25, 064	
Total.....		31, 495
Reserve with Federal reserve banks or other reserve agents.....		35, 986
Other amounts due from banks.....		150, 137
Exchanges for clearing house and other cash items.....		5, 946
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....		72, 301
Total resources.....		10, 006, 452

LIABILITIES

Surplus.....		823, 693
Undivided profits—net.....		147, 725
Reserves for dividends, contingencies, etc.....		13, 527
Reserves for interest, taxes, and other expenses accrued and unpaid.....		1, 229
Due to banks (demand balances).....		132
Certified and cashiers' checks (including dividend checks) and cash letters of credit and travelers' checks outstanding.....		46
Demand deposits (other than bank and United States):		
Individual deposits subject to check.....	18, 085	
State, county, and municipal deposits.....	250	
Certificates of deposit (other than for money borrowed).....	50	
Other demand deposits.....	80, 088	
Total.....		98, 473
Time deposits:		
State, county, and municipal deposits.....	243	
Other time deposits—		
Deposits evidenced by savings pass books.....	8, 889, 914	
Certificates of deposit (other than for money borrowed).....	876	
Time deposits, open accounts; Christmas savings accounts, etc.....	12, 093	
Total.....		8, 903, 126
Deposits not classified.....		1, 519
Total deposits.....		9, 003, 346
Bills payable and rediscounts.....		1, 366
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement).....		15, 566
Total liabilities.....		10, 006, 452

*Resources and liabilities of mutual savings banks in the United States June 29, 1929,
compared with June 30, 1928*

[In thousands of dollars]

	June 29, 1929	June 30, 1928	Increase	Decrease
Number of banks.....	611	616	-----	5
RESOURCES				
Loans and discounts (including rediscounts).....	5,801,489	5,511,918	289,571	-----
Investments.....	3,775,770	3,760,691	25,179	-----
Banking house, furniture and fixtures.....	110,269	100,716	9,553	-----
Real estate owned other than banking house.....	23,059	14,600	8,459	-----
Cash in vault.....	31,495	31,162	333	-----
Reserve with Federal reserve banks or other reserve agents.....	35,986	-----	35,986	-----
Other amounts due from banks.....	150,137	210,698	-----	60,561
Exchanges for clearing house and other cash items.....	5,946	1,726	4,220	-----
Other resources.....	72,301	68,748	5,553	-----
Total resources.....	10,006,452	9,688,159	318,293	-----
LIABILITIES				
Surplus.....	823,693	851,590	-----	27,897
Undivided profits—net.....	147,725	-----	-----	-----
Reserves for dividends, contingencies, etc.....	13,527	-----	-----	-----
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1,229	148,586	13,895	-----
Due to banks.....	182	204	-----	22
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	46	174	-----	128
Demand deposits.....	98,473	6,962	91,511	-----
Time deposits.....	8,903,126	8,665,803	237,323	-----
Deposits not classified.....	1,519	58	1,461	-----
Total deposits.....	9,003,346	8,673,201	330,145	-----
Bills payable and rediscounts.....	1,366	540	826	-----
Agreements to repurchase securities sold.....	-----	14,242	1,324	-----
Acceptances executed for customers.....	-----	-----	-----	-----
Other liabilities.....	15,566	-----	-----	-----
Total liabilities.....	10,006,452	9,688,159	318,293	-----

Depositors and deposits in mutual and stock savings banks

Statements showing information relative to the number of mutual and stock savings banks in each State, the number of depositors, the amount of individual deposits, the average amount due each depositor, and the average rates of interest paid by banks in each State, June 30, 1928 and 1929, with similar information for each year 1914 to 1929, follow:

Number of mutual savings banks, number of depositors, individual deposits and average deposit account, by States, June 30, 1928 and 1929

States	1928					1929				
	Number of banks	Depositors	Deposits	Average due each depositor	Average rate of interest paid	Number of banks	Depositors	Deposits	Average due each depositor	Average rate of interest paid
					<i>Per cent</i>					<i>Per cent</i>
Maine.....	35	229,367	\$113,662,000	\$495.55	4.00	33	225,782	\$112,402,000	\$502.26	4.00
New Hampshire.....	53	1,364,663	2,208,044,000	570.51	3.79	52	354,930	2,215,759,000	644.19	4.08
Vermont.....	19	1,140,742	97,336,000	691.59	4.50	19	127,961	98,813,000	772.21	4.17
Massachusetts.....	196	2,931,837	1,955,956,000	667.14	4.71	196	2,973,468	2,042,506,000	686.91	4.74
Rhode Island.....	11	234,441	166,866,000	711.76	4.36	9	196,386	166,300,000	862.08	4.34
Connecticut.....	75	837,667	608,986,000	686.05	4.60	75	904,981	627,058,000	692.90	4.75
Total New England States.....	389	4,788,717	3,150,850,000	657.97		384	4,763,508	3,266,338,000	685.80	
New York.....	149	4,938,635	4,301,347,000	870.96	4.17	150	5,116,151	4,463,046,000	872.34	4.00
New Jersey.....	27	473,796	255,028,000	538.27	3.16	27	490,525	267,167,000	580.14	3.97
Pennsylvania.....	* 10	653,021	429,623,000	657.91	2.38	* 9	542,029	447,124,000	824.91	3.96
Delaware.....	2	47,480	24,399,000	513.88	4.00	2	47,691	24,641,000	516.68	4.50
Maryland.....	14	351,406	187,575,000	533.73	4.00	14	325,148	194,199,000	597.26	4.00
Total Eastern States.....	202	6,464,338	5,197,978,000	804.10		202	6,491,544	5,393,177,000	831.26	
Ohio.....	3	1,123,054	97,290,000	790.63	4.00	3	128,496	104,466,000	812.99	4.00
Indiana.....	5	1,39,436	24,181,000	612.39	4.50	5	139,563	24,505,000	619.39	4.00
Wisconsin.....	6	19,553	7,692,000	393.39	3.30	6	20,963	8,550,000	407.76	3.00
Minnesota.....	5	140,023	69,594,000	497.02	4.00	5	141,063	71,797,000	508.97	3.75
Total Middle Western States.....	19	322,116	198,757,000	617.04		19	330,060	209,318,000	634.12	
Washington.....	5	84,923	50,416,000	593.67	5.00	5	93,074	52,739,000	577.38	4.75
California.....	1	72,049	74,822,000	1,038.49	4.00	1	69,869	75,527,000	1,086.98	4.25
Total Pacific States.....	6	156,972	125,238,000	797.84		6	162,943	129,266,000	763.32	
Total United States.....	616	11,732,143	8,672,823,000	739.24		611	11,748,085	9,001,599,000	766.22	

* Estimated.

* Includes savings of 11 trust companies and 11 guaranty savings banks.

* Includes returns of 1 stock savings bank.

Number of stock savings banks, number of depositors, individual deposits and average deposit account, by States, June 30, 1928 and 1929

States	1928					1929				
	Number of banks	Depositors	Deposits	Average due each depositor	Average rate of interest paid	Number of banks	Depositors	Deposits	Average due each depositor	Average rate of interest paid
New Jersey.....	1	40,965	\$26,607,000	\$649.51	<i>Per cent</i> 3.00	1	40,349	\$25,546,000	\$633.13	<i>Per cent</i> 4.00
District of Columbia.....	22	120,142	38,037,000	316.60	3.50	22	130,069	40,519,000	311.52	3.50
Total Eastern States.....	23	161,107	64,644,000	401.25	-----	23	170,418	66,065,000	387.66	-----
Florida.....	3	6,477	1,676,000	258.76	4.00	1	3,930	1,210,000	307.89	4.00
Mississippi.....	8	121,540	5,576,000	258.76	-----	7	15,730	3,708,000	647.12	4.00
Total Southern States.....	11	28,026	7,252,000	258.76	-----	8	9,660	4,918,000	509.11	-----
Michigan.....	4	23,102	18,710,000	809.89	3.50	3	19,179	18,605,000	970.07	3.50
Iowa.....	704	1,292,953	365,673,000	282.82	4.00	676	428,229	363,274,600	848.32	3.50
Total Middle Western States.....	708	1,316,055	384,383,000	292.07	-----	679	447,408	381,879,000	853.54	-----
Nebraska.....	13	14,533	4,193,000	288.52	4.00	13	12,298	4,012,000	326.23	4.00
Oregon.....	2	115,347	² 28,708,000	248.88	3.25	1	621	493,000	793.88	3.00
California.....	30	1,570,724	² 1,044,337,000	664.88	4.00	19	1,587,274	² 963,444,000	606.98	4.00
Utah.....	3	62,728	23,270,000	370.97	4.00	3	63,562	24,273,000	381.88	4.00
Nevada.....	1	3,895	4,431,000	1,137.61	4.00	1	14,288	4,914,000	1,145.99	4.00
Total Pacific States.....	36	1,752,694	1,100,746,000	628.03	-----	24	1,655,745	993,124,000	599.81	-----
Total United States.....	791	3,272,415	1,561,218,000	477.08	-----	747	2,295,529	1,449,998,000	631.66	-----

¹ Estimated.² Includes savings of 104 commercial banks.³ Includes savings of departmental banks.

Number of savings banks (mutual and stock) in the United States, number of depositors, amount of individual deposits, and average amount due each depositor in years ended June 30, 1914, to 1929, inclusive

[For prior years, see annual report for 1920, vol. 1, pp. 236-242]

Year	Banks	Depositors	Deposits	Average due each depositor
1914—Mutual savings banks.....	634	8,277,359	\$3,915,555,286	\$473.04
Stock savings banks.....	1,466	2,832,140	1,018,330,071	359.56
1915—Mutual savings banks.....	630	8,307,787	3,950,585,631	475.53
Stock savings banks.....	1,529	2,977,968	1,046,086,917	351.28
1916—Mutual savings banks.....	622	8,592,271	4,187,916,941	487.40
Stock savings banks.....	1,242	2,556,121	901,936,188	352.85
1917—Mutual savings banks.....	622	8,935,055	4,422,489,344	494.96
Stock savings banks.....	1,185	2,431,958	996,165,031	469.61
1918—Mutual savings banks.....	625	9,011,464	4,422,092,991	490.72
Stock savings banks.....	1,194	2,368,089	1,049,694,890	443.27
1919—Mutual savings banks.....	622	8,948,808	4,751,300,000	530.94
Stock savings banks.....	1,097	2,486,073	1,152,127,000	463.43
1920—Mutual savings banks.....	620	9,445,327	5,180,952,000	549.16
Stock savings banks.....	1,087	1,982,229	1,351,242,000	681.68
1921—Mutual savings banks.....	623	9,619,260	5,575,147,000	579.58
Stock savings banks.....	978	1,118,583	442,851,000	395.90
1922—Mutual savings banks.....	619	9,655,861	5,779,506,000	598.55
Stock savings banks.....	1,066	2,883,136	1,401,742,000	436.19
1923—Mutual savings banks.....	618	10,057,436	6,288,551,000	625.26
Stock savings banks.....	1,029	3,282,597	1,699,358,000	490.22
1924—Mutual savings banks.....	613	10,409,776	6,693,216,000	642.98
Stock savings banks.....	990	3,562,017	1,746,609,000	490.34
1925—Mutual savings banks.....	611	10,616,215	7,146,951,000	673.21
Stock savings banks.....	972	4,040,312	1,918,230,000	474.77
1926—Mutual savings banks.....	620	11,653,880	7,577,504,000	685.51
Stock savings banks.....	904	4,107,913	2,021,614,000	492.13
1927—Mutual savings banks.....	618	11,337,398	8,077,099,000	712.43
Stock savings banks.....	843	3,476,873	1,661,803,000	477.66
1928—Mutual savings banks.....	616	11,732,143	8,672,823,000	736.24
Stock savings banks.....	791	3,272,415	1,561,218,000	477.08
1929—Mutual savings banks.....	611	11,748,085	9,091,599,000	766.22
Stock savings banks.....	747	2,295,529	1,449,998,000	621.66

Private banks

The statements following show a summary of the resources and liabilities of private banks on June 29, 1929, and a comparison of these items with the amounts reported as of June 30, 1928:

Summary of reports of condition of 391 private banks in the United States at the close of business June 29, 1929

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):

Real estate loans, mortgages, deeds of trust, and other liens on real estate—

On farm land..... 7, 641

On other real estate..... 7, 755

Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks) _

Loans to banks..... 6, 751

Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries..... 1, 599

All other loans..... 69, 698

Total.....

93, 723

Overdrafts.....

833

Investments:

United States Government securities.....	3, 678
State, county, and municipal bonds.....	2, 053
Railroad and other public service corporation bonds.....	1, 025
Stock of Federal reserve banks and other corporations....	3, 746
Foreign government bonds and other foreign securities....	454
Other bonds, notes, warrants, etc.....	16, 870
Total.....	27, 826
Banking house, furniture and fixtures.....	3, 418
Real estate owned other than banking house.....	6, 798
Cash in vault:	
Gold coin.....	40
Gold certificates.....	49
All other cash in vault.....	1, 153
Not classified.....	1, 266
Total.....	2, 508
Reserve with Federal reserve banks or other reserve agents.....	4, 787
Other amounts due from banks.....	12, 349
Exchanges for clearing house and other cash items.....	1, 078
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....	3, 170
Total resources.....	156, 490

LIABILITIES

Capital stock paid in.....	9, 905
Surplus.....	9, 536
Undivided profits—net.....	2, 479
Reserves for dividends, contingencies, etc.....	50
Reserves for interest, taxes, and other expenses accrued and unpaid....	61
Due to banks (demand balances).....	2, 862
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....	362
Demand deposits (other than bank and United States):	
Individual deposits subject to check.....	47, 721
State, county, and municipal deposits.....	3, 691
Certificates of deposit (other than for money borrowed)....	2, 747
Other demand deposits.....	2, 199
Total.....	56, 358
Time deposits (including postal savings):	
State, county, and municipal deposits.....	126
Deposits of other banks.....	10
Other time deposits—	
Deposits evidenced by savings pass books.....	27, 394
Certificates of deposit (other than for money borrowed)....	19, 324
Time deposits, open accounts; Christmas savings accounts, etc.....	2, 296
Postal savings deposits.....	30
Total.....	49, 180
United States deposits (exclusive of postal savings).....	1, 044
Deposits not classified.....	1, 710
Total deposits.....	111, 516
Bills payable and rediscounts.....	16, 660
Agreements to repurchase United States Government or other securities sold.....	46
Acceptances executed for customers and to furnish dollar exchange....	19
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement).....	6, 218
Total liabilities.....	156, 490

Resources and liabilities of private banks in the United States June 29, 1929, compared with June 30, 1928

[In thousands of dollars]

	June 29, 1929	June 30, 1928	Increase	Decrease
Number of banks.....	391	404		13
RESOURCES				
Loans and discounts (including rediscounts).....	93,723	86,597	7,216	
Overdrafts.....	833	389	444	
Investments.....	27,826	28,959		1,133
Banking house, furniture and fixtures.....	3,418	3,347	71	
Real estate owned other than banking house.....	6,793	6,862		64
Cash in vault.....	2,508	2,817		309
Reserve with Federal reserve banks or other reserve agents.....	4,737	2,588	2,199	
Other amounts due from banks.....	12,349	13,287		938
Exchanges for clearing house and other cash items.....	1,078	867	211	
Other resources.....	3,170	3,211		41
Total resources.....	156,490	148,834	7,656	
LIABILITIES				
Capital stock paid in.....	9,995	8,278	1,627	
Surplus.....	9,536	8,329	1,207	
Undivided profits—net.....	2,479			
Reserves for dividends, contingencies, etc.....	50			
Reserves for interest, taxes, and other expenses accrued and unpaid.....	61	1,775	815	
Due to banks.....	2,862	1,422	1,440	
Certified and cashiers' checks and cash letters of credit and travelers' check outstanding.....	362	153	209	
Demand deposits.....	56,358	46,074	10,284	
Time deposits (including postal savings).....	49,180	43,060	6,090	
United States deposits.....	1,044		1,044	
Deposits not classified.....	1,710	21,422		19,712
Total deposits.....	111,516	112,161		645
Bills payable and rediscounts.....	19,660	11,989	4,671	
Agreements to repurchase securities sold.....	46			
Acceptances executed for customers.....	19	6,302		19
Other liabilities.....	6,218			
Total liabilities.....	156,490	148,834	7,656	

All reporting banks other than national

The statements following show a summary of the resources and liabilities of all reporting banks, other than national, on June 29, 1929, and a comparison of these items with the amounts reported as of June 30, 1928:

Summary of reports of condition of 17,794 State (commercial), savings, private banks, and loan and trust companies in the United States and possessions at the close of business June 29, 1929

[In thousands of dollars]

RESOURCES**Loans and discounts (including rediscounts):**

Real estate loans, mortgages, deeds of trust, and other liens on real estate—

On farm land..... 6,181,036

On other real estate..... 2,826,192

Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks)..... 6,096,871

Loans to banks..... 7,114

Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries..... 2,416,384

All other loans..... 9,047,542

Total..... 26,575,139

Overdrafts..... 46,664

Investments:

United States Government securities.....	1, 219, 019
State, county, and municipal bonds.....	988, 905
Railroad and other public service corporation bonds.....	1, 807, 817
Stock of Federal reserve banks and other corpora- tions.....	231, 382
Foreign government bonds and other foreign securities.....	133, 274
Other bonds, notes, warrants, etc.....	6, 311, 806
Total.....	10, 692, 203
Banking house, furniture and fixtures.....	1, 006, 770
Real estate owned other than banking house.....	271, 977
Cash in vault:	
Gold coin.....	11, 616
Gold certificates.....	12, 083
All other cash in vault.....	209, 439
Not classified.....	288, 787
Total.....	521, 925
Reserve with Federal reserve banks or other reserve agents.....	1, 847, 249
Other amounts due from banks.....	1, 713, 338
Exchanges for clearing house and other cash items.....	906, 766
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....	1, 150, 246
Total resources.....	44, 732, 277

LIABILITIES

Capital stock paid in.....	2, 169, 603
Surplus.....	3, 132, 646
Undivided profits—net.....	609, 882
Reserves for dividends, contingencies, etc.....	80, 651
Reserves for interest, taxes, and other expenses accrued and unpaid..	68, 808
Due to banks (demand balances).....	1, 453, 265
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding.....	464, 880
Demand deposits (other than bank and United States):	
Individual deposits subject to check.....	12, 356, 670
State, county, and municipal deposits.....	856, 296
Certificates of deposit (other than for money borrowed).....	263, 486
Other demand deposits.....	369, 444
Total.....	13, 845, 896
Time deposits (including postal savings):	
State, county, and municipal deposits.....	73, 890
Deposits of other banks.....	51, 639
Other time deposits—	
Deposits evidenced by savings pass books.....	17, 939, 610
Certificates of deposit (other than for money borrowed).....	1, 878, 126
Time deposits, open accounts; Christmas sav- ings accounts, etc.....	497, 874
Postal Savings deposits.....	29, 383
Total.....	20, 470, 522
United States deposits (exclusive of postal savings).....	57, 869
Deposits not classified.....	20, 121
Total deposits.....	36, 312, 553
Bills payable and rediscounts.....	916, 196
Agreements to repurchase United States Government or other secur- ities sold.....	5, 863
Acceptances executed for customers and to furnish dollar exchange..	57, 294
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement) ..	1, 378, 781
Total liabilities.....	44, 732, 277

Resources and liabilities of State (commercial), savings, private banks, and loan and trust companies in the United States and possessions June 29, 1929, compared with June 30, 1928

[In thousands of dollars]

	June 29, 1929	June 30, 1928	Increase	Decrease
Number of banks.....	17, 794	18, 522	-----	728
RESOURCES				
Loans and discounts (including rediscounts).....	26, 575, 139	24, 397, 072	2, 178, 067	-----
Overdrafts.....	46, 684	40, 269	6, 395	-----
Investments.....	10, 692, 203	11, 624, 366	-----	932, 163
Banking house, furniture and fixtures.....	1, 606, 770	942, 467	64, 303	-----
Real estate owned other than banking house.....	271, 977	278, 287	-----	6, 310
Cash in vault.....	521, 925	572, 732	-----	50, 807
Reserve with Federal reserve banks or other reserve agents.....	1, 847, 249	1, 652, 457	194, 792	-----
Other amounts due from banks.....	1, 713, 338	1, 730, 441	-----	17, 103
Exchanges for clearing house and other cash items.....	906, 766	789, 766	117, 000	-----
Other resources.....	1, 150, 246	1, 038, 232	112, 014	-----
Total resources.....	44, 732, 277	43, 066, 089	1, 666, 188	-----
LIABILITIES				
Capital stock paid in.....	2, 169, 603	1, 931, 666	237, 937	-----
Surplus.....	3, 132, 646	2, 725, 834	406, 812	-----
Undivided profits—net.....	609, 882	-----	-----	-----
Reserves for dividends, contingencies, etc.....	80, 661	668, 924	90, 417	-----
Reserves for interest, taxes, and other expenses accrued and unpaid.....	68, 808	-----	-----	-----
Due to banks.....	1, 453, 265	1, 343, 011	110, 254	-----
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	464, 880	449, 614	15, 266	-----
Demand deposits.....	13, 845, 896	13, 302, 856	543, 040	-----
Time deposits (including postal savings).....	20, 470, 522	20, 241, 471	229, 051	-----
United States deposits.....	57, 869	36, 900	20, 969	-----
Deposits not classified.....	20, 121	399, 938	-----	379, 817
Total deposits.....	36, 312, 553	35, 773, 790	538, 763	-----
Bills payable and rediscounts.....	910, 196	764, 961	151, 235	-----
Agreements to repurchase securities sold.....	5, 863	-----	-----	-----
Acceptances executed for customers.....	57, 294	1, 200, 914	241, 024	-----
Other liabilities.....	1, 378, 781	-----	-----	-----
Total liabilities.....	44, 732, 277	43, 066, 089	1, 666, 188	-----

The resources and liabilities of each class of reporting banks, other than national, June 29, 1929, are shown in the following table:

Resources and liabilities of 17,794 State (commercial) banks, loan and trust companies, savings banks, and private banks, June 29, 1929

[In thousands of dollars]

	14,437 State (commercial) banks	1,608 loan and trust companies	747 stock savings banks	611 mutual savings banks	391 private banks	Total, 17,794 banks
RESOURCES						
Loans and discounts (including rediscounts).....	10,361,723	9,311,879	1,006,325	5,801,489	93,723	26,575,139
Overdrafts.....	38,016	7,585	230	853	853	46,684
Investments.....	3,084,672	3,421,673	382,262	3,775,770	27,826	10,692,203
Banking house, furniture, and fixtures.....	464,469	385,112	43,502	110,269	3,418	1,006,770
Real estate owned other than banking house.....	152,629	68,221	21,270	23,059	6,798	271,977
Cash in vault.....	313,997	156,580	17,345	31,495	2,508	521,925
Reserve with Federal reserve banks or other reserve agents.....	866,173	923,415	16,888	35,986	4,787	1,847,249
Due from banks.....	903,315	553,577	93,960	150,137	12,349	1,713,338
Exchange for clearing house and other cash items.....	298,859	594,823	6,060	5,946	1,078	906,766
Other resources.....	340,462	732,310	2,003	72,301	3,170	1,150,246
Total resources.....	16,824,315	16,155,175	1,589,845	10,006,452	156,490	44,732,277
LIABILITIES						
Capital stock paid in.....	1,155,878	941,333	62,487	-----	9,905	2,169,603
Surplus.....	804,400	1,454,504	40,513	823,603	9,536	3,132,646
Undivided profits—net.....	237,422	208,632	13,624	147,725	2,479	609,882
Reserves for dividends, contingencies, etc.....	56,054	9,958	1,062	13,527	50	80,651
Reserves for interest, taxes, and other expenses accrued and unpaid.....	41,554	24,394	1,570	1,229	61	68,808
Due to banks.....	649,980	792,134	8,107	182	2,862	1,453,265
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	113,219	350,881	372	46	362	464,880
Demand deposits.....	6,515,263	6,956,032	219,770	98,473	56,358	13,845,896
Time deposits (including postal savings).....	6,298,456	3,989,532	1,230,228	8,903,126	49,180	20,470,522
United States deposits.....	7,310	44,134	5,381	-----	1,044	57,869
Deposits not classified.....	2,742	13,985	165	1,519	1,710	20,121
Total deposits.....	13,586,970	12,146,698	1,464,023	9,003,346	111,516	36,312,553
Bills payable and rediscounts.....	454,842	437,992	5,336	1,366	16,660	916,196
Agreements to repurchase securities sold.....	3,148	2,669	-----	-----	46	5,863
Acceptances executed for customers.....	44,279	12,942	54	-----	19	57,294
Other liabilities.....	439,768	916,053	1,176	15,566	6,218	1,378,781
Total liabilities.....	18,824,315	16,155,175	1,589,845	10,006,452	156,490	44,732,277

Principal items of resources and liabilities of all reporting banks other than national on or about June 30, 1925-1929

The principal items of resources and liabilities of reporting banks, other than national, for years ended on or about June 30, 1925, to 1929, are shown in the statement following:

Principal items of resources and liabilities of State (commercial), savings, private banks, and loan and trust companies

[In thousands of dollars]

Items	1925	1926	1927	1928	1929
Loans ¹	21,073,990	22,623,107	23,348,344	24,437,341	26,621,803
Investments.....	9,669,669	9,972,888	10,861,875	11,624,366	10,692,203
Cash.....	591,681	636,569	643,692	672,732	521,925
Capital.....	1,800,276	1,860,431	1,902,325	1,931,666	2,169,603
Surplus and undivided profits.....	2,580,134	2,858,653	3,130,367	3,394,758	3,742,528
Deposits (individual).....	30,411,030	31,789,884	32,893,201	33,944,265	34,316,418
Resources.....	37,706,174	39,577,738	41,550,615	43,066,089	44,732,277

¹ Including overdrafts.

NATIONAL BANKS

The statements following show a summary of the resources and liabilities of reporting national banks on June 29, 1929, and a comparison of these items with amounts reported as of June 30, 1928:

Summary of reports of condition of 7,536 national banks in the United States and possessions at the close of business June 29, 1929

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):	
Real estate loans, mortgages, deeds of trust, and other liens on real estate—	
On farm land.....	308, 785
On other real estate.....	1, 104, 220
Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks).....	5, 113, 792
Loans to banks.....	365, 009
Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries.....	326, 011
All other loans.....	7, 583, 313
Total.....	14, 801, 130
Overdrafts.....	10, 193
Investments:	
United States Government securities.....	2, 803, 860
State, county, and municipal bonds.....	757, 207
Railroad and other public service corporation bonds.....	1, 286, 615
Stock of Federal reserve banks and other corporations.....	193, 471
Foreign government bonds and other foreign securities.....	494, 076
Other bonds, notes, warrants, etc.....	1, 121, 306
Total.....	6, 656, 535
Banking house, furniture and fixtures.....	747, 684
Real estate owned other than banking house.....	118, 839
Cash in vault:	
Gold coin.....	15, 237
Gold certificates.....	35, 669
All other cash in vault.....	247, 097
Not classified.....	None.
Total.....	298, 003
Reserve with Federal reserve banks or other reserve agents.....	1, 344, 951
Other amounts due from banks.....	1, 854, 187
Exchanges for clearing house and other cash items.....	785, 006
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....	823, 700
Total resources.....	27, 440, 228

LIABILITIES

Capital stock paid in.....	1, 627, 375
Surplus.....	1, 479, 052
Undivided profits—net.....	487, 504
Reserves for dividends, contingencies, etc.....	80, 832
Reserves for interest, taxes, and other expenses accrued and unpaid.....	73, 968
National-bank circulation.....	649, 452
Due to banks (demand balances).....	2, 175, 932
Certified and cashiers' checks (including dividend checks) and cash letters of credit and travelers' checks outstanding.....	372, 550

Demand deposits (other than bank and United States):	
Individual deposits subject to check	9, 071, 077
State, county, and municipal deposits	1, 104, 247
Certificates of deposit (other than for money borrowed)	149, 107
Other demand deposits	179, 837
Total	10, 504, 268
Time deposits (including postal savings):	
State, county, and municipal deposits	344, 493
Deposits of other banks	81, 446
Other time deposits—	
Deposits evidenced by savings pass books	6, 089, 637
Certificates of deposit (other than for money borrowed)	1, 290, 947
Time deposits, open accounts; Christmas savings accounts, etc.	422, 003
Postal savings deposits	88, 569
Total	8, 317, 095
United States deposits (exclusive of postal savings)	228, 243
Total deposits	21, 598, 088
Bills payable and rediscounts	714, 507
Agreements to repurchase United States Government or other securities sold	49, 660
Acceptances executed for customers and to furnish dollar exchange	392, 623
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement)	287, 167
Total liabilities	27, 440, 228

*Resources and liabilities of national banks in the United States and possessions
June 29, 1929, compared with June 30, 1928*

[In thousands of dollars]

	June 29, 1929	June 30, 1928	Increase	Decrease
Number of banks	7, 536	7, 691		155
RESOURCES				
Loans and discounts (including rediscounts)	14, 801, 130	15, 144, 995		343, 865
Overdrafts	10, 193	10, 138	55	
Investments	6, 656, 535	7, 147, 448		490, 913
Banking house, furniture and fixtures	747, 684	721, 229	26, 455	
Real estate owned other than banking house	118, 830	125, 680		6, 841
Cash in vault	298, 003	315, 113		17, 110
Reserve with Federal reserve banks or other reserve agents	1, 344, 951	1, 453, 383		108, 432
Other amounts due from banks	1, 854, 187	1, 855, 967		31, 780
Exchanges for clearing house and other cash items	785, 006	963, 332		178, 326
Other resources	823, 700	740, 954	82, 746	
Total resources	27, 440, 228	28, 508, 239		1, 068, 011
LIABILITIES				
Capital stock paid in	1, 627, 375	1, 593, 856	33, 519	
Surplus	1, 479, 052	1, 419, 695	59, 357	
Undivided profits—net	487, 504			
Reserves for dividends, contingencies, etc.	80, 832	557, 437	10, 899	
Reserves for interest, taxes, and other expenses accrued and unpaid	73, 968	83, 753		9, 785
National-bank circulation	649, 452	649, 095	357	
Due to banks	2, 175, 932	2, 738, 017		562, 085
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding	372, 550	414, 971		42, 421
Demand deposits	10, 504, 268	11, 003, 795		499, 527
Time deposits (including postal savings)	8, 317, 095	8, 290, 638	20, 457	
United States deposits	228, 243	185, 916	42, 327	
Total deposits	21, 598, 088	22, 639, 357		1, 041, 269
Bills payable and rediscounts	714, 507	801, 185		86, 678
Agreements to repurchase securities sold	49, 660			
Acceptances executed for customers	392, 623	763, 881		34, 431
Other liabilities	287, 167			
Total liabilities	27, 440, 228	28, 508, 239		1, 068, 011

ALL REPORTING BANKS IN THE UNITED STATES AND POSSESSIONS

The statements following show a summary of the resources and liabilities of all reporting banks in the United States and possessions on June 29, 1929, and a comparison of these items with the amounts reported as of June 30, 1928:

Summary of reports of condition of 25,330 reporting banks in the United States and possessions at the close of business June 29, 1929

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):	
Real estate loans, mortgages, deeds of trust, and other liens on real estate—	
On farm land.....	6, 489, 821
On other real estate.....	3, 930, 412
Loans secured by United States Government and other bonds, stocks, and securities (exclusive of loans to banks).....	11, 210, 663
Loans to banks.....	372, 123
Commercial paper bought in open market; acceptances payable in United States; and notes, bills, and acceptances payable in foreign countries....	2, 742, 395
All other loans.....	16, 630, 855
Total.....	41, 376, 269
Overdrafts.....	56, 857
Investments:	
United States Government securities.....	4, 022, 879
State, county, and municipal bonds.....	1, 746, 112
Railroad and other public service corporation bonds.....	3, 094, 432
Stock of Federal reserve banks and other corporations.....	424, 853
Foreign government bonds and other foreign securities.....	627, 350
Other bonds, notes, warrants, etc.....	7, 433, 112
Total.....	17, 348, 738
Banking house, furniture and fixtures.....	1, 754, 454
Real estate owned other than banking house.....	390, 816
Cash in vault:	
Gold coin.....	26, 853
Gold certificates.....	47, 752
All other cash in vault.....	456, 536
Not classified.....	288, 787
Total.....	819, 928
Reserve with Federal reserve banks or other reserve agents.....	3, 192, 200
Other amounts due from banks.....	3, 567, 525
Exchanges for clearing house and other cash items.....	1, 691, 772
Other resources (including securities borrowed, acceptances of other banks and bills of exchange or drafts sold with indorsement, and customers' liability on account of acceptances).....	1, 973, 946
Total resources.....	72, 172, 505
LIABILITIES	
Capital stock paid in.....	3, 796, 978
Surplus.....	4, 611, 698
Undivided profits—net.....	1, 097, 386
Reserves for dividends, contingencies, etc.....	161, 483
Reserves for interest, taxes, and other expenses accrued and unpaid..	142, 776
National-bank circulation.....	649, 452

Due to banks (demand balances)	3, 629, 197
Certified and cashiers' checks (including dividend checks), and cash letters of credit and travelers' checks outstanding	837, 430
Demand deposits (other than bank and United States):	
Individual deposits subject to check	21, 427, 747
State, county, and municipal deposits	1, 960, 543
Certificates of deposit (other than for money borrowed)	412, 593
Other demand deposits	549, 281
Total	24, 350, 164
Time deposits (including Postal Savings):	
State, county, and municipal deposits	418, 383
Deposits of other banks	133, 085
Other time deposits—	
Deposits evidenced by savings pass books	24, 029, 247
Certificates of deposit (other than for money borrowed)	3, 169, 073
Time deposits, open accounts; Christmas savings accounts, etc.	919, 877
Postal Savings deposits	117, 952
Total	28, 787, 617
United States deposits (exclusive of Postal Savings)	286, 112
Deposits not classified	20, 121
Total deposits	57, 910, 641
Bills payable and rediscounts	1, 630, 703
Agreements to repurchase United States Government or other securities sold	55, 523
Acceptances executed for customers and to furnish dollar exchange	449, 917
Other liabilities (including securities borrowed and acceptances of other banks and bills of exchange or drafts sold with indorsement) ..	1, 665, 948
Total liabilities	72, 172, 505

*Resources and liabilities of all reporting banks in the United States and possessions
June 29, 1929, compared with June 30, 1928*

[In thousands of dollars]

	June 29, 1929	June 30, 1928	Increase	Decrease
Number of banks.....	25, 330	26, 213	-----	883
RESOURCES				
Loans and discounts (including rediscounts).....	41, 376, 269	39, 542, 067	1, 834, 202	-----
Overdrafts.....	56, 847	50, 407	6, 450	-----
Investments.....	17, 348, 738	18, 771, 814	-----	1, 423, 076
Banking house, furniture and fixtures.....	1, 754, 454	1, 663, 696	90, 758	-----
Real estate owned other than banking house.....	390, 816	403, 967	-----	13, 151
Cash in vault.....	✓ 819, 928	887, 845	-----	67, 917
Reserve with Federal reserve banks or other reserve agents.....	✓ 3, 192, 200	3, 105, 840	86, 360	-----
Other amounts due from banks.....	✓ 3, 567, 525	3, 616, 408	-----	48, 883
Exchanges for clearing house and other cash items.....	1, 691, 772	1, 753, 098	-----	61, 326
Other resources.....	1, 973, 946	1, 779, 186	194, 760	-----
Total resources.....	72, 172, 505	71, 574, 328	598, 177	-----
LIABILITIES				
Capital stock paid in.....	3, 796, 978	3, 525, 522	271, 456	-----
Surplus.....	4, 611, 698	4, 145, 529	466, 169	-----
Undivided profits—net.....	1, 097, 386	-----	-----	-----
Reserves for dividends, contingencies, etc.....	161, 483	1, 310, 114	91, 531	-----
Reserves for interest, taxes, and other expenses accrued and unpaid.....	142, 776	-----	-----	-----
National bank circulation.....	649, 452	649, 095	357	-----
Due to banks.....	3, 629, 197	4, 081, 028	-----	451, 831
Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.....	837, 430	864, 585	-----	27, 155
Demand deposits.....	24, 350, 164	24, 306, 651	43, 513	-----
Time deposits (including postal savings).....	28, 787, 617	28, 538, 199	249, 508	-----
United States deposits.....	286, 112	222, 816	63, 296	-----
Deposits not classified.....	20, 121	309, 938	-----	379, 817
Total deposits.....	57, 910, 641	58, 413, 127	-----	502, 486
Bills payable and rediscounts.....	1, 630, 703	1, 566, 146	64, 557	-----
Agreements to repurchase securities sold.....	55, 523	-----	-----	-----
Acceptances executed for customers.....	449, 917	1, 964, 795	206, 593	-----
Other liabilities.....	1, 665, 948	-----	-----	-----
Total liabilities.....	72, 172, 505	71, 574, 328	598, 177	-----

The table following shows the population of each State, number of reporting banks, resources and liabilities, a classification of loans and discounts, investments, cash and demand and time deposits, June 29, 1929, with a recapitulation by classes of banks:

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions June, 1929 (includes national, State (commercial) banks, loan and trust companies, savings and private banks)

States and Territories, etc.	Population (approximate)	Number of banks	Resources (in thousands of dollars)										
			Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Lawful reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Maine.....	789,000	134	230,177	152	206,685	5,951	1,641	5,272	5,356	15,974	888	1,132	473,228
New Hampshire.....	458,000	123	157,702	25	154,755	4,850	969	2,209	3,642	9,073	988	421	334,643
Vermont.....	357,000	104	161,977	77	94,556	3,299	6,606	2,194	2,895	9,749	638	4,408	286,399
Massachusetts.....	4,245,000	452	2,946,957	498	1,309,315	76,326	13,744	25,726	134,356	129,322	43,722	111,552	4,791,518
Rhode Island.....	690,000	33	306,618	25	226,912	5,305	425	7,135	20,264	8,027	2,584	7,111	584,406
Connecticut.....	1,646,000	254	916,344	246	439,178	33,352	8,278	12,476	43,682	28,821	8,110	4,991	1,495,478
Total New England States.....	8,185,000	1,100	4,719,775	1,023	2,431,401	129,092	31,663	55,012	210,195	200,966	56,930	129,615	7,965,672
New York.....	11,665,000	1,141	12,275,476	6,249	4,281,441	339,499	8,680	122,478	1,050,949	571,145	1,054,326	1,094,310	20,804,553
New Jersey.....	3,930,000	567	1,654,010	220	795,291	90,861	14,240	29,683	91,727	96,535	19,104	73,961	2,865,632
Pennsylvania.....	9,790,000	1,589	3,197,991	839	2,595,747	215,083	52,833	79,363	325,528	243,575	86,906	107,614	6,905,979
Delaware.....	250,000	51	119,279	45	48,527	4,809	1,288	1,648	7,764	5,064	761	570	189,765
Maryland.....	1,635,000	235	515,771	105	329,193	24,529	5,592	8,408	47,289	35,159	16,550	10,594	993,191
District of Columbia.....	550,000	41	194,252	79	61,637	22,991	2,380	5,042	9,307	25,642	7,489	2,428	331,797
Total Eastern States.....	27,850,000	3,624	17,956,779	7,537	8,111,836	697,772	84,963	247,723	1,532,564	977,120	1,185,136	1,289,477	32,090,907
Virginia.....	2,555,000	484	456,668	236	98,236	19,799	6,490	8,353	15,073	45,900	5,765	11,092	667,612
West Virginia.....	1,680,000	310	288,455	146	69,038	18,734	6,692	8,867	29,934	13,157	2,844	2,354	440,223
North Carolina.....	2,980,000	428	335,289	253	54,834	21,857	4,262	7,641	39,686	21,865	6,587	2,969	495,243
South Carolina.....	1,855,000	223	138,630	221	42,142	7,366	5,566	3,541	3,867	20,692	1,867	1,656	225,578
Georgia.....	3,160,000	424	296,438	406	56,772	14,911	8,999	6,652	29,316	30,506	5,126	5,280	454,386
Florida.....	1,335,000	257	190,008	61	121,396	16,464	5,349	11,013	9,373	57,513	3,679	3,271	418,127
Alabama.....	2,560,000	350	249,171	187	57,508	12,201	5,070	7,498	11,863	28,221	3,591	2,652	377,962
Mississippi.....	1,795,000	334	167,329	1,050	53,912	6,369	2,620	4,374	25,611	10,431	1,533	4,065	277,294
Louisiana.....	1,945,000	226	344,816	871	81,219	29,425	5,247	6,995	16,602	48,182	10,726	14,572	558,655
Texas.....	5,400,000	1,353	814,387	2,624	272,162	50,043	13,615	26,600	97,849	138,577	16,704	12,845	1,445,406
Arkansas.....	1,910,000	420	164,168	258	43,767	7,262	3,966	4,752	27,636	14,452	1,808	269,338	269,338
Kentucky.....	2,545,000	572	434,008	587	125,698	15,503	10,829	8,849	12,313	49,418	5,607	22,212	685,024
Tennessee.....	2,490,000	490	355,979	829	75,147	22,008	7,536	8,099	11,334	66,156	9,313	21,211	577,612
Total Southern States.....	32,210,000	5,871	4,235,346	7,729	1,151,831	241,974	86,241	113,214	330,457	545,070	74,611	105,987	6,892,460
Ohio.....	6,655,000	1,029	2,029,499	680	684,920	113,141	21,367	66,489	215,050	112,199	10,090	60,645	3,314,080
Indiana.....	3,175,000	986	670,053	440	225,769	40,868	11,126	27,677	19,994	94,469	7,374	137,074	1,234,844
Illinois.....	7,360,000	1,801	2,946,424	2,152	966,968	112,727	20,337	59,445	214,045	413,440	115,513	68,353	4,922,404

Michigan.....	4,542,000	781	1,537,868	599	540,037	76,582	10,546	30,985	183,346	58,955	47,845	15,952	2,505,015
Wisconsin.....	2,955,000	964	675,824	492	276,682	20,631	11,071	17,563	76,016	44,203	11,963	4,040	1,147,485
Minnesota.....	2,700,000	1,072	540,965	560	374,172	19,170	12,585	22,784	20,656	106,905	12,669	7,045	1,127,571
Iowa.....	2,535,000	1,328	592,973	581	216,203	30,494	29,152	17,844	22,017	96,885	6,215	2,087	1,014,568
Missouri.....	3,490,000	1,325	834,374	772	340,641	32,180	12,120	19,643	34,449	185,120	12,112	15,695	1,487,106
Total Middle Western States.....	33,412,000	9,286	9,830,980	6,276	3,625,449	457,093	128,304	262,430	705,573	1,112,236	223,781	310,891	16,753,013
North Dakota.....	670,000	433	83,046	145	31,494	5,201	5,331	3,690	9,681	7,434	763	466	147,251
South Dakota.....	702,000	396	95,157	199	40,499	5,163	5,134	3,284	3,919	21,647	1,147	965	177,214
Nebraska.....	1,405,000	846	291,605	532	93,640	12,998	9,946	10,446	14,125	69,870	5,221	2,201	510,585
Kansas.....	1,848,000	1,077	295,440	589	117,258	16,556	5,563	10,498	14,443	69,425	3,713	5,168	538,983
Montana.....	715,000	198	94,015	227	56,360	4,660	2,524	4,632	4,548	22,633	551	336	190,486
Wyoming.....	225,000	87	40,190	155	18,113	1,623	671	1,849	2,204	8,915	421	152	74,693
Colorado.....	1,080,000	278	171,157	223	94,044	8,112	2,291	7,328	24,699	31,852	5,876	727	346,309
New Mexico.....	400,000	58	25,907	25	14,750	1,613	415	1,437	1,934	4,578	254	338	51,257
Oklahoma.....	2,415,000	649	261,748	473	147,676	16,552	2,689	7,420	24,535	75,282	5,596	1,050	643,021
Total Western States.....	9,470,000	4,022	1,358,265	2,568	613,840	72,808	34,564	50,784	100,089	311,636	23,542	11,403	2,579,499
Washington.....	1,580,000	344	285,861	150	159,498	14,623	1,422	8,707	42,981	41,504	8,210	7,456	570,442
Oregon.....	980,000	235	145,268	178	114,157	10,067	1,761	6,501	20,190	22,445	5,296	2,085	327,948
California.....	4,605,000	455	2,411,227	2,100	994,143	115,646	13,550	44,945	138,751	278,960	105,060	65,372	4,169,654
Idaho.....	532,000	137	48,411	83	28,743	3,355	1,122	2,084	3,398	12,469	580	181	100,421
Utah.....	528,000	105	121,626	345	35,753	3,637	1,974	1,825	5,794	18,660	2,363	2,459	194,441
Nevada.....	80,000	35	30,705	114	9,667	1,736	889	1,519	1,067	6,926	276	831	53,730
Arizona.....	445,000	46	54,182	32	30,397	2,111	1,916	3,070	9,942	4,040	1,034	591	107,315
Total Pacific States.....	8,650,000	1,357	3,097,280	3,032	1,372,358	151,375	22,634	68,651	222,118	385,004	122,824	78,975	5,524,251
Alaska.....	91,000	17	6,074	25	5,009	319	108	1,238	-----	1,834	88	81	14,770
The Territory of Hawaii.....	320,000	23	69,361	1,928	24,863	946	834	4,817	153	10,516	1,729	7,539	122,686
Porto Rico.....	1,400,000	18	52,519	657	5,487	1,549	568	2,603	-----	5,418	2,704	3,523	75,828
Philippines.....	11,250,000	12	49,590	20,082	6,664	1,526	937	13,166	1,051	17,725	427	36,455	153,913
Total possessions.....	13,061,000	70	177,844	28,692	42,023	4,340	2,447	22,114	1,204	35,493	4,948	47,598	366,703
Total United States and possessions.....	132,848,000	25,330	41,376,269	56,857	17,348,738	1,754,454	390,816	819,928	3,192,200	3,567,525	1,691,772	1,973,946	72,172,505

RECAPITULATION

National banks.....	7,536	14,801,130	10,193	6,656,535	747,684	118,839	298,003	1,344,951	1,854,187	785,006	823,760	27,440,228	
State (commercial) banks.....	14,437	10,361,723	38,016	3,034,672	464,469	152,629	313,997	866,173	903,315	298,859	340,462	16,824,315	
Trust companies.....	1,608	9,311,879	7,585	3,421,673	385,112	68,221	156,580	923,415	553,577	594,823	732,310	16,155,175	
Stock savings banks.....	747	1,006,325	230	382,262	43,502	21,270	17,345	16,888	93,960	6,060	2,003	1,589,845	
Mutual savings banks.....	611	5,801,489		3,775,770	110,269	23,059	31,495	35,985	150,137	5,946	72,301	10,006,452	
Private banks.....	391	93,723	833	27,826	3,418	6,798	2,508	4,787	12,349	1,078	3,170	156,490	
Grand total.....		25,330	41,376,269	55,857	17,348,738	1,754,454	390,816	819,928	3,192,200	3,567,525	1,691,772	1,973,946	72,172,505

States and Territories, etc.	Liabilities (in thousands of dollars)															
	Capital stock paid in	Surplus	Undivided profits—net	Re-serves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	National bank circulation	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks out-standing	Demand deposits	Time de-posits (includ-ing Postal Savings)	United States de-posits	De-posits not clas-sified	Bills payable and redis-counts	Agree-ments to repur-chase securi-ties sold	Accept-ances exe-cuted for cus-tomers	Other liabil-ities
Maine.....	13,876	20,286	13,817	622	462	4,848	4,364	1,668	77,884	316,346	311	-----	13,115	-----	-----	629
New Hampshire.....	6,630	21,469	4,631	8,425	123	4,690	3,501	863	40,775	237,487	553	5	4,897	-----	-----	594
Vermont.....	8,086	15,263	8,201	305	669	4,304	1,279	813	29,504	211,197	129	-----	5,885	-----	-----	764
Massachusetts.....	143,678	222,709	156,369	13,214	8,289	19,157	149,867	21,858	1,088,551	2,733,031	17,117	1,343	67,981	36,826	73,205	38,323
Rhode Island.....	14,390	34,847	10,764	313	6,578	3,799	5,441	1,167	132,193	364,415	624	-----	4,006	-----	5,646	223
Connecticut.....	48,033	94,877	56,153	721	5,424	9,754	17,181	6,550	320,815	891,382	3,728	869	32,991	-----	150	6,850
Total New England States.....	234,693	409,451	254,935	23,600	21,545	46,552	181,633	32,919	1,689,722	4,753,858	22,462	2,217	128,875	36,826	79,001	47,383
New York.....	870,020	1,875,506	106,259	18,667	18,131	67,138	1,388,936	510,730	7,115,480	7,314,488	40,027	-----	431,554	106	242,779	804,732
New Jersey.....	141,374	174,042	53,669	6,889	6,772	22,835	33,682	14,802	956,765	1,309,642	9,913	2,846	72,029	190	2,240	57,942
Pennsylvania.....	378,267	723,625	160,158	10,783	8,872	82,255	282,864	37,843	2,104,567	2,737,518	55,128	-----	187,125	13	14,242	112,718
Delaware.....	10,800	14,730	6,240	1,211	26	1,008	2,638	322	74,997	62,928	65	-----	4,036	-----	-----	10,754
Maryland.....	40,663	73,911	16,533	1,096	4,556	7,399	42,196	1,200	279,123	496,159	5,665	-----	15,340	-----	238	8,512
District of Columbia.....	24,880	20,173	6,556	1,162	805	4,891	14,701	1,565	142,732	101,702	3,711	-----	6,021	195	-----	2,703
Total Eastern States.....	1,466,004	2,881,937	349,415	40,408	39,162	185,527	1,775,017	566,462	10,673,664	12,022,437	114,509	2,846	716,105	504	259,499	997,361
Virginia.....	59,316	39,067	11,966	3,832	1,274	19,679	29,520	3,461	199,535	251,229	2,932	-----	32,146	-----	973	12,682
West Virginia.....	32,552	25,999	9,320	650	1,751	10,323	9,786	3,279	164,176	164,054	544	-----	15,065	-----	-----	1,724
North Carolina.....	37,335	26,654	8,515	616	2,987	8,142	26,373	6,238	173,618	158,682	1,836	-----	40,141	385	781	3,140
South Carolina.....	18,927	10,180	3,644	216	880	5,811	8,296	1,221	73,008	93,010	2,529	-----	7,296	72	175	313
Georgia.....	40,479	26,279	10,935	884	2,263	7,750	27,707	1,829	157,550	147,596	7,587	11	18,353	-----	701	4,457
Florida.....	31,132	18,766	6,972	296	1,349	4,791	26,728	3,840	168,633	137,136	2,245	-----	7,220	2,590	55	6,364
Alabama.....	30,131	21,176	10,355	760	1,081	13,638	8,414	1,105	138,061	114,609	3,258	-----	33,118	153	1,498	605
Mississippi.....	16,473	10,595	3,138	336	660	3,006	8,502	1,442	110,400	100,844	713	-----	15,858	-----	24	5,213
Louisiana.....	34,218	21,330	8,317	1,058	1,883	6,207	43,846	3,372	250,450	131,564	3,539	-----	27,584	-----	2,438	23,029
Texas.....	121,216	55,654	30,583	2,791	2,870	44,136	101,926	16,351	770,715	246,263	20,379	160	22,720	2,172	4,758	2,712
Arkansas.....	21,719	9,522	4,682	192	468	3,853	16,478	3,410	121,392	70,036	545	-----	10,052	113	4	842
Kentucky.....	49,775	35,451	9,270	3,550	1,141	15,248	23,116	8,461	212,394	221,132	1,182	-----	32,107	1,111	130	70,756
Tennessee.....	44,099	33,009	3,677	371	1,057	14,738	24,268	2,276	219,716	189,227	1,783	-----	20,228	-----	544	22,619
Total Southern States.....	538,372	333,592	121,674	15,552	19,669	157,352	354,960	56,385	2,759,848	2,030,782	49,072	171	281,898	6,596	12,081	154,456

Ohio.....	191,153	151,399	54,524	9,812	2,004	35,973	124,795	6,231	1,107,304	1,447,863	7,649	81,536	24	1,738	92,075
Indiana.....	78,417	44,744	22,304	774	795	21,834	38,919	9,964	414,310	410,641	3,136	53,579	180	19	133,228
Illinois.....	333,507	223,286	74,752	41,130	24,396	35,949	353,861	47,975	2,000,315	1,586,624	12,560	94,765	4,308	41,590	17,386
Michigan.....	129,774	116,240	39,031	842	8,425	16,119	58,927	17,158	861,368	1,115,991	6,173	57,482	1,598	8,344	67,506
Wisconsin.....	69,676	37,315	20,656	2,221	4,803	15,991	45,212	6,737	361,249	541,240	4,345	26,456	8	1,561	9,015
Minnesota.....	61,488	34,549	14,375	2,259	2,148	14,404	74,578	11,628	358,974	529,434	4,986	12,017	33	1,213	1,503
Iowa.....	67,258	30,096	12,787	1,492	1,177	14,121	45,579	3,048	324,819	491,827	1,979	11,913	12	2	2,229
Missouri.....	108,247	61,732	29,685	4,150	982	9,765	102,619	10,902	699,880	392,268	4,391	42,830	57	793	18,755
Total Middle Western States.....	1,039,520	699,411	268,114	62,680	44,730	164,156	875,490	110,643	6,128,219	6,515,888	45,219	10,190	385,578	6,208	55,270
North Dakota.....	11,137	4,693	1,106	134	48	3,214	2,640	1,111	50,739	69,264	169	2,814	155	1	26
South Dakota.....	11,647	4,626	1,646	106	101	1,885	5,374	1,294	75,403	71,473	607	2,424	37	-----	591
Nebraska.....	32,816	13,101	4,756	1,760	1,066	7,068	48,589	3,163	218,020	167,548	1,083	11,815	39	-----	261
Kansas.....	40,950	20,489	8,177	527	462	9,565	25,911	4,529	294,808	115,596	2,013	7,470	3,956	-----	4,231
Montana.....	11,365	5,201	3,140	110	449	2,811	7,701	1,030	78,500	77,601	443	2,498	-----	-----	137
Wyoming.....	4,285	2,935	1,039	121	69	1,486	2,638	533	33,194	26,325	86	2,006	-----	-----	-----
Colorado.....	18,123	11,897	5,901	198	1,332	4,408	19,031	3,864	158,095	119,403	494	3,200	141	-----	227
New Mexico.....	3,240	1,453	253	71	18	1,253	984	520	29,899	12,143	134	1,024	204	-----	61
Oklahoma.....	33,412	10,657	5,078	586	937	6,673	38,926	8,439	296,641	125,589	794	15,665	660	57	907
Total Western States.....	166,475	75,052	31,096	3,613	4,482	37,857	151,794	24,483	1,235,269	784,942	5,823	46,916	5,191	58	6,441
Washington.....	36,532	15,509	5,922	1,580	991	11,453	36,228	4,720	229,027	211,790	5,146	5,756	83	936	4,769
Oregon.....	21,061	9,650	4,723	431	452	5,222	15,461	3,037	136,039	123,902	363	6,993	14	64	536
California.....	234,134	159,363	53,120	6,093	5,110	34,984	197,224	32,226	1,207,801	2,071,296	40,332	42,857	45	39,060	46,309
Idaho.....	5,912	2,259	749	1,738	253	1,389	2,891	895	48,823	34,339	83	949	41	-----	50
Utah.....	11,921	6,254	1,579	940	723	2,233	14,837	1,364	55,912	75,548	31	3,242	-----	-----	19,857
Nevada.....	3,437	1,166	722	27	95	1,194	1,981	1,163	19,427	23,830	99	145	-----	-----	443
Arizona.....	6,026	3,784	1,554	20	63	1,025	2,063	1,249	52,095	38,762	197	220	15	-----	242
Total Pacific States.....	319,023	197,985	68,370	10,829	7,687	57,500	270,685	44,654	1,749,124	2,579,517	46,251	60,162	198	40,000	72,206
Alaska.....	915	440	375	32	8	58	116	105	6,446	5,889	392	-----	-----	-----	-----
The Territory of Hawaii.....	10,284	7,282	2,247	809	441	450	4,283	811	39,270	44,122	2,165	2,072	2,752	3,814	1,884
Porto Rico.....	8,453	2,663	789	76	4,473	-----	7,851	467	16,411	19,083	219	1,174	6,719	134	6,816
Philippines.....	13,239	3,835	371	3,854	579	-----	7,368	501	52,191	31,099	-----	1,444	1,698	-----	37,704
Total possessions.....	32,891	14,220	3,782	4,801	5,501	508	19,618	1,584	114,318	100,193	2,776	4,696	11,169	3,948	46,404
Total United States and possessions.....	3,796,978	4,611,698	1,097,386	161,483	142,776	649,452	3,629,197	837,430	24,350,164	28,787,617	286,112	20,121	1,630,703	55,523	449,917

RECAPITULATION

National banks.....	1,027,375	1,479,052	487,504	80,832	73,968	649,452	2,175,932	372,550	10,504,268	8,317,095	228,243	714,507	49,660	392,623	287,167
State (commercial) banks.....	1,155,878	804,400	237,422	55,064	41,554	-----	649,980	113,219	6,515,269	6,298,456	7,310	2,742	454,842	3,148	44,279
Trust companies.....	941,383	1,454,504	208,632	9,988	24,394	-----	732,134	353,881	6,956,032	3,089,532	44,134	13,985	437,992	2,669	12,942
Stock savings banks.....	62,487	40,513	13,624	1,062	1,570	-----	8,107	372	219,770	1,230,228	5,381	165	5,336	-----	54
Mutual savings banks.....	-----	823,693	147,725	13,527	1,229	-----	132	46	98,473	8,903,126	-----	1,519	1,366	-----	15,566
Private banks.....	9,905	9,536	2,479	50	61	-----	2,862	362	56,358	49,130	1,044	1,710	16,600	46	19
Grand total.....	3,796,978	4,611,698	1,097,386	161,483	142,776	649,452	3,629,197	837,430	24,350,164	28,787,617	286,112	20,121	1,630,703	55,523	449,917

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1929—Continued

[In thousands of dollars]

States and Territories, etc.	Loans and discounts						Investments					
	Real estate loans, mortgages, deeds of trust, and other liens on real estate:		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market; and bills, acceptances, etc., payable	All other loans ¹	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Maine.....	150,796	7,369	28,922	463	1,705	40,922	30,917	12,792	68,489	6,017	15,435	73,035
New Hampshire.....	69,922	26,354	24,379	93	6,799	30,155	24,125	8,598	87,324	10,129	8,944	15,635
Vermont.....	1,462	90,820	25,796	60	70	43,769	12,079	41,650	10,004	3,820	14,640	11,763
Massachusetts.....	1,385,830	78,206	569,042	21,077	35,968	853,804	171,475	299,785	582,257	55,785	27,162	172,850
Rhode Island.....	199	138,534	12,895	350	7,142	147,198	66,901	6,726	102,622	610	5,970	44,083
Connecticut.....	617	487,613	229,386	368	1,074	197,286	66,013	26,229	209,471	59,772	63,001	14,692
Total New England States.....	1,611,826	829,196	890,420	22,411	52,788	1,313,134	372,110	395,780	1,060,167	136,184	135,152	332,058
New York.....	3,730,921	97,223	4,774,483	132,603	2,244,453	1,295,793	555,224	84,020	302,634	43,092	124,807	3,171,664
New Jersey.....	108,779	348,908	458,742	2,747	52,606	682,228	141,456	134,470	284,471	66,504	52,921	115,469
Pennsylvania.....	10,515	351,279	1,389,830	51,819	24,144	1,364,404	518,360	206,341	798,859	21,231	84,984	965,972
Delaware.....	3,288	24,957	65,637	10	170	25,217	6,320	6,459	20,967	178	960	13,613
Maryland.....	2,782	22,435	125,484	4,467	838	359,765	65,025	25,704	148,495	23,133	9,252	57,584
District of Columbia.....	150	29,982	84,469	1,161	1,579	76,911	26,969	1,823	15,097	1,954	2,686	13,108
Total Eastern States.....	3,862,435	874,784	6,898,645	192,807	2,323,790	3,804,318	1,313,354	458,817	1,570,553	156,092	275,610	4,337,410
Virginia.....	6,364	12,509	62,010	8,384	2,265	365,136	33,741	4,750	6,057	8,824	3,513	46,351
West Virginia.....	1,262	10,853	35,089	1,253	436	239,562	23,774	1,035	5,857	1,733	3,030	33,609
North Carolina.....	2,896	4,583	18,959	3,000	226	305,625	24,399	12,828	780	2,342	693	13,792
South Carolina.....	3,078	3,044	16,969	1,094	1,136	113,309	13,236	5,720	1,196	1,313	574	20,103
Georgia.....	4,218	32,250	50,242	7,561	1,442	200,725	31,755	4,603	2,920	5,797	1,399	10,237
Florida.....	1,559	11,940	24,470	2,422	5,045	143,672	51,288	36,365	6,293	3,817	2,917	20,716
Alabama.....	4,285	4,867	20,860	4,840	3,303	211,016	22,381	8,520	5,155	1,341	2,474	17,637
Mississippi.....	4,206	5,454	8,513	1,854	756	146,546	8,999	8,331	1,020	450	992	34,120
Louisiana.....	4,305	2,076	18,372	2,141	931	316,991	18,892	4,041	373	1,447	217	56,249
Texas.....	32,329	30,879	156,534	8,057	34,145	552,443	173,146	33,633	10,739	9,952	5,387	39,305
Arkansas.....	24,117	3,443	7,513	1,059	6,598	121,438	22,073	5,024	1,233	642	1,077	13,718
Kentucky.....	6,282	7,197	60,590	3,893	1,395	354,651	42,460	2,413	11,152	1,296	3,549	64,828
Tennessee.....	2,819	5,680	42,851	6,042	2,030	295,657	23,425	11,358	2,615	1,649	2,191	34,009
Total Southern States.....	97,720	134,775	522,972	52,500	60,608	3,366,771	489,570	138,681	55,290	35,603	28,013	404,674

Ohio.....	585,837	37,447	161,970	7,072	2,173	1,235,200	216,284	149,322	23,223	8,834	24,639	257,568
Ladania.....	11,501	18,393	53,697	4,502	6,802	575,158	69,125	8,882	27,758	3,174	8,796	108,034
Illinois.....	16,627	310,918	1,367,698	21,862	22,083	1,210,236	310,187	163,921	51,807	14,992	29,634	405,427
Michigan.....	6,902	556,556	170,820	7,588	9,105	786,897	51,725	29,286	30,297	11,274	12,163	405,292
Wisconsin.....	60,820	68,743	153,103	5,456	22,200	365,493	67,419	30,713	77,337	5,500	23,372	72,341
Minnesota.....	15,104	11,068	91,339	6,766	7,423	409,260	124,689	25,416	31,374	2,275	13,533	170,885
Iowa.....	17,128	8,728	33,435	4,932	7,076	521,674	71,445	10,106	18,384	3,169	6,175	106,961
Missouri.....	3,411	11,600	128,794	15,609	15,346	659,614	52,986	22,122	16,874	19,155	6,424	223,080
Total Middle Western States.....	717,130	1,023,453	2,160,856	73,787	92,222	5,763,532	963,860	439,788	282,054	68,373	115,786	1,755,608
North Dakota.....	6,193	2,280	3,354	474	593	70,152	11,643	2,821	3,832	339	2,979	9,880
South Dakota.....	8,688	1,187	40,253	713	2,073	42,238	18,790	7,557	4,006	254	2,142	7,750
Nebraska.....	18,188	5,873	28,966	8,173	12,363	218,042	42,789	8,239	15,117	866	11,549	15,080
Kansas.....	6,033	23,609	20,880	5,010	140,039	99,869	45,279	37,805	1,690	1,129	2,034	29,321
Montana.....	1,606	6,987	16,742	457	5,830	62,333	23,743	6,106	11,519	1,476	2,570	10,946
Wyoming.....	3,001	2,107	5,784	625	196	28,477	9,012	2,324	1,567	153	629	4,428
Colorado.....	8,925	3,951	67,998	1,175	2,853	86,255	39,668	13,508	10,846	1,232	4,184	24,606
New Mexico.....	1,000	2,325	1,684	85	538	20,275	8,019	2,279	1,109	159	230	2,960
Oklahoma.....	4,059	5,295	47,743	2,287	5,676	196,688	59,068	34,874	3,460	1,347	2,999	45,928
Total Western States.....	57,753	53,614	233,401	18,999	170,166	824,329	258,011	115,513	53,146	6,955	29,316	150,899
Washington.....	3,496	8,800	50,419	2,006	4,523	221,617	47,902	13,881	16,493	1,386	7,495	72,341
Oregon.....	7,221	13,323	22,825	1,313	8,654	91,932	52,194	26,156	13,653	833	9,282	12,039
California.....	89,264	930,486	328,361	5,763	15,838	1,041,495	477,374	129,550	28,449	12,412	18,955	326,903
Idaho.....	5,589	565	5,565	277	34,858	12,105	5,118	2,002	510	2,666	6,352	6,352
Utah.....	13,046	31,481	28,647	1,374	1,260	45,813	12,137	5,719	5,343	4,063	1,810	6,681
Nevada.....	3,305	5,781	5,465	134	4,936	11,084	3,091	2,386	834	198	585	2,573
Arizona.....	2,885	7,937	30,906	44	385	12,025	15,604	5,114	2,329	69	88	7,193
Total Pacific States.....	124,806	963,373	472,208	10,911	37,153	1,458,829	620,997	187,924	69,103	19,471	40,871	434,082
Alaska.....	1,173	125	785	3,991	1,606	573	1,072	489	1,269	489	1,269	1,269
The Territory of Hawaii.....	10,314	12,494	26,386	595	432	19,140	2,654	6,318	2,463	1,607	2,103	9,718
Porto Rico.....	4,883	3,359	3,688	113	891	39,585	241	2,488	20	137	10	2,591
Philippines.....	2,954	4,191	1,959	3,560	37,226	566	250	504	481	481	481	4,803
Total possessions.....	18,151	21,217	32,158	708	5,668	99,942	5,067	9,629	4,119	2,225	2,602	18,381
Total United States and possessions.....	6,469,821	3,930,412	11,210,663	372,123	2,742,395	16,630,855	4,022,879	1,746,112	3,094,432	424,853	627,350	7,433,112

RECAPITULATION

National banks.....	308,785	1,104,220	5,113,792	365,009	326,011	7,583,313	2,803,860	757,207	1,286,615	193,471	494,076	1,121,306
State (commercial banks).....	799,745	912,256	1,839,344	4,999	674,052	6,131,327	571,806	318,325	161,642	38,792	31,583	1,902,524
Trust companies.....	739,316	659,935	4,186,117	1,632	1,727,677	1,997,202	304,380	153,740	457,276	109,484	35,066	2,301,721
Stock savings banks.....	2,938	562,623	16,516	179	2,286	421,783	101,396	5,590	12,384	1,859	1,053	259,571
Mutual savings banks.....	4,631,396	683,623	48,143	25	10,770	427,532	177,750	509,382	1,175,490	77,501	64,518	1,771,120
Private banks.....	7,641	7,755	6,751	279	1,599	69,698	3,678	2,053	1,025	3,746	454	16,870
Grand total.....	6,469,821	3,930,412	11,210,663	372,123	2,742,395	16,630,855	4,022,879	1,746,112	3,094,432	424,853	627,350	7,433,112

¹ Includes \$9,047,542,000 reported for banks other than national, a part of which should probably be classified elsewhere in the schedule.

² Includes all real estate loans, \$1,187,414,000, in mutual savings banks, heretofore reported with loans on other real estate.

³ Includes bonds and mortgages, \$3,216,225,000, in mutual savings banks, heretofore reported with loans not classified.

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1929—Continued

[In thousands of dollars]

States and Territories, etc.	Cash ¹				Demand deposits				Time deposits						
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal Savings deposits	
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts, Christmas savings, etc.		
Maine.....	90	151	1,291	3,740	72,886	2,077	782	2,139	443	-----	310,896	4,525	413	69	
New Hampshire.....	122	293	1,794	-----	35,154	2,058	2,110	1,453	93	227	233,741	2,357	833	236	
Vermont.....	74	84	753	1,283	28,422	278	796	10	56	-----	209,012	1,653	426	50	
Massachusetts.....	407	1,415	9,239	14,665	1,040,546	20,883	13,186	13,936	6,749	8,642	2,582,341	75,867	56,344	3,088	
Rhode Island.....	447	862	5,825	-----	121,331	7,273	3,579	10	5,570	-----	344,290	9,650	4,604	301	
Connecticut.....	776	1,106	10,594	-----	277,978	19,402	13,958	9,477	854	85	865,265	18,096	6,184	898	
Total New England States.....	1,916	3,911	29,497	19,688	1,576,317	51,969	34,411	27,025	13,765	8,954	4,545,545	112,148	68,804	4,642	
New York.....	1,054	8,789	27,012	85,623	6,507,316	371,610	41,456	195,098	49,217	81,816	6,550,665	177,274	436,289	19,227	
New Jersey.....	1,534	6,012	22,137	-----	709,503	144,813	18,318	84,131	16,416	1,906	1,205,900	27,447	56,445	1,528	
Pennsylvania.....	5,189	3,284	71,390	-----	1,986,810	38,009	17,700	12,048	9,769	1,953	2,430,907	237,836	49,938	7,115	
Delaware.....	78	48	1,522	-----	59,915	14,907	13	162	94	-----	60,169	712	1,880	73	
Maryland.....	377	216	7,816	-----	268,889	10,065	120	49	2,937	2,749	481,808	4,123	4,487	55	
District of Columbia.....	110	2,663	2,869	-----	135,740	4	872	6,116	500	40	86,303	8,729	5,798	332	
Total Eastern States.....	8,342	21,012	132,746	85,623	9,668,173	629,408	78,479	297,604	78,933	88,464	10,815,752	456,121	554,837	28,330	
Virginia.....	308	365	4,201	3,479	180,479	9,530	9,333	193	3,649	78	176,122	67,662	3,602	116	
West Virginia.....	189	273	3,843	4,562	150,549	9,049	1,180	3,398	60	22	113,524	48,022	1,880	546	
North Carolina.....	145	164	2,217	5,115	136,665	28,949	5,327	2,677	2,382	362	93,258	61,224	447	409	
South Carolina.....	134	92	3,302	13	67,781	4,898	304	25	6,094	31	66,196	18,631	955	1,103	
Georgia.....	304	143	6,176	9	152,200	3,805	1,377	168	337	2	103,531	38,630	3,595	1,601	
Florida.....	149	556	4,627	5,681	120,783	42,871	164	4,815	8,878	1,252	101,904	19,954	717	4,431	
Alabama.....	300	199	3,498	3,501	128,315	8,426	1,074	246	1,454	50	103,185	9,050	657	213	
Mississippi.....	260	66	4,048	-----	75,433	34,554	148	265	994	250	57,077	41,268	1,194	61	
Louisiana.....	319	114	6,562	-----	222,732	6,966	1,368	19,384	1,081	-----	99,418	30,725	217	123	
Texas.....	1,128	860	24,612	-----	657,118	91,140	13,112	9,345	22,002	1,980	158,394	52,736	7,860	3,291	
Arkansas.....	272	214	4,263	3	84,288	31,477	5,140	487	280	-----	45,810	27,250	2,073	623	
Kentucky.....	216	310	2,838	5,485	205,024	7,038	397	135	2,452	519	107,973	39,020	71,011	157	
Tennessee.....	203	241	3,288	4,367	210,031	8,516	842	327	12,887	319	97,137	75,586	3,050	248	
Total Southern States.....	3,927	3,597	73,475	32,215	2,391,398	287,219	39,766	41,465	62,550	4,865	1,323,529	529,768	97,268	12,822	

Ohio.....	552	987	11,094	53,856	847,641	212,005	22,547	25,111	25,435	1,129	1,173,014	212,950	34,064	1,271
Indiana.....	835	1,018	7,418	18,409	359,479	32,826	2,022	19,983	780	446	250,922	153,848	3,438	1,207
Illinois.....	2,923	2,736	53,786	-----	1,870,999	67,939	55,172	6,205	41,796	11,769	1,193,473	277,221	59,088	3,277
Michigan.....	372	1,068	6,827	22,718	665,528	44,432	76,853	74,555	5,920	64	953,960	141,649	12,809	1,689
Wisconsin.....	388	2,032	15,092	51	284,304	61,185	15,161	599	6,840	26	301,355	227,747	4,050	1,222
Minnesota.....	367	675	7,171	14,571	293,847	45,653	6,756	12,718	3,429	8,400	281,081	226,558	4,684	7,282
Iowa.....	430	1,102	5,462	10,850	290,815	20,138	12,567	1,299	100	703	241,991	238,853	2,190	7,590
Missouri.....	233	430	4,707	14,273	672,804	18,658	7,561	857	7,961	1,833	337,992	35,946	6,174	2,362
Total Middle Western States.....	6,100	10,048	111,557	134,725	5,285,417	502,836	198,639	141,327	92,261	24,370	4,733,788	1,512,772	126,497	26,200
North Dakota.....	75	76	1,447	2,092	43,321	4,520	2,495	403	2,508	105	15,139	48,923	635	1,954
South Dakota.....	63	179	1,200	1,942	56,151	16,393	2,788	71	2,011	4	13,627	51,645	401	3,785
Nebraska.....	793	197	9,456	-----	175,407	28,386	13,655	572	624	-----	34,547	128,486	2,743	1,148
Kansas.....	783	449	9,266	-----	222,097	53,787	13,537	5,387	227	10	30,126	72,961	9,228	3,044
Montana.....	124	259	1,889	2,360	56,426	18,706	2,992	376	4	-----	41,041	30,467	46	6,043
Wyoming.....	147	144	1,658	-----	24,004	7,850	1,204	106	122	-----	13,573	10,849	400	1,371
Colorado.....	1,342	736	5,250	-----	140,398	11,525	4,031	2,141	2,981	-----	90,718	21,561	801	3,342
New Mexico.....	68	149	1,220	-----	21,621	6,774	1,462	42	-----	36	5,876	4,581	271	1,117
Oklahoma.....	198	400	4,622	2,200	241,829	48,589	3,991	2,232	11,692	11	43,559	42,082	23,216	5,029
Total Western States.....	3,593	2,589	36,008	8,594	981,254	196,530	46,155	11,330	20,441	166	288,206	411,555	37,741	26,833
Washington.....	262	196	4,512	3,737	172,495	51,402	2,979	2,151	516	350	177,976	26,836	833	5,272
Oregon.....	353	189	3,001	2,958	107,820	23,294	3,274	1,651	1,127	-----	97,990	20,431	1,222	3,139
California.....	978	2,990	40,964	13	1,026,675	158,159	5,599	17,368	135,653	5,705	1,849,552	55,157	23,231	1,968
Idaho.....	60	50	740	1,234	35,128	12,525	955	215	260	-----	18,852	13,020	130	2,127
Utah.....	273	235	1,317	-----	49,078	5,479	741	614	773	3	65,129	8,512	641	490
Nevada.....	123	619	777	-----	16,831	2,329	249	18	3	173	22,143	1,138	74	299
Arizona.....	174	55	2,841	-----	45,207	6,503	79	306	3,143	5	28,523	5,914	43	1,134
Total Pacific States.....	2,223	4,334	54,152	7,942	1,453,224	259,691	13,876	22,323	141,475	6,236	2,260,165	131,008	26,174	14,459
Alaska.....	178	24	1,036	-----	5,466	925	50	5	42	-----	4,655	692	-----	500
The Territory of Hawaii.....	65	178	4,574	-----	23,644	8,184	488	6,954	4,362	30	27,419	7,054	5,244	13
Porto Rico.....	301	416	2,186	-----	11,196	3,783	307	1,125	4,554	-----	12,953	1,068	372	136
Philippines.....	203	1,643	11,305	-----	31,648	19,998	422	123	-----	-----	17,235	6,897	2,950	4,017
Total possessions.....	752	2,261	19,101	-----	71,954	32,890	1,267	8,207	8,958	30	62,262	15,711	8,566	4,666
Total United States and possessions.....	26,853	47,752	456,536	288,787	21,427,747	1,960,543	412,593	549,281	418,383	133,085	24,029,247	3,169,073	919,877	117,952

RECAPITULATION

National banks.....	15,237	35,659	247,097	-----	9,071,077	1,104,247	149,107	179,837	344,493	81,446	6,080,637	1,290,947	422,003	88,569
State (commercial) banks.....	6,409	5,678	133,437	168,473	5,756,067	516,534	149,237	93,425	33,890	1,598	4,635,318	1,460,984	151,662	15,004
Trust companies.....	4,043	4,258	61,746	86,533	6,406,059	243,301	108,006	198,606	39,525	50,031	3,264,721	292,170	329,705	13,380
Stock savings banks.....	41	1,500	8,253	7,451	128,738	87,520	3,366	126	106	-----	1,122,263	104,772	2,118	969
Mutual savings banks.....	1,083	598	4,750	25,064	18,085	250	50	80,088	243	-----	8,889,914	876	15,093	-----
Private banks.....	40	49	1,153	1,266	47,721	3,691	2,747	2,199	126	10	27,394	19,324	2,266	30
Grand total.....	26,853	47,752	456,536	288,787	21,427,747	1,960,543	412,593	549,281	418,383	133,085	24,029,247	3,169,073	919,877	117,952

1 All cash in national banks included in first three columns.

Individual deposits in all reporting banks

A classification of the individual deposits in each class of reporting banks follows:

Individual deposits in each class of banks June 29, 1929

[In thousands of dollars]

	Num- ber of banks	Demand deposits					Total
		Individual deposits subject to check	State, county, and mun- icipal deposits	Certifi- cates of deposit	Other demand deposits		
State (commercial).....	14, 437	5, 756, 067	516, 534	149, 237	93, 425	6, 515, 263	
Loan and trust companies.....	1, 608	6, 406, 059	248, 301	108, 066	193, 606	6, 956, 032	
Stock savings banks.....	747	128, 738	87, 520	3, 386	126	219, 770	
Mutual savings banks.....	611	18, 085	250	50	80, 088	98, 473	
Private banks.....	391	47, 721	3, 691	2, 747	2, 199	56, 358	
Total.....	17, 794	12, 356, 670	856, 296	263, 486	369, 444	13, 845, 896	
National banks.....	7, 536	9, 071, 077	1, 104, 247	149, 107	179, 837	10, 504, 268	
Grand total.....	25, 330	21, 427, 747	1, 960, 543	412, 593	549, 281	24, 350, 164	

	Time deposits							Total individu- al de- posits
	State, county, and mun- icipal de- posits	Depos- its of other banks	Deposits evidenced by sav- ings pass books	Certifi- cates of deposit	Time deposits, open ac- counts, Christ- mas sav- ings, etc.	Postal sav- ings depos- its	Total	
State (commercial).....	33, 890	1, 598	4, 635, 318	1, 460, 984	151, 662	15, 004	6, 298, 456	12, 813, 719
Loan and trust companies.....	39, 525	50, 081	3, 264, 721	292, 170	329, 705	13, 380	3, 969, 532	10, 946, 564
Stock savings banks.....	106	-----	1, 122, 263	104, 772	2, 118	969	1, 230, 228	1, 449, 908
Mutual savings banks.....	243	-----	8, 889, 914	876	12, 093	-----	8, 903, 126	9, 001, 599
Private banks.....	126	10	27, 394	19, 324	2, 296	30	49, 180	105, 538
Total.....	73, 890	51, 639	17, 939, 610	1, 878, 126	497, 874	29, 383	20, 470, 522	34, 316, 418
National banks.....	344, 493	81, 446	6, 089, 637	1, 290, 947	422, 003	88, 569	8, 317, 095	18, 821, 363
Grand total.....	418, 383	133, 085	24, 029, 247	3, 169, 073	919, 877	117, 952	28, 787, 617	53, 137, 781

Resources and liabilities of all reporting banks, June 30, 1925-1929

The resources and liabilities of all reporting banks for the five years 1925 to 1929 are shown in the following statement:

[In thousands of dollars]

Classification	1925 (28,841 banks)	1926 (28,146 banks)	1927 (27,061 banks)	1928 (26,213 banks)	1929 (25,330 banks)
RESOURCES					
Loans and discounts (including rediscounts).....	33,883,733	36,233,490	37,270,378	39,542,067	41,376,269
Overdrafts.....	50,259	49,470	43,450	50,407	56,857
Investments.....	15,400,113	15,815,141	17,255,093	18,771,814	17,348,738
Real estate, furniture, etc. ¹	1,736,585	1,851,967	1,979,578	2,067,663	2,145,270
Due from banks ²	6,774,392	6,769,061	6,900,402	6,722,248	6,759,725
Checks and other cash items ³	2,181,137	2,037,561	2,181,167	1,753,098	1,691,772
Cash on hand.....	951,286	996,520	1,007,896	887,845	819,928
Other resources.....	1,079,532	1,140,152	1,494,594	1,779,186	1,973,946
Total.....	62,057,037	64,893,362	68,132,558	71,574,328	72,172,505
LIABILITIES					
Capital stock paid in.....	3,169,711	3,273,303	3,376,498	3,525,522	3,796,978
Surplus fund.....	3,173,334	3,471,968	3,764,527	4,145,529	4,611,098
Undivided profits.....	1,007,439	1,063,171	1,131,206	1,226,361	1,097,386
Reserves for dividends, contingencies, etc. ⁴	(4)	(4)	(4)	(4)	161,483
Reserves for interest, taxes, etc., accrued.....	\$ 60,078	\$ 64,618	\$ 70,326	\$ 83,753	142,776
National bank circulation.....	648,494	651,155	650,946	649,095	649,452
Due to banks.....	4,370,909	4,330,605	4,289,337	4,081,028	3,629,197
Certified and cashiers' checks outstanding.....	698,361	655,649	1,119,943	\$ 864,585	\$ 837,430
Demand deposits.....	17,275,928	18,837,016	23,855,131	24,306,651	24,350,164
Time deposits.....	20,833,394	24,267,084	26,381,693	28,538,109	28,787,617
United States deposits.....	147,220	187,827	194,024	222,816	286,112
Deposits not classified.....	8,656,620	5,778,196	895,730	399,938	20,121
Total deposits.....	51,982,932	54,056,377	56,735,858	58,413,127	57,910,641
Bills payable and rediscounts.....	925,276	1,023,794	829,508	1,566,146	1,630,703
Other liabilities.....	1,089,773	1,288,976	1,573,689	1,964,795	2,171,288
Total liabilities.....	62,057,037	64,893,362	68,132,558	71,574,328	72,172,505

¹ Includes banking house and other real estate owned.

² Includes reserve with Federal reserve banks.

³ Includes exchanges for clearing house.

⁴ Included with undivided profits.

⁵ Reported separately by national banks only.

⁶ Includes dividend checks outstanding.

⁷ Includes letters of credit and travelers' checks sold for cash and outstanding.

Principal items of resources and liabilities of all reporting banks in continental United States, as compared with similar data for member banks of the Federal reserve system, on or about June 29, 1929

Items	All reporting banks: ¹ 25,260 banks (000 omitted)	Member banks			Mutual savings banks: ² 611 banks (000 omitted)	Private banks: ³ 391 banks (000 omitted)
		8,707 banks (000 omitted)	Per cent to all reporting banks ¹	Per cent to all reporting banks, ¹ except mutual savings and private		
Loans ³	\$41,226,590	\$25,658,491	62.24	72.62	\$5,801,489	\$94,556
Investments.....	17,366,715	19,052,470	58.08	74.45	3,775,770	27,826
Cash.....	797,814	433,491	54.33	56.75	31,495	2,508
Capital.....	3,764,087	2,646,928	70.32	70.51	-----	9,905
Surplus and undivided profits.....	5,601,082	3,533,142	62.08	75.05	971,418	12,015
Deposits (individual).....	52,923,270	31,139,669	58.84	71.07	9,001,599	105,538
Aggregate resources.....	71,805,802	45,908,001	63.93	74.47	10,006,452	156,490

¹ Exclusive of banks in Alaska and insular possessions.

² Included in all reporting banks in column 1.

³ Including overdrafts.

MONEY IN THE UNITED STATES

Statements showing the stock of money in the United States in the years ended June 30, 1914 to 1929; the classification of money in circulation June 30, 1929; and imports and exports of merchandise, gold, and silver in the calendar years 1914 to 1928 and the nine months ended September 30, 1929, follow:

Stock of money in the United States, in the Treasury, in reporting banks, in Federal reserve banks, and in general circulation, years ended June 30, 1914 to 1929

Year ended June 30—	Coin and other money in the United States	Coin and other money in Treas- ury as assets ¹		Coin and other money in report- ing banks ²		Held by or for Federal reserve banks and agents		In general circulation, ex- clusive of amounts held by reporting banks and Federal reserve banks		
		Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Per capita
	<i>Millions</i>	<i>Millions</i>		<i>Millions</i>		<i>Millions</i>		<i>Millions</i>		
1914.....	3,797.8	338.4	8.91	1,030.0	42.92	-----	-----	1,829.4	48.17	18.47
1915.....	4,050.8	348.2	8.60	1,447.9	35.74	383.0	9.45	1,871.7	46.21	18.58
1916.....	4,541.7	299.1	6.59	1,472.2	32.41	593.3	13.06	2,177.1	47.94	21.25
1917.....	5,678.8	269.7	4.75	1,487.3	26.19	1,342.7	23.64	2,579.1	45.42	24.76
1918.....	6,906.2	363.5	5.27	882.7	12.78	2,061.0	29.84	3,599.0	52.11	33.99
1919.....	7,688.4	555.1	7.61	981.3	12.76	2,226.7	28.96	3,895.3	50.67	36.70
1920.....	8,158.5	490.7	6.01	1,047.3	12.84	2,200.2	26.97	4,429.3	54.18	41.25
1921.....	8,174.5	463.6	5.67	926.3	11.33	2,799.9	34.25	3,984.7	48.75	36.87
1922.....	8,276.1	406.1	4.91	814.0	9.84	3,406.8	41.16	3,649.2	44.09	33.25
1923.....	8,702.8	386.5	4.44	777.1	8.93	3,493.0	40.14	4,046.5	46.49	36.36
1924.....	8,846.5	359.4	4.06	900.8	10.18	3,637.8	41.12	3,948.5	44.64	35.04
1925.....	8,303.6	363.8	4.38	938.3	11.30	3,124.6	37.63	3,876.9	46.69	33.98
1926.....	8,429.0	353.2	4.19	975.2	11.57	3,190.5	37.85	3,910.1	46.39	33.82
1927.....	8,667.3	350.9	4.05	985.1	11.36	3,465.1	39.98	3,866.2	44.61	33.03
1928.....	8,118.1	351.3	4.33	866.5	10.67	2,970.2	36.59	3,930.1	48.41	33.18
1929.....	8,538.8	373.1	4.37	799.1	9.36	3,419.4	40.04	3,947.2	46.23	32.93

¹ Public money in national-bank depositories to the credit of the Treasurer of the United States not included.

² Money in banks of island possessions not included.

NOTE.—Population estimated at 108,087,000 in 1921, 109,743,000 in 1922, 111,268,000 in 1923, 112,686,000 in 1924, 114,104,000 in 1925, 115,614,000 in 1926, 117,034,000 in 1927, 118,456,000 in 1928, and 119,878,000 in 1929.

Circulation statement of United States money June 30, 1929

Kind of money	Total amount ¹	Money held in the Treasury					Money outside of the Treasury				Population of continental United States (estimated)
		Total	Amount held in trust against gold and silver certificates (and Treasury notes of 1890)	Reserve against United States notes (and Treasury notes of 1890)	Held for Federal reserve banks and agents	All other money	Total	Held by Federal reserve banks and agents ²	In circulation		
									Amount	Per capita	
Gold coin and bullion.....	³ \$4,324,350,860	\$3,278,368,764	\$1,384,335,199	\$156,039,088	\$1,562,425,579	\$175,568,898	\$1,045,982,096	\$677,493,652	\$368,488,444	\$3.08	
Gold certificates.....	⁴ (1,384,335,199)						1,384,335,199	449,341,260	934,993,939	7.81	
Standard silver dollars.....	539,960,849	488,402,359	470,037,392			18,364,967	51,558,490	7,874,240	43,684,250	.86	
Silver certificates.....	⁴ (468,753,942)						468,753,942	81,680,867	387,073,075	3.23	
Treasury notes of 1890.....	⁴ (1,283,450)						1,283,450		1,283,450	.01	
Subsidiary silver.....	304,187,449	2,341,685				2,341,685	301,845,764	17,619,764	284,220,000	2.57	
Minor coin.....	120,640,035	2,002,466				2,002,466	118,637,569	3,427,638	115,209,931	.96	
United States notes.....	346,681,016	2,271,041				2,271,041	344,409,975	82,221,636	262,188,339	2.19	
Federal reserve notes.....	2,194,970,415	1,108,120				1,108,120	2,193,862,295	501,140,879	1,692,721,416	14.13	
Federal reserve bank notes.....	3,711,131	88,154				88,154	3,622,977	7,466	3,615,511	.03	
National-bank notes.....	704,294,442	15,303,625				15,303,625	688,990,817	36,178,605	652,812,212	5.45	
Total June 30, 1929.....	8,538,796,197	⁵ 3,789,886,214	1,854,372,591	156,039,088	1,562,425,579	⁶ 217,048,956	6,603,282,574	1,856,986,007	4,746,296,567	39.62	119,788,000
Comparative totals:											
May 31, 1929.....	8,390,727,470	⁵ 3,768,401,722	1,880,217,316	156,039,088	1,506,523,279	225,622,039	6,502,543,064	1,764,907,133	4,737,635,931	39.59	119,669,000
June 30, 1928 ⁷	8,118,090,754	⁵ 3,725,649,727	1,986,761,140	156,039,088	1,387,650,413	195,199,086	6,379,202,167	1,582,575,910	4,796,626,257	40.52	118,364,000
Oct. 31, 1920.....	8,479,620,824	⁵ 2,436,864,530	718,674,378	152,979,026	1,212,360,791	352,850,336	6,761,430,672	1,063,216,060	5,698,214,612	53.01	107,491,000
Mar. 31, 1917.....	5,396,596,677	⁵ 2,952,020,313	2,681,691,072	152,979,026		117,350,216	5,126,267,436	953,321,522	4,172,945,914	40.23	103,716,000
June 30, 1914.....	3,796,456,764	⁵ 1,845,575,888	1,507,178,879	150,000,000		188,397,009	3,458,059,755		3,458,059,755	34.92	99,027,000
Jan. 1, 1879.....	1,007,084,483	⁵ 212,420,402	21,602,640	100,000,000		90,817,762	816,266,721		816,266,721	16.92	48,231,000

¹ Includes United States paper currency in circulation in foreign countries and the amount held by the Cuban agency of the Federal Reserve Bank of Atlanta.

² Includes money held by the Cuban agency of the Federal Reserve Bank of Atlanta.

³ Does not include gold bullion or foreign coin other than that held by the Treasury, Federal reserve banks, and Federal reserve agents. Gold held by Federal reserve banks under earmark for foreign account is excluded, and gold held abroad for Federal reserve banks is included.

⁴ These amounts are not included in the total since the money held in trust against gold and silver certificates and Treasury notes of 1890 is included under gold coin and bullion and standard silver dollars, respectively.

⁵ The amount of money held in trust against gold and silver certificates and Treasury notes of 1890 should be deducted from this total before combining it with total money outside of the Treasury to arrive at the stock of money in the United States.

⁶ This total includes \$15,724,715 of notes in process of redemption, \$168,415,543 of gold deposited for redemption of Federal reserve notes, \$13,157,972 deposited for redemption of national-bank notes, \$1,950 deposited for retirement of additional circulation (act of May 30, 1908), and \$7,459,992 deposited as a reserve against postal savings deposits.

⁷ Revised figures.

NOTE.—Gold certificates are secured dollar for dollar by gold held in the Treasury for their redemption; silver certificates are secured dollar for dollar by standard silver dollars held in the Treasury for their redemption; United States notes are secured by a gold reserve of \$156,039,088 held in the Treasury. This reserve fund may also be used for the redemption of Treasury notes of 1890, which are also secured dollar for dollar by standard silver dollars held in the Treasury. Federal reserve notes are obligations of the United States and a first lien on all the assets of the issuing Federal reserve bank. Federal reserve notes are secured by the deposit with Federal reserve agents of a like amount of gold or of gold and such discounted or purchased paper as is eligible under the terms of the Federal reserve act. Federal reserve banks must maintain a gold reserve of at least 40 per cent, including the gold redemption fund which must be deposited with the United States Treasurer, against Federal reserve notes in actual circulation. Lawful money has been deposited with the Treasurer of the United States for retirement of all outstanding Federal reserve bank notes. National-bank notes are secured by United States bonds except where lawful money has been deposited with the Treasurer of the United States for their retirement. A 5 per cent fund is also maintained in lawful money with the Treasurer of the United States for the redemption of national-bank notes secured by Government bonds.

Circulation statement of United States money June 30, 1929

Kind of money	Total amount ¹	Money held in the Treasury					Money outside of the Treasury				Population of continental United States (estimated)
		Total	Amount held in trust against gold and silver certificates (and Treasury notes of 1890)	Reserve against United States notes (and Treasury notes of 1890)	Held for Federal reserve banks and agents	All other money	Total	Held by Federal reserve banks and agents ²	In circulation		
									Amount	Per capita	
Gold coin and bullion.....	³ \$4,324,350,880	\$3,278,368,764	\$1,384,335,199	\$156,039,088	\$1,562,425,579	\$175,568,898	\$1,045,982,096	\$677,493,652	\$368,488,444	\$3.08	
Gold certificates.....	⁴ (1,384,335,199)						1,384,335,199	449,341,260	934,993,939	7.81	
Standard silver dollars.....	539,960,849	488,402,359	470,037,392			18,364,967	51,558,490	7,874,240	43,684,250	.36	
Silver certificates.....	⁴ (468,753,942)						468,753,942	81,680,867	387,073,075	3.23	
Treasury notes of 1890.....	⁴ (1,283,450)						1,283,450		1,283,450	.01	
Subsidiary silver.....	304,187,449	2,341,685				2,341,685	301,845,764	17,619,764	284,226,000	2.57	
Minor coin.....	120,640,035	2,002,466				2,002,466	118,637,569	3,427,638	115,209,931	.96	
United States notes.....	346,681,016	2,271,041				2,271,041	344,409,975	82,221,636	262,188,339	2.19	
Federal reserve notes.....	2,194,970,415	1,108,120				1,108,120	2,193,862,295	501,140,879	1,692,721,416	14.13	
Federal reserve bank notes.....	3,711,131	88,154				88,154	3,622,977	7,466	3,615,511	.03	
National-bank notes.....	704,294,442	15,303,625				15,303,625	688,990,817	36,178,605	652,812,212	5.45	
Total June 30, 1929.....	8,538,796,197	⁵ \$ 3,789,886,214	1,854,372,591	156,039,088	1,562,425,579	⁶ 217,048,956	6,603,282,574	1,856,986,007	4,746,296,567	39.62	119,788,000
Comparative totals:											
May 31, 1929.....	8,390,727,470	³ \$ 3,768,401,722	1,880,217,316	156,039,088	1,506,523,279	225,622,039	6,502,543,064	1,764,907,133	4,737,635,931	39.59	119,669,000
June 30, 1928 ⁷	8,118,090,754	³ \$ 3,725,649,727	1,986,761,140	156,039,088	1,387,650,413	195,199,086	6,379,202,167	1,582,575,910	4,796,626,257	40.52	118,364,000
Oct. 31, 1920.....	8,479,620,824	² \$ 2,436,864,530	718,674,378	152,979,026	1,212,360,791	352,850,336	6,761,430,672	1,063,216,060	5,698,214,612	53.01	107,491,000
Mar. 31, 1917.....	5,396,596,677	² \$ 2,952,020,313	2,681,691,072	152,979,026		117,350,216	5,126,267,436	953,321,522	4,172,945,914	40.23	103,716,000
June 30, 1914.....	3,796,456,764	¹ \$ 1,845,575,888	1,507,178,879	150,000,000		188,397,009	3,458,059,755		3,458,059,755	34.92	99,027,000
Jan. 1, 1879.....	1,007,084,483	¹ \$ 212,420,402	21,602,640	100,000,000		90,817,762	816,266,721		816,266,721	16.92	48,231,000

¹ Includes United States paper currency in circulation in foreign countries and the amount held by the Cuban agency of the Federal Reserve Bank of Atlanta.

² Includes money held by the Cuban agency of the Federal Reserve Bank of Atlanta.

³ Does not include gold bullion or foreign coin other than that held by the Treasury, Federal reserve banks, and Federal reserve agents. Gold held by Federal reserve banks under earmark for foreign account is excluded, and gold held abroad for Federal reserve banks is included.

⁴ These amounts are not included in the total since the money held in trust against gold and silver certificates and Treasury notes of 1890 is included under gold coin and bullion and standard silver dollars, respectively.

⁵ The amount of money held in trust against gold and silver certificates and Treasury notes of 1890 should be deducted from this total before combining it with total money outside of the Treasury to arrive at the stock of money in the United States.

⁶ This total includes \$15,724,715 of notes in process of redemption, \$168,415,543 of gold deposited for redemption of Federal reserve notes, \$13,157,972 deposited for redemption of national-bank notes, \$1,950 deposited for retirement of additional circulation (act of May 30, 1906), and \$7,459,992 deposited as a reserve against postal savings deposits.

⁷ Revised figures.

NOTE.—Gold certificates are secured dollar for dollar by gold held in the Treasury for their redemption; silver certificates are secured dollar for dollar by standard silver dollars held in the Treasury for their redemption; United States notes are secured by a gold reserve of \$156,039,088 held in the Treasury. This reserve fund may also be used for the redemption of Treasury notes of 1890, which are also secured dollar for dollar by standard silver dollars held in the Treasury. Federal reserve notes are obligations of the United States and a first lien on all the assets of the issuing Federal reserve bank. Federal reserve notes are secured by the deposit with Federal reserve agents of a like amount of gold or of gold and such discounted or purchased paper as is eligible under the terms of the Federal reserve act. Federal reserve banks must maintain a gold reserve of at least 40 per cent, including the gold redemption fund which must be deposited with the United States Treasurer, against Federal reserve notes in actual circulation. Lawful money has been deposited with the Treasurer of the United States for retirement of all outstanding Federal reserve bank notes. National-bank notes are secured by United States bonds except where lawful money has been deposited with the Treasurer of the United States for their retirement. A 5 per cent fund is also maintained in lawful money with the Treasurer of the United States for the redemption of national-bank notes secured by Government bonds.

124 REPORT OF THE COMPTROLLER OF THE CURRENCY

Imports and exports of merchandise, calendar years 1914 to 1928, inclusive, and from January 1 to September 30, 1929

	Imports of merchandise	Exports of merchandise	Excess of exports over imports
1914.....	\$1,789,276,001	\$3,113,624,050	\$1,324,348,049
1915.....	1,778,596,695	3,554,670,847	1,776,074,152
1916.....	2,391,635,335	5,482,641,101	3,091,005,766
1917.....	2,052,465,955	6,226,255,654	3,273,789,699
1918.....	3,031,304,721	6,149,241,951	3,117,937,230
1919.....	3,904,364,932	7,920,425,990	4,016,061,058
1920.....	5,278,481,490	8,228,016,307	2,949,534,817
1921.....	2,509,147,570	4,485,031,356	1,975,883,786
1922.....	3,112,746,833	3,831,777,469	719,030,636
1923.....	3,792,065,963	4,167,493,080	375,427,117
1924.....	3,609,962,579	4,590,983,845	981,021,266
1925.....	4,226,589,263	4,909,847,511	683,258,248
1926.....	4,430,888,000	4,808,660,000	377,772,000
1927.....	4,184,742,000	4,865,375,000	680,633,000
1928.....	4,091,444,000	5,128,356,000	1,036,912,000
1929 (9 months).....	1 3,361,883,000	1 3,849,218,000	1 487,335,000
Total, 15 years and 9 months.....	54,445,594,337	81,311,618,161	26,866,023,824

† Preliminary, subject to correction.

Gold and silver imports and exports in period indicated

GOLD

	Imports	Exports	Excess of exports over imports	Excess of imports over exports
1914.....	\$57,387,741	\$222,616,156	\$165,228,415	
1915.....	451,954,590	31,425,918		\$420,528,672
1916.....	685,990,234	155,792,927		530,197,307
1917.....	552,454,374	371,883,884		180,570,490
1918.....	62,042,748	41,069,818		20,972,930
1919.....	76,534,046	368,185,248	291,651,202	
1920.....	417,068,273	322,091,208		94,977,065
1921.....	691,248,297	28,891,377		667,356,920
1922.....	275,169,785	26,874,894		238,294,891
1923.....	322,715,812	28,643,417		294,072,395
1924.....	319,720,918	61,648,313		258,072,605
1925.....	128,273,172	262,639,790	134,366,618	
1926.....	213,594,000	115,708,000		97,796,000
1927.....	207,535,000	201,455,000		6,080,000
1928.....	168,897,000	560,760,000	391,863,000	
1929 (9 months).....	255,195,000	9,942,000		245,253,000
Total, 15 years and 9 months.....	4,885,690,990	2,814,627,950	983,109,235	3,054,172,275

SILVER

1914.....	\$25,959,187	\$51,603,060	\$25,643,873	
1915.....	34,483,954	53,598,884	19,114,930	
1916.....	32,263,289	70,695,037	38,331,748	
1917.....	53,340,477	84,130,876	30,790,399	
1918.....	71,375,699	252,846,464	181,470,765	
1919.....	89,410,018	239,021,051	149,611,033	
1920.....	88,060,941	113,616,224	25,556,183	
1921.....	63,242,671	51,575,399		\$11,667,272
1922.....	70,806,653	62,807,286		7,999,367
1923.....	74,453,530	72,468,789		1,984,741
1924.....	73,944,902	109,891,033	35,946,131	
1925.....	64,595,418	99,127,585	34,532,167	
1926.....	69,596,000	92,258,000	22,662,000	
1927.....	55,074,000	75,625,000	20,551,000	
1928.....	68,117,000	87,382,000	19,265,000	
1929 (9 months).....	48,914,000	61,047,000	12,133,000	
Total, 15 years and 9 months.....	983,636,839	1,577,593,688	615,603,229	21,651,380

BANKS IN THE DISTRICT OF COLUMBIA

A classification of banking associations in the District of Columbia, together with capital, individual deposits, and aggregate assets, June 29, 1929, follows:

	Num- ber	Capital	Individual deposits ¹	Aggregate assets
National.....	12	\$10, 775, 000	\$121, 824, 000	\$173, 822, 000
Loan and trust companies.....	7	11, 400, 000	82, 091, 000	110, 622, 000
Savings banks.....	22	2, 705, 000	40, 519, 000	47, 353, 000
Building and loan associations.....	22	-----	\$ 53, 916, 000	65, 964, 000
Total.....	63	24, 880, 000	303, 350, 000	397, 761, 000

¹ Amounts due to banks not included.

² Share payments mainly.

Earnings, expenses, and dividends of banks other than national in the District of Columbia

The following statement shows comparative figures concerning the earnings, expenses, and dividends of banks other than national in the District of Columbia for the years ended June 30, 1929 and 1928:

Earnings, expenses, and dividends of trust companies and savings banks in the District of Columbia

[In thousands of dollars]

	6 months ended Dec. 31, 1928			6 months ended June 30, 1929			Year ended June 30, 1929, 29 banks	Year ended June 30, 1928, 29 banks
	7 trust com- panies	22 sav- ings banks	29 total banks	7 trust com- panies	22 sav- ings banks	29 total banks		
Capital stock.....	11, 400	2, 649	14, 049	11, 400	2, 705	14, 105	14, 105	13, 990
Total surplus fund.....	8, 964	1, 827	10, 791	9, 468	1, 880	11, 348	11, 348	10, 588
Dividends declared.....	612	192	804	648	125	773	1, 577	1, 480
Gross earnings:								
Interest and discount on loans.....	1, 975	996	2, 971	1, 981	1, 026	3, 007	5, 978	5, 410
Interest (including dividends) on investments.....	628	235	863	507	238	745	1, 608	1, 454
Interest on balances with other banks.....	74	32	106	68	28	96	202	229
Domestic exchange and collection charges.....	5	16	21	6	18	24	45	34
Foreign exchange department.....	10	2	12	8	1	9	21	26
Commissions and earnings from insurance premiums and the negotiation of real-estate loans.....	26	24	50	10	32	42	92	106
Trust department.....	272	-----	272	317	-----	317	589	650
Profits on securities sold.....	73	33	106	61	16	77	183	318
Other earnings.....	451	99	550	289	98	387	937	931
Total.....	3, 514	1, 437	4, 951	3, 247	1, 457	4, 704	9, 655	9, 158
Expenses paid:								
Salaries and wages.....	741	377	1, 118	784	381	1, 165	2, 283	2, 206
Interest and discount on bor- rowed money.....	4	11	15	10	14	24	39	14
Interest on bank deposits.....	19	14	33	25	11	36	69	81
Interest on demand deposits.....	414	55	469	339	51	390	859	772
Interest on time deposits.....	425	344	769	447	329	776	1, 545	1, 453
Taxes.....	376	82	458	336	84	420	878	776
Other expenses.....	291	218	509	305	236	541	1, 050	993
Total.....	2, 270	1, 101	3, 371	2, 246	1, 106	3, 352	6, 723	6, 295

Earnings, expenses, and dividends of trust companies and savings banks in the District of Columbia—Continued
[In thousands of dollars]

	6 months ended Dec. 31, 1928			6 months ended June 30, 1929			Year ended June 30, 1929	Year ended June 30, 1928
	7 trust companies	22 savings banks	29 total banks	7 trust companies	22 savings banks	29 total banks		
Net earnings.....	1,244	336	1,580	1,001	351	1,352	2,932	2,863
Recoveries on charged-off assets:								
Loans and discounts.....	1	7	8	1	11	12	20	36
Bonds, securities, etc.....	32	1	33	35	1	36	69	100
All other.....	1	1	2	12	44	56	58	24
Total.....	1,278	345	1,623	1,049	407	1,456	3,079	3,023
Losses and depreciation charged off:								
On loans and discounts.....	24	65	89	24	111	135	224	219
On bonds, securities, etc.....	14	16	30	25	45	70	100	87
On banking house, furniture, and fixtures.....	56	28	84	30	11	41	125	107
On foreign exchange.....								13
Other losses.....	175	8	183	10	13	23	206	125
Total.....	269	117	386	89	180	269	655	551
Net addition to profits.....	1,009	228	1,237	960	227	1,187	2,424	2,472

Building and loan associations in the District of Columbia

The resources of the 22 building and loan associations operating in the District of Columbia under the supervision of the Comptroller of the Currency on June 30, 1929, totaled \$65,964,000 and exceeded by \$6,109,000 the resources of a like number of associations on June 30 a year ago.

The loans, which aggregated \$63,566,000, showed an increase in the year of \$6,061,000. Installment payments on shares increased also from \$53,738,000 to \$58,916,000.

Fifteen of the associations operated on the permanent plan, 6 on the serial plan, and 1 on the terminating plan. The total membership was 71,205, as compared to 66,219 members a year ago, and of the total in the current year the numbers borrowing and nonborrowing were 19,428 and 51,777, respectively.

Years	Number of associations	Loans	Installments on shares	Aggregate resources
June 30—				
1909.....	22	\$13,511,587	\$11,996,357	\$14,393,927
1910.....	19	14,415,832	13,213,644	15,250,731
1911.....	19	14,865,220	13,324,217	16,047,405
1912.....	20	16,004,700	14,529,977	17,190,293
1913.....	20	17,398,010	16,453,044	18,438,294
1914.....	20	18,582,156	17,113,899	19,029,200
1915.....	20	19,524,065	17,860,337	20,655,614
1916.....	19	20,186,662	18,668,898	21,011,007
1917.....	19	20,951,089	19,413,266	22,264,005
1918.....	20	21,567,904	20,252,005	23,215,027
1919.....	20	23,654,000	22,463,000	25,690,000
1920.....	21	27,398,000	25,373,000	29,322,000
1921.....	24	29,520,000	27,593,000	31,685,000
1922.....	22	33,233,000	30,506,000	34,879,000
1923.....	23	36,157,000	32,858,000	37,589,000
1924.....	23	38,968,000	35,452,000	40,467,000
1925.....	24	42,482,000	38,653,000	43,977,000
1926.....	22	46,781,000	42,734,000	48,573,000
1927.....	22	50,940,000	47,837,000	43,829,000
1928.....	22	57,805,000	53,738,000	59,855,000
1929.....	22	63,566,000	58,916,000	65,964,000

The foregoing statement discloses the number of building and loan associations in the District of Columbia, their aggregate loans, installments paid on shares, and total resources on June 30 of each year 1909-1929. Summaries of the resources and liabilities of the individual associations for the six months ended June 30, 1929, together with consolidated statements of assets and liabilities and receipts and disbursements for the six months ended December 31, 1928, and June 30, 1929, are published in the appendix of this report.

BUILDING AND LOAN ASSOCIATIONS IN THE UNITED STATES

Statistics relative to building and loan associations in the United States have been obtained through the courtesy of Mr. H. F. Cellarius, secretary United States League of Local Building and Loan Associations, with headquarters at Cincinnati, Ohio, and are published in the following statements:

Number of building and loan associations, total membership, and total assets, etc., for the year ended in 1928, by States

States	Number of associations	Total membership	Total assets	Increase in assets	Increase in membership
Pennsylvania.....	4, 272	1, 753, 253	\$1, 340, 056, 344	\$94, 068, 391	1 22, 851
Ohio.....	812	2, 452, 025	1, 237, 520, 617	2 202, 091, 300	169, 332
New Jersey.....	1, 561	1, 250, 000	1, 032, 429, 060	3 146, 261, 555	83, 020
Massachusetts.....	226	512, 714	516, 138, 388	38, 133, 241	15, 494
Illinois.....	916	873, 000	419, 927, 785	31, 829, 954	12, 000
New York.....	313	577, 121	401, 460, 686	51, 027, 054	21, 879
Indiana.....	402	440, 168	298, 282, 407	24, 042, 303	35, 047
California.....	206	323, 160	297, 189, 491	55, 392, 654	61, 628
Wisconsin.....	186	296, 973	251, 619, 119	34, 055, 126	35, 288
Maryland ⁴	1, 210	330, 000	210, 000, 000		
Louisiana.....	105	193, 359	186, 892, 047	12, 073, 820	2, 709
Missouri.....	241	241, 680	179, 628, 005	19, 854, 458	12, 375
Nebraska.....	84	250, 000	161, 398, 928	6, 185, 367	14, 419
Michigan.....	72	212, 329	142, 638, 654	15, 839, 528	5, 555
Oklahoma.....	88	216, 131	130, 612, 128	14, 293, 314	31, 321
Kansas.....	151	211, 820	126, 114, 205	8, 134, 697	17, 620
Washington.....	73	312, 872	115, 925, 233	14, 672, 956	44, 468
Texas.....	162	165, 780	113, 034, 389	20, 402, 112	20, 400
Kentucky.....	155	154, 700	97, 438, 412	11, 928, 494	12, 800
North Carolina.....	232	108, 170	95, 009, 520	4, 009, 520	6, 170
District of Columbia.....	22	68, 543	63, 363, 948	6, 172, 282	4, 775
Virginia ⁴	87	60, 800	55, 000, 000	4, 850, 330	4, 500
Colorado.....	67	131, 528	49, 553, 846	7, 077, 200	11, 897
Iowa.....	74	67, 088	46, 282, 496	2, 785, 488	14, 039
Utah.....	24	127, 026	45, 652, 812	8, 400, 951	34, 105
Arkansas.....	74	66, 688	39, 870, 217	4, 040, 180	7, 959
West Virginia.....	62	66, 170	39, 703, 679	3, 575, 413	5, 970
Minnesota.....	80	83, 090	36, 738, 928	4, 316, 306	2, 134
Alabama.....	42	35, 750	27, 797, 944	15, 303, 000	1 15, 950
Rhode Island.....	8	37, 769	25, 716, 657	3, 080, 877	3, 332
Oregon.....	37	50, 700	24, 968, 215	3, 054, 558	6, 000
South Carolina ⁴	145	30, 000	24, 000, 000	1, 030, 000	2, 000
Connecticut.....	39	30, 808	22, 589, 054	1, 974, 639	1 13, 696
Florida.....	71	16, 000	21, 603, 363	19, 236, 917	1 12, 500
Maine.....	36	28, 673	20, 981, 542	1, 432, 537	1 507
Montana.....	26	44, 500	18, 384, 866	2, 047, 358	3, 000
Mississippi.....	52	26, 000	18, 065, 002	2, 617, 102	4, 800
Tennessee.....	39	19, 950	12, 363, 630	3, 236, 521	5, 175
Delaware.....	44	18, 050	11, 827, 813	1, 615, 444	900
New Hampshire.....	28	16, 483	11, 502, 362	1, 104, 881	39
Wyoming.....	13	21, 077	11, 271, 058	1, 866, 595	1 5, 046
North Dakota.....	20	19, 000	10, 469, 619	1, 610, 278	2, 200
South Dakota.....	23	12, 679	6, 240, 941	743, 526	4, 974
New Mexico.....	18	7, 600	4, 172, 351	338, 861	450
Georgia.....	34	12, 054	3, 954, 001	1, 454, 001	5, 554
Idaho.....	13	6, 390	3, 795, 742	1, 055, 990	1, 600
Vermont.....	11	5, 149	3, 286, 276	469, 267	691
Arizona.....	6	5, 500	2, 744, 802	802, 783	1, 106
Nevada.....	4	1, 475	847, 835	324, 121	575
Total.....	12, 666	11, 995, 905	8, 016, 034, 327	837, 471, 876	659, 644

¹ Decrease.

² Increase from May 31, 1927, to Dec. 31, 1928.

³ Increase from June 30, 1927, to Dec. 31, 1928.

⁴ Estimated.

⁵ Assets, 1927, \$21,245,032; actual increase, \$6,552,912.

Mortgage loan investments of building and loan associations, by States

States	Total mortgage loans outstanding		Increase of mortgage loans outstanding over previous year	Per cent mortgage loans to assets, 1928
	1927	1928		
Alabama.....	(¹)	\$24,318,425	(¹)	87.5
Arizona.....	\$1,684,136	2,447,468	\$763,332	89.2
California.....	220,214,633	266,310,898	46,096,265	89.6
Connecticut.....	19,167,623	20,978,101	1,810,478	92.9
Delaware.....	8,859,210	10,197,113	1,337,903	86.4
District of Columbia.....	54,192,283	60,222,013	6,029,730	95.0
Florida.....	35,122,823	17,500,795	* 17,622,028	81.0
Georgia.....	(¹)	3,313,640	(¹)	84.0
Illinois.....	364,515,060	390,365,096	25,850,036	93.0
Idaho.....	2,470,705	3,412,094	941,389	89.7
Indiana.....	249,167,309	270,981,555	21,814,246	90.9
Iowa.....	40,731,689	42,594,603	1,863,014	92.0
Kansas.....	100,701,154	105,611,662	4,910,508	84.0
Kentucky.....	83,507,936	95,313,114	11,805,178	97.8
Louisiana.....	163,241,210	174,862,061	11,620,851	93.6
Maine.....	18,729,126	19,842,888	1,113,762	94.4
Massachusetts.....	447,671,719	480,109,722	32,438,003	93.0
Michigan.....	117,650,952	129,008,767	11,357,815	90.5
Minnesota.....	26,945,365	30,061,785	3,116,420	81.9
Mississippi.....	14,053,417	16,429,885	2,376,468	91.1
Missouri.....	144,107,992	160,104,264	15,996,272	89.0
Montana.....	14,357,427	16,072,136	1,714,709	87.4
Nebraska.....	138,391,773	137,500,496	* 891,277	85.2
Nevada.....	500,173	796,900	296,727	94.0
New Hampshire.....	10,021,083	11,000,311	979,228	95.7
New Jersey.....	840,841,101	971,081,756	130,240,655	94.0
New Mexico.....	3,202,014	3,593,275	391,261	86.1
New York.....	325,015,032	367,081,909	42,066,877	91.4
North Carolina.....	82,500,000	88,169,545	5,669,545	92.8
North Dakota.....	7,520,715	9,010,131	1,489,416	86.1
Ohio.....	940,272,346	1,110,090,000	169,817,654	89.8
Oklahoma.....	106,915,909	120,341,040	13,425,131	92.1
Oregon.....	18,101,888	22,000,000	3,898,112	88.0
Pennsylvania.....	1,120,549,419	1,250,000,000	129,450,581	93.3
Rhode Island.....	20,831,425	24,026,119	3,194,694	93.5
South Dakota.....	4,535,000	5,406,355	871,355	86.6
Tennessee.....	8,373,088	11,293,052	2,919,964	91.4
Texas.....	84,992,075	96,047,589	11,055,514	85.0
Utah.....	32,667,956	40,288,018	7,620,062	88.3
Vermont.....	2,684,216	3,182,351	498,135	97.0
Washington.....	80,476,271	91,576,271	11,100,000	79.0
West Virginia.....	32,689,171	34,566,500	1,977,328	87.1
Wisconsin.....	210,969,010	242,564,784	31,595,774	96.4
Wyoming.....	(¹)	10,115,956	(¹)	89.8
Other States.....	385,277,085	346,333,702	* 1,695,362	91.5
Total.....	6,584,818,419	7,336,124,154	751,305,735	91.5

¹ Included in other States.

* Decrease.

Failures of building and loan associations, 1920-1928

	Total number of associations	Total resources	Number failed	Estimated loss	Per cent of loss to total resources
1920.....	8,633	\$2,519,914,971	2	\$506	0.0002
1921.....	9,255	2,890,764,621	6	91,547	.0032
1922.....	10,009	3,342,530,953	4	158,674	.0047
1923.....	10,744	3,942,939,880	9	132,612	.0034
1924.....	11,844	4,765,937,197	18	398,245	.0084
1925.....	12,403	5,509,176,154	26	500,000	.0090
1926.....	12,626	6,334,103,807	12	380,725	.0060
1927.....	12,804	7,178,562,451	21	1,013,006	.0141
1928.....	12,666	8,016,034,327	* 23	568,000	.0071
Total.....	-----	-----	121	3,243,309	-----

¹ Located as follows: Florida, 1; Illinois, 1; Kentucky, 1; Missouri, 2; Ohio, 2; Pennsylvania, 15; and South Dakota, 1.

MONETARY STOCK OF PRINCIPAL COUNTRIES OF THE WORLD

The following statement, furnished by the Mint Bureau, shows the monetary stock of the principal countries of the world at the end of the calendar years 1927 and 1928:

Monetary stock of principal countries of the world, end of calendar year 1927

[The compilations have been made from such data as are available—arowedly incomplete. The amount of gold and silver in circulation in many countries is not obtainable, and in some countries that held by private banks can not be given.]

For the United States the figures given cover all domestic gold and silver coin, but only such bullion and foreign coins as are owned by the Government and Federal reserve banks. All foreign coin which comes into possession of the Government is converted into bullion.]

[Stated in United States money (000 omitted), except paper stock, which is stated in monetary unit of issuing country (000 omitted)]

Country	Monetary standard	Monetary unit		Metallic stock unclassified	Gold stock			Silver stock	Paper circulation, in monetary unit of issuing country	Population (thousands)	Per capita				
		Name	United States equivalent		In banks and public treasuries, including that held abroad in trust—set aside or "ear-marked"	In circulation	Total				Unclassified	Gold	Silver	Paper	
North America:															
United States.....	Gold.....	Dollar.....	\$1. 00		\$4, 379, 268		\$4, 379, 268	\$845, 245	¹ 5, 377, 085	120, 013		\$36. 49	\$7. 04	44. 80	
Canada.....	do.....	do.....	1. 00		² 178, 129		178, 129	27, 105	331, 189	9, 519		18. 71	2. 85	34. 79	
Mexico ³	do.....	Peso.....	. 4985	\$1, 101	16, 683		16, 683	7, 783	3, 220	15, 048	\$0. 07	1. 11	. 52	. 21	
British Honduras.....	do.....	Dollar.....	1. 00		90		90	195	614	48		1. 87	4. 06	12. 79	
Costa Rica.....	do.....	Colon.....	. 25					363	21, 000	472			. 77	44. 49	
Cuba ⁴	do.....	Peso.....	1. 00			\$37, 105	37, 105	12, 085	228, 572	3, 568		10. 40	3. 38	64. 06	
Dominican Republic.....	do.....	Dollar.....	1. 00		129		129	807	⁵ 1, 310	1, 022		. 13	. 79	1. 28	
Guatemala.....	do.....	Quetzal.....	1. 00		2, 993	1, 400	4, 393	1, 295	10, 557	2, 454		1. 79	. 52	4. 30	
Haiti.....	do.....	Gourde.....	. 20		125		125	30	16, 201	2, 550		. 05	. 01	6. 35	
Honduras.....	do.....	Lempira.....	. 50		40		40	500	⁶ 630	740		. 05	. 67	. 85	
Newfoundland.....	do.....	Dollar.....	1. 00		⁷ 1, 000		1, 000	⁷ 2, 300	⁸ 185	268		3. 73	8. 58	. 69	
Nicaragua.....	do.....	Cordoba.....	1. 00					365	5, 254	650			. 56	8. 08	
Panama ⁷	do.....	Balboa.....	1. 00		322	10	332	584		500		. 66	1. 17		
Salvador.....	do.....	Colon.....	. 50		5, 059		5, 059		18, 117	1, 680		3. 00		10. 78	

Footnotes at end of table.

Monetary stock of principal countries of the world, end of calendar year 1927—Continued

[Stated in United States money (000 omitted), except paper stock, which is stated in monetary unit of issuing country (000 omitted)]

Country	Monetary standard	Monetary unit		Metallic stock unclassified	Gold stock			Silver stock	Paper circulation, in monetary unit of issuing country	Population (thousands)	Per capita			
		Name	United States equivalent		In banks and public treasuries, including that held abroad in trust—set aside or "ear-marked"	In circulation	Total				Un-classified	Gold	Silver	Paper
Virgin Islands.....	Gold	Franc	\$ 193	-----	\$86	\$2	\$88	\$67	\$ 500	25	-----	\$3. 52	\$2. 68	20. 00
British West Indies—				-----							-----			
Barbados.....	do	Pound	4. 8665	-----				1	\$ 4	164	-----			.02
Jamaica.....	do	do	4. 8665	-----				791	266	858	-----		.92	.31
Trinidad.....	do	do	4. 8665	-----		8	8	5, 253	5, 626	391	-----	.02	13. 43	14. 38
Dutch West Indies.....	do	Guilder or florin	. 402	-----	891		891	230	3, 312	58	-----	15. 36	3. 96	57. 10
French West Indies—				-----							-----			
Guadeloupe.....	do	Franc	. 193	-----	299		299	54	33, 245	230	-----	1. 30	. 24	144. 54
Martinique.....	do	do	. 193	\$1, 660					34, 000	240	\$6. 92			141. 67
South America:														
Argentina.....	do	Peso	. 9648	-----	475, 447		475, 447		1, 349, 445	10, 647	-----	44. 65		126. 74
Bolivia.....	do	Boliviano	. 3893	-----	8, 568		8, 568	7 17	39, 556	2, 599	-----	3. 29		15. 22
Brazil.....	do	Milreis	. 5462	-----	100, 770		100, 770		\$3, 004, 864	40, 543	-----	2. 48		74. 11
Chile.....	do	Peso	. 1217	-----	9, 811	122	9, 933	2, 322	252, 978	4, 025	-----	2. 46	. 57	62. 85
Colombia.....	do	do	. 9733	-----	19, 962		19, 962	9, 517	46, 370	7, 283	-----	2. 74	1. 30	6. 37
Ecuador.....	do	Sucre	. 2000	-----	2, 046		2, 046	1 166	41, 316	2, 000	-----	1. 02	. 08	20. 65
Guiana—														
British.....	do	Dollar	1. 0138	-----				7 203	1, 529	307	-----		. 66	4. 98
Dutch.....	do	Guilder	. 402	-----	86		86	334	2, 920	143	-----	. 60	2. 34	20. 42
French.....	do	Franc	. 193	-----	7 94		94	7 194	11, 400	47	-----	2. 00	4. 13	242. 55
Paraguay.....	do	Peso	. 9648	-----					192, 712	1, 000	-----			192. 71
Peru.....	do	Pound	4. 8665	-----	21, 490		21, 490		6, 036	5, 500	-----	3. 72		1. 09
Uruguay.....	do	Peso	1. 0342	-----	69, 510		69, 510	5, 171	71, 787	1, 720	-----	40. 41	3. 01	41. 73
Venezuela.....	do	Bolivar	. 193	-----	15, 000		15, 000	9, 000	62, 500	3, 089	-----	4. 85	2. 91	20. 23
Europe:														
Austria ¹⁰	do	Schilling	. 1407	-----	11, 883		11, 883		1, 005, 315	6, 700	-----	1. 77		150. 04
Belgium ¹⁰	do	Belga	. 139	-----	99, 878		99, 878	9 141	2, 153, 910	7, 932	-----	12. 59	.02	271. 54
Bulgaria.....	do	Lev	. 193	-----	9, 261		9, 261	3, 476	3, 726, 972	5, 597	-----	1. 65	. 62	665. 88
Czechoslovakia.....	(11)	Krone	. 2026	32, 804					8, 417, 263	14, 388	2. 28			585. 02
Danzig.....	Gold	Gulden	. 195	-----	2			1, 950	36, 008	400	-----		4. 87	90. 20

Denmark ¹⁰	do	Krone	.268	48,776	48,776	2,948	354,178	3,475	14.03	.85	101.92
Estonia	do	Crown	.263	201	201		39,142	1,115	.18		35.10
Finland	do	Mark	.0252	7,979	7,990	⁷ 22	1,514,407	3,558	2.25		425.63
France ¹²	do	Franc	.193	799,627	799,627	66,190	56,300,610	40,960	19.52	1.61	1,374.52
Germany	do	Reichsmark	.2382	15,074	424,760	171,931	5,468,946	62,592	.25	6.78	87.37
Gibraltar ⁷	do	Pound	4.8665				¹³ 160	18			8.89
Great Britain and Irish Free State.	do	do	4.8665	761,519	761,819	334,400	494,140	48,408	15.73	6.90	10.21
Greece ¹⁰	do	Drachma	.193	¹⁴ 14,707	14,707	1,467	5,690,845	6,825	2.16	.22	833.82
Hungary	do	Pengo	.1749	34,432	34,432	7,009	486,754	8,522	4.04	.82	57.11
Iceland	do	Krone	.268	603	603		7,325	96	6.08		76.30
Italy ¹⁵	do	Lira	.193	239,180	239,180	⁹ 18,205	18,775,000	40,799	5.86	.45	460.18
Latvia	do	Lat	.193	4,570	4,570	4,632	77,753	1,870	2.44	2.47	41.58
Lithuania	do	Litas	.10	105	105	1,350	96,608	2,286	.05	.59	42.26
Netherlands	do	Florin or guilder.	.402	160,836	160,836	47,856	857,374	7,626	21.09	6.27	112.42
Norway	do	Krone	.268	44,641	44,641	1,930	330,900	2,789	16.01	.69	118.64
Poland	do	Zloty	.1122	39,587	39,587	10,647	1,170,034	29,589	1.34	.36	39.54
Portugal	do	Escudo	1.0805	9,267	9,267	685	1,831,770	6,185	1.49	.11	296.16
Rumania ¹⁰	do	Leu	.193	29,006	29,006	2,025	21,026,263	17,709	1.63	.11	1,187.32
Russia ¹⁵	do	Chervonetz	5.1455	97,039	97,039		104,404	146,989	.66		.71
Spain	do	Peseta	.193	502,302	502,302	132,225	4,202,441	22,128	22.70	5.98	189.91
Sweden	do	Krona	.268	61,882	61,882	⁹ 950	526,236	6,088	10.16	.15	86.43
Switzerland ¹⁰	do	Franc	.193	83,470	83,470	12,131	917,393	3,959	21.08	3.06	231.72
Yugoslavia ¹⁰	do	Dinar	.193	17,133	17,133	3,391	5,743,389	13,160	1.30	.25	436.42
Asia:											
British North Borneo	do	Dollar	.5678				2,472	258			9.58
Ceylon	do	Rupee	.365	15	15	13,734	62,471	5,125		2.68	12.18
China ¹⁷	Silver	Dollar	(¹⁸)			107,677	390,097	442,000		.24	.88
Cyprus Island	Gold	Pound	4.8665		292	718	474	317	.92	2.26	1.49
Federated Malay States.	Gold	Dollar	.5678			240	8,868	1,325		.18	6.69
India, British	do	Rupee	.365	119,097	119,097	1,732,770	1,826,424	318,942	.37	5.43	5.72
Indo-China, French	Silver	Piaster	(¹⁸)	17,334			129,902	20,698	.83		6.27
Japan, including Chosen, Taiwan, Kwantung.	Gold	Yen	.4985	480,299	480,299	212,231	1,831,981	83,458	5.75	2.54	21.95
Netherland East In- dies.	do	Guilder	.402	71,640	71,640	159,818	351,181	51,718	1.38	3.09	6.79
Palestine	do	Pound	4.8665			2,920	2,000	887		3.29	2.25
Persia ⁷	Silver	Kran	(¹⁵)			32,726	¹⁰ 116,403	10,000		3.27	11.64
Philippine Islands	Gold	Peso	.50	3,044	3,044	18,786	118,015	11,922	.25	1.57	9.90
Sarawak	do	Dollar	.5678			88	⁷ 156	600		.15	.26
Siam	do	Tical	.4428			23,711	130,853	9,939		2.38	13.16
Straits Settlements	do	Dollar	.5678	1,638	1,638	12,824	140,627	935	1.75	13.71	150.40
Syria	do	Pound	3.860	29,626			7,675	3,000	9.87		2.56
Africa:											
Abyssinia	Silver	Thalari	(¹⁸)			21,458	750	10,100		2.12	.07
Algeria	Gold	Franc	.193	15,521			1,355,310	6,065	2.55		223.46
Belgian Congo	do	do	.193				124,619	15,000			8.31
Dahomey ⁷	do	do	.193				59,106	1,000			59.11

Footnotes at end of table.

Monetary stock of principal countries of the world, end of calendar year 1927—Continued

[Stated in United States money (000 omitted), except paper stock, which is stated in monetary unit of issuing country (000 omitted)]

Country	Monetary standard	Monetary unit		Metallic stock unclassified	Gold stock			Silver stock	Paper circulation, in monetary unit of issuing country	Population (thousands)	Per capita			
		Name	United States equivalent		In banks and public treasuries, including that held abroad in trust—set aside or "ear-marked"	In circulation	Total				Unclassified	Gold	Silver	Paper
Africa—Continued.														
Egypt.....	Gold.....	Pound.....	\$4.9431		\$18,459		\$18,459	\$27,850	27,522	14,169		\$1.30	\$1.96	1.94
Eritrea.....	do.....	Lira.....	.193					1,692		450			3.76	
French Equatorial Africa.....	do.....	Franc.....	.193						28,000	3,125				8.96
Gambia.....	do.....	Pound.....	4.8665						166	210				.80
Gold Coast.....	do.....	do.....	4.8665						1,690	2,300				.74
Guinea, French.....	do.....	Franc.....	.193		1		1	881	27,123	2,020		.43		13.42
Ivory Coast.....	do.....	do.....	.193		1		1	6	119,441	1,656				72.12
Kenya Colony and Uganda.....	do.....	Shilling.....	.2433					19,004	40,450	5,765		3.29		7.02
Madagascar.....	do.....	Franc.....	.193					30	296,853	3,621		.01		81.98
Morocco.....	do.....	do.....	.193	\$2,658					447,237	5,557	\$0.47			80.48
Nigeria.....	do.....	Pound.....	4.8665					3,437	224	18,475			.18	.01
Nyasaland.....	do.....	do.....	4.8665		102	\$58	160	1,598		1,176		.13	1.36	
Portuguese East Africa.....	do.....	Escudo.....	1.0805		195	146	341	2	104,897	3,120		.11		33.62
Portuguese West Africa.....	do.....	do.....	1.0805						81,232	4,150				19.57
Reunion Island ²⁰	do.....	Franc.....	.193	560					39,900	174	3.22			229.31
Rhodesia—														
Northern.....	do.....	Pound.....	4.8665		22	2	24	438	35	931		.03	.47	.04
Southern.....	do.....	do.....	4.8665		1,460		1,460	730	900	808		1.81	.90	1.11
Senegal.....	do.....	Franc.....	.193						439,472	1,225				358.75
Sierra Leone.....	do.....	Pound.....	4.8665					107	155	1,541			.07	.10
Somaliland—														
British.....	do.....	Rupce.....	.365					329	300	344			.96	.87
French.....	do.....	Franc.....	.193		191		191		4,410	65		2.94		67.84
Italian.....	do.....	Rupce.....	.365					1,863	2,000	1,000			1.86	2.00

Sudan, Anglo-Egyptian.	do.	Pound	4.8665		130	130	8,415	293	6,475	.02	1.30	.05
Tanganyika.	do.	Shilling	.2433				4,874	8,254	4,350		1.12	1.89
Tunis.	do.	Franc	.193					239,654	2,160			110.95
Union of South Africa.	do.	Pound	4.8665		42,021	16,339	58,360	9,503	7,659	7.62	1.72	1.24
Zanzibar.	do.	Rupee	.365					407	197		2.06	
Oceania:												
Australia.	do.	Pound	4.8665	130,983	105,119	105,119		51,994	6,235	21.01	16.86	8.34
New Zealand.	do.	do.	4.8665	38,282				6,570	1,450	26.40		4.53
Fiji Islands.	do.	do.	4.8665		431	431	973		164		2.62	5.93
Society Islands.	do.	Franc	.193					19,960	28			712.85
Total.				286,203	9,654,709	55,495	9,710,204	4,183,029	1,845,053	.16	5.26	2.27

¹ Includes gold and silver certificates (representing coin and bullion held in trust in the treasury) redeemable on demand.

² Including some silver.

³ Figures for 1925.

⁴ On June 30, 1927.

⁵ United States Government and bank notes.

⁶ In United States dollars.

⁷ Last year's figures or figures of previous years.

⁸ Newfoundland government notes only.

^{9a} Paper milreis.

⁹ Including minor coin.

¹⁰ Stock in national bank.

¹¹ Monetary standard not established.

¹² On Dec. 24, 1927.

¹³ Exclusive of Spanish bank notes.

¹⁴ Includes that held abroad.

¹⁵ On Jan. 10, 1928.

¹⁶ On Jan. 1, 1928.

¹⁷ Incomplete.

¹⁸ Fluctuates with the price of silver.

¹⁹ On Mar. 20, 1927.

²⁰ June 30, 1928.

NOTE.—Figures given represent each country's stock at the end of the year, except when otherwise indicated. Population figures are from the Commerce Yearbook, 1928. Blanks indicate no figures available, rather than no stock. Gold reported held abroad but not reported as set aside or "earmarked," not included in the above figures (presumably reported by the country having actual possession).

Monetary stock of principal countries of the world, end of calendar year 1928 (subject to revision)

[Stated in United States money (000 omitted), except paper stock, which is stated in monetary unit of issuing country (000 omitted)]

Country	Monetary standard	Monetary unit		Metallic stock unclassified	Gold stock			Silver stock	Paper circulation, in monetary unit of issuing country	Population (thousands)	Per capita			
		Name	United States equivalent		In banks and public treasuries, including that held abroad in trust—set aside or "ear-marked"	In circulation	Total				Un-classified	Gold	Silver	Paper
North America:														
United States	Gold	Dollar	\$1. 00		\$4, 141, 421		\$4, 141, 421	\$849, 995	¹ 5, 215, 397	120, 013		\$34. 51	\$7. 08	43. 45
Canada	do	do	1. 00		² 160, 855		160, 855	27, 738	549, 870	9, 519		16. 89	2. 91	36. 75
Mexico ³	do	Peso	. 4985		22, 956		22, 956	12, 765		15, 048		1. 52	. 84	
British Honduras	do	Dollar	1. 00					202	546	48			4. 21	11. 37
Costa Rica	do	Colon	. 25					363	24, 138	472			. 76	51. 13
Cuba ⁴	do	Peso	1. 00		6, 545	\$17, 241	23, 787	8, 413	54, 176	3, 568		6. 67	2. 35	15. 18
Dominican Republic	do	Dollar	1. 00		90		90	240	⁵ 1, 551	1, 022		. 08	. 23	1. 51
Guatemala	do	Quetzal	1. 00		2, 466	100	2, 566	1, 312	9, 935	2, 454		1. 04	. 53	4. 05
Haiti ⁶	do	Gourde	. 20		125		125	30	16, 201	2, 550		. 05	. 01	6. 35
Honduras ⁷	do	Lempira	. 50		40		40	500	⁸ 630	740		. 05	. 67	. 85
Newfoundland ⁹	do	Dollar	1. 00		1, 000		1, 000	2, 300	⁷ 185	268		3. 73	8. 58	. 69
Nicaragua	do	Cordoba	1. 00					440	6, 031	650			. 67	9. 27
Panama	do	Balboa	1. 00			10	10	⁸ 90		500		. 02	. 18	
Salvador ¹⁰	do	Colon	. 50		5, 059		5, 059		18, 117	1, 680		3. 01		10. 79
Virgin Islands	do	Franc	. 193		86	2	88	69	⁶ 500	25		3. 52	2. 76	20. 00
British West Indies—														
Barbados	do	Pound	4. 8665					1	⁹ 4	164				. 02
Jamaica	do	do	4. 8665					791	321	858			. 92	. 37
Trinidad ¹¹	do	do	4. 8665			8	8	5, 253	5, 626	391		. 02	13. 43	14. 38
Dutch West Indies	do	Guilder	. 402		1, 047		1, 047	155	5, 298	58		18. 05	2. 67	91. 34
French West Indies—														
Guadeloupe	do	Franc	. 193		296		296	24	38, 488	230		1. 28	. 10	167. 34
Martinique	do	do	. 193		965		965		41, 720	240		4. 02		173. 83
South America:														
Argentina	do	Peso	. 9648		618, 931		618, 931		⁶ 1, 349, 445	10, 647		58. 13		126. 74
Bolivia	do	Boliviano	¹⁰ 365		¹¹ 7, 475		7, 475	⁹ 17	44, 204	2, 599		2. 87	. 01	17. 01
Brazil	do	Milreis	. 5462		148, 591		148, 591		3, 379, 026	40, 543		3. 66		83. 34
Chile	do	Peso	. 1217		7, 363	122	7, 485		351, 506	4, 025		1. 86	. 22	87. 33
Colombia	do	do	. 9733		24, 271		24, 271	⁹ 9, 517	56, 183	7, 283		3. 33	1. 31	7. 71
Ecuador	do	Sucre	¹¹ 2000		¹¹ 1, 124		1, 124	¹⁴ 18, 497	¹⁵ 37, 434	2, 000		. 56	. 25	18. 72

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Gulana--																
British	do.	Dollar	1. 0138					205	1, 575	307						5. 13
Dutch ⁶	do.	Guilder	. 402	86		86		334	2, 920	143		. 60	2. 94		20. 42	
French	do.	Franc	. 193	94		94		194	11, 400	47		2. 00	4. 13		242. 55	
Paraguay ⁶	do.	Peso	. 9648						192, 712	1, 000					192. 71	
Peru	do.	Pound	4. 8665	19, 938		19, 938	7, 224		6, 122	5, 500		3. 62	1. 31		1. 11	
Uruguay	do.	Peso	1. 0342	69, 557		69, 557	5. 171		72, 454	1, 720		40. 44	3. 01		42. 14	
Venezuela	do.	Bolivar	. 193	7, 818		7, 818	⁶ 9, 000		89, 196	3, 089		2. 53	2. 91		28. 87	
Europe:																
Albania	do.	Franc	. 193						1, 000	1, 000					1. 00	
Austria ¹⁰	do.	Schilling	. 1407	23, 743		23, 743	17 4		1, 067, 363	6, 700		3. 54			159. 31	
Belgium ^{15, 18}	do.	Belga	. 139	125, 574		125, 574	19 283		2, 302, 332	7, 932		15. 83	. 03		290. 26	
Bulgaria	do.	Lev	³⁰ . 0072	9, 442		9, 442	3, 654		4, 173, 017	5, 597		1. 68	. 65		745. 88	
Czechoslovakia	(²¹)	Krone	. 0298	8, 607		8, 607	12		12, 542, 908	14, 388		. 59			871. 76	
Danzig	Gold	Gulden	. 195	1		1	1. 950		39, 416	400			4. 87		98. 54	
Denmark ¹⁶	do.	Krone	. 268	46, 298		46, 298	2, 153		360, 200	3, 475		13. 32	. 62		103. 66	
Estonia	do.	Crown	. 268	61		61	6		40, 346	1, 115		. 05			36. 18	
Finland	do.	Mark	. 0252	7, 672		7, 672	6 22		1, 513, 213	3, 558		2. 15	. 01		425. 30	
France ²²	do.	Franc	²¹ . 0392	1, 253, 500		1, 253, 500	¹⁹ 28, 706		63, 915, 593	40, 960		30. 60	. 70		1, 560. 44	
Germany	do.	Reichmarks	. 2382	629, 731		629, 731	207, 926		5, 647, 237	62, 592		10. 06	3. 32		90. 22	
Gibraltar ⁵	do.	Pound	4. 8665				²⁴ 160		18						8. 89	
Great Britain and																
Irish Free State	do.	do.	4. 8665	772, 722		772, 722	250, 000		420, 841	48, 408		15. 96	5. 16		8. 69	
Greece	do.	Drachma	²³ . 0130	7, 321		7, 321	66		5, 689, 550	6, 825		1. 07	. 01		833. 63	
Hungary	do.	Pengö	. 1749	35, 169		35, 169	2, 456		513, 461	8, 522		4. 12	. 29		60. 25	
Iceland	do.	Krone	. 268	601		601			8, 053	96		6. 28			83. 88	
Italy	do.	Lira	²⁶ . 0526	265, 732		265, 732	¹⁹ 5, 382		17, 295, 393	40, 799		6. 51	. 13		423. 91	
Latvia	do.	Lat	. 193	4, 584		4, 584	4, 632		77, 653	1, 870		2. 45	2. 47		41. 52	
Lithuania	do.	Litas	. 10	3, 427		3, 427	1, 350		84, 774	2, 286		1. 50	. 59		37. 08	
Netherlands	do.	Florin or guilder.	. 402	174, 692		174, 692	47, 195		870, 588	7, 626		22. 91	6. 18		114. 16	
Norway	do.	Krone	. 268	45, 429		45, 429	1, 876		315, 500	2, 789		16. 28	. 67		113. 12	
Poland	do.	Zloty	. 1122	47, 761		47, 761	9, 139		1, 394, 284	29, 589		1. 61	. 31		47. 12	
Portugal ²⁷	do.	Escudo	1. 0805	9, 267		9, 267	996		1, 976, 184	6, 185		1. 49	. 16		319. 51	
Rumania	do.	Leu	. 193	30, 327		30, 327	653		21, 211, 000	17, 709		1. 71	. 03		1, 197. 75	
Russia ²⁸	do.	Chervonetz	5. 1455	91, 886		91, 886	98, 063		182, 110	146, 989		. 62	. 67		1. 23	
Spain ²⁹	do.	Peseta	. 193	493, 807		493, 807	134, 717		4, 377, 167	22, 128		22. 31	6. 08		197. 81	
Sweden ²⁹	do.	Krona	. 268	63, 259		63, 259	¹⁹ 903		546, 013	6, 088		10. 39	. 14		89. 68	
Switzerland	do.	Franc	. 193	92, 906	73, 258	166, 164	37, 905		952, 697	3, 959		41. 97	9. 57		240. 64	
Yugoslavia ¹⁶	do.	Dinar	. 193	17, 566		17, 566			5, 528, 170	13, 160		1. 33			420. 07	
Asia:																
British N. Borneo	do.	Dollar	. 5678						2, 383	258					9. 23	
Ceylon	do.	Rupce	. 365	14		14		12, 945	57, 417	5, 125			2. 52		11. 20	
China ³⁰	Silver	Dollar	(³¹)					140, 235	561, 430	442, 000			. 31		1. 27	
Cyprus Island	Gold	Pound	4. 8665		292	292		766	412	317		. 92	. 21		1. 30	
Fed. Malay States	do.	Dollar	. 5678					158	8, 472	1, 325			. 12		6. 39	
India, British	do.	Rupce	. 365	123, 999		123, 999		1, 671, 482	1, 891, 023	318, 942		. 38	5. 24		5. 92	
Indo-China, French	Silver	Piaster	(³²)	22, 042					141, 875	20, 698	\$1. 06				6. 85	
Japan, including Cho- sen, Taiwan, Kwan- tung.	Gold	Yen	. 4985	529, 254		529, 254	⁶ 212, 231		1, 773, 499	83, 458		6. 34	2. 54		21. 25	

Footnotes at end of table.

Monetary stock of principal countries of the world, end of calendar year 1928 (subject to revision)—Continued

[Stated in United States money (000 omitted), except paper stock, which is stated in monetary unit of issuing country (000 omitted)]

Country	Monetary standard	Monetary unit		Metallic stock unclassified	Gold stock			Silver stock	Paper circulation, in monetary unit of issuing country	Population (thousands)	Per capita			
		Name	United States equivalent		In banks and public treasuries, including that held abroad in trust—set aside or "earmarked"	In circulation	Total				Unclassified	Gold	Silver	Paper
Asia—Continued.														
Netherlands E. Indies.	Gold	Guilder	\$0. 402		\$68, 264		\$68, 264	\$160, 119	356, 545	51, 718		\$1. 32	\$3. 09	6. 89
Palestine	do	Pound	4. 8665					* 2, 920	2, 000	887			3. 29	2. 25
Persia *	Silver	Kran	(^u)					32, 726	116, 403	10, 000			3. 27	11. 64
Philippine Islands	Gold	Peso	. 50		3, 518		3, 518	19, 089	130, 912	11, 922		. 29	1. 60	10. 98
Sarawak	do	Dollar	. 5678					^u 96		600			. 16	
Siam	do	Baht or tical	. 4424					8, 038	129, 068	9, 989			. 81	12. 08
Straits Settlements	do	Dollar	. 5678		1, 630		1, 630	12, 763	146, 931	935		1. 74	13. 65	157. 14
Syria	do	Pound	3. 860	\$6, 746				8, 610	3, 000	3, 000	\$2. 25			2. 87
Turkey	do	Lira	4. 400						153, 749	13, 650				11. 26
Africa:														
Abyssinia	Silver	Thalari	(^u)					22, 043	1, 324	10, 100			2. 17	. 13
Algeria	Gold	Franc	. 0392	8, 955				1, 777, 481	8, 065	8, 065	1. 47			293. 07
Belgian Kongo	do	do	. 0278		1, 948		1, 948		157, 587	15, 000		. 13		10. 50
Egypt	do	Pound	4. 9431		17, 693		17, 693	28, 231	30, 398	14, 169	1. 24		1. 99	2. 14
Eritrea *	do	Lira	. 0526					1, 692		450			3. 76	
French Equatorial Africa.	do	Franc	. 0392						28, 000	3, 125				8. 96
French West Africa.	do	do	. 0392						622, 467	4, 901				127. 01
Gambia	do	Pound	4. 8665						191	210				. 91
Gold Coast	do	do	4. 8665						1, 797	2, 300				. 78
Kenya Colony and Uganda. ³³	do	Shilling	. 2433					20, 042	30, 451	5, 765			3. 49	5. 28
Madagascar.	do	Franc	. 0392						294, 051	3, 621				81. 21
Morocco	do	do	. 0392		3, 119		3, 119		709, 065	5, 557		. 56		127. 59
Nigeria	do	Pound	4. 8665					3, 593	227	18, 475			. 19	. 01
Nyasaland	do	do	4. 8665		118	42	160	1, 605		1, 176		. 13	1. 36	
Portuguese East Africa.	do	Escudo	1. 0805		438		438		75, 712	3, 120		. 14		24. 26

Portuguese West Africa.	do	do	1.0805					69, 172	4, 150				16.67
Reunion Island ⁶	do	Franc	.0392					30, 900	174				229.31
Rhodesia—													
Northern	do	Pound	4.8665	16	24	40	787	122	931		.04	.84	.13
Southern	do	do	4.8665	842		842	925	953	808		1.04	1.14	1.18
Sierra Leone ⁶	do	do	4.8665				107	155	1, 541			.07	.10
Somaland—													
British	do	Rupee	.365				475	750	344			1.39	2.18
French ⁶	do	Franc	.0392	191		191		4, 410	65		2.93		67.84
Italian ⁶	do	Rupee	.365				1, 863	2, 000	1, 000			1.86	2.00
Sudan, Anglo-Egyptian.	do	Pound	4.8665	70		70	8, 896	24 233	6, 475		.01	1.37	.04
Tanganyika	do	Shilling	.2433				4, 637	9, 844	4, 350			1.06	2.26
Tunis ⁶	do	Franc	.0392					239, 654	2, 160				110.95
Union of South Africa.	do	Pound	4.8665	33, 516	33, 074	66, 590	16, 389	9, 656	7, 659		8.69	2.14	1.26
Zanzibar	do	Rupee	.365				550	2, 799	197			2.79	14.21
Oceania:													
Australia	do	Pound	4.8665	19 129, 297	108, 433	108, 433		45, 645	6, 235	20.73	17.39		7.32
New Zealand	do	do	4.8665	35, 342				6, 521	1, 450	24.37			4.50
Fiji Islands ⁶	do	do	4.8665		431	431	973	164	28		2.62	5.93	
Society Islands	do	Franc	.0392					18, 952					676.85
Total				202, 382	10, 402, 779	124, 173	10, 526, 952	4, 170, 183	1, 858, 703	.11	5.66	2.24	

¹ Includes gold and silver certificates (representing coin and bullion held in trust in the treasury) redeemable on demand.

² Including some silver.

³ In Mexican banks on Apr. 30, 1928.

⁴ On June 30, 1928; national coin and United States bank notes in Government treasury and in banks.

⁵ United States Government notes.

⁶ Last year's figures or figures of previous years.

⁷ Newfoundland Government notes only.

⁸ In Banco Nacional; paper currency of the United States circulates.

⁹ In United States dollars.

¹⁰ New monetary unit established July 11, 1928.

¹¹ On May 31, 1928.

¹² New monetary unit established Mar. 19, 1927.

¹³ Exclusive of the gold held abroad.

¹⁴ Including nickel.

¹⁵ On Nov. 27, 1928.

¹⁶ Stock in National Bank.

¹⁷ Exclusive of 1-schilling and ½-schilling coins.

¹⁸ On Dec. 25, 1928.

¹⁹ Including some minor coin.

²⁰ New monetary unit established Nov. 28, 1928.

²¹ Monetary standard not established; stabilized rate indicated.

²² On Dec. 28, 1928.

²³ New monetary unit established June 24, 1928.

²⁴ Exclusive of Spanish bank notes.

²⁵ New monetary unit established May 14, 1928.

²⁶ New monetary unit established Dec. 22, 1927.

²⁷ On Dec. 26, 1928.

²⁸ On Jan. 1, 1929.

²⁹ On Dec. 29, 1928.

³⁰ Incomplete.

³¹ Fluctuates with the price of silver.

³² Including notes.

³³ On June 30, 1928.

³⁴ In banks and Government treasury.

NOTE.—Figures given represent each country's stock at the end of the year, except when otherwise indicated. Population figures are from the Commerce Yearbook, 1928. Blanks indicate no figures available, rather than no stock. Gold reported held abroad but not reported as set aside or "earmarked," not included in the above figures (presumably reported by the country having actual possession).

FEDERAL LAND BANKS

The statement following shows the condition of the 12 Federal land banks September 30, 1929, compiled from their reports to the Federal Farm Loan Board:

Consolidated statement September 30, 1929, compiled from reports to the Federal Farm Loan Board

ASSETS		
Gross mortgage loans.....	\$1, 308, 756, 254. 50	
Less payments on principal.....	105, 383, 571. 68	
Net mortgage loans.....	1, 203, 372, 682. 82	
Less principal of delinquent installments.....	882, 200. 09	
		\$1, 202, 490, 482. 73
United States Government securities.....	17, 267, 933. 33	
		17, 267, 933. 33
Bonds of other Federal land banks.....		5, 771, 039. 38
Other securities.....		4, 181, 108. 07
Cash deposits for matured or called bonds.....		18, 775. 00
Cash on hand and in banks.....		8, 317, 683. 35
Accounts receivable:		
Tax advances.....	921, 996. 35	
Other.....	359, 255. 10	
		1, 281, 251. 45
Notes receivable, etc.:		
Notes.....	122, 527. 95	
Purchase money, first mortgages.....	5, 012, 714. 61	
Purchase money, second mortgages.....	1, 028, 958. 07	
Real estate sales contracts.....	7, 225, 095. 89	
Total.....	13, 389, 296. 52	
Less reserves for purchase money mortgages and/or contracts.....	2, 101, 711. 66	
		11, 287, 584. 86
Delinquent amortization installments:		
Less than 30 days.....	624, 892. 21	
30 to 60 days.....	311, 247. 60	
60 to 90 days.....	491, 465. 14	
90 days and over.....	2, 201, 323. 35	
Total.....	3, 628, 928. 30	
Less partial payments.....	284, 315. 47	
Less reserves for delinquent installments.....	2, 185, 584. 76	
		1, 159, 028. 07
Interest accrued:		
Mortgage loans.....	21, 845, 348. 11	
Other.....	313, 821. 38	
		22, 159, 169. 49
Real estate owned:		
Owned outright.....	17, 035, 072. 96	
Real estate subject to optional sales contracts.....	318, 375. 67	
Total.....	17, 353, 448. 63	
Less reserves for real estate.....	8, 750, 214. 47	
		8, 603, 234. 16
Sheriffs' certificates, judgments, etc. (subject to redemption):		
(a) Foreclosures under first mortgages.....	4, 648, 989. 02	
(b) Foreclosures under installments or second mortgages.....	283, 472. 38	
(c) Banks' mortgages on property covered by (b).....	1, 357, 831. 90	
		6, 290, 293. 30

Spokane participation certificates.....	\$2, 799, 850. 18	
Less reserves for Spokane participation certificates.....	2, 799, 850. 18	
Banking house.....		\$2, 879, 784. 07
Furniture, fixtures, equipment, etc.....		255, 777. 47
Prepaid or deferred expenses.....		577, 222. 45
Other assets.....		428, 659. 10
Total assets.....		<u>1, 292, 969, 026. 28</u>

LIABILITIES

Farm loan bonds (unmatured).....	1, 183, 619, 880. 00	
Less held by banks of issue.....	2, 489, 140. 00	
		1, 181, 130, 740. 00
Sold subject to repurchase agreement.....	(6, 822, 500. 00)	
Farm loan bonds matured or called.....		18, 775. 00
Notes payable, etc.....		700, 000. 00
Dividends declared but unpaid.....		1, 087, 227. 86
Matured coupons on farm loan bonds.....		822, 789. 84
Due borrowers.....		669, 638. 03
Accounts payable.....		799, 801. 73
Interest accrued:		
Farm loan bonds.....	17, 559, 854. 48	
Other.....	415, 887. 73	
		17, 975, 742. 21
Advance installment payments (partial and interest portion full).....		1, 394, 115. 66
Other liabilities.....		539, 382. 52
Spokane participation certificates.....		2, 799, 850. 18
Deferred income.....		1, 759, 568. 83
Capital stock:		
United States Government.....	325, 983. 00	
Individual subscribers.....	345. 00	
Individual subscribers through Porto Rico branch.....	670, 270. 00	
National farm loan associations....	64, 573, 115. 00	
Borrowers through agents.....	133, 485. 00	
		65, 703, 198. 00
Legal reserves.....		12, 734, 458. 66
Other reserves.....		41, 000. 00
Undivided profits.....		4, 792, 737. 76
Total liabilities.....		<u>1, 292, 969, 026. 28</u>

JOINT STOCK LAND BANKS

The statement following shows the condition of the 49 joint stock land banks September 30, 1929, compiled from their reports to the Federal Farm Loan Board:

Consolidated statement September 30, 1929, compiled from reports to the Federal Farm Loan Board¹

ASSETS

Gross mortgage loans.....	\$637, 098, 072. 39	
Less payments on principal.....	43, 277, 696. 29	
Net mortgage loans.....	593, 820, 376. 10	
Less principal of delinquent installments.....	432, 488. 75	
Less reserves for mortgage loans—foreclosures pending.....	644, 122. 35	
		\$592, 743, 765. 00
United States Government securities.....	\$5, 670, 921. 88	
Less sold under repurchase agreement.....		
		5, 670, 921. 88
Other securities.....		137, 023. 65
Cash deposits for matured or called bonds.....		2, 500. 00
Cash on hand and in banks.....		7, 118, 480. 16
Accounts receivable:		
Tax advances.....	367, 345. 87	
Other.....	103, 799. 30	
		471, 145. 17
Notes receivable, etc.:		
Notes.....	294, 914. 21	
Purchase money, first mortgages.....	2, 266, 374. 43	
Purchase money, second mortgages.....	1, 505, 788. 21	
Real-estate sales contracts.....	3, 753, 002. 54	
Total.....	7, 820, 079. 39	
Less reserves for purchase money mortgages and/or contracts.....	242, 391. 98	
		7, 577, 687. 41
Delinquent amortization installments:		
Less than 30 days.....	425, 098. 14	
30 to 60 days.....	163, 462. 91	
60 to 90 days.....	253, 652. 83	
90 days and over.....	1, 160, 490. 41	
Total.....	2, 002, 704. 29	
Less partial payments.....	200, 534. 47	
Less reserves for delinquent installments.....	660, 186. 32	
		1, 141, 983. 50
Interest accrued:		
Mortgage loans.....	10, 669, 203. 51	
Other.....	64, 362. 96	
		10, 733, 566. 47
Real estate owned:		
Owned outright.....	13, 210, 018. 41	
Less mortgages not assumed.....		
Total.....	13, 210, 018. 41	
Real estate subject to optional sales contracts.....	719, 096. 21	
Total.....	13, 929, 114. 62	
Less reserves for real estate.....	564, 472. 25	
		13, 364, 642. 37

¹ Joint stock land banks in receivership are not included in this statement.

Sheriffs' certificates, judgments, etc. (subject to redemption):

(a) Foreclosures under first mortgages.....	\$3, 208, 030. 13
(b) Foreclosures under installments or second mortgages.....	328, 425. 90
(c) Banks' mortgages on property covered by (b).....	2, 435, 569. 47

Total.....	5, 972, 025. 50
Less reserve for sheriffs' certificates.....	476, 635. 32

\$5, 495, 390. 18

Banking house.....	37, 035. 84
Furniture, fixtures, equipment, etc.....	108, 225. 42
Prepaid or deferred expenses.....	345, 372. 61
Other assets.....	276, 055. 89
Deficit (Chicago, Des Moines, First Carolinas, Oregon, Washington, Southern Minnesota, Tennessee).....	1, 780, 080. 72

Total assets.....	647, 003, 876. 27
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LIABILITIES

Farm loan bonds (unmatured).....	585, 449, 900. 00
Less held by banks of issue.....	7, 714, 900. 00
	577, 735, 000. 00

Sold subject to repurchase agreement.. (1, 557, 500. 00)

Farm loan bonds matured or called.....	6, 600. 00
Notes payable, etc.....	2, 644, 185. 00
Mortgages assumed on real estate owned.....	17, 405. 98
Dividends declared but unpaid.....	81, 302. 39
Matured coupons on farm loan bonds.....	1, 243, 996. 65
Due borrowers.....	275, 694. 36
Accounts payable.....	110, 216. 17

Interest accrued:

Farm loan bonds.....	9, 346, 010. 01
Other.....	13, 350. 21

9, 359, 360. 22

Advance installment payments (partial, and interest portion full).....	672, 885. 42
Other liabilities.....	73, 126. 86
Deferred income.....	1, 295, 459. 16
Capital stock paid in.....	41, 744, 310. 24
Surplus paid in.....	1, 575, 059. 00
Surplus earned.....	2, 520, 190. 38
Legal reserves.....	4, 926, 784. 99
Other reserves.....	337, 909. 58
Undivided profits.....	2, 384, 389. 87

Total liabilities.....	647, 003, 876. 27
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FEDERAL INTERMEDIATE CREDIT BANKS

The statement following shows the condition of the 12 Federal intermediate credit banks September 30, 1929, compiled from their reports to the Federal Farm Loan Board:

Consolidated statement September 30, 1929, compiled from reports to the Federal Farm Loan Board

ASSETS

Loans.....		\$16,860,478.15
Discounts.....		55,343,053.97
United States Government securities.....	\$249,562.50	
Less sold under repurchase agreement.....		
		249,562.50
Debentures of other Federal intermediate credit banks.....		4,683,983.72
Other securities.....		50,010.00
Cash on hand and in banks.....	4,947,876.06	
Less cash held as collateral.....	143,009.51	
		4,804,866.55
Accounts receivable.....		64,323.45
Notes receivable, etc.....		88,792.95
Interest accrued:		
Loans and discounts.....	312,132.52	
Other.....	74,018.09	
		386,150.61
Furniture, fixtures, equipment, etc.....		14,739.09
Prepaid and deferred expenses.....		97,326.70
Other assets.....		89,587.61
Capital callable from U. S. Treasury.....		30,000,000.00
Deficit (Columbia).....		844,351.74
Total assets.....		<u>113,577,227.04</u>

LIABILITIES

Federal intermediate credit bank debentures (unmatured).....	\$44,625,000.00	
Less held by banks of issue.....		
		44,625,000.00
Loans discounted with banks other than Federal intermediate credit banks.....		2,000,000.00
Discounts rediscounted with banks other than Federal intermediate credit banks.....		2,354,447.54
Due borrowers.....		191,874.14
Interest collected not earned.....		625,355.86
Interest accrued:		
Federal intermediate credit bank debentures.....	530,317.24	
Other.....		
		530,317.24
Other liabilities.....		67,017.07
Capital:		
Paid in.....	30,000,000.00	
Callable from United States Treasury.....	30,000,000.00	
		60,000,000.00
Surplus (earned).....		1,799,708.06
Reserve for estimated losses and contingencies.....		819,344.79
Other reserves.....		22,417.28
Undivided profits.....		541,745.06
Total liabilities.....		<u>113,577,227.04</u>

NATIONAL AGRICULTURAL CREDIT CORPORATIONS

Under the provisions of the act of March 4, 1923, United States Revised Statutes, National Agricultural Credit Corporations may be formed for the purpose of providing credit facilities for the agricultural and livestock industries of the United States. The Pacific National Agricultural Credit Corporation of Fresno, Calif., is the only such corporation now in existence. It is authorized to transact business within the States of California, Arizona, Nevada, Oregon, Utah, Idaho, and New Mexico.

A statement of the resources and liabilities of the Pacific National Agricultural Credit Corporation of Fresno, Calif., as of the close of business on October 4, 1929, appears below:

RESOURCES	
Cash on hand and in banks.....	\$33, 618. 65
United States bonds.....	261, 073. 01
Loans.....	2, 664, 339. 53
Furniture and fixtures.....	2, 117. 28
Accounts receivable.....	504. 06
Other assets.....	16, 804. 93
Customers funds held in trust.....	80, 951. 55
	<u>3, 059, 409. 01</u>
LIABILITIES	
Capital stock.....	500, 000. 00
Surplus.....	85, 000. 00
Undivided profits.....	3, 498. 26
Discounts.....	2, 369, 719. 76
Inspection deposits.....	562. 50
Reserve for taxes.....	2, 979. 50
Other liabilities.....	16, 697. 44
Undistributed trustee funds.....	80, 951. 55
	<u>3, 059, 409. 01</u>

UNITED STATES POSTAL SAVINGS SYSTEM

The tables following, compiled by the Third Assistant Postmaster General, under whose supervision the system operates, disclose comparative statements of the resources and liabilities of the postal savings system for the years ended June 30, 1928 and 1929, together with a summary of the postal savings business for the fiscal year ended June 30, 1929, by States. (The total number of depositors on June 30, 1929, was 416,584, an increase of 4,334 in the year, and the average amount on deposit per depositor was \$368.82, compared to \$369.06 a year ago.)

Comparative balance sheet for June 30, 1929, and June 30, 1928

Items	June 30, 1929	June 30, 1928	Increase	Decrease
RESOURCES				
Working cash:				
Depository banks.....	\$127,491,263.27	\$118,492,184.57	\$8,999,078.70	-----
Postmasters.....	345,487.01	567,716.85	-----	\$222,229.84
	\$127,836,750.28	\$119,059,901.42	8,776,848.86	-----
Special funds:				
Treasurer of the United States—				
Reserve fund.....	7,459,986.92	6,444,665.56	1,015,321.36	-----
Miscellaneous (working) funds.....	1,449,971.26	1,314,002.28	135,968.98	-----
	8,909,958.18	7,758,667.84	1,151,290.34	-----
Accounts receivable:				
Accrued interest on bond investments.....	287,004.01	369,003.67	-----	81,999.66
Due from discontinued depository banks.....	15.22	12,110.57	-----	12,095.35
Due from late postmasters.....	40,496.00	54,450.95	-----	13,954.95
	327,515.23	435,565.19	-----	108,049.96
Investments, carried at cost price:				
United States bonds—	Par value			
Postal savings 2½'s.....	\$11,147,620.00	10,624,260.00	523,360.00	-----
Fourth Liberty 4½'s.....	16,676,750	23,220,860.36	-----	8,704,531.23
	25,663,949.13	33,845,120.36	-----	8,181,171.23
	27,824,370	161,099,254.81	1,638,918.01	-----
	162,738,172.82	161,099,254.81	-----	-----
LIABILITIES AND SURPLUS FUNDS				
Due depositors:				
Outstanding principal, represented by certificates of deposit.....	153,644,529.00	152,143,349.00	1,501,180.00	-----
Accrued interest on certificates of deposit.....	4,353,571.05	4,128,936.20	224,634.85	-----
Outstanding savings stamps.....	57,438.50	57,672.00	-----	233.50
	158,055,538.55	156,329,957.20	1,725,581.35	-----
Accounts payable: Due Postal Service—interest and profits.....	4,446,745.44	4,542,592.99	-----	95,847.56
Total liabilities.....	162,502,283.99	160,872,550.19	1,629,733.80	-----
Surplus funds: Interest and profits (undistributed earnings) subject to future allocation of maturing interest charges.....	235,888.83	220,704.62	9,184.21	-----
	162,738,172.82	161,099,254.81	1,638,918.01	-----

Comparative statement of interest-earning resources and interest-bearing liabilities for June 30, 1929, and June 30, 1928

Items	June 30, 1929	June 30, 1928	Increase	Decrease
RESOURCES—INTEREST EARNING				
Working cash: Depository banks, per balance sheet.....	\$127,491,263.27	\$118,492,184.57	\$8,999,078.70	
Investments, carried at cost price, per balance sheet.....	25,663,949.13	33,845,120.36		\$8,181,171.23
	\$153,155,212.40	\$152,337,304.93	\$817,907.47	
LIABILITIES—INTEREST BEARING				
Due depositors: Outstanding principal, represented by certificates of deposit, per balance sheet.....	153,644,529.00	152,143,340.00	1,501,189.00	
Excess of interest-bearing liabilities.....	489,316.60	~193,955.93	683,272.53	

Comparative statement of interest and profits for the fiscal years ended June 30, 1929, and June 30, 1928

Items	Fiscal year, 1929	Fiscal year, 1928	Increase	Decrease
Credits:				
Interest on bank deposits.....	\$3,192,466.59	\$2,915,849.05	\$276,617.54	
Interest on bond investments.....	988,148.26	1,395,969.47		\$407,821.21
Miscellaneous receipts.....	264.63	18.21	246.42	
Profit realized on sale of investments.....	1,473,593.77		1,473,593.77	
	\$5,654,473.25	\$4,311,836.73	1,342,636.52	
Debits:				
Interest credited to depositors.....	2,765,008.10	2,720,896.47	44,111.63	
Allowances to postmasters—				
Losses by fire, burglary, etc.....	~252.40	~1,013.56	761.16	
Erroneous payments, uncollectible items, etc.....	3,545.00	853.92	2,691.08	
Miscellaneous losses.....	153.34		153.34	
Final adjustment, previous year.....	9,184.21	21,149.46		11,965.25
	2,777,678.25	2,741,886.29	35,791.96	
Excess of income.....	2,876,795.00	1,569,950.44	1,306,844.56	

Summary of postal-savings business for the fiscal year ended June 30, 1929, by States

States	Balance to the credit of depositors June 30, 1928	Deposits ¹	Withdrawals ¹	Balance to the credit of depositors June 30, 1929	Increase in balances to the credit of depositors ²	Savings stamps		Amount at interest in banks June 30, 1929	Interest received from banks	Interest paid to depositors	Amount of deposits surrendered for bonds
						Sold	Re-deemed				
United States.....	\$152,143,349	\$115,901,304	\$114,400,124	\$153,644,529	\$1,501,180	\$27,529.50	\$27,763.00	\$127,639,412.52	\$3,192,466.59	\$2,540,373.25	\$2,074,800
Alabama.....	355,135	297,416	324,103	328,448	-26,687	4.60	7.00	276,029.28	7,347.32	5,973.31	-----
Alaska.....	704,365	415,340	687,672	687,672	-16,993	.50	1.00	530,015.62	13,676.87	12,940.99	1,590
Arizona.....	1,281,970	1,281,439	1,192,720	1,370,689	88,719	39.80	46.00	1,118,461.34	27,401.14	19,254.25	14,020
Arkansas.....	597,295	567,638	490,932	674,031	76,736	3.00	12.00	653,993.39	15,357.00	7,833.26	32,500
California.....	3,165,254	2,881,092	2,933,372	3,113,574	-51,680	279.00	290.00	2,305,780.26	61,254.60	53,471.50	34,200
Colorado.....	3,880,436	2,806,550	2,836,649	3,850,337	20,069	202.50	206.00	3,238,588.68	82,033.06	63,309.88	89,080
Connecticut.....	1,256,961	681,727	820,528	1,118,160	-138,801	821.40	840.00	903,267.10	21,052.57	22,036.49	-----
Delaware.....	106,154	54,366	61,318	99,202	-6,952	10.60	13.00	73,704.95	1,796.92	1,558.08	-----
District of Columbia.....	361,247	301,542	294,228	368,561	7,314	124.50	124.00	332,709.54	8,357.37	5,082.22	14,160
Florida.....	6,038,135	10,819,059	8,957,965	7,899,229	1,861,094	219.50	185.00	7,549,434.79	158,338.07	68,417.23	66,960
Georgia.....	1,288,862	2,233,853	1,526,080	1,996,635	707,773	102.50	86.00	1,896,206.81	40,719.12	18,801.38	10,980
Hawaii.....	21,505	24,957	26,483	19,979	-1,526	7.00	3.00	19,346.91	497.16	195.61	-----
Idaho.....	2,757,062	2,286,236	2,429,448	2,613,850	-143,212	73.00	66.00	2,177,037.11	57,418.12	41,104.52	11,720
Illinois.....	6,861,211	3,714,697	3,992,962	6,582,946	-278,265	646.00	1,049.00	4,980,659.94	128,891.28	122,649.91	44,020
Indiana.....	1,134,888	1,211,989	836,970	1,500,907	375,019	74.20	77.00	1,350,676.80	29,309.31	18,172.14	81,460
Iowa.....	8,324,547	6,024,369	6,099,570	8,249,346	-75,201	53.80	49.00	7,960,841.09	207,051.99	119,299.14	298,260
Kansas.....	3,288,258	2,656,101	2,380,568	3,563,791	275,533	219.20	218.00	3,373,971.95	82,467.93	46,913.77	160,820
Kentucky.....	267,197	188,215	220,551	234,861	-32,336	91.10	67.00	189,835.44	5,060.92	5,538.00	40
Louisiana.....	384,277	255,876	277,479	362,673	-21,604	17.10	4.00	304,662.38	7,699.17	6,801.34	2,400
Maine.....	132,655	62,488	82,756	112,387	20,268	27.90	44.00	95,891.66	2,631.42	2,230.38	-----
Maryland.....	152,011	95,814	130,398	117,427	-34,584	51.20	43.00	94,501.70	2,287.41	3,873.06	-----
Massachusetts.....	6,407,355	3,430,190	3,643,946	6,190,599	-216,756	952.70	1,059.00	4,494,460.45	115,071.05	112,113.07	1,020
Michigan.....	2,114,289	1,433,525	1,452,192	2,085,622	-19,667	148.60	146.00	1,620,120.01	41,004.70	38,654.57	30,000
Minnesota.....	7,375,548	5,655,416	4,789,427	8,241,537	865,989	277.00	258.00	8,026,638.93	195,797.40	107,010.74	226,700
Mississippi.....	117,413	62,588	70,406	109,595	-7,818	19.40	21.00	102,611.48	2,738.97	1,725.83	5,000
Missouri.....	5,153,199	3,818,729	3,796,502	5,265,426	82,227	136.40	118.00	4,891,433.69	124,579.38	79,618.30	92,820
Montana.....	6,294,396	4,376,435	4,489,539	6,181,292	-113,104	75.80	62.00	6,058,053.07	157,149.95	93,590.41	137,900
Nebraska.....	719,324	1,363,718	739,339	1,343,703	624,379	86.20	76.00	1,218,310.31	22,575.78	10,564.05	41,980
Nevada.....	361,868	342,789	313,942	390,696	28,827	2.10	2.00	306,224.87	7,478.23	5,983.09	5,000
New Hampshire.....	340,257	126,032	160,598	299,691	-40,566	135.70	138.00	251,695.06	5,744.41	5,394.69	-----
New Jersey.....	2,396,023	1,751,736	2,034,969	2,102,766	-283,263	1,628.70	1,713.00	1,536,466.93	41,630.24	48,612.37	200
New Mexico.....	1,543,375	1,230,249	1,235,221	1,538,403	-4,972	10.50	3.00	1,135,392.37	28,784.15	21,559.96	16,860
New York.....	32,223,933	19,450,316	23,579,926	28,093,883	-4,129,610	5,257.40	5,188.00	19,121,914.16	518,372.26	606,446.33	12,320
North Carolina.....	389,830	534,217	381,645	542,402	152,572	18.30	22.00	472,940.04	9,912.90	4,837.08	9,960
North Dakota.....	1,635,747	1,686,638	1,166,108	2,156,277	520,530	26.60	33.00	2,028,721.07	45,775.37	20,494.12	23,700
Ohio.....	3,042,209	1,726,410	1,796,261	2,972,358	-69,851	286.80	265.00	2,457,305.78	60,745.37	51,245.59	152,060
Oklahoma.....	5,014,072	4,828,721	4,235,917	5,606,876	592,804	146.20	148.00	5,396,532.05	133,098.51	70,127.27	80,100
Oregon.....	3,356,391	3,164,971	2,718,626	3,802,736	446,345	165.80	137.00	3,382,231.45	80,914.11	50,993.70	78,440
Pennsylvania.....	9,400,371	4,647,712	5,534,420	8,513,663	-886,708	1,360.10	1,362.00	6,456,348.49	170,124.44	168,741.88	41,160

Porto Rico.....	153,072	209,839	221,394	141,517	-11,555	12,803.00	12,769.00	132,486.48	3,279.18	2,490.64	-----
Rhode Island.....	490,001	250,671	318,087	422,585	-67,416	257.90	225.00	302,033.51	8,325.05	8,999.22	2,500
South Carolina.....	1,279,377	1,357,602	1,109,664	1,527,315	247,938	17.30	13.00	1,358,720.57	32,406.23	17,288.65	17,700
South Dakota.....	4,088,073	3,376,275	3,062,856	4,401,492	313,419	88.50	71.00	3,808,025.20	92,495.01	56,060.39	41,000
Tennessee.....	487,457	579,234	459,735	606,956	119,499	23.80	28.00	558,183.64	14,805.54	8,037.69	23,420
Texas.....	3,735,456	3,547,554	3,054,734	4,228,276	492,820	146.50	161.00	3,606,163.96	84,661.40	52,939.59	91,740
Utah.....	626,604	399,862	410,497	615,969	-10,635	.60	1.00	455,897.12	11,504.93	10,421.08	-----
Vermont.....	63,992	31,801	41,551	54,242	-9,750	1.50	1.00	50,167.92	1,427.28	1,331.98	-----
Virginia.....	219,463	254,697	219,804	254,356	34,893	65.10	37.00	193,646.05	4,560.36	3,652.57	5,020
Virgin Islands.....	9,436	29,657	16,392	22,751	13,265	.40	-----	-----	-----	166.80	-----
Washington.....	6,874,064	4,406,778	4,433,877	6,846,965	-27,099	104.20	96.00	5,506,222.56	139,841.83	116,740.63	27,700
West Virginia.....	495,582	681,215	317,503	857,874	362,292	36.80	32.00	643,979.98	11,239.96	7,310.83	3,800
Wisconsin.....	1,399,657	832,220	780,376	1,447,446	47,789	80.30	52.00	1,226,874.06	30,002.75	23,412.78	13,640
Wyoming.....	1,956,474	1,452,134	1,518,527	1,895,556	-60,918	100.90	96.00	1,413,983.92	35,771.10	28,360.80	31,140

¹ These totals include the amount of \$3,454,892 transferred between depository offices.

² A minus sign (-) denotes decrease.

SCHOOL SAVINGS BANKING

Statistics relative to school savings banks in the various States and the District of Columbia for the school years ended 1928 and 1929, with comparative yearly totals beginning with the school year ended 1920, are shown in the following table:

School savings by States, 1927-28 and 1928-29

[Compiled by the Savings Bank Division of the American Bankers Association]

States	Number of schools		Number participating		Deposits		Net savings	
	1927-28	1928-29	1927-28	1928-29	1927-28	1928-29	1927-28	1928-29
Alabama.....	74	73	34,325	37,726	\$133,840.39	\$190,095.07	\$101,804.38	\$86,018.47
Arizona.....	.....	30	.....	11,056	.....	62,610.14	.....	41,443.63
Arkansas.....	7	7	2,130	2,124	8,110.22	8,976.62	1,519.38	474.31
California.....	2,379	2,463	334,078	382,460	1,341,038.37	1,761,277.56	800,108.78	976,632.11
Colorado.....	25	28	4,764	578	.....	13,206.00	.....	7,223.63
Connecticut.....	651	705	104,806	126,896	817,395.42	1,032,170.94	433,517.04	472,308.25
Delaware.....	66	63	20,759	31,694	213,889.35	216,645.33	39,653.51	10,583.16
District of Columbia.....	58	50	6,436	5,538	58,644.19	50,409.30	58,044.19	50,409.30
Florida.....	31	35	16,134	17,335	85,844.89	80,452.19	19,632.64	1,405.32
Georgia.....	103	98	39,486	53,534	181,149.19	185,962.36	29,187.93	39,352.48
Hawaii.....	.....	36	.....	.....	.....	11,768.80	.....	11,768.80
Idaho.....	.....	11	.....	.....	.....	5,365.89	.....	5,365.89
Illinois.....	533	513	149,184	138,979	1,208,831.34	1,977,470.94	170,553.11	935,817.78
Indiana.....	291	287	89,341	81,204	670,026.16	706,824.74	130,330.74	172,320.00
Iowa.....	223	203	60,286	66,991	430,394.04	444,227.80	84,176.67	72,508.51
Kansas.....	72	78	10,323	34,905	179,200.82	222,404.52	57,701.90	52,957.82
Kentucky.....	114	55	25,739	9,433	257,294.58	57,793.91	164,806.24	12,187.15
Louisiana.....	.....	16	.....	1,319	.....	14,451.16	.....	5,733.07
Maine.....	288	374	24,867	30,075	118,486.70	150,014.00	83,340.05	92,977.06
Maryland.....	105	120	42,885	60,531	146,248.65	299,144.56	111,318.87	169,472.84
Massachusetts.....	956	1,130	198,409	217,337	1,462,451.83	1,479,422.54	711,959.18	809,034.92
Michigan.....	440	909	135,002	149,125	833,481.38	959,243.44	187,535.33	244,513.44
Minnesota.....	532	1,431	162,892	155,275	676,864.80	699,360.75	201,648.73	324,232.23
Mississippi.....	8	8	1,985	2,491	22,080.00	11,593.82	19,715.30	3,617.37
Missouri.....	140	141	53,164	8,474	349,363.60	379,504.11	100,686.23	75,410.77
Montana.....	8	8	3,077	3,264	17,788.75	29,655.18	8,383.42	29,655.18
Nebraska.....	70	51	27,595	28,083	242,094.42	209,614.27	27,676.27	41,177.81
Nevada.....	2	2	289	104	551.19	496.54	233.81	168.77
New Hampshire.....	57	91	3,559	5,588	15,169.92	27,465.55	7,561.92	17,387.23
New Jersey.....	631	747	205,122	228,855	1,733,865.51	2,094,937.23	589,718.23	693,070.09
New York.....	1,358	1,315½	861,453	878,400	4,480,045.91	4,841,605.19	2,868,216.94	2,917,011.85
North Carolina.....	37	70	16,984	28,861	60,649.54	95,383.77	13,947.69	33,963.50
Ohio.....	754	816	236,380	321,529	1,821,075.78	1,997,634.52	478,813.53	502,324.61
Oklahoma.....	65	69	17,926	24,063	106,682.61	121,062.02	69,798.40	107,415.82
Oregon.....	112	121	59,674	67,117	320,465.49	359,708.21	110,754.83	99,907.06
Pennsylvania.....	2,187	2,054	569,122	550,002	4,386,564.32	4,313,716.43	897,632.78	817,034.11
Rhode Island.....	326	328	102,265	106,886	987,982.42	995,271.11	129,261.11	75,061.99
South Dakota.....	55	57	14,079	12,181	95,406.48	108,185.76	44,324.68	37,838.90
Tennessee.....	94	69	37,002	31,925	203,235.59	194,450.76	25,157.51	26,032.14
Texas.....	101	125	26,129	38,461	245,554.47	260,451.07	199,886.00	159,629.77
Utah.....	18	18	6,203	8,350	25,461.14	29,644.87	12,951.37	12,100.94
Vermont.....	18	31	623	4,213	8,505.47	9,959.94	7,250.12	8,692.04
Virginia.....	83	89	34,007	34,024	200,090.24	210,231.42	133,284.92	137,493.33
Washington.....	266	262	122,959	123,080	1,004,532.69	909,833.70	269,625.34	109,551.03
West Virginia.....	169	92	42,992	227,130.01	110,485.72	81,066.31	28,729.60	28,729.60
Wisconsin.....	328	317	75,797	83,788	627,650.17	731,204.65	93,005.94	125,562.64
Wyoming.....	.....	1	.....	395	.....	1,000.00	.....	800.00
Total.....	13,835	15,597½	3,980,237	4,222,935	26,005,138.04	28,672,496.00	9,476,391.32	10,539,928.46

TOTAL, UNITED STATES

	Number of schools	Number participating	Deposits	Net savings
1928-29.....	15,597½	4,222,935	\$28,672,496.00	\$10,539,928.46
1927-28.....	13,835	3,980,237	26,005,138.04	9,476,391.32
1926-27.....	12,678	3,742,551	23,703,436.80	9,464,178.93
1925-26.....	11,371	3,403,746	20,469,960.88	8,770,731.05
1924-25.....	10,163	2,869,497	16,961,560.72	7,779,992.55
1923-24.....	9,060	2,236,326	14,991,535.40	8,550,991.27
1922-23.....	6,886	1,907,851	10,631,838.69	.....
1921-22.....	4,785	1,295,607	5,775,122.32	.....
1920-21.....	3,316	802,906	4,158,050.15	.....
1919-20.....	2,736	462,651	2,800,301.18	.....

SAVINGS BANKS IN PRINCIPAL COUNTRIES OF THE WORLD

Statistics compiled by the finance and investment division of the Bureau of Foreign and Domestic Commerce, Department of Commerce, relative to savings banks, including postal-savings banks, in the principal countries of the world, on specified dates, supplemented by information obtained from reports received in the currency bureau from other sources, are shown in the statement following:

Savings banks, including postal-savings banks, number of depositors and amount of deposits, by specified countries

Country	Population ¹	Number of banks reporting	Date of report	Form of savings bank	Number of depositors	Deposits ²
Argentina.....	10,647,000		Dec. 31, 1928	Commercial, governmental, mortgage, and postal		\$763,123,650
			Mar. 31, 1929	Savings banks (includes savings bank department of Commonwealth Bank).		£216,300,000
Australia.....	6,235,000	8	May 31, 1929	State savings banks		£168,898,691
			June 30, 1929	Commonwealth savings banks		£48,124,152
Austria.....	6,700,000		Mar. 31, 1929	Postal and savings banks		\$219,700,000
Belgium.....	7,932,000		June 30, 1929	Savings banks		651,700,000
Bolivia.....	2,599,000	3	Jan. 1, 1926	Commercial and mortgage	8,465	1,441,839
Brazil.....	40,543,000		Dec. 31, 1924	Federal ⁴	785,796	48,212,260
Bulgaria.....	5,597,000		June 30, 1929	Postal savings banks		4,341,600
Canada.....	9,519,000		May 31, 1929	Government and postal savings		1,486,454,400
Chile.....	4,025,000		Dec. 31, 1928	Commercial, national savings banks, savings bank of public employees, savings banks of the railroad employees, and savings department of the Caja de Credito Popular.		31,006,185
China.....	442,000,000		Dec. 31, 1926	Post-office savings bank	51,695	\$ 8,096,118
					9,699	\$ 1,774,255
Colombia.....	7,283,000	6	Dec. 31, 1928	Commercial and mortgage		7,511,629
Costa Rica.....	472,000	1	Jan. 1, 1926	Governmental	827	25,316
Cuba.....	3,568,000		Dec. 31, 1928			\$ 45,324,818
Czechoslovakia.....	14,338,000		May 31, 1929	Savings banks		524,070,000
Danzig.....	386,000		Dec. 30, 1928	do		7,797,000
Denmark.....	3,475,000		June 30, 1929	do		532,798,000
Ecuador.....	2,000,000	5	Jan. 1, 1926	Private and trustee	7,494	309,930
			May 31, 1929	Post-office and commercial banks		££3,900,000
Egypt.....	14,169,000		Dec. 31, 1927	Post-office savings banks	338,397	\$ ££2,063,050
			Dec. 31, 1928	do	353,487	££2,213,666
Estonia.....	1,115,000		Dec. 1, 1928	Governmental		\$16,523,700
Federated Malay States.....	1,404,000		Dec. 31, 1926	Government savings	29,803	\$ 3,616,790
Finland.....	3,558,000		June 30, 1929	Postal, savings, cooperative		107,575,000
France.....	40,960,000		Mar. 30, 1929	Savings banks		399,600,000
Germany.....	62,592,000		June 30, 1929	do		1,965,600,000
Greece.....	6,825,000		Dec. 30, 1928	Postal savings banks		3,322,700
Guatemala.....	2,454,000	12	Jan. 1, 1926	Communal, commercial, and private ¹⁰	2,071	\$ 1,772,447
Honduras.....	740,000	1	Dec. 31, 1928	Commercial		873,322
Hungary.....	8,522,000		May 31, 1929	Postal savings banks		95,091,000
India.....	318,942,000		Mar. 31, 1928	Post-office savings banks	2,606,000	¹² 326,668,000
Italy.....	40,799,000		May 31, 1929	Postal		700,024,000
				Others		571,532,000
Japan.....	83,458,000	100	do	Savings banks		¹³ 1,326,519,000
			do	Postal-savings banks	37,118,117	¹⁴ 1,918,195,000
Latvia.....	1,870,000		Dec. 31, 1927	Postal, governmental, municipal, private, and commercial		\$24,318,000
Lithuania.....	2,286,000	504	Jan. 1, 1926	Governmental, private, and mutual		4,126,057
Mexico.....	15,000,000			(¹⁵)		

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Netherlands.....	7,626,000		Apr. 30, 1929	Postal.....		136,000,000
New Zealand.....	1,450,000	5	Mar. 31, 1928	Others.....		98,000,000
Nicaragua.....	650,000		Mar. 31, 1929	Private savings banks.....	166,694	£7,657,407
North Ireland ¹⁶	1,256,000		June 30, 1929	Post office and savings banks.....	¹⁷ 804,725	£48,644,217
Norway.....	2,789,000		June 30, 1929	do.....		£57,700,000
Palestine.....	852,000	10	June 30, 1929	Savings banks.....		\$491,302,000
Panama.....	500,000	3	Jan. 1, 1926	Commercial.....		12,350,000
Peru.....	5,500,000	7	do.....	Federal and commercial.....	5,651	3,047,559
Poland.....	29,589,000		Dec. 31, 1927	Savings and commercial.....	83,642	5,381,655
Portugal.....	6,185,000	33	Mar. 31, 1929	Postal-savings banks.....		91,596,800
Salvador.....	1,680,000		Jan. 1, 1926	Postal, governmental, private, and commercial ¹⁷		36,291,185
Siam.....	9,939,000		Mar. 31, 1927	(¹⁸).....		
South Africa.....	7,659,000		June 30, 1929	Treasury-savings bank.....	13,649	¹⁹ 2,266,643
Spain.....	22,128,000		Mar. 31, 1929	Postal-savings banks.....		32,495,000
Sweden.....	6,088,000		do.....	do.....		35,427,000
Switzerland.....	3,959,000		June 30, 1929	do.....		830,615,300
Uruguay.....	1,720,000	(²⁰)	Dec. 31, 1927	Cantonal banks.....		331,008,000
United Kingdom.....	45,435,000		June 30, 1929	Governmental.....		41,548,343
				Savings, postal, trustee savings.....		1,778,980,000
Foreign countries, total.....	1,327,068,000	696			42,386,212	
United States and possessions.....	121,598,000	²¹ 1,358	June 29, 1929	Postal-savings system.....	416,584	153,644,529
Philippines.....	11,250,000	1	do.....	Mutual and stock.....	14,043,614	10,451,597,000
				Postal.....	310,001	4,016,767
Grand total.....	1,459,916,000	2,055			57,156,411	

¹ Source: Commerce Yearbook, 1928, Vol. II—Foreign Countries, pp. 678-679.² For Latin American countries, conversions have been made at the average rate for the year covered by the report; in the case of European countries, conversions have been made at the average rate for the month given as the date of the report.³ Including the Hobart and Launceston trustee institutions.⁴ Commercial banks may accept savings deposits only on special authorization.⁵ Yuan; "Big dollar" accounts.⁶ "Small coin" accounts.⁷ One bank not reporting.⁸ Not including 1927 dividends.⁹ Figures given in Straits Settlement dollars.¹⁰ In addition, 5,660 time depositors.¹¹ In addition, \$1,983,680 in time deposits.¹² Rupees.¹³ Yen.¹⁴ There are no savings banks in Mexico. An amendment to the banking law in August, 1928, permitted certain types of banks to open savings departments. Postal savings inaugurated in February, 1928, figures not available.¹⁵ 1928.¹⁶ Deposits included with the United Kingdom.¹⁷ Includes only 22 private banks and 9 commercial banks.¹⁸ No savings banks in Salvador.¹⁹ Ticals.²⁰ Figures cover only the Bank of the Republic and its dependency, the National Savings Bank and discount department.²¹ Refers to mutual and stock savings banks only.

RESOURCES OF LEADING FOREIGN BANKS OF ISSUE

The total resources of 39 foreign banks of issue converted at the existing rate of exchange on or about June 30, 1929, were \$17,896,953,000. Total resources of 34 foreign banks of issue on or about June 30, 1929, were \$16,913,081,000 in comparison with resources of \$15,534,420,000 reported by the same foreign banks on or about June 30, 1928.

The statement below, prepared by the Federal Reserve Board, shows with reference to the 39 banks of issue, the country of each bank, the date of the bank's statement, and its total assets in local currency and in dollars at the current rate of exchange.

Total assets of principal banks of issue about June 30, 1929

(In thousands of local currency and of dollars)

Country	Date	Local currency	Total assets ¹ of the bank of issue in local cur- rency	Rate of exchange into dollars on given date	Total assets ¹ of the bank of issue in dollars
Austria.....	June 30	Schilling.....	1,369,248	0.140509	192,392
Belgium.....	June 20	Belga.....	2,701,523	.138802	374,977
Bulgaria.....	June 30	Lev.....	9,368,133	.007227	67,703
Czechoslovakia.....	do	Crown.....	8,748,588	.029609	259,037
Danzig.....	June 29	Gulden.....	58,393	1.194061	11,367
Denmark.....	do	Krone.....	472,299	.206355	125,799
Egypt.....	June 30	Egyptian pound.....	64,710	4.972461	321,768
England.....	June 26	Pound.....	508,983	4.847794	2,467,445
Estonia.....	June 30	Kroon.....	61,518	2.267990	16,486
Finland.....	June 29	Markka.....	2,774,498	.026135	69,737
France.....	June 23	Franc.....	84,704,459	.039146	3,315,841
Germany.....	June 29	Reichsmark.....	6,418,795	.238315	1,529,695
Greece.....	June 30	Drachma.....	10,148,770	.012922	131,142
Hungary.....	do	Pengo.....	717,507	.174268	125,099
Italy.....	do	Lira.....	22,756,263	.052328	1,190,790
Latvia.....	June 26	Lat.....	254,333	1.192950	49,074
Lithuania.....	June 30	Lita.....	180,806	1.10000	18,081
Netherlands.....	July 1	Florin.....	912,492	.401503	366,368
Norway.....	June 29	Krone.....	490,838	.266438	130,778
Poland.....	June 30	Zloty.....	2,206,202	.111865	246,775
Portugal.....	June 26	Escudo.....	4,150,462	.044860	186,190
Rumania.....	June 30	Lei.....	30,379,188	.005934	180,270
Russia.....	July 1	Chervonetz.....	475,568	5.1500	2,449,175
Spain.....	June 29	Peseta.....	6,095,203	.141500	862,471
Sweden.....	June 29	Krona.....	1,878,703	.267998	235,491
Switzerland.....	do	Franc.....	1,063,597	.192419	204,656
Yugoslavia.....	June 30	Dinar.....	8,504,552	.017567	149,400
Chile.....	do	Peso.....	643,036	.120388	77,414
Colombia.....	do	do.....	73,389	.966200	70,908
Peru.....	do	Libra.....	7,526	4.00900	30,104
Uruguay.....	July 31	Peso.....	197,416	.988789	195,203
Japan.....	June 29	Yen.....	2,327,555	.437016	1,017,176
Java.....	do	Florin.....	381,066	.400500	152,857
South Africa.....	June 28	Pound.....	18,862	4.846402	91,469
Total for 34 banks.....					16,913,081
Albania.....	June 30	Franc.....	85,114	1.19225	46,422
Australia.....	July 1	Pound.....	83,878	4.848885	406,715
Brazil.....	June 29	Milreis.....	4,122,713	.118618	459,028
Ecuador.....	June 30	Sucre.....	55,099	.2000	11,020
Mexico.....	do	Peso.....	120,540	.479680	60,686
Total for 39 banks.....					17,896,953

¹ In the compilation of total assets certain contra accounts have been omitted.² Par of exchange, as no quotation for date given is available.

³ The increase of total assets of the Bank of England from £283,684,000 (\$1,383,189,000) on June 27, 1928, to £508,983,000 (\$2,467,445,000) on June 26, 1929, is largely due to the amalgamation of the Government currency note accounts with those of the Bank of England on November 22, 1928. See Federal Reserve Bulletin for December, 1928, p. 847.

EXPENSES OF THE CURRENCY BUREAU

By reference to the table following, showing in detail expenses relating to the maintenance of the Currency Bureau for the fiscal year ended June 30, 1929, it will be noted that the aggregate expenses were \$6,331,765.07, of which \$1,177,718.87 was paid from appropriations and \$5,154,046.20 reimbursements by the banks. The salary rolls aggregated \$533,201.89, of which \$250,126.34 was paid from appropriations and the remainder from funds reimbursed by the banks.

Taxes paid by national banks on circulating notes issued amounted to \$3,441,152.95. Deducting from this amount the expenses of the bureau paid from congressional appropriations, \$1,177,718.87, leaves the net income to the Government on account of the tax on circulation at \$2,263,434.08.

Expenses incident to maintenance of Currency Bureau and net income derived by Government from taxes on national-bank notes, fiscal year ended June 30, 1929

	Expenses paid from appropriation	Expenses reimbursed by banks	Total expenses
Salaries:			
Regular roll, including retirement deductions.....	\$250, 126. 34		
National currency reimbursable roll, including retirement deductions.....		\$51, 540. 11	
Federal reserve issue and redemption division, including retirement deductions.....		50, 663. 98	
Insolvent national-bank division, including retirement deductions.....		180, 871. 46	
Total salaries.....			\$533, 201. 89
General expenses:			
Printing and binding.....	23, 764. 88	4, 609. 08	
Stationery.....	6, 712. 82	2, 062. 92	
Amount expended for light, heat, telephone, telegraph, furniture, labor-saving machines, etc., partially estimated.....	3, 329. 73	4, 254. 60	
Special examination of national banks, repairs to macerator, etc.....	802. 10		
Total general expenses.....			45, 536. 13
Currency issues:			
National-bank notes—			
Paper.....	112, 083. 00		
Printing, etc.....	780, 900. 00		
Plates (reimbursed).....		35, 028. 00	
Federal reserve notes—			
Paper.....		341, 927. 00	
Plates, printing, etc.....		1, 767, 262. 00	
Total currency issues.....			3, 037, 200. 00
Expenses on account of national-bank examining service paid by banks.....		2, 409, 858. 47	2, 409, 858. 47
Postage on shipments of national-bank notes.....		83, 323. 99	83, 323. 99
Postage on shipments of Federal reserve notes.....		115, 257. 10	115, 257. 10
Insurance on shipments of national-bank notes.....		18, 954. 89	18, 954. 89
Insurance on shipments of Federal-reserve notes.....		88, 432. 60	88, 432. 60
Total expenses paid from appropriations.....	1, 177, 718. 87		
Total expenses reimbursed by banks.....		5, 154, 046. 20	
Total expenses.....			6, 331, 765. 07

Tax paid by national banks on circulating notes..... \$3, 441, 152. 95

Total expenses of Currency Bureau paid from congressional appropriations..... 1, 177, 718. 87

Net income to Government from taxes on circulation..... 2, 263, 434. 08

Respectfully submitted.

J. W. POLE,
Comptroller of the Currency.

To the SPEAKER OF THE HOUSE OF REPRESENTATIVES.

APPENDIX

DIGEST OF DECISIONS RELATING TO NATIONAL BANKS

THE FOLLOWING FEDERAL CASES WERE REPORTED IN VOLUME 136 U. S. (1 CASE) VOLUME 277 U. S., VOLUMES 29 TO 33 FEDERAL REPORTER, SECOND SERIES WITH ONE CASE FROM VOLUME 164 N. E. REPORTS AND ONE FROM 233 N. Y. SUP.

IN ADDITION TO THE CASES REFERRED TO THERE HAVE BEEN ADDED REFERENCES TO A NUMBER OF DECISIONS OF STATE COURTS AND A FEW FEDERAL DECISIONS OF PARTICULAR INTEREST TO BANKS, FOR THE PERIOD FROM NOVEMBER 1, 1928, TO OCTOBER 15, 1929, WHICH WERE FURNISHED THIS OFFICE BY MR. THOMAS B. PATON, THE GENERAL COUNSEL FOR THE AMERICAN BANKERS ASSOCIATION.

AFFILIATED CORPORATION

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BRANCH BANKS IN UNITED STATES

Foreign national bank maintaining in State, office soliciting business and gathering information, held not "doing business" therein and not subject to State court's jurisdiction nor suable by nonresident (12 U. S. C. A. sec. 24, subd. 7; General Corporation Law, sec. 47).

(City Court of N. Y. 1929.) National bank having its principal place of business in California, and whose main business under 12 U. S. C. A., section 24, subdivision 7, was discounting and negotiating of commercial paper; receiving deposits, buying and selling of exchange, coin, and bullion, loaning money on personal security, and obtaining, issuing, and circulating of notes, none of which functions were performed by it in New York, where it maintained office, solicited business, and gathered information, *held* "not doing business" in New York so as to be subject to service of process on its vice president in charge of New York office nor subject to suit by nonresident under General Corporation Law, section 47. (*Raiola v. Los Angeles First Nat. Trust & Savings Bank*, 233 N. Y. S. 301.)

BRANCH BANKS IN FOREIGN COUNTRIES

Mere bookkeeping entry of bank does not constitute "payment."

(N. Y. App. 1928.) While entry upon books of bank in many cases may evidence completed transaction or transfer and thus constitute "payment," mere bookkeeping entry itself is not payment. (*Sokoloff v. National City Bank of New York*, 250 N. Y., 69; 164 N. E., 745.)

Action—Court must look through forms of business transactions to determine exact facts involved.

(N. Y. App. 1928.) Court must look through the form of transactions and business communications to determine the exact facts involved. (Ib.)

Order of defendant's Russian bank to Russian State Bank to debit its account transferring credit to third party and bookkeeping entry debiting depositor's account held not "payment," where order was not carried out and defendant sought to countermand.

(N. Y. App. 1928.) Order of defendant's Russian bank to Russian State Bank to transfer certain sum in rubles to credit of third party, debiting defendant's account, which order was communicated in accordance with depositor's request, and was accompanied by bookkeeping entry by which depositor's account was debited, *held not to constitute payment* by defendant's branch bank, where credit was never established and money never transferred, and defendant's branch bank countermanded its order (Ib.)

Defendant's Russian bank, whose order on Russian State Bank to transfer credit to third party, following depositor's orders, was not carried out, should notify depositor that account was replenished.

(N. Y. App. 1928.) Where defendant's Russian bank, in accordance with depositor's instructions, ordered Russian State Bank to transfer credit to account of third party, debiting defendant bank, and order was not carried out and transfer of credit never made, defendant bank was under duty to explain the matter to its depositor, who made subsequent demands for payment, and should have notified depositor of situation. (Ib.)

Contracts—Allowance must be made, in connection with requirements of performance of contracts, for local conditions created by revolution.

(N. Y. App. 1928.) In determining rights and liabilities under contract, proper allowance must be made for turbulent and confused conditions following revolution, with respect to requirements of performance. (Ib.)

Failure of depositor to make demand on defendant's Russian bank for payment of deposit, immediately prior to commencing suit, held not fatal, where revolution intervened in which bank was taken over by Soviet Government.

(N. Y. App. 1928.) Failure of depositor to make demand on defendant's Russian bank before commencement of suit to recover amount of deposit *held not to preclude recovery*, where depositor, after having ordered transfer of credit, had made repeated demands, which were refused on account of the attempted transfer, and where revolution intervened, in which bank was taken over by Soviet Government, and where bank had failed to notify depositor that his account had been replenished by failure of State bank to transfer credit to third party as directed. (Ib.)

Bank is not in default as to depositor until it refuses to pay account on demand.

(N. Y. App. 1928.) There is implied contract on part of bank to keep deposit until called for, and bank is not in default except on refusal to pay amount of account on demand. (Ib.)

Depositor need not demand payment of deposit, as condition to suit against bank, where demand would be futile.

(N. Y. App. 1928.) Where bank has disclaimed liability for deposit, or for any other reason demand would be futile, demand need not be made for amount thereof as condition of suit against bank. (Ib.)

Cessation of business operations is breach of bank's contract to pay money deposited on demand.

(N. Y. App. 1928.) When bank ceases to do business, with result that depositor who desires to withdraw his money can not make demand and can not draw upon his account, bank's contract to pay amount of deposit on demand is broken. (Ib.)

Breach of contract with depositor by cessation of operations of defendant's Russian bank held not excused, for impossibility of performance, by fact that bank was seized by Soviet Government.

(N. Y. App. 1928.) Breach of contract of defendant's Russian bank with depositor, resulting from cessation of business which precluded demand and withdrawal by depositor, *held not excused*, on ground of impossibility of performance, by fact that the breach was not willful and that the property of the bank was seized by Soviet Government, since seizure and nationalization of banks in Russia was not an act of government, on account of failure of United States to recognize Soviet Government. (Ib.)

Depositor's damages against defendant bank for breach of contract by Russian branch held value of rubles on deposit at time bank ceased to function, measured in dollars in place where remedy was sought.

(N. Y. App. 1928.) In action by depositor against defendant bank for breach of contract by Russian branch thereof, which was taken over by Soviet Government, contract to pay money on demand was broken as of date when branch bank ceased to function, and measure of damages of depositor was value, as of that date, in Petrograd of rubles on deposit, measured in dollars in New York City, where remedy was sought. (Ib.)

Interest on deposit from time of bank's breach of contract with depositor held properly determined according to legal rate in place where depositor sought recovery.

(N. Y. App. 1928.) In action by depositor against bank for breach of contract by Russian branch thereof to hold deposit subject to demand, interest from time of defendant's breach of contract was properly allowed according to legal rate in place where recovery was sought, since arrangement between bank and depositor regarding interest ceased when contract was breached. (Ib.)

Bank held not relieved from liability to depositor in defunct Russian branch thereof for value of rubles deposited, by provisions of Russian Code.

(N. Y. App. 1928.) Bank conducting banking operations through Russian branch held not relieved from duty to pay depositor value of rubles deposited at time of breach of contract by Russian branch by cessation of operations, by Russian Code requiring that every one shall be obligated to compensate for damage and losses caused by his action or neglect, unless compelled thereto by law or by government, or necessary self-defense, or unavoidable circumstances. (Ib.)

COLLATERAL SECURITIES

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Bills and notes—City bank reacquiring notes from country banks on maker's insolvency, held holder or transferee with original rights restored.

(U. S. C. C. A. 1929.) Where city bank held notes secured by collateral, but had invested money of correspondent country banks in such notes, and on learning of maker's insolvency, with authority of country banks, took back notes with collateral and held them as its own, city bank held to be holder or transferee of all notes, with original powers and rights restored to it, on reacquiring them. (Fidelity-Philadelphia Trust Co. et al. v. Philadelphia-Girard Nat. Bank. 33 Fed. Rep. (2d series) 649.)

Bankruptcy—Rights of city bank holding bankrupt's notes were not fixed under State insolvency law by execution of assignment for creditors, so as to prevent reacquisition of notes from country banks. (Act Pa. June 4, 1901, P. L. 404; Pa. St. 1920, sec. 710 et seq.; Bankr. act [11 U. S. C. A.])

(U. S. C. C. A. 1929.) Rights of city bank, holding notes of insolvent broker secured by collateral, and of other creditors, did not become fixed the instant broker executed deed of assignment for benefit of creditors by force of act (Pa. June 4, 1901, P. L. 404; Pa. St. 1920, sec. 710 et seq.), so as to prevent city bank from reacquiring notes from country banks after notice of insolvency, since insolvent, being broker, was subject to national bankruptcy act (11 U. S. C. A.), which suspended or superseded State act as to preferences, and acts of parties were not unlawful because made so by assignment at common law. (Ib.)

Bankruptcy—Insolvency established by assignment for creditors did not make equity in pledged collateral trust fund for creditors.

(U. S. C. C. A. 1929.) Insolvency, when established and made known by assignment for benefit of creditors, did not fix rights of all creditors, including banks holding notes secured by collateral, and make all assets, including insolvent's equity in pledged collateral, trust fund for creditors. (Ib.)

Bankruptcy—Circuit Court of Appeals had jurisdiction of appeal taken October 14 from order rendered September 17, on opinion handed down on August 29, directing allowance of claims as secured.

(U. S. C. C. A. 1929.) Where opinion of the district court, holding that order of referee in bankruptcy disallowing claims of petitioners as secured creditors should be reversed, was handed down August 29, and order based thereon was rendered September 17, appeal to Circuit Court of Appeals from such order taken on October 14, was timely, and gave latter court jurisdiction of appeal. (*Cory v. Hamilton National Bank et al.*, 31 Fed. Rep. (2d series) 379.)

Corporations—Corporation's pledge of bonds as collateral for short-term notes indorsed by its president and held by banks controlled by him held not fraudulent.

(U. S. C. C. A. 1929.) Corporation's pledge of its bonds as collateral security for its short-term notes held by banks controlled by its president, who had personally indorsed such notes, who was secured on his indorsement by mortgage on corporation's property, and who was thereupon released from liability on his indorsement, held not to establish actual fraud, nor constructive fraud, under Kentucky law, though at the time its financial condition was unsatisfactory, and though it subsequently became a voluntary bankrupt. (Ib.)

Corporations—Insolvent corporation can not give security to director for preexisting debt by way of preference.

(U. S. C. C. A. 1929.) Without regard to the 4-months' bankruptcy limitation, an insolvent corporation, knowing that it can not prosecute its business and without hope of recovering from its financial embarrassments, can not give security to a director for preexisting debt by way of preference. (Ib.)

Corporations—Corporation may give security to director for preexisting debt, in absence of insolvency or intent to defraud or delay other creditors.

(U. S. C. C. A. 1929.) In absence of insolvency, or of intent to hinder or delay its other creditors, corporation may lawfully, subject to 4-months' bankruptcy limitation, give security to a director for a preexisting debt, even though in the end it does thereby effectuate a preference. (Ib.)

Corporations—Corporation's president and general manager held authorized to pledge corporation's bonds for antecedent indebtedness; "to fund an indebtedness."

(U. S. C. C. A. 1929.) Where corporation issued bonds to fund preexisting indebtedness exceeding authorized bond issue, primary purpose being to obtain a better interest rate and an extension, president of corporation, who under by-laws was chief executive officer and general manager of company, held authorized to pledge such bonds as collateral for such indebtedness, though words "to fund an indebtedness" ordinarily connotes conversion of a heterogeneous floating indebtedness into a long term obligation. (Ib.)

Evidence—Parol evidence was admissible to show that directors authorized president to pledge corporation's bonds to secure antecedent indebtedness.

(U. S. C. C. A. 1929.) Parol evidence was admissible to show that directors authorized president to pledge corporation's bonds to secure antecedent indebtedness, if they could not be sold. (Ib.)

Corporation, by accepting benefit of its president's pledge of its bonds to secure its antecedent debts, with knowledge of facts, ratified pledge.

(U. S. C. C. A. 1929.) Pledge by corporation's president of corporation's bonds for its antecedent debt, if not authorized in advance, was ratified when corporation, with knowledge of transactions, accepted benefit of renewals of such indebtedness, extended on sole security of pledged bonds, and continuously recognized validity of pledges, even as late as filing of its schedules in bankruptcy. (Ib.)

Corporations—That corporation's president pledged bonds authorized to be sold held not "diversion" thereof, where bonds proved unsalable.

(U. S. D. C. 1927.) That president of corporation pledged corporation's bonds, authorized for purpose of sale to satisfy corporation's floating indebtedness, to that extent, held not to constitute "diversion" thereof

from purpose for which issuance was authorized, where bonds proved to be unsalable, except at a sacrifice, and possibly not even on that basis. (In re Federal Coal Co., 31 Fed. Rep. (2d series) 375.)

Corporations—Corporation's president held authorized to pledge corporation's bonds as collateral for its floating indebtedness, evidenced by short time paper indorsed by him.

(U. S. D. C. 1927.) Where corporation issued its bonds for purpose of satisfying part of its floating indebtedness, most of which was due to banks on short time paper, which bore its president's personal indorsement, president being secured by unrecorded mortgage on corporation's realty, held that president, who under by-laws was chief executive officer and general manager of company, had power to pledge bonds as collateral security for such indebtedness when bonds proved unsalable. (Ib.)

Evidence—It was immaterial that corporation's minutes did not show president's authority to pledge bonds, parol evidence being admissible.

(U. S. D. C. 1927.) It was immaterial that corporation's minutes did not disclose that authority had been given to its president to pledge corporation's bonds as collateral security for corporation's floating indebtedness, but parol evidence was admissible to establish such fact. (Ib.)

Corporations—Corporation in financial difficulties held authorized to pledge its bonds as collateral for floating indebtedness in absence of proof of insolvency.

(U. S. D. C. 1927.) Corporation held authorized to pledge its bonds as collateral security for its floating indebtedness, in absence of evidence that at time of pledge it was insolvent, where it was not so regarded by its principal owners, who were handling its affairs, and it was intending and expecting to continue in business, though it was then in financial difficulties. (Ib.)

Corporation's pledge of bonds as collateral for notes, indorsed by its president and held by banks controlled by him, held not fraudulent.

(U. S. D. C. 1927.) In absence of showing of bad faith, corporation's pledge of its bonds as collateral security for its short term notes, held by banks controlled by its president, who had personally indorsed such notes, who was secured on his indorsement by mortgage on corporation's property, and who was thereupon released from liability on his indorsement, held not violative of Kentucky Statutes, section 1906, as being fraudulent transfers, even though at time corporation's financial condition was unsatisfactory, but not hopeless, and though it subsequently became a voluntary bankrupt. (Ib.)

COLLECTIONS

Bank receiving for collection and credit deposit certificate indorsed to it and crediting account of sender held not merely collection agent.

(U. S. C. C. A. 1929.) Where interest-bearing certificate of deposit was sent by one bank to another for collection and credit, indorsed to collecting bank, which immediately credited account of first bank with amount of certificate, including accrued interest, collecting bank, which became insolvent, was not acting merely as collection agent. (Ashley State Bank of Ashley, N. Dak., v. City Nat. Bank of Bismarck, N. Dak., et al., 32 Fed. Rep. (2d series) 166.)

Insolvent bank's deposit balance in Federal reserve bank could be applied on checks sent through latter for collection, and accepted by former. (12 U. S. C. A., secs. 248(m), 360, 461-464; Federal reserve act, secs. 16, 19.)

(U. S. C. C. A. 1929.) Insolvent bank's reserve deposit balance in Federal reserve bank, in account maintained under Federal reserve act, section 19 (12 U. S. C. A., secs. 461-464), could be applied on checks drawn on insolvent bank, which Federal reserve bank had received for collection under clearance and collection system established under Federal reserve act, section 16 (12 U. S. C. A., secs. 248 (m), 360), where checks had been forwarded to insolvent bank under agreement, and accepted by such bank, and charged to accounts of drawers. (Federal Reserve Bank of Richmond v. Early, 30 Fed. Rep. (2d series), 198.)

Reserve bank held unauthorized to set off against insolvent bank's stock liability balance due on checks sent for collection. (12 U. S. C. A., sec. 288.)

(U. S. C. C. A. 1929.) Federal reserve bank *held* not entitled to set off balance due from insolvent bank on checks sent through reserve bank for collection against insolvent bank's stock liability under 12 U. S. C. A., section 288, notwithstanding that insolvent bank had accepted checks sent for collection and charged them to accounts of drawers, since demands, to be set off against each other, must be mutual, and reserve bank was not owner of checks, but merely agent for collection. (Ib.)

CONSOLIDATIONS

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TAXATION—

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GENERAL DEPOSITS

Money deposited in bank becomes property of bank, and debtor and creditor relationship arises.

(U. S. D. C. 1928.) The general rule is that money deposited with a bank does not continue to be the property of depositor, but it becomes property of bank moment it is deposited, and depositor becomes creditor of the bank, and no trust exists in such cases. (Lebanon Iron Co. et al. v. Donnelly & Co. (Inc.), 29 Fed. Rep. (2d series) 411.)

APPLICATION OF DEPOSIT ON NOTE

Bankruptcy—Bank could apply bankrupt corporation's checking balance to indebtedness on note, on basis company was insolvent, though debt was not due. (Bankr. act, sec. 68a; 11 U. S. C. A., sec. 108 (a).)

(U. S. C. C. A. 1929.) Bank *held* entitled to apply bankrupt corporation's checking balance, accumulated in usual course of business, to its indebtedness on recently renewed note, on learning that it was diverting insurance money, which it had promised to use for rebuilding its plant, to other purposes, upon basis that corporation was insolvent, though debt was not due; right of set-off being preserved as to provable debts, whether due or not, under bankruptcy act, section 68a, 11 U. S. C. A. section 108 (a). (Rupp. v. Commerce Guardian Trust & Savings Bank, 32 Fed. Rep. (2d series) 234.)

Bankruptcy—Bank could not apply on depositor's debts sums taken with such intent after application of checking balance thereon.

(U. S. C. C. A. 1929.) Bank, applying balance of bankrupt corporation's checking account on note to bank, *held* not entitled to apply to such note and other notes sums subsequently offered for deposit, but taken with intention of so applying them, regardless of bankrupt's purpose. (Ib.)

Banks waived banker's liens on bankrupt's deposits by agreeing to transfer of deposits to credit of committee appointed to manage bankrupt's affairs.

(U. S. C. A. 1928.) Banks held not authorized to credit deposits on notes which they held against bankrupt, where, on creation of committee to manage affairs of bankrupt company, deposits no longer remained subject to check of company; banks having waived banker's liens by agreeing to transfer of deposits, notwithstanding bankruptcy act, section 68 (11 U. S. C. A., sec. 108). (*First Nat. Bank of Waco et al. v. Sheehy in re South Bros. Trunk Co.* 29 Fed. Rep. (2d series) 400.)

Bank has right to apply deposit to payment of depositor's matured indebtedness to it.

(U. S. D. C. 1928.) By virtue of the right of set-off, when depositor becomes indebted to bank, and debt becomes due and payable, bank has right to apply any deposits to payment of depositor's indebtedness. (*Lebanon Iron Co. et al. v. Donnelly & Co. (Inc.)*, 29 Fed. Rep. (2d series) 411.)

Bank held entitled to charge against receivers' general deposit receivers' certificate held by it at maturity thereof.

(U. S. D. C. 1928.) Where receivers in active conduct of corporation's business made general deposit in bank in which proceeds of business were deposited, bank, on maturity of receivers' certificate held by it, had right to charge certificate to receivers' account, in absence of any restriction in certificate taking it out of general rule. (Ib.)

Bankruptcy—Bank may offset its loan against insolvent borrower's deposit, either by bookkeeping entry or by accepting insolvent's check, without acquiring "preference."

(U. S. D. C. 1927.) Generally a bank may offset amount of its loan against deposit standing to credit of an insolvent borrower, and if, instead of making a bookkeeping entry to show offset, bank accepts insolvent's check against his own account in payment of the loan, such mere change in form does not make transaction a "preference." (*Murray v. Corn Exchange Bank*, 31 Fed. Rep. (2d. series) 373). (Affirmed by U. S. C. C. A. (no opinion rendered) in 31 Fed Rep. (2d series) 375.)

Bankruptcy—Bankrupt's payment of notes held by bank with checks, after creditors' committee directed him to cease paying debts, held not preferential.

(U. S. D. C. 1927.) Where, on direction of creditors' committee to make no further payment of insolvent's debts, except for current running expenses, insolvent notified bank not to pay any notes which might be presented for payment, and thereafter made deposits in bank account under supervision of creditors' committee, and subsequently paid its notes held by bank with checks on said account, about two weeks before filing bankruptcy petition, held, that such payments to bank were not preferential, on theory that accumulation of funds in deposit account was improper, where bank was not represented at meeting of creditors. (Ib.)

Bankruptcy—Bank, holding bankrupt's notes amply secured, held not required to protect general creditors as against owners of collateral in receiving payment of notes.

(U. S. D. C. 1927.) Where bankrupt's notes held by bank were amply secured by collateral belonging to third persons, it was not bank's duty to protect bankrupt's general creditors at expense of owners of collateral, by refusing to accept payment of notes by checks drawn on bankrupt's account in ordinary course of business about two weeks before bankruptcy petition was filed. (Ib.)

DEPOSIT OF TRUST FUNDS

Guardian and ward—Special deposit became deposit of B., as guardian of minors, covered by indemnity bond, where certificate of deposit was indorsed to minors through guardian.

(U. S. C. C. A. 1929.) Special deposit in bank in name of deceased's estate became deposit of B., as guardian of minors, and was covered by indemnity bond guaranteeing repayment of deposits of B. as guardian, where court of ordinary rendered judgment setting off such item to minors, and title became vested by such judgment, and certificate of deposit was indorsed to minors through their guardian. (*Independence Indemnity Co. v. Barber et al.*, 30 Fed. Rep. (2d series) 753.)

Guardian and ward—Savings account became deposit of B., as guardian of minors, covered by indemnity bond, where representatives of deceased's estate notified bank to transfer account.

(U. S. C. C. A. 1929.) Savings account standing in name of deceased became deposit of B., as guardian of minors, and was covered by indemnity bond guaranteeing repayment of deposits of B. as guardian, where court of ordinary rendered judgment setting off such item to minors, and title vested by such judgment, and representatives of deceased's estate notified bank to transfer savings account to B. as guardian, although no change was made. (Ib.)

Guardian and ward—Where bond guaranteed repayment of deposits by guardian, it was immaterial how disputed items were carried on bank's books.

(U. S. C. C. A. 1929.) Where indemnity bond was given to guarantee repayment of deposits of B., as guardian of minors, and disputed items were deposits of guardian, it was immaterial how they were carried on books of bank. (Ib.)

Surety can not claim subrogation, and compete with secured creditor in distribution of insolvent debtor's assets, until creditor is paid.

(U. S. C. C. A. 1929.) As respects right to participate in receiving dividends from defunct bank, surety can not claim subrogation, and compete with secured creditor in distribution of assets of insolvent debtor, until creditor is paid in full. (Ib.)

DEPOSIT OF COUNTY FUNDS

Bankruptcy—Pro rata distribution of dividends on debts existing at time of bankruptcy only is required.

(U. S. C. C. A. 1929.) Law requires pro rata distribution of dividends on such debts only as existed at time of bankruptcy. (Burnett et al. v. Bank of Duncan, 30 Fed. Rep. (2d series) 52.)

Bankruptcy—Action of bank officer and county treasurer in depositing misappropriated county funds to personal account did not create "overdraft" when accounts were adjusted, authorizing bank's claim against officer's estate in bankruptcy.

(U. S. C. C. A. 1929.) Action of bank officer and county treasurer in crediting to his personal account at bank funds which he had misappropriated from county, and for which county's claim against officer's estate in bankruptcy was properly allowed, which funds were transferred to officer's account as treasurer, and charged back against his personal account when defalcations were discovered, did not create an "overdraft," authorizing bank's claim therefor against officer's estate in bankruptcy, since to allow claim would in effect allow a double filing on the same debt. (Ib.)

Bankruptcy—County's participation in audit of accounts of bank officer and county treasurer did not preclude claim against officer's estate in bankruptcy for misappropriation of funds.

(U. S. C. C. A. 1929.) County, by participating in audit of books of bank officer and county treasurer misappropriating funds of county, held not concluded by finding of auditors that an overdraft existed in bank officer's personal account as regards right to assert claim for misappropriated funds against officer's estate in bankruptcy. (Ib.)

Fund deposited in bank becomes property of bank.

(U. S. C. C. A. 1929.) Fund deposited in a bank becomes property of a bank, and a transfer from one account to another in no way affects the ownership of the fund. (Ib.)

Georgia statute declaring property of county depository bank bound for payment of liabilities arising from breach of bond declares a lien. (Laws Ga. 1915, p. 233.)

(U. S. D. C., 1929.) Laws of Georgia, 1915, page 233, providing that property of county depository bank shall be bound for payment of all liability arising from breach of bond, declares a lien. (In re Blalock et al., 31 Fed. Rep. (2d series) 612.)

Statute should not be given apparent literal meaning leading to unreasonable, extraordinary, unjust, or absurd consequences.

(U. S. D. C., 1929.) While court has no power of legislation, and must give natural meaning to plain language of statute, notwithstanding resulting hardship, the general assembly's real intention should be sought, and statute interpreted according to its real, rather than apparently literal, meaning, which would lead to such unreasonable, extraordinary, unjust, or absurd consequences as could not have been intended by legislature. (Ib.)

Bank held entitled to first claim or lien on choses in action pledged to it for money advanced to bankrupt county depository. (Laws Ga. 1915, p. 233.)

(U. S. D. C., 1929.) Bankrupt county depository's correspondent bank held entitled to first claim or lien on all notes, accounts, and choses in action, pledged to it for money advanced to depository, as against county's claim under Laws Georgia, 1915, page 233, whether correspondent bank had title to or merely a lien on such choses, in view of Laws Georgia, 1924, page 133 (Park's Ann. Civ. Code Supp. 1926, sec. 4270 (4)), declaring holder of lien, arising either from contract or by implication of law, a holder for value to extent thereof. (Ib.)

State highway department held entitled to prior payment from assets of bankrupt county depository, except as to property pledged to correspondent bank. (Bankr. act, sec. 64b (5) (7); 11 U. S. C. A., sec. 104 (b) (5) (7).)

(U. S. D. C., 1929.) State highway department held entitled to priority of payment out of assets in hands of trustee for bankrupt county depository bank under the prerogative right of preference recognized by the common law of Georgia, except as to property pledged to correspondent bank, in view of act May 27, 1926, section 15, 11 U. S. C. A., section 104 (b) (7), defining term "person" in bankruptcy act, section 64b (5), 11 U. S. C. A., section 104 (b) (5), as including the United States and the several States and Territories thereof. (Ib.)

DEPOSIT OF CITY FUNDS

Reference—Referee's findings and conclusions are conclusive, in absence of motion for new trial, if reference was made under Kansas law, but not if made under common law. (Rev. St. Kan., 1923, 60—2924.)

(U. S. D. C., 1928.) In absence of motion for new trial, referee's fact findings and conclusions of law are conclusive on court, which can not hear or consider exceptions thereto, under Revised Statutes Kansas, 1923, 60—2924, if reference was made under Code of such State, but, if made under common law, court must rule on exceptions and declare law of case in judgment. (City of Parsons v. Fidelity & Deposit Co., Same v. Nat'l. Surety Co., 29 Fed. Rep. (2d series) 417.)

Depositories—City depository is liable for any neglect of duty causing loss to city, as in paying out money in unauthorized manner. (Rev. St. Kan., 1923, 13—2107.)

(U. S. D. C., 1928.) City treasurer's deposit of city's moneys in depositories duly selected by city commissioners, as provided by Revised Statutes Kansas, 1923, 13—2107, establishes ordinary relation of debtor and creditor between depository and city, and depository is liable on its contract and any statutory bond given by it for any neglect of duty occasioning loss to city, as in failing to pay out money due it in manner provided by law. (Ib.)

Depositories—City depository, paying in unauthorized manner money employed to discharge city's valid debts is protected, but has burden of proof. (Rev. St. Kan., 1923, 13—2107.)

(U. S. D. C., 1928.) City depository, paying out in manner not authorized by Revised Statutes Kansas, 1923, 13—2107, city money employed to discharge valid and due debts of city, would be protected, as such payment would be simply *damnum absque injuria*; but burden of making such proof would rest on depository. (Ib.)

Municipal corporations—Sureties on city treasurer's bond are not liable for losses caused by commissioners' failure to take bonds from depositories. (Rev. St. Kan., 1923, 13—2107.)

(U. S. D. C., 1928.) Sureties on bonds, given by city treasurer under Revised Statutes Kansas, 1923, 13—2107, are not liable for loss of city's moneys because of city commissioners' failure to take bonds from depository banks, as required by such act. (Ib.)

CERTIFICATE OF DEPOSIT

Bank was precluded from setting up cashier's lack of authority to issue certificate of deposit as against bona fide holder without notice of irregularity.

(U. S. C. C. A., 1929.) Bank was precluded from claiming want of authority of cashier to issue certificate of deposit on ground that no deposit had in fact been received, as against holder in due course of certificate without notice that there was any irregularity in issuance of certificate, notwithstanding the fact that cashier fraudulently abused his authority in wrongfully issuing certificate without receiving deposit. (*People's Bank of Keyser, W. Va., v. International Finance Corporation*, 30 Fed. Rep. (2d series) 46.)

Bank's certificate of deposit constitutes in effect a promissory note.

(U. S. C. C. A., 1929.) A certificate of deposit issued by a bank constitutes in effect a promissory note. (Ib.)

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STOCK DIVIDENDS

Stock dividend on trustee's stocks is an accretion of capital and not income.

(U. S. Sup. 1890.) Under a will bequeathing stock in a corporation and Government bonds, in trust to pay "the dividends of said stock and the interest of said bonds as they accrue" to a daughter of the testator "during her lifetime, without percentage of commission or diminution of principal," and directing that upon her death "the said stocks, bonds, and income shall revert to the estate" of the trustee, "without incumbrance or impeachment of waste," a stock dividend declared by a corporation which from time to time, before and after the death of the testator, has invested accumulated earnings in its permanent works and plant, and which, since his death, has been authorized by statute to increase its capital stock, is an accretion to capital, and the income thereof only is payable to the tenant for life. (*Gibbons v. Mahon*, 136 U. S. 549.)

Courts—Pennsylvania rule relating to apportionment of stock dividends between life tenant and remaindermen is a rule of property binding on Federal courts.

(U. S. D. C. 1929.) Rule followed by Pennsylvania courts that stock dividends must be apportioned between life tenant and corpus of trust, by giving the corpus sufficient to keep intact the value of the shares of stock as they were at time trust began and by giving rest of dividend to those entitled to income, is a rule of property binding on Federal courts in a case involving a trust under a will probated in Pennsylvania. (*Pierrepont v. Fidelity-Philadelphia Trust Co. et al.*, 32 Fed. Rep. (2d series) 608.)

DIVIDEND DECLARED FOR THE PURPOSE OF ORGANIZING AN AFFILIATED CORPORATION

Internal revenue—Dividend declared by national bank, to be applied to purchase stock in trust company organized to transact business in which bank could not engage, held taxable "income." (Revenue act 1924, sec. 203 (c), (h); 26 U. S. C. A. sec. 934 (c), (h); *National banking act*; 12 U. S. C. A. secs. 21–200.)

(U. S. C. C. A. 1929.) Ten per cent dividend, declared by national bank, to be applied to purchase of stock in trust company to be organized to transact business in which bank could not engage under national banking act (12 U. S. C. A. secs. 21–200), held taxable "income," as against contentions that by reason of trust under which trust company's stock was placed, taxpayer received nothing in nature of income, and that transaction constituted reorganization of national bank, within revenue act 1924, section 203 (c), (h), 26 U. S. C. A. section 934 (c), (h). (*Lonsdale v. Commissioner of Internal Revenue*, 32 Fed. Rep. (2d series), 537.)

Internal revenue—Substance, not form, should control in applying sixteenth amendment and income tax laws. (Const. Amend. 16.)

(U. S. C. C. A. 1929.) Substance, and not form, should control in application of constitutional amendment 16 and income tax laws enacted under it. (Ib.)

EXCHANGE

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Whether drawer bank was negligent with reference to drawee's payment of drafts on unauthorized indorsements of payee's agent was question of fact.

(U. S. C. C. A. 1929.) Even if drawer bank owed drawee bank any duty to object to payment of drafts bearing unauthorized indorsements by payee's agent similar to indorsements on drafts on which drawer sought to recover from drawee, which paid them on such unauthorized indorsements, whether drawer was negligent with reference thereto was a question of fact. (Continental Nat. Bank & Trust Co. of Chicago v. Olney Nat. Bank, 33 Fed. Rep. (2d Series), 437.)

Appeal and error—District court's determination of fact question, where jury was waived, could not be reviewed on appeal.

(U. S. C. C. A. 1929.) District court's determination of question of fact, where jury was waived, was not open for reconsideration by Circuit Court of Appeals. (Ib.)

Drawer bank owes drawee bank no duty with reference to indorsements.

(U. S. C. C. A. 1929.) Drawer bank owes drawee bank no duty with reference to indorsements. (Ib.)

Draft, drawn to order, is not payable at all, until properly indorsed by payee.

(U. S. C. C. A. 1929.) A draft, drawn to order, is not payable at all until it is properly indorsed by payee. (Ib.)

That checks received for drafts were worthless held not to defeat drawer bank's rights to recover from drawee bank for paying drafts on unauthorized indorsements of payee's agent.

(U. S. C. C. A. 1929.) That drawer bank issued drafts to payee's agent for agent's worthless checks held not to defeat its right to recover from drawee bank for paying drafts on said agent's unauthorized indorsements. (Ib.)

Bills and notes—Intention of drawer determines whether drafts are payable to bearer, because made to living person not intended to have interest therein. (Negotiable Instrument Law Ill. sec. 9.)

(U. S. C. C. A. 1929.) Negotiable instrument law, Illinois, section 9 (Cahill's Rev. St. 1927, ch. 98, par. 29), provides that instrument is payable to bearer when it is payable to order of a person known by drawer or maker to be fictitious, or of a living person not intended to have any interest in it, held, that it is intention of drawer, and not intention of one who procures drafts to be issued, and who was neither drawer, drawee, nor payee, which determines whether instrument is payable to bearer, because payable to living person not intended to have interest in it. (Ib.)

Bills and notes—Drawer's intention respecting interest payee was to have in drafts, as to whether drafts were payable to bearer, held fact question. (Negotiable instrument law, Ill., sec. 9.)

(U. S. C. C. A. 1929.) What was drawer's intention with reference to interest, if any, that payee was to have in drafts obtained from drawer by payee's agent, on issue whether such drafts were payable to bearer under negotiable instrument law, Illinois, section 9 (Cahill's Rev. St. 1927, ch. 98, par. 29), because payable to order of living person not intended to have any interest in the drafts, was question of fact. (Ib.)

Interest—Interest is allowable without agreement on money advanced, on money due on settlement of account, on money received to another's use and retained without owner's knowledge, and on money unreasonably withheld. (Interest act, Ill., sec. 2.)

(U. S. C. C. A. 1929.) Under interest act, Illinois, section 2 (Cahill's Rev. St. 1927, ch. 74, par. 2), interest is allowable without agreement on money lent or advanced for the use of another, on money due on settlement of account from day of liquidating accounts between parties and ascertaining balance, on money received to use of another and retained without owner's knowledge, and on money withheld by an unreasonable and vexatious delay of payment. (Ib.)

Interest—Whether drawee bank was liable for vexatious delay in refusing to pay to drawer amount of drafts paid on unauthorized indorsements held fact question. (*Interest act, Ill., sec. 2.*)

(U. S. C. C. A. 1929.) Whether drawee bank, found to be liable to drawer bank for paying drafts on unauthorized indorsements of payee's agent, was liable for interest under interest act, Illinois, section 2 (Cahill's Rev. St. 1927, ch. 74, par. 2), as for vexatious delay, presented a question of fact. (Ib.)

Defendant, issuing letter of credit to plaintiffs, held estopped to claim variance in shipping documents accompanying drafts, where reason previously assigned for nonpayment was pending injunction.

(U. S. C. C. A. 1928.) Defendant, issuing letter of credit authorizing plaintiffs to draw on bank against bills of lading, held estopped to assert that descriptive terms used in invoices and shipping documents varied from those called for by letter of credit, where plaintiff had refused payment on sole ground of pending injunction, with result that plaintiff was led to assume that the shipping documents were in proper form. (Lamborn et al. v. Cleveland Trust Co., 29 Fed. Rep. (2d series) 46.)

Estoppel—One assigning reason for conduct may not alter position to other party's injury after situation has changed.

(U. S. C. C. A. 1928.) One who has given a reason for his conduct touching a matter in controversy will not be permitted, after the situation of the parties has changed, to change his position on the matter to the injury of the other party by assigning a different reason. (Ib.)

FOREIGN BANKING CORPORATIONS

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Federal Reserve Board must exercise discretion respecting approval or disapproval of articles of association of foreign banking corporation; "approved." (12 U. S. C. A., secs. 611-631.)

(D. C. App. 1929.) Federal reserve act, section 25 (a), added by act December 24, 1919 (12 U. S. C. A., secs. 611-631), authorizing organization of corporations to engage in international or foreign banking, but providing that association formed thereunder shall not become body corporate until articles of association and organization certificate have been approved by Federal Reserve Board and after board has issued permit to it to begin business, imposes duty on Federal Reserve Board of exercising its judgment and discretion with respect to approval or disapproval of such articles; word "approved" importing exercise of judgment and discretion, and power to approve ordinarily implying power to disapprove. (Apfel et al. v. Mellon et al., Federal Reserve Board, 33 Fed. Rep. (2d series) 805.)

Statutes—Consistent use of term in certain sense in statute in pari materia is persuasive as to its meaning.

(D. C. App. 1929.) The consistent use of the same term in certain sense in statutes in pari materia is persuasive that it was used in same sense in statute being construed. (Ib.)

Mandamus—Mandamus does not lie to control Federal Reserve Board's discretion in refusing to approve articles of incorporation of foreign banking corporation. (12 U. S. C. A., secs. 611-631.)

(D. C. App. 1929.) Mandamus will not lie to control the exercise of Federal Reserve Board's discretion in refusing to approve articles of incorporation and organization certificate to permit relators to begin business as a body corporate for purpose of engaging in business of international or foreign banking under Federal reserve act, section 25 (a), added by act December 24, 1919 (12 U. S. C. A., secs. 611-631). (Ib.)

FORGED OR ALTERED PAPER

Insurance—Forged signature, below signature of maker of note, held not signature of "indorser," within bankers' blanket forgery policy.

(U. S. D. C. 1928.) Forged signature, appearing below name of maker on note, which recited, "I, we, or either of us, promise to pay," held on its face signature of joint maker, under negotiable instruments law Pennsylvania section 17 (Pa. St. 1920, sec. 16004), and can not be held under any consideration to be that of "indorser," within provision of bankers' blanket forgery insurance policy covering forgery of signature of indorser of checks, drafts, notes, or trade acceptances. (Grange Trust Co. of Huntingdon, Pa., v. American Surety Co. of New York, 30 Fed. Rep. (2d series) 445.)

Insurance—Intention of all parties that signature in place for makers' signatures is indorsement can not affect liability of forgery insurer.

(U. S. D. C. 1928.) Though a signature on face of note at place provided for makers' signatures may be held to be an indorsement, it must be shown that it was intention of all parties that said signature was intended as an indorsement, and such understanding between parties can not affect liability of insurer under bankers' blanket forgery insurance policy. (Ib.)

Insurance—Provision of policy insuring against forged indorsements could not be interpreted to cover forgery of name of maker or accommodation maker of note.

(U. S. D. C. 1928.) Provision of bankers' blanket forgery and alteration insurance policy, insuring trust company against loss from forged indorsements on checks, notes, and drafts, could not be interpreted to cover the forgery of name of maker or accommodation maker. (Ib.)

Evidence—Parol evidence is inadmissible to show that forged signature under signature of maker of note is indorsement. (Negotiable instruments act, Pa., sec. 17 (Pa. St. 1920, sec. 16004).)

(U. S. D. C. 1928.) Parol evidence is not admissible to establish that forged signature below that of maker on note is a forged indorsement, under negotiable instruments act, Pennsylvania, section 17 (Pa. St. 1920, sec. 16004), providing that, where instrument containing words "I promise to pay" is signed by two or more, they are deemed to be jointly and severally liable. (Ib.)

Bills and notes—Liability on notes bearing forged indorsements arose on implied warranty of genuineness.

(U. S. C. C. A. 1929.) Liability of bank exchanging Victory notes with forged indorsements for coupon bonds arose upon an implied warranty of the genuineness of notes, and was not conditioned upon either demand or giving notice after discovery of the forgeries. (Ladd & Tilton Bank v. United States, 30 Fed. Rep. (2d series) 334.)

United States—Government's failure to notify bank exchanging Victory notes with forged indorsements after discovery of forgery held defense under circumstances.

(U. S. C. C. A. 1929.) Where Government, after discovering forgery of indorsements on Victory notes for which it had theretofore exchanged coupon bonds, failed to notify bank effecting exchange of such forgeries for period of approximately 19 months, resulting in injury to bank by reason of insolvency and liquidation of bank from whom it had received notes, the Government's failure to give timely notice of forgery constituted a defense, notwithstanding that right of action rested on implied warranty. (Ib.)

United States—United States suing to recover money paid on forged instrument is subject to same rules applicable to litigants generally.

(U. S. C. C. A. 1929.) Though statute of limitation does not run against right of action in favor of Government, nevertheless, where right of action is for recovery of money paid on forged instrument, United States is subject to same rules as litigants generally. (Ib.)

Bills and notes—One liable on forged instrument may defend on ground that delay in notice or demand after discovery of forgery has worked injury.

(U. S. C. C. A. 1929.) Though mere right of action is not affected by delay in demand or notice, defendant, otherwise liable because of money or

property obtained on forged bill, note, or other instrument, may defend on ground that delay in notice or demand after discovery of forgery has worked injury. (Ib.)

Costs—Government witnesses held entitled only to traveling expenses necessarily incurred within district. (28 U. S. C. A. sec. 604.)

(U. S. C. C. A. 1929.) Government witnesses *held* not entitled, under Revised Statutes, section 850 (28 U. S. C. A., sec. 604), to recover traveling expenses except those necessarily incurred for travel and maintenance within district. (Ib.)

INSOLVENCY AND RECEIVERS

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ALL ASSETS OF INSOLVENT BANK PASS TO RECEIVER

When national bank becomes insolvent and is taken over by comptroller and placed in receiver's hands, its assets pass to receiver's control.

(U. S. C. C. A. 1929.) When national bank becomes insolvent and is taken over by comptroller of currency and placed in hands of a receiver, all its assets pass to control of the receiver. (*Anderson et al. v. Cronkleton*, 32 Fed. Rep. (2d series) 170.)

ACTIONS BY RECEIVERS

Action—Action by or against receiver to establish demand is one at law.

(U. S. C. C. A. 1928.) An action by or against a receiver to establish a demand is an action at law, rather than in equity. (*Dykes v. Widdows et al.*, 31 Fed. Rep. (2d series) 745.)

On petition for rehearing—Receiver, in action against him on claim, was entitled to set-off or counterclaim by reason of claim against plaintiff's assignor. (*Equity rule 30.*)

(U. S. C. C. A. 1929.) Under equity rule 30, providing that an answer may contain, without cross-bill, a set-off and counterclaim which might be the subject of an independent suit in equity, receiver for insolvent bank was entitled, in action against him on a claim, to set-off or counterclaim by reason of claims of bank against plaintiff's assignor, so as to enable court to pronounce a final judgment in the same suit. Petition for rehearing denied (*Dykes v. Widdows et al.*, 31 Fed. Rep. (2d series) 745.)

Appeal and error—Nonjoinder of parties appellant is jurisdictional question, which will be considered, though not raised by counsel.

(U. S. C. C. A. 1929.) The question of lack of joinder of parties appellant is jurisdictional, and will be considered, though it has not been raised by counsel. (*Federal Intermediate Credit Bank of Omaha v. L'Herisson* (two cases), 33 Fed. Rep. (2d Series) 841.)

Appeal and error—Judgment against both answering and defaulting defendants held several in nature, so as to authorize appeal by answering defendant alone.

(U. S. C. C. A. 1929.) Judgment against two defendants, one of whom made default, held essentially several in its nature, though joint in form, so as to authorize appeal by answering defendant alone. (Ib.)

Appeal and error—Appellate court will not reverse judgment in law action, tried without jury, for error of fact, such as finding contrary to weight of evidence. (28 U. S. C. A. secs. 773, 875, 879.)

(U. S. C. C. A. 1929.) When action at law is trial to Federal court without a jury, the questions open for review in appellate court are limited by Revised Statutes, sections 649, 700, 1011 (28 U. S. C. A. secs. 773, 875, 879), and appellate court will not reverse judgment for error of fact, such as finding contrary to weight of evidence. (Ib.)

Appeal and error—Party urging lack of substantial evidence to support findings and judgment must move for judgment on such ground, request such declaration of law, or take equivalent step, secure ruling, and take exception.

(U. S. C. C. A. 1929.) Party seeking review of question whether record contains any substantial evidence to support findings and judgment against him must move for judgment in his favor on such ground, request declaration of law to that effect, or take some other equivalent step, secure ruling by trial court, and take exception thereto. (Ib.)

Appeal and error—Party desiring review of admissibility of evidence should object or offer proof at proper time on trial, state ground therefore, and secure ruling.

(U. S. C. C. A. 1929.) Party desiring review of question of admissibility of evidence should make objection or offer proof at proper time on the trial, state the ground therefor, and secure a ruling of the trial court. (Ib.)

Courts—Assignments of error relating to admissibility of evidence must conform to court rules. (*Circuit Court of Appeals rules 11, 24.*)

(U. S. C. C. A. 1929.) Assignments of error relating to the admissibility of evidence must conform to Circuit Court of Appeals, rules 11, 24. (Ib.)

Evidence in national bank receiver's action for conversion of notes held to support finding that they were transferred to defendant bank to secure notes discounted by corporation.

(U. S. C. C. A. 1929.) In national bank receiver's action against Federal credit bank for conversion of collateral notes, evidence held sufficient to support trial court's finding that alleged collateral agreement was made, and that notes belonging to insolvent bank were turned over to defendant for purpose of securing notes discounted by corporation with defendant. (Ib.)

Evidence held to support finding that national bank was insolvent to knowledge of Federal credit bank at time of transferring notes to latter as security for notes discounted by corporation.

(U. S. C. C. A. 1929.) In national bank receiver's action against Federal credit bank for conversion of collateral notes, evidence held sufficient to support trial court's finding that national bank was insolvent to defendant bank's knowledge at time of turning over notes to defendant as security for notes discounted with latter by corporation. (Ib.)

National bank can not lend credit to another. (12 U. S. C. A. sec. 24.)

(U. S. C. C. A. 1929.) Under Revised Statutes, section 5136 (12 U. S. C. A. sec. 24), a national bank, even though solvent, can not lend its credit to another. (Ib.)

Insolvent national bank can not pledge assets as collateral to another's debt. (12 U. S. C. A., sec. 91.)

(U. S. C. C. A. 1929.) Under Revised Statutes, section 5242 (12 U. S. C. A. sec. 91), a national bank can not pledge its assets while insolvent as collateral to the debt of another. (Ib.)

"Insolvency," within statute prohibiting transfer of insolvent national bank's assets, consists in inability to meet obligations in ordinary course of business as they accrue. (12 U. S. C. A. sec. 91.)

(U. S. C. C. A. 1929.) "Insolvency" within Revised Statutes section 5242 (12 U. S. C. A. sec. 91), prohibiting transfers of national bank's assets after commission of act of insolvency or in contemplation thereof with view to preference of one creditor, consists in inability to meet obligations in ordinary course of business as they accrue. (Ib.)

Deposit of collections by credit corporation held not trust fund, left in bank in consideration of its transferring notes belonging to it to another bank as security for notes discounted with latter by such corporation.

(U. S. C. C. A. 1929.) Deposit in national bank of collections made by credit corporation held not a trust fund, left in bank in consideration of its turning over notes belonging to it to Federal credit bank as security for notes discounted therewith by credit corporation, where collections were not traced into assets of depository bank on date of collateral agreement and no specified minimum amount of cash was shown to be on hand therein from time collections were made until date of such agreement. (Ib.)

ACTIONS AGAINST RECEIVERS

JURISDICTION

District Court of district in which a national bank is located held to have jurisdiction of a suit by stockholders, on a cause of action inuring in the bank, to enjoin the Comptroller and his receiver (Judicial Code, Sec. 24, subd. 16, and section 49 (Comp. St. Secs. 991, 1031).)

(U. S. D. C. 1926.) Judicial Code, Section 24, subdivision 16, and section 49 (Comp. St. Secs. 991, 1031), giving District Courts jurisdiction of suits by national banks to enjoin the Comptroller or any receiver, and providing that such a suit shall be in the district where the bank is located held to extend to a suit by stockholders of an insolvent national bank, on behalf of themselves and all other stockholders, to enjoin the Comptroller and his receiver from making an alleged collusive compromise of a suit against the directors. (Wegman et al. v. Hulse et al. 13 Fed. Rep. (2d series) 206.)

When demand on directors not necessary.

(U. S. D. C. 1926.) Where interests of directors are antagonistic, demand on them is not necessary, as preliminary to suit by stockholders. (Ib.)

Suit by stockholders against Comptroller and receiver of national bank held to involve Federal question.

(U. S. D. C. 1926.) A suit by stockholders of an insolvent national bank, to enjoin the Comptroller and receiver from making an alleged collusive compromise of a suit against the directors, held to involve a Federal question, and within the jurisdiction of a Federal court, regardless of citizenship of parties. (Ib.)

RIGHTS OF PERSONS MAKING DEPOSITS AFTER INSOLVENCY

Depositor may reclaim deposit received by hopelessly insolvent bank with knowledge of insolvency.

(U. S. D. C. 1928.) Where bank is hopelessly insolvent and receives deposit with knowledge of insolvency and fails, there is such fraud on depositor that he may rescind contract of deposit and reclaim amount deposited, or its proceeds, if traced into assets of bank going into hands of receiver. (Holloway v. Dykes, 29 Fed. Rep. (2d series) 430.)

Whether title to check deposited in bank passes to bank depends on intention of parties, which may be ascertained from course of conduct.

(U. S. D. C. 1928.) Whether title to check passes to bank in which it is deposited must be determined by ascertaining intention of parties, but such intention may be ascertained from consideration of course of conduct or ordinary course of business. (Ib.)

Where depositor received credit in amount of checks deposited with privilege of checking against it, intention may be implied that title to deposited checks passed to bank.

(U. S. D. C. 1928.) Where depositor has ordinarily received credit in amount of checks deposited with privilege of checking against it, it may be implied from circumstances that it was intention that title to deposited checks passed to bank. (Ib.)

Depositors of checks for collection in bank known by officers to be insolvent may recover proceeds collected by receiver.

(U. S. D. C. 1928.) Where customer of bank deposits checks for collection when bank is insolvent and known to be so by officers, and such checks are not collected when bank closes doors, they remain property of depositors, though indorsed to bank without qualification, and on subsequent collection by receiver proceeds may be recovered by depositors. (Ib.)

PREFERENCES BETWEEN BANKS

Assignments—Bank's delivery of currency held not equitable assignment, entitling lending bank to preference on borrowing bank's insolvency, where latter's financial condition was not made known.

(U. S. C. C. A. 1929.) Bank's delivery of currency to another bank in return for draft drawn on third bank held not to constitute equitable assignment, so as to give the lending bank preferred claim for currency delivered, on insolvency of borrowing bank, where borrowing bank's financial embarrassment was not made known to the lending bank. (Scharnberg et al. v. Citizens' Nat. Bank of Spencer, Iowa, et al. 33 Fed. Rep. (2d series) 673.)

Assignments—Single party's knowledge does not warrant inference of intention of both that check shall be paid from particular fund.

(U. S. C. C. A. 1929.) Intention on part of both parties that check shall be paid out of particular fund can not be inferred from knowledge of one of parties. (Ib.)

Lending bank, to establish preferred claim, must prove borrowing bank was insolvent, and that insolvency was known to its officers.

(U. S. C. C. A. 1929.) Bank transferring currency to borrowing bank in return for draft on third bank, to establish a preferred claim under trust fund theory, on ground of fraud of borrowing bank, was required to prove, not only that the borrowing bank at the time of receiving the funds was insolvent, but that its insolvency was known to its officers. (Ib.)

Preferred claim against borrowing bank was properly disallowed, where its officers at time of loan were attempting to negotiate loan from Federal reserve bank.

(U. S. C. C. A. 1929.) In suit by lending bank to establish preferred claim against borrowing bank for amount of loan, finding of trial court that preference under trust fund theory was not established was proper, where officers of borrowing bank at the time were attempting to negotiate a loan from the Federal reserve bank, since this fact was inconsistent with knowledge on their part that bank was insolvent, though they segregated deposits received on day of procuring loan. (Ib.)

DEPOSIT OF STATE FUNDS

National bank held trustee ex maleficio of deposits of State funds by bank's president, exceeding statutory limit, so that State may follow such deposits after bank's insolvency and take in preference to other creditors. (Rural credits act S. Dak.)

(U. S. D. C. 1927.) Where president of bank as treasurer of State rural credit board made deposits in his bank exceeding those permitted by statute, Revised Code, South Dakota, 1919, section 10170, and section 10150

et seq., bank became trustee ex maleficio as to excess deposits, for use and benefit of State, and on its insolvency, such deposits may be followed by State and taken in preference to other creditors, especially in view of section 10167. (*State of South Dakota v. Fiman*, 29 Fed. Rep. (2d series) 770.)

Estoppel—*State can not be estopped by unauthorized acts of agents or officers* (Rev. Code, S. Dak., 1919, sec. 10170).

(U. S. D. C. 1927.) State can not be estopped by unauthorized, illegal, or fraudulent acts of its agents or officers any more than it, through its officers, can ratify such unauthorized, wrongful or illegal acts, such as deposit of funds in bank in amount exceeding statutory limit under Revised Code, South Dakota, 1919, section 10170. (Ib.)

States—*State is not liable to individuals for misfeasance, laches, or unauthorized exercise of power by officers or agents.*

(U. S. D. C., 1927.) Whether transaction is private or governmental function, State does not hold itself liable to individuals for misfeasance, laches, or unauthorized exercise of power by officers and agents; but individuals as well as courts take notice of extent of authority conferred by law on person acting in official capacity. (Ib.)

State of South Dakota may, in exercise of sovereign prerogative, enforce against bank receiver preference to funds held in trust for it.

(U. S. D. C. 1927.) Under statute providing that common-law rules are enforced, except where they conflict with will of sovereign power, State of South Dakota may enforce preference as against receiver of bank to funds held in trust for it, in exercise of its sovereign prerogative. (Ib.)

SURETY ON BOND TO SECURE UNITED STATES DEPOSITS

Surety held entitled to priority against assets of insolvent bank for amount paid United States on depository bond (31 U. S. C. A. secs. 191, 193).

(U. S. D. C. 1929.) Under the express provisions of Revised Statutes sections 3466, 3468 (31 U. S. C. A. secs. 191, 193), surety on bond of bank to secure United States deposits is entitled to priority of claim against assets of insolvent bank in amount paid by it on such bond. (*National Surety Co. v. Oswego State Bank of Oswego, Kans., et al.*, 33 Fed. Rep. (2d series) 221.)

SURETY ON BOND TO SECURE STATE DEPOSITS

Surety on insolvent bank's bond to pay State treasurer's deposits held not entitled to dividends, equal in percentage to amount paid other creditors, under indemnity contract.

(U. S. C. C. A. 1929.) Surety paying State treasurer amount of insolvent bank's bond for payment of treasurer's deposits held not entitled, under indemnity contract, to payment of dividends by bank's receiver to amount equal in percentage to that paid other creditors; treasurer's deposit being only debt, payment of which discharged bank's obligation to surety as well as to treasurer. (*Fouts v. Maryland Casualty Co.*, 30 Fed. Rep. (2d series) 357.)

Law requires pro rata distribution of dividends only on debts existing when insolvent bank was suspended.

(U. S. C. C. A. 1929.) The law requires pro rata distribution of dividends on such debts only as existed at the time of insolvent bank's suspension. (Ib.)

Principal and surety—*Bank's agreement to indemnify surety on its bond for payment of State treasurer's deposits added nothing to bank's obligations or surety's rights.*

(U. S. C. C. A. 1929.) Bank's agreement to indemnify surety on its bond for payment of State treasurer's deposits did not obligate bank any further, nor give surety any greater rights, than law would have done in absence of such agreement, with possible exception of attorney's fees and expenses; there being implied obligation, in absence of contrary agreement, that principal will indemnify surety against loss. (Ib.)

Courts—Holdings that surety on bank's bond for payment of deposits can not recover from receiver on bank's indemnity agreement held not obiter dicta.

(U. S. C. C. A. 1929.) Circuit Court of Appeals' holding that surety on insolvent bank's bond for payment of State treasurer's deposits could not recover from receiver on indemnity agreement with bank, and Supreme Court's holding that filing of similar claim against bank would result in double proof detrimental to its other creditors, *held not obiter dicta*; it being both proper and necessary to ascertain what rights surety had in reaching conclusion as to whether it had certain right. (Ib.)

Courts—United States Supreme Court dicta are very persuasive.

(U. S. C. C. A. 1929.) Dicta of the United States Supreme Court are very persuasive. (Ib.)

Subrogation—Until payment of general creditors, surety on bank's bond to pay State treasurer's deposits held entitled only to subrogation to treasurer's rights against bank's receiver.

(U. S. C. C. A. 1929.) Where bank had agreed to indemnify surety against loss on its bond for payment of State treasurer's deposits up to amount which surety paid treasurer, the only right which surety had, until general creditors were paid, was to be subrogated to the treasurer's rights against the bank's receiver, and to receive all dividends payable to the treasurer, over and above amount added to surety's payment on bond, necessary to satisfy his claim. (Ib.)

SURETY ON BOND TO SECURE COUNTY DEPOSITS

A surety for part of an indebtedness does not, through the expedient of taking a separate indemnity agreement from the debtor, equip himself to compete with the secured creditor in the distribution of the debtor's assets when the debtor becomes insolvent and the surety's obligation has been paid.

(U. S. Sup. 1928.) A surety company went on the bond furnished by a bank to secure repayment on demand of the deposits of a county treasurer up to a specified amount, and, as part consideration for executing the bond, took the bank's agreement to indemnify it for any liability it might thereby sustain or incur. The bank became insolvent while holding deposits of the treasurer exceeding the amount of the bond, and the surety, having paid that amount, sought to participate pro rata with him and his surety in the distribution of surplus assets of the bank, basing its claim on the indemnity agreement. *Held—*

1. That a former judgment denying the surety the right to be subrogated to the creditor's claim and remedies against the debtor until the creditor had been paid in full, did not bar the surety's claim under the indemnity agreement.

2. That the indemnity claim should not be allowed. A surety for part of an indebtedness does not, through the expedient of taking a separate indemnity agreement from the debtor, equip himself to compete with the secured creditor in the distribution of the debtor's assets when the debtor becomes insolvent and the surety's obligation has been paid (18 F. (2d) 707, reversed). (Jenkins, Receiver, et al. v. National Surety Co., 277 U. S. 258.)

STATE NOT ENTITLED TO PRIORITY UNDER COMMON LAW

Appeal and error—State, suing insolvent bank's receiver on trust theory, can not on appeal claim right of preference in distribution.

(U. S. C. C. A. 1928.) Where State sues receiver of insolvent bank on trust theory, it is not entitled to claim on appeal right to preference in distribution. *State of South Dakota v. Fiman*, 29 Fed. Rep. (2d series) 770 affirmed. (*Fiman et al. v. State of South Dakota*, 29 Fed. Rep. (2d series) 776.)

Statutes governing national banks held superior to claimed right of State of South Dakota to preference in payment of debts due it, owing to adoption of common law.

(U. S. C. C. A. 1928.) State of South Dakota, having adopted common law of England, is entitled to priority of payment of all debts due it out

of debtor's property as general rule; but national bank act (12 U. S. C. A. secs. 21-200) constitutes complete code of laws for organization, control, and dissolution of national banks, and is necessarily superior to claimed right of State to preference by reason of common law. (Ib.)

DEPOSIT OF PUBLIC MONEY EXCEEDING STATUTORY LIMIT IS A TRUST FUND

Deposits of public money exceeding statutory limit, made by bank president as agent of State, held trust funds belonging to State. (Laws S. Dak., 1917, ch. 333.)

(U. S. C. C. A. 1928.) Where president of national bank, as agent of State, deposited State funds in bank exceeding limit prescribed by statute (Laws S. Dak., 1917, ch. 333), funds so deposited held to be trust funds belonging to State, notwithstanding bank acted illegally for long period of time, with knowledge of State officials. (Ib.)

State, showing deposits in insolvent bank were held in trust, must show receiver has fund in which deposit is included.

(U. S. C. C. A. 1928.) Where it was shown that bank held certain deposits of State money in trust, State, to regain its funds, must show that receiver of bank as such has in his hands common fund in which such deposit is included. (Ib.)

Showing that bank receiver has common fund, in which trust fund is included, raises presumption that bank in expending funds did not use trust fund, and makes prima facie case for claimant.

(U. S. C. C. A. 1928.) Showing that bank held certain deposits in trust, and that receiver has common fund in his hands, in which deposit is included, raises presumption that bank in expending funds expended its own and not trust fund, and therefore prima facie showing is made, entitling claimant to preference, unless overcome by proof of receiver. (Ib.)

Where trust funds held by bank are traced into certain fund, entire fund becomes one for payment of trust.

(U. S. C. C. A. 1928.) Where insolvent bank held deposits of State money exceeding statutory limit as trust fund, State having traced such funds into certain fund or property, the entire fund or property becomes one for payment of trust. (Ib.)

Confusion of goods—Where wrongdoer knowingly mingles property with property of another, such other may claim whole mass or follow its proceeds.

(U. S. C. C. A. 1928.) General rule is that, where wrongdoer knowingly mingles property of another with his own in such manner that it becomes indistinguishable, true owner may claim whole mass, or, if it has been disposed of, may follow it or its proceeds as long as he can trace them, for purpose of fastening equitable lien on property of which he has been dispossessed. (Ib.)

Trusts—Commingling of trust funds in particular fund creates equitable lien on entire fund in favor of cestui.

(U. S. C. C. A. 1928.) Where it was shown that trust funds held by bank were commingled in particular fund, equitable lien arose in favor of cestui que trust on entire fund. (Ib.)

State's general deposit of trust fund, having been reduced to amount in vault when bank closed, must be considered part of general fund on which State had lien.

(U. S. C. C. A. 1928.) Where State made deposit in national bank of funds exceeding statutory limit which were held in trust, but which went into general account, such general deposit and fund, having been reduced to amount of cash in vault at time of closing bank, must, in absence of contrary proof, be considered part of general fund on which State had lien. (Ib.)

National bank receiver takes assets in trust for creditors subject to defenses available against bank.

(U. S. C. C. A. 1928.) Receiver of insolvent national bank stands in place of bank, taking assets in trust for creditors subject to claims and defenses that might have been interposed against insolvent corporation. (Ib.)

State, claiming bank held funds in trust, may trace funds into accounts of correspondent banks and treat them as separate accounts from general cash assets of bank.

(U. S. C. C. A. 1928.) Where State claimed as against receiver of national bank that deposits exceeding statutory limit were held as trust funds, it may be permitted to trace its funds into accounts of correspondent banks, and treat them as separate accounts from general cash assets of bank. (Ib.)

Estoppel—State held not estopped by unauthorized acts of officers from claiming unlawful deposits were trust fund.

(U. S. C. C. A. 1928.) State held not estopped by unauthorized or fraudulent acts of its officers from claiming that deposits of State money in insolvent bank exceeding statutory limit were held in trust. (Ib.)

State's prior right to unlawful deposits in insolvent bank held not defeated on ground allowance would be inequitable and unjust to creditors and depositors.

(U. S. C. C. A. 1928.) State's prior right to funds in insolvent bank, which had been deposited unlawfully and were held in trust, held not defeated on ground that allowance would be inequitable and unjust to creditors and depositors of bank, since creditors can not complain if that is returned to State to which neither bank nor receiver ever had any just title. (Ib.)

One claiming bank held trust fund must show fund increased bank's present assets and may be taken without impairing creditors' rights.

(U. S. C. C. A. 1928.) One of the prime requisites of right to follow and regain trust funds is showing that trust fund has increased present assets of bank, and that it may be taken therefrom without impairing rights of creditors. (Ib.)

BANK'S TRANSFER OF ASSETS TO SECURE SURETIES

Bank's transfer of assets to trustee to secure sureties on bonds executed by bank held invalid where made in contemplation of insolvency. (National banking act, sec. 52 (12 U. S. C. A., sec. 91).)

(U. S. C. C. A. 1928.) National bank's transfer of notes to trustee to secure sureties on bonds of bank for city, county, and school district deposits, made in contemplation of insolvency and with view to prevent the application of the bank's assets in the manner prescribed by statute, held invalid, under national banking act, section 52 (12 U. S. C. A., sec. 91), requiring trustee to account to bank's receiver for all of bank's assets received by him under trust agreement, under 12 U. S. C. A., sections 193, 194. (Parks et al. v. Knapp, 29 Fed. Rep. (2d series) 547.)

ACTIONS AGAINST SHAREHOLDERS AGENT

Director, unlawfully purchasing stock for bank, could not recover against innocent shareholders purchase price from assets remaining after creditors were paid.

(U. S. D. C. 1928.) Where bank director, together with other officials, purchased certain stock for the bank, in violation of law, forbidding bank to purchase and hold its own shares, he was not entitled as against innocent shareholders to recover from remaining assets the amount advanced by him as purchase price of shares standing in his name after insolvency of bank, notwithstanding the purpose of making purchase of stock was to get rid of president and liability of bank for payment of his salary. (Rust v. MacLaren, 29 Fed. Rep. (2d series) 288.)

INSOLVENT JOINT STOCK LAND BANK

Judgment—Decision in prior case, involving same questions and subject matter and substantially same parties, is not technically res judicata, where dismissal was without prejudice.

(U. S. C. C. A. 1929.) Decision of Circuit Court of Appeals in prior case, involving same subject matter and questions and substantially the same parties, is res judicata; but where court modified its affirmance, by providing that dismissal was to be without prejudice, such decision can not technically be regarded as res judicata. (Krauthoff v. Kansas City Joint Stock Land Bank of Kansas City, Mo. et al, 31 Fed. Rep. (2d series) 75.)

Receiver of joint-stock land bank, appointed under Federal farm loan act, has power to assess stockholders. (12 U. S. C. A., secs. 192, 961, 963.)

(U. S. C. C. A. 1929.) Receiver appointed for joint-stock land bank by Federal Farm Loan Board, pursuant to Federal farm loan act (12 U. S. C. A., secs. 961, 963), has power to make assessment against stockholders similar to power of comptroller, under national banking act (12 U. S. C. A., sec. 192), to make assessments against stockholders of bank. (Ib.)

Receiver of joint-stock land bank has right to possession of assets pledged for payment of bonds, though debt for which assets were pledged has not been paid. (Federal farm loan act, sec. 29; 12 U. S. C. A., sec. 961.)

(U. S. C. C. A. 1929.) Receiver appointed for joint-stock land bank, under Federal farm loan act, section 29, 12 U. S. C. A., section 961, has right to possession and control of assets which are pledged to the payment of farm loan bond, even prior to time when debt for which such assets were pledged has been paid. (Ib.)

One purchasing bonds after appointment of receiver for joint-stock land bank can not question appointment or seek appointment of court receiver.

(U. S. C. C. A. 1929.) Plaintiff, purchasing farm loan bonds after Federal Farm Loan Board had appointed receiver for joint-stock land bank for sole purpose of bringing lawsuits and attracting legal business, is in no position to question appointment of such receiver, or seek the appointment of a receiver by the court. (Ib.)

INSOLVENT STATE BANK

Bank commissioner of Oklahoma, in taking over assets of failed bank, took them subject to rights of creditors.

(U. S. D. C. 1929.) Bank commissioner of Oklahoma, in taking over assets of a failed bank, occupies position analogous to that of receiver or trustee in bankruptcy for benefit of creditors of bank, and takes the assets subject to rights of its creditors. (United States Fidelity & Guaranty Co. v. Ottawa County Nat. Bank, 32 Fed. Rep. (2d series) 368.)

Surety, paying claim of United States against failed bank, was entitled to priority as to assets transferred to another bank assuming liabilities to unsecured depositors. (31 U. S. C. A., secs. 191, 193.)

(U. S. D. C. 1929.) Under Revised Statutes, sections 3466, 3468 (31 U. S. C. A., secs. 191, 193), charging assets of insolvent principal with payment of claim of United States and granting priority therefor, surety having paid sums due United States by failed bank, was entitled to priority as against assets transferred by State banking commissioner to another bank in consideration of its assumption of the liabilities of failed bank to its unsecured depositors, regardless of liability of banking commissioner to the United States, under Revised Statutes, section 3467 (31 U. S. C. A., sec. 192). (Ib.)

Surety, paying claim due United States, was entitled to pursue assets of failed bank on theory of trust. (31 U. S. C. A., secs. 191, 193.)

(U. S. D. C. 1929.) Surety, having paid claim due United States by failed bank and becoming entitled to priority by virtue of Revised Statutes, sections 3466, 3468 (31 U. S. C. A., secs. 191, 193), was entitled to pursue assets of failed bank on the theory of a trust. (Ib.)

Trusts—Persons coming into possession of trust property with notice of trust are considered as trustee.

(U. S. D. C. 1929.) All persons coming into possession of trust property with notice of trust will be considered as trustee, and bound with respect to special property to execution of trust. (Ib.)

Surety, paying deposit of county treasurer, was entitled only to share pro rata in assets of failed bank with unsecured depositors.

(U. S. D. C. 1929.) Surety, paying deposit of county treasurer in failed bank, was entitled only to share pro rata in assets of failed bank with unsecured depositors. (Ib.)

INSOLVENT PRIVATE BANK

Principal and surety—Where bankrupt partnership bank executed bond, individual partners who obligated themselves personally and secured nonmember cosureties owed obligation of indemnity to such nonmember sureties, and were not entitled to contribution against them.

(U. S. D. C. 1929.) Where bankrupt partnership bank composed of many individuals executed bond to public officials signed by partnership, and, in addition, individual partners obligated themselves personally to pay bonds and secured cosureties, nonmembers having no primary obligation for debt, individual partners owed obligation of indemnity to nonmember sureties, and were not entitled to contribution against them, regardless of whether individual partners be called sureties or principals, since, independent of subrogation arising as to principals, partners signing bonds are debtors to nonmembers' sureties. (In re J. H. P. Davis & Co., 30 Fed. Rep. (2d series), 937.)

INTEREST AND USURY

Usury—"Usury" is interest in excess of legal rate.

(U. S. C. C. A. 1929.) "Usury" is interest in excess of legal rate charged to a borrower for the use of money. (Medical Arts Building Co. v. Southern Finance & Development Co. et al., 29 Fed. Rep. (2d series), 969.)

Usury—Essential requirement in regard to usury is that broker's compensation must come wholly from borrower.

(U. S. C. C. A. 1929.) An essential requirement in determining whether there is usury is that compensation of broker in effecting the transaction must come wholly from the borrower, and not from the lender. (Ib.)

Usury—Usury generally requires intent to exact more than legal maximum for use of money.

(U. S. C. C. A. 1929.) In order to constitute usury, there generally must exist an intent to exact more than the legal maximum for use of money. (Ib.)

Usury—Usury is special defense, and one urging it has burden of proof.

(U. S. C. C. A. 1929.) Usury is a special defense, and the burden is cast upon one urging it to prove plea of usury after prima facie case is made by introduction of instrument. (Ib.)

Usury—Facts necessary to constitute usury must be established by preponderance of evidence.

(U. S. C. C. A. 1929.) It is incumbent on one urging defense of usury to establish the facts necessary to constitute usury by a preponderance of the evidence. (Ib.)

Usury—Sale of second bond issue at discount held not to constitute loan at usurious interest.

(U. S. C. C. A. 1929.) Sale of second bond issue at discount, in accordance with agreement to that effect with broker effecting sale thereof, held not to constitute a loan at usurious interest, in view of evidence establishing that there was no intention to evade usury laws by carrying out transaction in such manner. (Ib.)

Usury—Burden to make out usury is on party asserting it.

(U. S. D. C. 1929.) Burden to make out usury is strongly upon the party asserting it. (In re Mansfield Steel Corporation, 30 Fed. Rep. (2d series), 832.)

Usury—Court must not decree forfeiture for usury, where transaction is susceptible of an innocent construction.

(U. S. D. C. 1929.) Where transaction is susceptible of an innocent construction and can only be held usurious by wresting it from relation to other facts or by imputing to the facts a meaning which they can not reasonably bear, court must not decree a forfeiture, but uphold contract. (Ib.)

Usury—Test of usury is whether performance of contract will result in greater return to lender than lawfully allowed and was such result intended.

(U. S. D. C. 1929.) Test of usurious contract is, Will its performance result in producing to lender a greater return for the use of the amount loaned than is allowed by law, and was that result intended? (Ib.)

Usury—Expenses incident to making loan is not compensation for use of money loaned as regards claim of usury.

(U. S. D. C. 1929.) Expenses incident to making loan and furnishing lender satisfactory security for its repayment can not be considered compensation for use of money loaned as regards claim of usury. (Ib.)

Usury—Transaction for loans in Canadian money then subject to discount and receipt therefor of promissory notes payable in United States held not to result in usury, where maximum state rate of interest was charged (Comp. Laws Mich. 1915, secs. 5997, 5998).

(U. S. D. C. 1929.) Transaction whereby lender made loans in Canadian money which at time was at a discount in United States, but legal tender at par for payment of debts in Canada, and who received therefor promissory notes payable in United States, held not shown to result in usurious interest in violation of Compiled Laws of Michigan, 1915, sections 5997, 5998, where maximum rate of interest permitted thereby was charged. (Ib.)

Usury—In suit to recover penalty, claims for interest paid more than one year previous were barred, and plaintiffs could not avoid bar by pleading later discovery of usury (St. Cal., 1919, p. 83).

(U. S. D. C. 1928.) In suit to recover treble interest for usury, under Statutes of California, 1919, page 83, claims for interest paid prior to one year before filing bill were barred, and plaintiffs could not avoid bar by pleading later discovery of usury, since statutory period is not, strictly speaking, a statute of limitation. (Kurzman et al. v. Commercial Credit Co., 33 Fed. Rep. (2d series), 358.)

Usury—Statutory period within which action to recover penalty for usury may be brought is not affected by rules as to tolling (St. Cal., 1919, p. 83).

(U. S. D. C. 1928.) Statutory period of one year within which action for recovery of treble interest for usury may be brought, under Statutes of California, 1919, page 83, is not, strictly speaking, a statute of limitations, but creates cause of action for certain period, extinguishing it absolutely at the end of the period, and statute is not affected by general rules as to tolling of statute of limitations. (Ib.)

JURISDICTION

CROSS REFERENCES:

BRANCH BANKS—

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Suit brought by Federal Intermediate Credit Bank to collect promissory notes is a suit arising under the laws of the United States.

(U. S. Sup. 1928.) A suit to collect promissory notes exceeding the jurisdictional amount, brought by a Federal intermediate credit bank chartered under the act of March 4, 1923, is, because of the plaintiff's Federal incorporation, a suit arising under the laws of the United States and within the jurisdiction of the district court under Judicial Code, section 24 (1). (Federal Intermediate Credit Bank of Columbia, S. C., v. Mitchell et al., 277 U. S., 213.)

Jurisdiction not affected by act of February 13, 1925, as all stock in bank is owned by the United States.

(U. S. Sup. 1928.) Such jurisdiction is not affected by section 12, act of February 13, 1925, since ownership by the United States of all of the plaintiff's capital stock brings the case within the proviso of that section. (Ib.)

United States district courts have jurisdiction of suits brought by or against corporations under an act of Congress.

(U. S. Sup. 1928.) Section 201 (c) of the act of March 4, 1923, supra, in the provision that each such bank "for purposes of jurisdiction shall be deemed a citizen of the State where it is located," governs the places where suit may be brought against such banks, but is in nowise inconsistent with the general rule that district courts have jurisdiction of suits brought by or against corporations organized under an act of Congress on the ground that they are controversies arising under Federal law. (*Hermann v. Edwards*, 238 U. S. 107, distinguished.)

In the absence of enactments plainly expressing that purpose, Congress will not be held to have intended to restrict that jurisdiction. (21 F., 2d, 51, reversed.) (Ib.)

Action against national bank must be brought in place where its bank is "located"
(12 U. S. C. A. sec. 94.)

(City Court of N. Y. 1929.) Under 12 U. S. C. A., section 94, providing that actions against national banks may be had in any district court of United States within district in which bank may be established, or in State court in county or city in which bank is located having jurisdiction in similar cases, action against a national bank must be brought in the place where its bank is "located," which is the place specified in its organization certificate. (*Raiola v. Los Angeles First National Trust & Savings Bank*, 233 N. Y. S., 301.)

Courts—Decisions of Federal courts construing Federal statute are controlling on State courts.

(City Court of N. Y. 1929.) The decisions of Federal courts construing Federal statute are controlling on State courts, where meaning of Federal statute is to be ascertained. (Ib.)

LOANS

Drains—Bank, making loan to drainage district, acquired rights of lender, though transaction was evidenced by instrument other than note (*Comp. Gen. Laws, Fla., 1927, sec. 1460*).

(U. S. C. C. A. 1929.) Bank, loaning money to drainage district, acquired rights of lender intended to be conferred by Compiled General Laws, Florida, 1927, section 1460, though transaction was represented by district's indorsement and transfer of certificate of deposit to bank, instead of by execution of notes. (*Hemphill v. Florida National Bank of Jacksonville et al.*, 30 Fed. Rep. (2d series), 892.)

Bank loaning money to drainage district to meet its interest payments due bondholders, could, as against bondholders, apply on indebtedness district's deposit, representing taxes levied (*Comp. Gen. Laws, Fla., 1927, sec. 1460*).

(U. S. C. C. A. 1929.) Bank, loaning money to drainage district, to be used with other funds to make up required amount of interest on district's bonds, and to be repaid from incoming taxes levied by district, held entitled, as against bondholders, under Compiled General Laws, Florida, 1927, section 1460, to apply on indebtedness deposit to credit of district, representing money derived from taxes levied for payment of district's obligations. (Ib.)

NEGOTIABLE PAPER

Bills and notes—Purchaser for value of negotiable paper transferable by delivery takes good title, notwithstanding previous theft or fraud of vendor.

(U. S. C. C. A. 1929.) Purchaser for value of negotiable paper transferable by delivery, properly indorsed, takes good title thereto, even though paper has been stolen, or vendor thereof acted fraudulently in connection with the sale. (*Pridgen v. Baugh & Sons Co.*, 30 Fed. Rep. (2d series), 353.)

Bonds—Creditor to whom bank delivered negotiable bonds, with instructions for payment of draft from proceeds, took bonds as purchaser in due course, where notice of defect was not shown.

(U. S. C. C. A. 1929.) Creditor of bank to whom bank turned over plaintiff's bonds with instructions to sell them and pay draft out of proceeds of sale, remitting remainder to bank, was bona fide purchaser for value in due course of bonds, where there was no showing that creditor took with notice of defect in bank's title. (Ib.)

Bonds—Owner of bonds, which bank delivered to creditor for payment of debt, had burden to show that creditor took with notice.

(U. S. C. C. A. 1929.) Owner of bonds deposited in bank for safekeeping, and delivered by bank to its creditor for sale, and payment of draft with the proceeds, had burden of proof to show that creditor of bank acted in bad faith, or had notice of defect in bank's title, and creditor was not required to show that it was purchaser for value. (Ib.)

Bonds—Creditor of bank, sued by owner of bonds which creditor received from bank for application on draft, was not required to prove debt was worth amount of bonds transferred.

(U. S. C. C. A. 1929.) Creditor of bank, taking bonds deposited by plaintiff, for sale thereof and application of proceeds for payment of draft, held not to have burden to show that debt on account of which proceeds were applied was actually or reasonably worth amount of bonds or proceeds therefrom, in suit by owner of bonds. (Ib.)

Bonds—Preexisting debt held valuable consideration for transfer of negotiable bonds (negotiable instruments act; C. S. N. C. sec. 3005).

(U. S. C. C. A. 1929.) Preexisting indebtedness held to constitute valuable consideration for transfer of negotiable bonds, so as to make purchaser thereof holder in due course, under negotiable instruments act (C. S. N. C. sec. 3005.) (Ib.)

Bills and notes—Drawer's blank indorsement of draft gave collecting bank no right to sue drawee before acceptance.

(U. S. C. C. A. 1929.) Drawer's indorsement in blank of draft delivered to bank for collection gave latter no right of action against drawee prior to acceptance thereof. (In re J. H. Jackson Co. (Inc.); ex parte Whiton; 33 Fed. Rep. (2d series), 81.)

Bankruptcy—Letter of hypothecation gave bank no right in draft before drawer's adjudication in bankruptcy, where not then accepted.

(U. S. C. C. A. 1929.) Where draft, indorsed in blank by drawer and delivered to bank for collection, had not been accepted by drawee at time of drawer's adjudication in bankruptcy, drawer's letter hypothecating all drafts, checks, etc., received by bank from drawer as security for latter's obligations to bank, gave latter no right in draft prior to such adjudication. (Ib.)

Letter pledging bills of lading, received by bank from depositor, as security for latter's obligations, was valid and affected all future transactions in reliance thereon.

(U. S. C. C. A. 1929.) Letter of hypothecation, pledging bills of lading "now or hereafter received" by bank from or for depositor as security for all of latter's obligations to bank, was valid and affected all future transactions between bank and depositor in reliance thereon. (Ib.)

Bankruptcy—That transfer of bill of lading to bank as security might work preference was immaterial, unless bank had reasonable cause to believe transferor insolvent. (Bankr. act, sec. 60 (b), 11 U. S. C. A., sec. 96 (b).)

(U. S. C. C. A. 1929.) That transfer of bill of lading to bank as security for all of transferor's obligations thereto might operate as preference in favor of antecedent claim, contrary to bankruptcy act, section 60 (b), 11 U. S. C. A. section 96 (b) by reason of transferor's insolvency, was immaterial, unless bank had reasonable cause to believe at time of transfer that transferor was insolvent. (Ib.)

Bankruptcy—Vendor's lien on goods covered by bill of lading transferred to bank held not affected by transferor's subsequent adjudication in bankruptcy.

(U. S. C. C. A. 1929.) Adjudication in bankruptcy did not affect vendor's lien, held by bank as security for bankrupt's obligations to it under agreement of hypothecation, pursuant to which bill of lading covering goods subject to lien was transferred to bank before filing of petition; bank having right to hold draft, to which bill was attached, turn over goods to drawee on payment thereof, surrender bill of lading, and hold proceeds as security. (Ib.)

Bills and notes—Evidence established that note sued on was given for accommodation of another, and not for bank, whose receiver could recover thereon.

(U. S. C. C. A. 1929.) Evidence that L was indebted to bank in an amount of above the legal limit, and that bank in attempt to reduce such indebtedness sold some of L's notes to defendant, and that defendant in negotiating loan from bank turned back L's note to bank and gave his note payable to bank for excess over limit of L's indebtedness, which thereupon entered on its books, as bills receivable, notes given by L and note of defendant, held to establish that defendant's note was given for the accommodation of L, and not for the bank, which in suit by its receiver could recover thereon. (*Fenno v. Schulenberg*, 32 Fed. Rep. (2d series), 168.)

Bills and notes—To whom maker of paper loaned his credit is always question of fact.

(U. S. C. C. A. 1929.) It is always a question of fact, to whom did the maker of paper loan his credit? (Ib.)

Bills and notes—Defense of accommodation is available only against party accommodated.

(U. S. C. C. A. 1929.) Defense of accommodation is only available as against the party accommodated, the one to whom the credit is loaned. (Ib.)

Bills and notes—Knowledge of bank suing on note that it was given for accommodation of another held no defense.

(U. S. C. C. A. 1929.) Where all facts connected with transaction were fully known to maker executing note for accommodation of another, knowledge of bank suing on note of character of transaction constituted no defense. (Ib.)

Bills and notes—Note executed to bank for accommodation of another held supported by consideration.

(U. S. C. C. A. 1929.) Note executed by maker to bank for the accommodation of another held supported by consideration, where bank would not have taken up note of such other held by maker and included in settlement with such other if maker had not given to bank note executed for accommodation of such other. (Ib.)

Bills and notes—Bank crediting payee with amount of draft checked out before bank received notice of defect in payee's title held "holder for value in due course" (Rev. Gen. St., Fla., 1920, secs. 4698, 4732).

(U. S. C. C. A. 1929.) Where draft, indorsed by payee, "Pay any bank, banker, or trust company, or order," was forwarded to plaintiff bank with request for immediate credit, and on such credit being given amount of draft was withdrawn by payee's checks before notice of any defect in payee's title was received by plaintiff held, that plaintiff was "holder for value in due course," though amount so credited to payee was subject to be charged back to it in case of dishonor, under Revised General Statutes, Florida, 1920, sections 4698, 4732, notwithstanding words "Cash item. Present and collect," on draft. (*American Fruit Growers (Inc.), v. Chase Nat. Bank of City of New York*, 30 Fed. Rep. (2d series), 936.)

Contracts—One for whose benefit contract is made may sue thereon in assumpsit in his own name.

(U. S. C. C. A. 1929.) Person for whose benefit a contract is made may sue thereon in assumpsit in his own name, although the engagement is not directly to or with him. (*Millett v. Omaha Nat. Bank*, 30 Fed. Rep. (2d series), 665.)

Money received—Assumpsit lies where one person has received money or its equivalent, which in equity and good conscience belongs to another.

(U. S. C. C. A. 1929.) Action of assumpsit lies where one person has received money, or its equivalent, under such circumstances that in equity and good conscience he ought not to retain it but should pay it over to another. (Ib.)

Assignments—Assignee of note held entitled to recover as against assignor's agent payments made by maker to agent before note's maturity.

(U. S. C. C. A. 1929.) Bank as assignee of note held entitled to recover as against another bank, as assignor's agent, to which maker made payments on note before maturity, amount of such payments, under rule that person for whose benefit contract is made may recover in his own name where money or its equivalent in equity and good conscience belongs to him. (Ib.)

Set-off and counterclaim—Claim of assignee of note against insolvent bank, as assignor's agent, for payments made thereon, held proper subject of set-off in suit by receiver of insolvent bank to recover deposit.

(U. S. C. C. A. 1929.) Claim of assignee of note for payments received on note by insolvent bank as agent of assignor held proper subject of set-off, in suit by bank's receiver to recover sum on deposit with assignee bank, since set-off could be interposed either in law or in equity. (Ib.)

Bills and notes—Whether note was sold or paid held question of fact, depending on intent, in suit to compel transferor to indorse note. (Burns' Ann. St. Ind. 1914, sec. 9089w1.)

(U. S. C. C. A. 1929.) Whether holder of note, transferring it without indorsement, received payment from plaintiff as purchase price of note, or as payment and discharge of same, held a question of fact, depending on intention of parties, and particularly on intention of transferor, in suit to require him, under Burns' Annotated Statutes, Indiana, 1914, section 9089w1, to indorse note. (Lowish v. First National Bank of Marietta, Ohio, 31 Fed. Rep. (2d series), 408.)

Bills and notes—In suit to compel transferor to indorse note, evidence held to warrant finding that plaintiff paid, but did not purchase, note (Burns' Ann. St. Ind. 1914, sec. 9089w1.)

(U. S. C. C. A. 1929.) In suit to compel transferor of note to indorse same, under Burns' Annotated Statutes, Indiana, 1914, section 9089w1, evidence held to warrant finding that plaintiff had paid money to defendant as payment of obligation evidenced by note, and not as purchase price. (Ib.)

Appeal and error—Error can not be predicated on dismissal of bill, without permitting rebuttal evidence, where record does not show character of rebuttal to be offered.

(U. S. C. C. A. 1929.) Error can not be predicated on the dismissal of plaintiff's bill before close of defendant's evidence, without permitting him to offer evidence in rebuttal, where the record does not indicate what, if any, material rebuttal evidence would have been available, had the case been reopened. (Ib.)

Bills and notes—Evidence held to show lack of delivery. (Negotiable instruments act, Ohio, sec. 16.)

(U. S. C. C. A. 1929.) In action against estate of deceased maker of note by alleged accommodation indorser, to recover sum alleged to have been paid on note by plaintiff, evidence held to show that as between immediate parties, maker and plaintiff, there never was a delivery of the note within meaning of negotiable instruments act, Ohio, sec. 16 (Gen. Code, Ohio, sec. 8121), for purpose of giving effect to it as a negotiable instrument, and hence verdict was properly directed for the defendant. (Gill v. Smith 31 Fed. Rep. (2d series) 396.)

Bills and notes—In action against maker by alleged accommodation indorser, verdict held properly directed for defendant on ground that plaintiff never paid note as accommodation indorser.

(U. S. C. C. A. 1929.) In action against estate of deceased maker of note by alleged accommodation indorser, to recover money alleged to have been paid by plaintiff in satisfaction of judgment on such note, evidence held to show that plaintiff never paid any money as accommodation indorser, and hence verdict was properly directed for defendant. (Ib.)

Judgment—Record in another case, to which plaintiff was stranger, not tending to show payment by plaintiff in satisfaction of judgment on note, held properly excluded.

(U. S. C. C. A. 1929.) In action against estate of deceased maker by alleged accommodation indorser, to recover money alleged to have been paid by plaintiff in satisfaction of judgment on note, record of court in another case, offered by plaintiff to show payment by him in satisfaction of judgment on note, held properly excluded, where plaintiff was not party to such suit, and there was nothing in record to indicate that payment was made out of any fund in which plaintiff had interest. (Ib.)

Evidence—Refusal to permit plaintiff to state whether he paid part of judgment held proper, where question was for court under the particular facts.

(U. S. C. C. A. 1929.) In action against estate of deceased maker by alleged accommodation indorser, to recover sum alleged to have been paid in satisfaction of judgment on note, refusal to permit plaintiff to answer question whether he paid part of judgment on note was proper, where question whether receipt of money by judgment creditor under the particular facts constituted payment was matter to be determined by the court. (Ib.)

Bills and notes—Payee's failure to escrow, for payment of note, land acquired under foreclosure, was at most breach of contract not relieving of liability.

(U. S. C. C. A. 1929.) Where payee of note agreed that it would, on obtaining title to certain land through foreclosure of mortgages, escrow such land as security for payment of note subject to any interest it might have therein on account of mortgages and costs and expenses of foreclosures, its failure to fulfill such agreement did not raise "estoppel," but was at most breach of contract which would not relieve makers from liability on notes. (Burlington Savings Bank of Burlington, Vt., v. Rockwell et al., 31 Fed. Rep. (2d series), 27.)

"Estoppel" arises where one induces another to believe certain facts and the other acts thereon to his prejudice.

(U. S. C. C. A. 1929.) "Estoppel" arises where one by his conduct induces another to believe the existence of certain state of facts and the other acts thereon to his prejudice, in which case former is estopped as against latter to deny that such state of facts existed. (Ib.)

Specific performance—Uncertain but partly executed contract by payee of note to escrow certain land as security for payment should be enforced as far as possible.

(U. S. C. C. A. 1929.) Contract by payee of note that, as soon as it obtained title to certain lands through foreclosure of mortgages, it would escrow such lands as security for payment of note subject to its own interest therein, though manifestly uncertain and probably not enforceable as executory agreement, should be enforced as far as possible, in view of part execution by parties. (Ib.)

Equity should require payee of note to perform agreement to escrow lands acquired in foreclosure to secure payment of note.

(U. S. C. C. A. 1929.) Where payee of note failed to fulfill agreement to escrow certain lands as security for payment subject to its own interests in land, which was acquired by foreclosure of mortgages and invoked aid of equity, court should require it to do equity by complying with agreement and should order accounting. (Ib.)

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REPRESENTATION OF BANK BY OFFICERS

Bank was liable where officer participated in scheme to defraud depositor, though bank did not profit.

(U. S. C. C. A. 1929.) Bank was liable where vice president participated in scheme to defraud depositor in violation of bank's duty to receive and keep depositor's money faithfully for his benefit, even though bank did not profit on transaction. (*National City Bank v. Carter* 31 Fed. Rep. (2d series) 25.)

Bank was liable though officer participating in scheme to defraud depositor acquired knowledge thereof for private purposes.

(U. S. C. C. A. 1929.) Bank was liable where vice president participated in scheme to defraud depositor in violation of bank's duty to receive and keep depositor's money faithfully for his benefit, even though vice president acquired his knowledge of scheme in course of conversations with disreputable persons for his private purposes. (Ib.)

Depositor could recover from bank whose officer participated in scheme to defraud him, where depositor's imaginary illegal transaction, wherein he supposedly permitted another to speculate in his name, was completed before bank's participation.

(U. S. C. C. A. 1929.) Depositor was not precluded from recovering against bank whose vice president participated in scheme to defraud depositor under doctrine "ex dolo malo non oritur actio," where any improper subjective mental state on depositor's part was implanted there by fraud of bank's coconspirators, and therefore parties were not in pari delicto, and depositor's wrong, if any, consisted in imaginary transaction in which depositor permitted another to speculate in his name, and this transaction was supposedly completed before bank assisted coconspirators in getting money from depositor and running off with it. (Ib.)

Agreement of cashier, personally buying stock of bank, to take care of its transfer, involves no conflict between interests of himself and bank, so as to prevent it binding bank.

(U. S. C. C. A., 1928.) Even though sale of stock in a bank, transfer of which its cashier agreed with the seller to take care of, was to him individually, general rule that corporation's officer can not act for it in a matter in which he is personally interested, and hence can not bind it by contract with others in which he has a personal interest, where his and its interests may conflict, has no application, as no conflict between their interests could be involved in the transfer of the stock on the books. (*Dellert v. Stallman*, 29 Fed. Rep. (2d series), 236.)

Persons who had sent certificates of stock in national bank and power of attorney properly indorsed to bank for sale, and were paid by bank, held not liable for subsequent assessment, though transfer was not made on books; "owner." (12 U. S. C. A., secs. 63, 64.)

(U. S. C. C. A., 1928.) Where persons owning stock in national bank, on direction of its cashier and his agreement to take care of its transfer, known by the president, sent the certificates of stock and power of attorney, properly indorsed, to the bank, either for delivery on a sale to the cashier personally, or to be sold for account of the owners, and bank, on receipt thereof, paid for it, such persons were not liable for subsequent assessment by the Comptroller of Currency against them, on the theory that they were "owners" within the meaning of 12 U. S. C. A., sections 63, 64, though no transfer was made on the books. (Ib.)

Bank, receiving certificates of stock and paying for them without demand for transfer stamps, held under no less obligation to make transfer on books because of absence of stamps. (26 U. S. C. A., sec. 901[3].)

(U. S. C. C. A., 1928.) Bank, receiving certificates of stock and power of attorney properly indorsed, though the certificates did not bear stamps, as

provided by revenue act of 1924, title 8, Schedule A, paragraph 3 (26 U. S. C. A., sec. 901(3)), having paid for the stock without demand for stamps, was under no less obligation to make the transfer effective and protect the seller. (Ib.)

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DEGREE OF CARE REQUIRED OF DIRECTORS

Intentional violation of national banking laws must be shown, in order to justify recovery against bank directors. (National bank act; 12 U. S. C. A., sec. 21 et seq.)

(U. S. C. C. A., 1928.) In a suit against bank directors, based solely on a violation of duty imposed by the national bank act (12 U. S. C. A., sec. 21 et seq.), it is not enough to show a negligent violation of the act, but in effect an intentional violation must be shown in order to justify recovery. (*Gamble v. Brown et al.*, 29 Fed. Rep. (2d series), 366.)

National bank directors are required to use degree of care which ordinarily prudent men would exercise under similar circumstances. (National bank act; 12 U. S. C. A., sec. 21 et seq.)

(U. S. C. C. A., 1928.) National bank act (12 U. S. C. A., sec. 21 et seq.) does not relieve directors from common-law duty to be honest and diligent, and the degree of care required in such respect is that which ordinarily prudent men would exercise under similar circumstances. (Ib.)

National bank directors are liable for loss resulting because of failure to hold meeting to ascertain whether notes were transferred to bank.

(U. S. C. C. A., 1928.) Where directors of national bank, by failure to hold meeting in order to ascertain whether notes had been transferred pursuant to agreement for purchase of assets of trust company, made it possible for bank officer personally interested in items transferred to abstract certain notes therefrom and conceal shortage, they were liable for resulting loss. (Ib.)

Directors of national bank were liable for loss made possible by neglect in failing to appoint auditing committee.

(U. S. C. C. A., 1928.) Directors of national bank were liable to the bank for losses made possible by their neglect in failure to appoint a committee to examine or audit the affairs of the bank, in accordance with the provision of by-laws requiring directors to appoint committee to exercise supervision over business and to examine the affairs of the bank every three months. (Ib.)

Director of experience both as lawyer and bank director held negligent, with other directors, for failure to appoint auditing committee.

(U. S. C. C. A., 1928.) Bank director, having experience both as a lawyer and director for period of years, and a member of the discount committee of the bank, held negligent, in common with other members of the board of directors, for failure to appoint committee to examine or audit affairs of bank in accordance with requirements of by-laws. (Ib.)

Director, declining to qualify and serve as such, held not liable for negligence of board, before election of successor, in failing to appoint auditing committee. (12 U. S. C. A., sec. 71.)

(U. S. C. C. A. 1928.) Bank director, declining to qualify and not serving as such, or taking any part whatever in activities of board of directors, held not liable for negligence of board, before his successor was elected, in failing to appoint committee to audit and examine affairs of bank, notwithstanding Revised Statutes, section 5145 (12 U. S. C. A., sec. 71), to effect that bank directors hold office for one year and until successors are elected and have qualified. (Ib.)

Bank director, voluntarily remaining in office, though of advanced age, held liable for board's negligence in failing to appoint auditing committee.

(U. S. C. C. A., 1928.) Bank director, voluntarily remaining in office and thereby retaining responsibilities to corporation, held liable for negligence of board in failing to appoint committee to audit and examine affairs of bank, notwithstanding that infirmities of advancing age made it inconvenient or difficult for him to perform duties of a director. (Ib.)

Liability as surety or indorser can not be included in determining total liability of any person to national bank. (12 U. S. C. A., sec. 84.)

(U. S. C. C. A., 1928.) Liabilities incurred as surety or indorser for money borrowed by another can not be included in determining whether total liability of such person to national bank exceeded one-tenth of its capital stock and surplus, in violation of Revised Statutes, section 5200. (12 U. S. C. A., sec. 84.) (Ib.)

National bank may take note secured by deed of trust as security for loan. (12 U. S. C. A., secs. 24, 29.)

(U. S. C. C. A., 1928.) Revised Statutes, sections 5136, 5137 (12 U. S. C. A., secs. 24, 29), forbidding national bank to hold possession of real estate under mortgage, do not prohibit the taking of a note secured by deed of trust as security for loan. (Ib.)

Directors, participating in excessive loan, were liable to bank for resulting loss, irrespective of supposed value of security. (12 U. S. C. A. secs. 84, 93.)

(U. S. C. C. A. 1928.) Under Revised Statutes section 5239 (12 U. S. C. A. sec. 93), directors of national bank, participating in loan in excess of amount permitted by section 5200 (12 U. S. C. A. sec. 84), were liable to bank for loss resulting in transaction, irrespective of supposed value of security at time of making loan. (Ib.)

Directors, failing to exercise ordinary diligence in examining notes transferred in purchase of assets of trust company, were liable for resulting loss.

(U. S. C. C. A. 1928.) Where directors failed to exercise ordinary diligence in examining notes transferred to bank pursuant to purchase of assets of trust company, they were responsible for losses occurring by reason of worthless notes, which ordinarily careful investigation would have shown to be worthless. (Ib.)

Director, not having knowledge of excessive loan, was not liable for resulting loss. (12 U. S. C. A. sec. 84.)

(U. S. C. C. A. 1928.) Bank director, without knowledge that loan was in excess of 10 per cent of capital and surplus of national bank, in violation of Revised Statutes section 5200 (12 U. S. C. A. sec. 84), was not liable to bank for resulting loss, in that the law expressly provides that only those knowingly participating therein are liable. (Ib.)

Directors held responsible for improvident loans during period when there was no discount committee, as required by by-laws.

(U. S. C. C. A. 1928.) Board of directors held responsible for improvident loans during period when there was no discount committee, or report of discounts to board of directors, in accordance with requirements of by-laws. (Ib.)

Directors were liable for loss through embezzlement and fraud by officer, by reason of failure to require indemnity bond.

(U. S. C. C. A. 1928.) Bank directors were liable to bank for loss through embezzlement and fraud of officer thereof, by reason of failure to require an indemnity bond conditioned on faithful performance of duties as officer of the bank. (Ib.)

Courts—Federal court in equity case is bound by provisions of equity rule with regard to amendments as interpreted by Federal courts. (Equity rule 19; 28 U. S. C. A. sec. 724.)

(U. S. C. C. A. 1928.) Federal court in an equity case is bound with regard to amendments by the provisions of equity rule 19, as interpreted by Federal courts, rather than by decisions of State supreme court, without regard to 28 U. S. C. A. section 724, relating to conformity to practice in State courts. (Ib.)

Courts—Amendment to bill, in order to make pleadings correspond with proof, after testimony was closed, held properly permitted. (Equity rule 19.)

(U. S. C. C. A. 1928.) Under equity rule 19, amendment of pleadings, to make them more closely correspond with proof, after the testimony was closed, *held* within discretion of court, there being no indication that defendants were taken by surprise or deprived of opportunity to make defense. (Ib.)

Directors, failing to require bond from officer, were liable for loss by reason of fraudulent conversion of bank's money.

(U. S. C. C. A. 1928.) Failure of directors to require indemnity bond from officer of bank made them liable for loss by reason of fraudulent conversion of bank's money, since, in case surety bond had been required, right of action would have existed against surety to recover amount converted. (Ib.)

Directors were liable for failure to exercise due diligence in verifying credits transferred by trust company on purchase of its assets.

(U. S. C. C. A. 1928.) Where bank directors failed to exercise due diligence in verifying credits offered by trust company after purchasing assets thereof, they were liable for loss resulting by reason of false credits accepted in transaction, since ordinary business caution required investigation of nature of assets, and particularly credits offered in exchange for assumption of liabilities of trust company. (Ib.)

Directors were not liable for loss on note irregularly discounted, but approved by board of directors within 30 days.

(U. S. C. C. A. 1928.) Where note was discounted without seeking approval of discount committee or board of directors, but was believed by all parties to be good, and was approved by the board of directors within 30 days after issuance of certificate of deposit therefor, the directors were not liable for loss by reason of payee's failure, after certificate of deposit had been assigned to holder in due course. (Ib.)

Agreement between receiver of insolvent bank and certain directors not to sue such directors did not release other directors from liability for negligence.

(U. S. C. C. A. 1928.) Agreement between receiver of insolvent bank and certain directors, consisting of a covenant not to sue such directors in consideration of payment of certain amount, held not to release the other directors from liability for negligence, on the theory that they were all liable as joint tort-feasors, since a covenant not to sue one joint tort-feasor does not amount to a release. (Ib.)

Each director is liable in personal and individual capacity for failure to perform statutory or common-law duty.

(U. S. C. C. A. 1928.) Each director of bank is liable in his personal and individual capacity, and may be sued alone or jointly with other directors, whether his liability is based on a failure to perform a statutory or a common-law duty. (Ib.)

Directors are entitled to proportionate credit for certain amounts paid by other directors under agreement with receiver.

(U. S. C. C. A. 1928.) Where receiver for insolvent bank entered into agreement with certain directors not to sue them in consideration of their paying certain amount, other directors are entitled to proportionate credit against amounts for which they are liable. (Ib.)

Bank directors held liable for interest on amounts found due from date of institution of suit against them by receiver.

(U. S. C. C. A. 1928.) Where bank directors had learned generally of insolvent condition of bank on date they directed it to be closed, but did not know extent of their liability for negligence, but had ample opportunity for investigation during period of more than 30 months before closing of bank and institution of suit against them by receiver, they were liable for interest on amounts found due from date of institution of suit. (Ib.)

LIABILITY OF DIRECTORS FOR ASSENTING TO EXCESSIVE LOANS

Evidence—Court takes judicial notice of banking situation and method of its conduct prior to deflation period commencing in 1920.

(U. S. D. C. 1929.) Court will take judicial notice of banking situation and method and manner of its conduct prior to deflation period, which commenced about the year 1920. (*McRoberts v. Spaulding et al.*, 32 Fed. Rep. (2d series) 315.)

Bank directors are not liable for lawful loans made in good faith, though making was error in judgment. (12 U. S. C. A. sec. 93.)

(U. S. D. C. 1929.) Bank directors are not liable, under Revised Statutes section 5239 (12 U. S. C. A. sec. 93), for lawful loans made in good faith, though making thereof was an error in judgment. (*Ib.*)

Question of improvident loans is what directors, sought to be held liable, think in making loans, and method and motive controlling their actions. (12 U. S. C. A. sec. 93.)

(U. S. D. C. 1929.) Question of improvident loans is not what some one else might think about loan, but what directors, sought to be held liable, under Revised Statutes section 5239 (12 U. S. C. A. sec. 93), think in making loans, and method and motive by which they were controlled in their actions. (*Ib.*)

Director having no knowledge of excessive loan, and no knowledge of facts putting him on inquiry, can not be held for resulting loss. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Where bank director has no actual knowledge that loan is excessive under Revised Statutes section 5200 (12 U. S. C. A. sec. 84), and has no knowledge of facts which would put him on inquiry, he can not be held for resultant loss under Revised Statutes section 5239 (12 U. S. C. A. sec. 93). (*Ib.*)

Directors are not constructively chargeable with knowledge of cashier, to whom business has been intrusted by directors who have acted with proper precaution.

(U. S. D. C. 1929.) Bank directors are not constructively chargeable with knowledge of cashier, to whom business of bank has been intrusted by directors who have acted with proper precaution. (*Ib.*)

Absence of improper motive on bank directors' part is no defense to action for violation of statute relating to excessive loans. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Absence of any improper motive, or desire for personal profit on bank directors' part, is no defense to an action, under Revised Statutes section 5239 (12 U. S. C. A. sec. 93), for violation of section 5200 (12 U. S. C. A. sec. 84), relating to excessive loans. (*Ib.*)

Where renewal note is given for amounts already owed, court, in determining bank directors' liability, should look beyond giving of notes to find out real transaction. (12 U. S. C. A. sec. 93.)

(U. S. D. C. 1929.) Where several loans are made to an individual, and later these notes are taken up and a new note given constituting renewal for amounts already owed, court in determining liability of bank directors, under Revised Statutes section 5239 (12 U. S. C. A. sec. 93), should look beyond giving of notes to find out what was real and true transaction. (*Ib.*)

If money in bank was misapplied without directors' knowledge, subsequent "renewals" of such paper with interest added were not new loans.

(U. S. D. C. 1929.) Where money in bank is misapplied without knowledge or approval of directors, subsequent renewals of such paper, upon which nothing was added but accrued interest, would not amount to new loan for borrowed money, since "renewal" is not a loan, but is an extension of time for payment. (*Ib.*)

Any rediscount purchased by bank upon which borrower was primarily liable is "money borrowed" within statute relating to excessive loans. (12 U. S. C. A. sec. 84.)

(U. S. D. C. 1929.) Any rediscount purchased by bank, upon which a borrower was primarily liable, must be considered as money borrowed within meaning of Revised Statutes section 5200 (12 U. S. C. A. sec. 84),

relating to excessive loans; phrase "money borrowed" meaning when the borrower receives money over which he exercises dominion and which he expressly or impliedly promises to return. (Ib.)

Bank directors held personally liable to receiver for loans knowingly made in excess of statutory limit, with interest from date of loans. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Where capital stock was \$100,000 and surplus was \$100,000, bank directors held personally liable under Revised Statutes sections 5200, 5239 (12 U. S. C. A. secs. 84, 93), for loans made to borrower in excess of \$20,000, with interest on each item from date loans were made. (Ib.)

Bank directors held liable for loans exceeding statutory limit made after knowledge that loans exceeded limit. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Bank directors held personally liable under Revised Statutes section 5239 (12 U. S. C. A. sec. 93), for loans in excess of limit, under section 5200 (12 U. S. C. A. sec. 84), made after directors had knowledge that loans to such borrower aggregated more than \$20,000, where capital stock was \$100,000 and surplus was \$100,000. (Ib.)

Where loans to husband and wife together exceeded limit, but separately did not, directors were not liable. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Where loans to husband and wife together exceeded limit, under Revised Statutes section 5200 (12 U. S. C. A. sec. 84), of \$20,000, where capital stock was \$100,000, and surplus was \$100,000, but loans to each did not exceed \$20,000, and loans to wife were made in good faith upon her security, directors were not personally liable under section 5239 (12 U. S. C. A. sec. 93). (Ib.)

Bank directors having no notice of excessive loans to borrower held not personally liable. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Bank directors having no notice of excessive loans, which were excessive under Revised Statutes section 5200 (12 U. S. C. A. sec. 84), to borrower, held not personally liable under section 5239 (12 U. S. C. A. sec. 93). (Ib.)

Bank director purchasing borrower's note for bank, when loans to him exceeded statutory limit, held personally liable. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Where capital stock was \$100,000 and surplus was \$100,000, bank director purchasing for bank note of borrower, who was indebted to bank in sum of \$20,000, held personally liable to receiver under Revised Statutes section 5200 (12 U. S. C. A. sec. 84), relating to excessive loans, and section 5239 (12 U. S. C. A. sec. 93), relating to directors' liability. (Ib.)

RECEIVER'S SUIT AGAINST DIRECTORS

Limitation of actions—Four-year limitation period under Georgia law applies to receiver's suit against directors of insolvent national banking association for accounting. (12 U. S. C. A. sec. 93.)

(U. S. D. C. 1929.) Four-year period of limitation prescribed by Georgia law applies to suit against directors of national banking association by receiver for accounting, after association's failure, under 12 U. S. C. A., section 93. (Anderson v. Gailey et al., 33 Fed. Rep. (2d series) 589.)

Limitation of actions—Each act of misconduct by directors of national bank creates separate cause of action in bank and action for making excessive loans accrues when loan is made. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Each act of misconduct of directors of national banking association creates separate cause of action in bank against directors who participated, as regards limitation on accounting suit against directors by receiver of insolvent national banking association under 12 U. S. C. A., section 93, and in case of excess loans under 12 U. S. C. A., section 84, right of action accrues as soon as the loan is made and the bank parts with its money. (Ib.)

National bank may not receive paper representing excess loans, and such paper left is salvage merely. (12 U. S. C. A. sec. 84.)

(U. S. D. C. 1929.) National bank has no right to receive paper given for excess loans in violation of 12 U. S. C. A. section 84, and if such paper is left among the assets of the bank by the directors it is only in the nature of salvage. (Ib.)

Directors of national bank handling paper representing excessive loans owe due diligence. (12 U. S. C. A. sec. 84.)

(U. S. D. C. 1929.) Bank directors in handling paper representing excessive loans in nature of salvage under 12 U. S. C. A., section 84, owe due diligence as in handling of all bank's business. (Ib.)

Limitation of actions—Clear misconduct of bank officers gives rise to cause of action immediately. (12 U. S. C. A. sec. 93.)

(U. S. D. C. 1929.) Acts of clear misconduct on part of directors of national bank, as in making loan to insolvent person or buying and not promptly reselling bank's stock, give rise immediately to cause of action in behalf of bank, its stockholders, and creditors under 12 U. S. C. A., section 93, but some neglects are not actionable until damage ensues, and as to these statute does not begin to run until there is a right to sue. (Ib.)

Equity—Items of account barred at law are also barred in equity.

(U. S. D. C. 1929.) Where items of an account are barred by statute of limitations at law, they are also barred in equity. (Ib.)

Equity—Suit by receiver of insolvent national bank against directors for accounting based on negligence as to loans and excessive loans was barred where causes of action were barred at law. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Suit by receiver of insolvent national banking association against directors for accounting under 12 U. S. C. A., section 93, based on negligent act of directors, especially in making excessive loans contrary to 12 U. S. C. A., section 84, and in negligently handling loans, held barred, though forum was in equity, where causes of action were barred at law. (Ib.)

Limitation of actions—Limitation generally runs in favor of bank directors during their continuance in office.

(U. S. D. C. 1929.) As regards liability for misconduct, directors of national bank are in position of agents or mandataries, and limitation generally runs in their favor during their continuance in office. (Ib.)

Limitation of actions—No judicial exceptions to statute are implied, unless suit is legal impossibility.

(U. S. D. C. 1929.) Where suit is a legal impossibility, judicial exceptions to statute of limitations are implied, as where there is no competent plaintiff or defendant or no forum to sue in, but no exceptions are implied where suit may be brought. (Ib.)

Corporations—Directors against whom corporation proposed bringing suit may not vote on that question.

(U. S. D. C. 1929.) On consideration in directors' meeting of suit by corporation against some of directors, directors against whom suit was proposed would not be qualified to vote. (Ib.)

Single stockholder may assert national bank's right to accounting against directors after exhausting corporate remedies. (12 U. S. C. A. sec. 93.)

(U. S. D. C. 1929.) Action may be maintained against directors of national bank, under 12 U. S. C. A., section 93, in behalf of bank and stockholders by assertion of corporation's right in court by single director or stockholder, if majority of directors are sought to be proceeded against, action can not be procured by reference to stockholders or election of new directors and corporate remedies are thus exhausted. (Ib.)

Limitation of actions—That national bank directors, sought to be sued for accounting, were in control, did not prevent limitation from running in their favor, where there was no fraudulent concealment of cause of action. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Fact that directors of national bank sought to be sued for accounting in behalf of bank and stockholders and creditors, under 12 U. S. C. A., section 93, constituted majority of board and dominated it, did not prevent limitation from running in favor of directors, where there was no fraudulent concealment of cause of action and cause of action was not brought for fraud, but for making excess loans contrary to 12 U. S. C. A., section 84, and negligently handling loans. (Ib.)

Limitation of actions—Where cause of action is fraud, limitation begins only when fraud is discovered by complainant, or could have been discovered by ordinary diligence. (Civ. Code, Ga. 1910, sec. 4380.)

(U. S. D. C. 1929.) Where cause of action is itself fraud cognizable in equity limitation begins to run only when fraud is discovered or could by ordinary diligence have been discovered by complainant under Civil Code, Georgia, 1910, section 4380. (Ib.)

Limitation of actions—Statute postponing limitation until discovery of fraud applies, where cause of action was fraudulently concealed, provided there was actual moral fraud. (Civ. Code, Ga., 1910, sec. 4380.)

(U. S. D. C. 1929.) Civil Code, Georgia, 1910, section 4380, providing that period of limitation shall run only from time of discovery of fraud, where defendant has been guilty of fraud by which plaintiff has been debarred or deterred from his action, applies where existence of cause of action was fraudulently concealed, though in such case fraud must be actual moral fraud and not merely constructive. (Ib.)

Limitation of actions—Cause of action against directors of insolvent national bank for accounting, for making excess loans and handling loans negligently, was not based on actual fraud, so as to postpone limitation. (12 U. S. C. A. secs. 86, 93; Civ. Code, Ga., 1910, sec. 4380.)

(U. S. D. C. 1929.) Suit by receiver of national banking association in behalf of bank, its stockholders, and creditors against directors for accounting under 12 U. S. C. A., section 93, for misconduct of directors in making excessive loans contrary to section 86, and in negligently handling loans did not involve cause of action based on actual fraud, such that limitation in favor of directors would be postponed until time of discovery of fraud under Civil Code, Georgia, 1910, section 4380. (Ib.)

Limitation of actions—Failure of directors of national bank to do more than make minutes of excessive loans and enter loan transactions on records did not constitute fraudulent concealment of cause of action against them, so as to postpone limitation. (12 U. S. C. A. secs. 84, 93; Civ. Code, Ga., 1910, sec. 4380.)

(U. S. D. C. 1929.) In suit by receiver of national banking association, in behalf of stockholders and creditors, against directors of bank for accounting under 12 U. S. C. A., section 93, for acts of negligence in making excessive loans contrary to section 84 and in negligently handling loans, failure of directors to do more than make truthful minutes and enter transactions on records of bank, with respect to loans in which they were not interested, did not constitute fraudulent concealment of cause of action so as to postpone running of limitation until time of discovery of fraud, under Civil Code, Georgia, 1910, section 4380; position of director in this respect being no more confidential than that of attorney at law or other agent. (Ib.)

Limitation of actions—Where action is based on agent's neglect limitation is immediately set in motion, though special damage and plaintiff's knowledge of unskillful act are delayed. (Civ. Code, Ga., 1910, sec. 4380.)

(U. S. D. C. 1929.) Where unskillfulness and neglect of agent constitute cause of action, the unskillful act itself sets the limitation in motion and not the occurrence of special damage, and ignorance of agent's unskillfulness on part of plaintiff is not important; Civil Code, Georgia, 1910, section 4380, postponing limitation until discovery of fraud being inapplicable. (Ib.)

Limitation of actions—Suit against directors of insolvent national bank for accounting was barred, so far as based on excessive loans or loans to insolvent persons made over four years before suit, and as to renewals of loans to insolvents. (12 U. S. C. A. sec. 84, 93.)

(U. S. D. C. 1929.) Suit by receiver of insolvent national banking association in behalf of stockholders and creditors against directors for accounting under 12 U. S. C. A., section 93, *held* barred in so far as it involved negligence of directors in making excessive loans contrary to section 84 or making loans to insolvent persons more than four years before suit was brought, and recovery was also barred as to renewals where debtor was insolvent at time of renewal. (Ib.)

Limitation of actions—Suit against directors of insolvent national bank for accounting held not barred as to loans in which directors were beneficially interested. (12 U. S. C. A. secs. 84, 93.)

(U. S. D. C. 1929.) Suit by receiver of insolvent national banking association in behalf of stockholders and creditors against directors thereof for accounting under 12 U. S. C. A., section 93, for excessive loans in violation of section 84 and negligent handling of loans, was not barred in so far as transactions took place within four years before filing of suit, and in so far as directors were beneficially interested in loans. (Ib.)

Loans in which national bank's directors were beneficially interested should be closely looked into in suit against directors for accounting. (12 U. S. C. A. sec. 93.)

(U. S. D. C. 1929.) Loans made by national bank where directors were beneficially interested in loans should be closely looked into in suit against directors in behalf of stockholders and creditors for accounting under 12 U. S. C. A. section 93. (Ib.)

Limitation of actions—Suit against directors of insolvent national bank for accounting held not barred as regards continuing negligence of directors in failing to resell bank stock. (12 U. S. C. A., sec. 93.)

(U. S. D. C. 1929.) Suit by receiver of insolvent national banking association against directors thereof for accounting in behalf of stockholders and creditors under 12 U. S. C. A., section 93, *held* not barred as to continuing negligence of directors in failing to resell bank's stock so long as it was salable without committing fraud on purchaser. (Ib.)

LIMITATION OF ACTIONS

Liability of bank director to shareholders for negligent acts was barred after affairs of bank had been fully administered and creditors paid.

(U. S. D. C. 1928.) Where shareholders made no complaint relative to negligence of director in administration of affairs of bank until after affairs of bank had been fully administered, creditors all paid, and cost of administration met, any liability existing by reason thereof was barred on ground of laches. (*Rust v. MacLaren*, 29 Fed. Rep. (2d series), 288.)

Equity—Facts found by master, and not excepted to, must be regarded as true on exceptions to report.

(U. S. D. C. 1928.) Facts found by master from proofs taken which were not excepted to must be regarded on exceptions to report as the true facts of the case. (Ib.)

LIABILITY OF DIRECTORS OF STATE BANK TAKING DEPOSITS WITH KNOWLEDGE OF INSOLVENCY

Liability of directors of State bank taking deposits with knowledge of insolvency.

(U. S. Sup. 1928.) A State statute making a bank director individually liable for deposits, the receipt of which by the bank was assented to by him with knowledge that it was insolvent, and which provides that his failure to examine the bank's affairs to learn of its condition shall charge him with knowledge of its insolvency, and that in suits against him for such deposits the fact of insolvency when the deposits were received shall be prima facie evidence that the director both knew of the insolvency and assented to the deposits, *held* consistent with due process of law. The statute might have made directors liable to depositors in every case. By accepting the office they assume the risks it imposes. (122 Kans. 675, 691, affirmed.) (*Ferry v. Ramsey et al.*; *Harris, executor, v. Ramsey et al.*, 277 U. S., 88.)

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WILLFUL MISAPPLICATION OF FUNDS

Fictitious transactions amounting to additional loan to insolvent customer without additional security held "misapplication" of bank's funds. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1929.) Where vice president of bank, believing that insolvent customer, who owed large amount to bank inadequately secured, could borrow money elsewhere, released warehouse receipts for cotton held by bank as collateral, which customer attached to drafts, so as apparently to evidence sales of cotton, and then discounted drafts and credited customer's account with proceeds, which customer immediately disbursed to meet checks, and thereafter drafts came back without being discounted, result being that customer's indebtedness to bank was greatly increased without giving additional security, *held*, that transaction constituted a "misapplication" of bank's funds, within 12 U. S. C. A. section 592. (*Robinson v. United States*, 30 Fed. Rep. (2d series) 25.)

Bank officer's loan to insolvent customer without knowledge of superiors and without additional security constitutes misapplication of bank's funds. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1929.) When a subordinate bank officer, without the knowledge or approval of his superior officers or directors, makes a loan to insolvent customer, who owes indebtedness to bank in an amount more than bank ever expected to be able to collect, without any additional security, he thereby misapplies funds of bank, within 12 U. S. C. A. section 592. (*Ib.*)

Inference of intent to defraud bank can not be avoided, where bank officer intentionally misapplies bank's funds by obtaining money by false pretense. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1929.) When a bank officer, who misapplies funds of bank intends the misapplication, and for that purpose gets money out of bank by any kind of false pretense, inference of intent to injure or defraud bank, in violation of 12 U. S. C. A. section 592, can not be avoided. (*Ib.*)

That loan on fictitious security might be collectible did not prevent transaction being misapplication of bank's funds. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1929.) That loan made by vice president of bank on fictitious security might be good and collectible did not prevent transaction from being a misapplication of bank's funds by fraud and deceit, in violation of 12 U. S. C. A. section 592. (*Ib.*)

Criminal law—Trial errors should be disregarded by appellate court, where verdict of guilty was plainly only verdict which jury could rightly render.

(U. S. C. C. A. 1929.) Where verdict of guilty of offense charged was plainly only verdict which jury could rightly render, appellate court may and should disregard errors in procedure and evidence at trial, and rulings of court in connection with charging jury. (*Ib.*)

Intent to deceive responsible bank officers as to character of paper carried as bank asset constitutes "intent to defraud," though no pecuniary injury to bank is intended. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1929.) The intent to deceive higher officers of bank as to character of paper, which is being carried as a bank asset, constitutes "intent to defraud" the bank, within 12 U. S. C. A. section 592, making it an offense to misapply funds of bank, even though pecuniary injury to the bank is not intended and does not occur. (*Ib.*)

Word "funds," in statute denouncing misapplication of bank's funds, might include both money and "credits," if they were not specified. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1929.) The word "funds," in 12 U. S. C. A. section 592, making it an offense to misapply "money, funds or credits" of bank, is an inclusive one, and might include both money and credits, if they were not specified; "credits" referring to obligations or debts of others to the bank. (*Ib.*)

Substitution of nonequivalent collateral for valuable collateral on substitution of new paper for matured paper constitutes misapplication of bank's funds. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1929.) If on the substitution of new paper for matured paper held by bank, valuable collateral is surrendered, and nonequivalent security substituted, the funds of the bank are misapplied, in violation of 12 U. S. C. A. section 592. (Ib.)

Whether vice president's acceptance of insolvent customer's renewal paper of same value as that which matured constituted willful misapplication of bank's funds held jury question. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1929.) Where there was evidence that responsible managers of bank fully understood that customer was insolvent and deliberately entered on policy of cooperating with him in extending indebtedness, and even making new loans for purpose of minimizing bank's inevitable loss, and that vice president knew of policy and was authorized to some extent to carry it out, *held*, that vice president's action in extending time to customer by accepting new paper of same character and value as that which had matured was not a willful misapplication of funds or credits of bank as matter of law, in violation of 12 U. S. C. A. section 592, but it was a question for jury to determine. (Ib.)

Criminal law—After trial court has ruled that certain theory of defense will be utterly rejected, counsel are under no obligation to go further to point out distinctions.

(U. S. C. C. A. 1929.) When trial court makes ruling which is right in general way, but which counsel thinks not applicable for special reasons, it may be duty of counsel to present to court the precise distinction on which they depend, but after court has ruled that a certain theory of defense will be utterly rejected, counsel are under no obligation to go further. (Ib.)

Criminal law—Reversible error having been found as to five out of nine counts on which sentences were concurrent, sentences on affirmed convictions will be reversed and case remanded for resentencing.

(U. S. C. C. A. 1929.) Where defendant was convicted on each of nine counts of indictment, and sentenced to same term of imprisonment on each count, sentences to run concurrently, and to pay a fine on each count, and appellate court found no error as to the four counts, and reversible error as to the five counts, *held* that convictions on said four counts will be affirmed, but sentences thereon will be reversed, and case remanded for resentencing. (Ib.)

Indictment and information—Indictment is sufficiently certain if it contains every element of offense charged and apprises defendant of what he must meet.

(U. S. C. C. A. 1928.) True test of sufficiency of indictment is not whether it might possibly have been made more certain, but whether it contains every element of offense intended to be charged, and sufficiently apprises defendant of what he must be prepared to meet, and, in case other proceedings are taken against him for similar offense, whether record shows with accuracy to what extent he may plead former acquittal or conviction. (Olmstead et al. v. United States, 29 Fed. Rep. (2d series), 239.)

Indictment charging misapplication of national bank's funds by honoring insolvent's checks against fictitious credit held sufficient as against demurrer. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) Indictment, under Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), charging that president and director, having control of national bank's business, misapplied bank's funds and credits in specified sum, with intent to defraud bank by converting them to use of corporation, which had no credit on bank's books, except a fraudulent and fictitious credit, when said defendant knew corporation was insolvent, and charging corporation's president with aiding and abetting, *held* sufficient as against demurrer. (Ib.)

Indictment against president for misapplying national bank's funds need not allege manner in which he came into control of bank's business. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) Indictment, under Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), charging misapplication of national bank's funds by its president having control of its business, *held* sufficient, as against demurrer, without charging manner in which he came into control. (Ib.)

Indictment charging president's misapplication of national bank's funds was not required to allege he acted without directors' knowledge or consent. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) Indictment, under Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), against president of national bank for misapplying bank's funds, was not required to allege that, in misapplying funds of the bank, he acted without knowledge or consent of directors. (Ib.)

Indictment for misapplication of national bank's funds by honoring corporation's checks against fictitious credit imported knowledge that credit was fictitious. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) Indictment, under Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), charging that president of national bank, with intent to injure and defraud bank, feloniously misapplied specified sum of bank's funds by turning over said funds to a corporation on its checks, when he knew that no such sum stood to its credit, except a false, fraudulent, and fictitious credit, imported knowledge that said corporation's credit was in fact fictitious. (Ib.)

Indictment and information—If defendants desired greater certainty as to character of misapplication of bank's funds charged in indictment, they should have asked for it by special demurrer or bill of particulars. (12 U. S. C. A., sec. 592.)

(U. S. C. C. A. 1928.) Where indictment, under Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), for misapplication of national bank's funds, alleged all elements of offense, and clearly specified manner in which misapplication was made, defendants, if they desired greater certainty as to charge, should have asked for it by special demurrer or demand for bill of particulars. (Ib.)

Whether defendant, charged with misapplying bank's funds, acted in good faith in relying on alleged anticipated proceeds of trade acceptances to meet corporation's fictitious checks, held jury question. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) In prosecution under Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), against president and director of national bank for misapplication of bank's funds by honoring checks of insolvent corporation against fictitious credits created by depositing fictitious checks on distant banks, and against president of such corporation as aider and abettor, whether defendants acted reasonably and in good faith, in relying on alleged anticipated proceeds from trade acceptances to meet such fictitious checks, held question for jury. (Ib.)

Criminal law—Any error in overruling objection to question held not reversible, where question was not answered, and no specific objection was taken to subsequent question.

(U. S. C. C. A. 1928.) Any error in overruling objection that question called for contents of written instruments on theory that such instruments were in defendants' possession, and hence not available to government, held not prejudicial, where question was not answered, and no specific objection was taken to subsequent question, which added little to what had already been testified to without objection. (Ib.)

Government must make case within indictment charging misapplication of national bank's funds, but need not establish in full every allegation thereof. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) Government must make a case within the scope of indictment charging misapplication of national bank's funds, in violation of Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), but this does not require it to establish in full every allegation therein contained. (Ib.)

Large withdrawals of national bank's funds through fictitious credits would make prima facie case of misapplication of funds. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) If president of national bank and president corporation knowingly adopted scheme whereby, through fictitious credits, large sums were withdrawn from bank for benefit of corporation, and this deceptive course was persistently pursued, a prima facie case of misapplication of bank's funds, within Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), was made out, even if corporation, though operating at loss and nearly insolvent, was not wholly insolvent, or though some wholly inadequate security was given bank. (Ib.)

National bank's directors, stockholders, and depositors have right to have bank's funds loaned and paid out openly, in accordance with banking practice.

(U. S. C. C. A. 1928.) It is the right of directors, stockholders, and depositors of national bank to have bank's funds loaned and paid out openly in accordance with banking practice, and not under cover of misleading subterfuge, regardless of whether corporation receiving such moneys was insolvent. (Ib.)

Instruction, in considering intent in misapplication of bank's funds to corporation, to consider corporation's financial standing and defendants' reasonable belief in respect thereto, held sufficiently favorable. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) In prosecution, under Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), against president of national bank, for misapplication of bank's funds by honoring corporation's checks against fictitious credits, and against corporation's president as aider and abettor, instruction that, in considering defendants' intent to defraud bank, jury should consider financial standing of corporation and its president and defendants' reasonable belief in respect thereto, held as favorable as defendants could ask. (Ib.)

That actual deposits exceeded amount specifically charged as misappropriated by fictitious credits created no presumption that checks were paid out of actual deposits, question being for jury. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) In prosecution under Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), against president of national bank for misapplication of bank's funds by means of fictitious credits extended to corporation, fact that corporation's real deposits exceeded misapplications specifically charged in indictment did not create legal presumption that checks counted on as means of unlawful diversion were payable and paid out of such actual deposit, but it was question for jury. (Ib.)

That checks referred to in indictment for misapplication of bank's funds by fictitious credit were honored by cashier's checks held not to create variance. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) In prosecution, under Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), against president of national bank for misapplication of bank's funds by honoring checks against fictitious credit, fact that some of checks referred to in indictment by means of which funds were withdrawn from bank were honored in first place by issuing cashier's checks, held not to create a variance. (Ib.)

Indictment and information—Indictment need not negative all possible defenses, nor set forth merely evidentiary facts.

(U. S. C. C. A. 1928.) It is not necessary in an indictment to negative all possible defenses, or to set forth merely evidentiary facts. (Ib.)

There is no presumption that directors authorized bank officer to issue cashier's check without consideration from his issuance thereof. (12 U. S. C. A. sec. 592.)

(U. S. C. C. A. 1928.) There is no presumption, arising from fact that a bank officer knowingly issues a cashier's check without consideration, that directors authorized illegal transaction because Revised Statutes, section 5209 (12 U. S. C. A. sec. 592), makes it offense for anyone without authority of directors to issue a bill of exchange, which includes cashier's check. (Ib.)

Court will not presume national-bank directors authorized performance of criminal act by officer.

(U. S. C. C. A. 1928.) Court will not presume that board of directors of national bank authorized performance of a criminal act by officer thereof. (Ib.)

AIDERS AND ABETTORS

Embezzlement—If party gave note believing it would be discounted and because it was unsatisfactory gave one afterwards paid, no criminal intent to aid and abet bank cashier in converting bank's funds could be inferred. (12 U. S. C. A. secs. 501, 591, 592.)

(U. S. C. C. A. 1929.) If defendant, in prosecution for aiding and abetting misapplication and converting of funds of bank to use of bank's cashier, in violation of Revised Statutes, sections 5208, 5209 (12 U. S. C. A. secs.

501, 591, 592), gave company note in belief that it would be discounted, and when advised that first note was not satisfactory, immediately gave note indorsed by another, who afterwards paid note, no criminal intent could fairly or properly be inferred. (*Quig v. United States*, 33 Fed. Rep. (2d series) 820.)

Criminal law—*District attorney's opening statement that indictment for converting bank's funds was against defendant and cashier pleading guilty and who would tell truth, and that parties pleaded guilty to indictments, held error, requiring reversal.* (12 U. S. C. A. secs. 501, 591, 592.)

(U. S. C. C. A. 1929.) In prosecution for aiding and abetting bank cashier in misapplying and converting to other's own use of money of bank in violation of Revised Statutes, sections 5208, 5209 (12 U. S. C. A. secs. 501, 591, 592), statements of district attorney that indictment was against defendant and cashier, and that the cashier pleaded guilty and was sentenced to penitentiary and was present to do right thing by telling truth about matter, and that parties were arraigned and both pleaded guilty to two indictments, and that defendant made settlement and took release from bank, *held* prejudicial, requiring reversal. (Ib.)

Criminal law—*Indictments of separate offenses two years before trial for aiding and abetting bank cashier's conversion of funds held inadmissible.* (12 U. S. C. A. secs. 501, 591, 592.)

(U. S. C. C. A. 1929.) In prosecution for aiding and abetting bank cashier in the misapplication and conversion of funds of bank in violation of Revised Statutes, sections 5208, 5209 (12 U. S. C. A. secs. 501, 591, 592), indictments offered in evidence against defendant and cashier of separate and distinct offenses committed some two years prior to trial of case *held* inadmissible. (Ib.)

Criminal law—*Where offense appears to be one of series, evidence of prior offense may be shown as bearing on intent.*

(U. S. C. C. A. 1929.) In some rare cases, such as passing of counterfeit money, where offense for which defendant is being tried appears to be one of series of offenses of like character, evidence of offense may be shown, but solely for purpose of bearing on intent with which particular act was committed for which defendant is being tried. (Ib.)

Embezzlement—*Evidence sustained conviction of defendants for aiding and abetting teller in abstracting funds from bank with intent to injure and defraud bank.*

(U. S. C. C. A. 1929.) Evidence *held* to sustain conviction of defendants of aiding and abetting teller of bank, a member of the Federal reserve system, in abstracting funds to the amount of a cashier's check from such bank with intent to injure and defraud the bank. (*Morgan v. United States*, *Hust v. Same*, 31 Fed. Rep. (2d series) 385.)

Auditor's testimony as to knowledge of signatures of officers attached to stock certificate authorized certificate's admission in evidence.

(U. S. C. C. A. 1929.) Auditor's testimony that he had been auditor of bank since 1916, and that he knew signatures of officers attached to stock certificate, and that they were genuine, authorized admission of certificate in evidence. (Ib.)

Auditor of Federal reserve bank held competent to testify of his own knowledge that bank from which funds were taken was member of Federal reserve system.

(U. S. C. C. A. 1929.) Auditor of Federal reserve bank since 1916, who knew signatures of officers attached to certificate transferring to bank involved shares of stock of Federal reserve bank, could testify of his own knowledge that bank from which funds were taken was a member of the Federal reserve system, as against contention that his testimony and certificate were not the best evidence. (Ib.)

Embezzlement—*Finding that bank from which funds were abstracted was member of Federal reserve system held warranted.*

(U. S. C. C. A. 1929.) Evidence *held* to warrant finding that bank from which defendants were charged with aiding and abetting teller in abstracting funds therefrom was a member of the Federal reserve system. (Ib.)

Affidavit showing that priest administered sacrament of communion to juror apart from rest of jury during deliberations, not showing injury, did not require new trial.

(U. S. C. C. A. 1929.) Affidavit showing that during deliberations priest administered sacrament of communion to juror in room shut off from presence of other jurors, but not shown to have influenced jury in their deliberations, *held* not to require new trial, though action of bailiff in permitting practice was to be condemned. (Ib.)

Asking jury whether defendant's counsel wanted Government to call defendants to stand, and that law did not permit, held not comment on failure to testify, but any prejudice removed by instruction.

(U. S. C. C. A. 1929.) Remarks of Government's attorney during argument, asking jury whether defendants' counsel wanted Government's counsel to call defendants to stand before jury and ask them a certain question, but that the criminal laws did not permit it, *held* not comment on failure of defendants to testify; but, if improper, prejudice was removed by court's instruction to jury not to consider statements at all. (Ib.)

ORGANIZATION

Corporations—Subscriber for stock as trustee without cestui que trust is personally bound.

(U. S. C. C. A. 1929.) Subscriber for stock as trustee only in case where there is no cestui que trust is personally bound therefor, in that in such case there can be no trustee. (*Stewart v. Ahern*, 32 Fed. Rep. (2d series) 864.)

REPLEVIN

Replevin—Defendant may defend on ground that third person is entitled to chattel without connecting defendant with latter's title (Civil Practice Act N. Y. Sec. 1093).

(U. S. D. C. 1929.) Under civil practice act New York section 1093, defendant in action to recover personal property or its value may defend on the ground that third person is entitled to the chattel without connecting defendant with latter's title. (*Banque De France v. Equitable Trust Co. of New York*. Same *v. Chase Nat. Bank of City of New York*, 33 Fed. Rep. (2d series), 202).

Pleading—On motion to strike out defenses to action to recover personally, averment that property is not property of plaintiff is regarded as admitted.

(U. S. D. C. 1929.) In action to recover gold in possession of defendant, averment that shipment is not property of plaintiff is to be regarded as admitted by plaintiff on motion to strike out defenses. (Ib.)

Pleading—In action to recover gold confiscated by Soviet state bank, defendant's allegations as to de facto Soviet Government held not to be stricken.

(U. S. D. C. 1929.) In action by Banque of France to recover gold in defendant's possession, alleged to have been illegally confiscated by State Bank of Soviet Union, defendant's allegation of existence of de facto government of Union of Soviet Socialist Republics existing to exclusion of any previous government overthrown thereby should not be stricken; the defendant being entitled to show any circumstances under which Soviet Government might acquire title to property in dispute. (Ib.)

International law—Refusal of recognition of foreign government will not affect private rights of citizens dependent upon proof of existing conditions in such state.

(U. S. D. C. 1929.) The refusal of the political department to recognize a foreign government should not be allowed to affect private rights which may depend upon proof of existing conditions in such state, justice requiring that effect should be given by our courts to those acts of such government upon which rights of citizens depend, provided that in so doing judicial department does not encroach upon or interfere with political branch of government. (Ib.)

Evidence—Law of foreign nation is matter of proof.

(U. S. D. C. 1929.) The law of a foreign nation is a matter of proof. (Ib.)

International law—Recognition of foreign government validates all acts of such government from time it existed.

(U. S. D. C. 1929.) Recognition of a foreign government, either de jure or de facto, validates all acts of such foreign government from the time it existed. (Ib.)

Pleading—In action by Banque of France to recover gold confiscated by Soviet State Bank of Russia, defense of recognition of Soviet by French Republic held not to be stricken.

(U. S. D. C. 1929.) In action by Banque of France to recover from defendant gold confiscated by Soviet State Bank of Russia, defense that French Government has recognized Soviet Government of Russia, and that plaintiff's claim must be presented through its own government, notwithstanding that United States has not recognized present government of Russia, held not to be stricken on motion of plaintiff. (Ib.)

Pleading—In action to recover from defendant gold seized by Soviet State Bank of Russia, defense that bank is part of Soviet Government should not be stricken, since it raises question of jurisdiction.

(U. S. D. C. 1929.) In action by Banque of France to recover from defendant gold seized by Soviet State Bank of Russia, defense that state bank is part of Soviet Government should not be stricken, since, notwithstanding Soviet Government of Russia has not been recognized by United States, defense involves political question as to who is sovereign de facto or de jure in Russia of which the court is without jurisdiction. (Ib.)

International law—Where plaintiff's pleading shows that property sought to be recovered from defendant is claimed by foreign government, want of jurisdiction appears without suggestion through State Department.

(U. S. D. C. 1929.) Where plaintiff's cause of action rests upon a pleading showing that one claimant of property sought to be recovered is a foreign government, there is no necessity for that fact to be made known to court by formal suggestion to State Department, but the court's want of jurisdiction is matter apparent from issues as framed by pleading. (Ib.)

Replevin—In action to recover personalty based on wrongful detention, demand or refusal, or facts showing wrongful withholding without demand, must be alleged. (Civil Practice Rules New York, rule 271.)

(U. S. D. C. 1929.) A demand must be alleged in an action based merely on wrongful detention of chattel as well as refusal to turn over chattel, or there must be an averment of facts which show wrongful withholding of property without demand, in view of Civil Practice Rules New York, rule 271. (Ib.)

Replevin—Demand and refusal are prerequisite to action for recovery of chattels against innocent bailee of one who received chattels unlawfully.

(U. S. D. C. 1929.) In action to recover personal property, demand and refusal must be made before action brought, although bailee has received chattel from one who received it unlawfully, where bailee came into possession innocently. (Ib.)

Replevin—Trove and conversion—Refusal to deliver chattels to plaintiff, of such character as not to indicate conversion, can not be basis of action for conversion or replevin.

(U. S. D. C. 1929.) Demand for possession of chattels and refusal of defendant to deliver them over is merely evidence of conversion, so that, if defendant's refusal is of such character as not to indicate conversion, it can not be the basis of action for conversion or replevin. (Ib.)

Pleading—Defense that plaintiff's demand for return of chattel did not afford defendant reasonable opportunity for investigating claim of title held not subject to be stricken.

(U. S. D. C. 1929.) In action by Banque of France to recover from defendant gold confiscated by Soviet State Bank, defense that plaintiff's demand preliminary to suit did not afford defendant reasonable opportunity to investigate and determine facts relative to plaintiff's claim of ownership, held well pleaded and not subject to be stricken. (Ib.)

Pleading—Bailee's allegations that subsequent to plaintiff's demand defendant had returned chattels to bailor should be stricken as constituting no defense.

(U. S. D. C. 1929.) In action by Banque of France for recovery of gold confiscated by Soviet State Bank, defendant's allegations that, subsequent to plaintiff's demand, defendant returned property to its bailor, must be stricken, since such allegations constitute no defense. (Ib.)

SHAREHOLDERS

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ASSESSMENT OF SHAREHOLDERS OF NATIONAL BANKS

One making gift to himself of national-bank stock as trustee for minor children held not subject to stockholder's liability thereon. (12 U. S. C. A. secs. 62, 64, 66.)

(U. S. C. C. A. 1929.) One making a gift of national-bank stock to himself as trustee for minor children, in good faith and without knowledge of bank's failing condition, *held* not subject to stockholder's liability for assessment, under 12 U. S. C. A. sections 62, 64, since section 66 provides that persons holding stock as trustees shall not be personally subject to any liability as stockholders, but that estate shall be liable. (McNair v. Darragh, 31 Fed. Rep. (2d series) 906.)

Courts—National-bank shareholder's statutory liability for assessment held not barred by State statute relating to claims against estate. (12 U. S. C. A. secs. 63, 66; Gen. St. Minn. 1923, secs. 8811, 8812.)

(U. S. C. C. A. 1929.) Liability for assessment against shareholder of national bank, under Revised Statutes, sections 5151, 5152 (12 U. S. C. A. secs. 63, 66), a statutory liability, *held* not barred by General Statutes of Minnesota, 1923, sections 8811, 8812, where receiver of bank did not know of shareholder's death until too late to file claim prior to closing of estate. (Gilbertson v. McCarthy et al., 32 Fed. Rep. (2d series) 665.)

Person, recognizing ownership of shares recorded in his name, was liable for assessment after bank's insolvency.

(U. S. D. C. 1928.) Where shares stood on records of bank in the name of person, who by his own acts and conduct recognized his ownership thereof, he was liable on bank's insolvency for assessment as between himself and creditors of bank extending credit on the assumption of his ownership of the stock. (Rust v. MacLaren, 29 Fed. Rep. (2d series) 288.)

Estoppel.—Person, admitting ownership of shares, and paying assessment after insolvency, could not thereafter question liability.

(U. S. D. C. 1928.) Where person recognized ownership of bank shares recorded in his name, and paid assessments thereon after bank's insolvency, he could not thereafter question his liability on ground that he was not in fact the owner of the shares, since assessment should have been contested on such ground before payment. (Ib.)

Comptroller's levying of assessment is judicial determination of necessity of assessment and can not be collaterally attacked.

(U. S. C. C. A. 1928.) Levying of assessment by comptroller against stockholders of insolvent national bank is judicial determination by him of necessity of such assessment, and it is conclusive and can not be collaterally attacked. (Collins v. Caldwell, and three other cases, 29 Fed. Rep. (2d series) 329.)

Letter to comptroller, in which person assessed as stockholder stated herself to be owner of stock, held conclusive, though stock stood in deceased husband's name.

(U. S. C. C. A. 1928.) Letter to comptroller from person assessed as stockholder of insolvent national bank, in which she stated herself to be owner of stock, *held* conclusive, in absence of contrary proof, notwithstanding that shares stood in name of deceased husband. (Ib.)

Widow, acquiring national-bank stock under husband's will, held properly assessed as stockholder, though stock did not stand in her name; "shareholder." (12 U. S. C. A., sec. 63.)

(U. S. C. C. A. 1928.) Widow, who became owner of stock in national bank under last will of her deceased husband, held properly assessed as stockholder on bank's insolvency, notwithstanding that her name did not appear on books of bank as owner of stock, since real owner of shares may in every case be treated as "shareholder," within Revised Statutes, section 5151. (12 U. S. C. A. sec. 63), for purposes of assessment. (Ib.)

Receiver of insolvent national bank need not exhaust remedy against transferees before holding one transferring stock within 60 days before bank's failure liable for assessment. (12 U. S. C. A. sec. 64.)

(U. S. C. C. A. 1928.) Person who had been owner of national-bank stock, and who had made transfer within 60 days before failure of bank, was liable for assessment, under 12 U. S. C. A., section 64, and her liability was primary, so that receiver was not required to exhaust remedy against transferees. (Ib.)

Courts.—Service must be made on comptroller in district where stockholders, sued for assessment, impleaded comptroller.

(U. S. C. C. A. 1928.) Where suit was not brought by national bank to enjoin any action of comptroller, it was essential, in cross-bills by stockholders against whom assessment was sought to be enforced and who impleaded the comptroller, that service be made on him in the district. (Ib.)

Comptroller's assessment on national-bank stock is judicial determination of necessity therefor, and amount assessable, which is conclusive upon shareholders.

(U. S. C. C. A. 1929.) Action of comptroller in ordering assessment on stock of national bank is judicial determination of necessity therefor, and of amount assessable against each shareholder, which is conclusive upon shareholders and not subject to appeal or collateral attack. (*Chase v. Hall*, 30 Fed. Rep. (2d series), 195.)

Note given by insolvent bank for assumption of its liabilities by another bank represents engagements for which stockholders are responsible.

(U. S. C. C. A. 1929.) Note given by insolvent bank to another bank assuming its liabilities to depositors, to make up deficiency between amount of assets transferred to the other bank and amount of liabilities transferee bank assumed, represents contracts, debts, and engagements of insolvent bank for which stockholders are responsible. (Ib.)

That assessment was for paying judgment obtained on note given by insolvent bank, in consideration of another bank's assumption of liabilities, was no defense to stockholders.

(U. S. C. C. A. 1929.) Assessment against stockholders of national bank could not be avoided by stockholders because of fact that assessment was given to pay judgment obtained by another bank on note which the insolvent bank gave together with assets, in consideration for other bank's assumption of liabilities to depositors. (Ib.)

That stockholder was induced by national-bank officers' fraud to buy stock is no defense to receiver's action to recover assessment. (12 U. S. C. A. sec. 64.)

(U. S. C. C. A. 1929.) That stockholder was induced by fraud on part of officers of national bank to buy stock is no defense to action brought by receiver to recover an assessment legally made against stockholder under 12 U. S. C. A. section 64. (*Anderson et al. v. Cronkleton*, 32 Fed. Rep. (2d series), 170.)

Constitutional law—Courts can not change plain wording of statute.

(U. S. C. C. A. 1929.) Courts can not change the plain wording of a statute. (Ib.)

National-bank stockholders were liable under statute to those who were creditors when they purchased as well as to those becoming creditors thereafter. (12 U. S. C. A. sec. 64.)

(U. S. C. C. A. 1929.) National-bank stockholders were liable under 12 U. S. C. A., section 64, as to those who were creditors when they became stockholders, as well as to those who became creditors thereafter. (Ib.)

National banks are quasi public institutions established by, and subject to, regulatory laws of Congress.

(U. S. C. C. A. 1929.) National banks are quasi public institutions established by, and subject to, the regulatory laws of Congress. (Ib.)

ASSESSMENT OF SHAREHOLDERS OF JOINT-STOCK LAND BANKS

Federal Farm Loan Board held authorized to make assessment against stockholders of insolvent joint-stock land bank and enforce their personal liability; "execution"; "administration"; "direction and control." (12 U. S. C. A. secs. 812, 831 (i), (j), 641, 651.)

(U. S. C. C. A. 1928.) Federal Farm Loan Board *held* authorized to make assessment against stockholders of insolvent joint-stock land bank and to enforce personal liability of stockholders under 12 U. S. C. A., section 812; powers of board not being limited to those enumerated in section 831 plus supervisory powers set out in clauses (i) and (j), in view of sections 641, 651, 961, 963, since "execution" within section 651 means putting into force, "administration" within section 641 means act of administering, especially direction or oversight of any office, service, or employment, and "direction and control" import authority to command what shall be done and require obedience. (*Greene v. Wheeler*, 29 Fed. Rep. (2d series), 468.)

Receiver of joint-stock land bank may maintain action to enforce stockholders' liability for assessment made by Federal Farm Loan Board. (12 U. S. C. A. sec. 812.)

(U. S. C. C. A. 1928.) Receiver of joint-stock land bank *held* to have legal right to maintain action against stockholders to enforce liability for assessment made by Federal Farm Loan Board under 12 U. S. C. A. section 812. (Ib.)

Statutes—Words of statute must be interpreted, to effectively accomplish purpose of statute, if reasonably possible.

(U. S. C. C. A. 1928.) While court can not read into statute language or purposes not there found, such interpretation must be given to words employed, if it can reasonably be done, as will effectively accomplish purposes of statute. (Ib.)

ASSESSMENT OF SHAREHOLDERS OF STATE BANKS

Assessment of stockholders of insolvent State banks under laws of State of Georgia.

(U. S. Sup., 1928.) The law in Georgia by which the superintendent of banks may issue executions against stockholders of insolvent banks who, after notice from him, neglect to pay assessments on their stock, and which makes such executions liens on their property from date of issuance, is consistent with due process of law, since the stockholders are given opportunity to raise and try in court every possible defense by filing affidavits of illegality.

The fourteenth amendment is not concerned with the mere form of the State procedure. If the debtor does not demand a trial, the execution does not need the sanction of a judgment.

The stockholders, by becoming such, assumed the liability imposed by the statute. (164 Ga., 350, affirmed.) (*Coffin Bros. & Co. et al. v. Bennett*, 277 U. S. 29.)

TAXATION

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FEDERAL TAXATION

Internal Revenue—Bank making good its letter of credit, and selling goods covered at loss, held not entitled immediately to charge off loss as worthless debt; “ascertained.” (Revenue act, 1918, sec. 234 (a) (5).)

(U. S. C. C. A. 1929.) Where bank A, on bank B's irrevocable guaranty of payment for buyer's account of specified quantity of sugar purchased through M, and at M's request, issued its letter of credit to seller, and after it refused to accept B's attempted revocation of the guaranty was compelled to sell sugar at loss in making good its letter of credit, when B refused drafts covering price, held, that it was not justified in immediately charging off said loss under revenue act, 1918, section 234 (a) (5), 40 Stat. 1078, as having been “ascertained” to be a worthless debt, in absence of proof respecting the financial responsibility of B and M, who were liable to it, and where it subsequently recovered full amount of its claim, with costs, in subsequent action against A and B. (American Trust Co. v. Commissioner of Internal Revenue, 31 Fed. Rep. (2d series), 47.)

Internal Revenue—Debt can not be written off as worthless for income-tax purposes merely because it is doubtful; “ascertained.” (Revenue act, 1918, sec. 234 (a) (5).)

(U. S. C. C. A. 1929.) Under revenue act, 1918, section 234 (a) (5), 40 Stat. 1078, authorizing corporation, in computing its net income for taxation, to deduct debts ascertained to be worthless and charged off within taxable year, a debt can not be written off as worthless merely because it is doubtful, but reasonable and intelligent effort must be made to determine its value, and circumstances thus discovered must be such as reasonably to generate belief that it is in fact worthless; “ascertain” meaning to find out, to make reasonably certain, but the ascertainment need not be absolute, and final judgment and return nulla bona are not always prerequisites. (Ib.)

Internal Revenue—Regulation authorizing banks to charge off debts as worthless for income-tax purposes is held unavailable, in absence of specific order or general rule authorizing it. (Revenue act, 1918, sec. 234 (a) (5).)

(U. S. C. C. A. 1929.) Internal Revenue Regulation 62, article 151 (Comm. Reg. 8226-2 C. B. 116), providing that debts charged off by banks or other corporations, in obedience to specific orders or in accordance with general policy, of supervisory Federal authorities, shall be presumed worthless for income tax purposes, held not to support deduction from bank's gross income under revenue act, 1918, section 234 (a) (5), 40 Stat. 1078, in absence of showing of specific order by public authority to charge off such item as worthless, or evidence of any rule, regulation, or general instructions authorizing it. (Ib.)

Internal revenue—Court can substitute its judgment for that of tax authorities in rejecting deduction only if there is failure to exercise real discretion or error of law. (Revenue act, 1921, sec. 234 (a) (4) (5).)

(U. S. C. C. A. 1928.) If Commissioner of Internal Revenue and Board of Tax Appeals exercised their discretion to reject taxpayer's claim to deduction for losses under revenue act, November 23, 1921, section 234 (a) (4) (5), 42 Stat. 254, and Treasury Regulations of 1922, articles 151, 155, on legal and reasonable grounds, Circuit Court of Appeals could not substitute its discretionary judgment for that of the tax authorities; but, if there was a failure really to exercise discretion, or error of law in its exercise, court must grant relief. (Rhode Island Hospital Trust Co. v. Commissioner of Internal Revenue, 29 Fed. Rep. (2d series), 339.)

Internal revenue—Taxpayer's rights were not destroyed because it erroneously sought deduction for bad debts and also addition to reserve for bad debts. (Revenue act, 1921, sec. 234 (a) (4) (5).)

(U. S. C. C. A. 1928.) That taxpayer originally sought a deduction from profits tax and also an addition to its reserve for bad debts, under revenue act, November 23, 1921, section 234 (a) (4) (5), 42 Stat. 254, and Treasury Regulations of 1922, articles 151, 155, to only one of which it was entitled, did not destroy its real rights; taxpayer's rights, under conditions here disclosed, not being determinable on merely technical grounds. (Ib.)

Internal revenue—Disallowing addition to reserve for bad debts for profits tax as result of "guesswork" held not justified. (Revenue act, 1921, sec. 234 (a) (4) (5).)

(U. S. C. C. A. 1928.) Taxing authorities' disallowance of trust company's addition of \$200,000 to its reserve for bad debts, for purposes of profits tax, under revenue act, November 23, 1921, section 234 (a) (4) (5), 42 Stat. 254, and Treasury Regulations of 1922, articles 151, 155, on ground that such amount was determined by "guesswork" held not justified under the evidence that year in which addition was made was one in which banks generally faced very dangerous conditions, calling for extraordinary precautions, and that trust company at that time held about \$23,000,000 in short-time notes. (Ib.)

Internal revenue—Honest judgment of bank officials as to bank's profits for profits-tax purposes must be given substantial, if not controlling, weight.

(U. S. C. C. A. 1928.) Though the honest judgment of bank officials as to amount of profits made is not expressly made by statute prima facie evidence for profits-tax purposes, it must, in absence of any indication of tax-dodging intent, be given very substantial, if not controlling, weight. (Ib.)

Internal revenue—Trust company's losses over period of years held not proper test of reasonable reserve for bad debts during year involving unusual conditions. (Revenue act, 1921, sec. 234 (a) (4) (5).)

(U. S. C. C. A. 1928.) Determination of Board of Tax Appeals that evidence did not warrant exercise of discretion favorable to claim of trust company for deduction for losses and bad debts for profits-tax purposes under revenue act, November 23, 1921, section 234 (a) (4) (5), 42 Stat. 254, and Treasury Regulations of 1922, articles 151, 155, because there was no evidence respecting losses over a period of years on which to predicate a reasonable reserve for bad debts, held erroneous as matter of law, where unusual conditions confronting banks generally during taxable year involved called for unusual measures. (Ib.)

Internal revenue—That corporate notes unexpectedly liquidated for larger sum than holder believed possible when it filed profits tax return, held not controlling on question of reasonableness of bad debt-deduction. (Revenue act, 1921, sec. 234 (a) (4) (5).)

(U. S. C. C. A. 1928.) Where evidence clearly warranted trust company in considering its original investment of \$98,000 in corporate notes as worth no more than \$10,500 when it filed its profits-tax return for 1921, and claimed deduction for bad debts under revenue act, November 23, 1921, section 234 (a) (4) (5), 42 Stat. 254, and Treasury Regulations of 1922, articles 151, 155, fact that such notes, through reorganization of corporation under Federal receivership and special State legislation ultimately, but unexpectedly, liquidated for over \$41,000 in 1925, had no controlling weight. (Ib.)

Internal revenue—Where taxpayer maintained reserve for bad debts, profits-tax deductions should be charged as addition to reserve. (Revenue act 1921, sec. 234 (a) (4) (5); Treasury Regulations of 1922, arts. 151, 155.)

(U. S. C. C. A. 1928.) Where taxpayer had "heretofore maintained reserve" for bad debts subsequent deduction for bad debts, as matter of technically correct form, should have been charged as an addition to reserve for bad debts, under revenue act, November 23, 1921, section 234 (a) (4) (5), 42 Stat. 254, and Treasury Regulations of 1922, articles 151, 155. (Ib.)

Internal revenue—District court can not review Internal Revenue Commissioner's determination on application for refund through special assessment.

(U. S. D. C. 1929.) The district court can not review determination of Commissioner of Internal Revenue on application for refund through special assessment, whether such determination be for or against claimant. (*National Park Bank of New York v. United States*. 33 Fed. Rep. (2d series) 1006.)

Mandamus—Commissioner of Internal Revenue's refusal to consider application for special assessment for tax refund is reviewable through mandamus in District of Columbia.

(U. S. D. C. 1929.) Refusal of Commissioner of Internal Revenue even to consider application for a special assessment by taxpayers seeking refund of alleged overpayment of taxes is reviewable through mandamus proceedings in District of Columbia. (Ib.)

TAXATION OF CONSOLIDATING BANKS

Internal revenue—State banks amalgamated to form new bank and said new bank held not "affiliated corporations" for tax purposes. (Revenue act, 1918, sec. 240 (b).)

(D. C. App. 1929.) Where two State banks were amalgamated into new bank under agreement providing that stock of new bank was to be paid for by old banks transferring to new bank approved tangible assets at certain rate, that old banks were to retire immediately from banking business, liquidate their remaining assets, and procure dissolution of charters within five years, and that for purpose of agreement stockholders of each old bank should appoint trustees, to whom they were to transfer all their stock, trustees to vote stock as necessary to carry out agreement, and to distribute new stock to stockholders of old banks, *held*, that old banks and new bank were not "affiliated corporations," for tax purposes, within revenue act, 1918, section 240 (a) (b), 40 Stat. 1082, and Regulations 45, T. D. 3146, articles 631, 633. (*Lafayette-South Side Bank v. Commissioner of Internal Revenue*. 33 Fed. Rep. (2d series) 646.)

Internal revenue—Good will of two banks transferred to new bank held not "invested capital" for tax purposes. (Revenue act, 1918, secs. 325 (a), 326 (a), subsec. 4.)

(D. C. App. 1929.) Where two State banks amalgamated by transferring their assets, including good will, to new bank, under written agreement providing that no valuation should be placed on good will transferred, and that no stock was to be actually issued therefor, *held*, that value of good will could not be included in the "invested capital" account of the new bank, under revenue act, 1918, sections 325 (a), 326 (a), subsection 4 (40 Stat. 1091, 1092). (Ib.)

Internal revenue—Good will of old banks transferred to new bank held not part of "paid-in surplus" for tax purposes. (Revenue act, 1918, sec. 326 (a), subsec. 3.)

(D. C. App. 1929.) Where two State banks amalgamated by transferring their assets, including good will, to new bank under written agreement providing that no valuation should be placed on good will transferred, and that no stock was to be actually issued therefor, *held*, that good will did not constitute part of "paid-in surplus," under revenue act, 1918, section 326 (a), subsection 3 (40 Stat. 1092), for tax purposes. (Ib.)

TAXATION UNDER DISTRICT OF COLUMBIA

District of Columbia—Act taxing national bank's gross earnings held inapplicable to interest on tax-exempt Government bonds. (Act July 1, 1902, sec. 6, par. 5, 32 Stat. 619, as amended by act March 3, 1917, 39 Stat. 1047; act April 24, 1917, sec. 1; 31 U. S. C. A. sec. 746.)

(Dist. Col. C. A. 1929.) Act July 1, 1902, section 6, paragraph 5, 32 Stat. 619, as amended by act March 3, 1917, 39 Stat. 1047, imposing tax on gross earnings of national-banks in District of Columbia in lieu of all other taxes on personal property thereof, does not apply to interest on Government bonds and other evidences of public debt, exempt from taxation under act April 24, 1917, section 1, 31 U. S. C. A., section 746, and other acts providing for bond issues. (*District of Columbia v. Riggs National Bank*, 30 Fed. Rep. (2d series), 873.)

District of Columbia—Whether Congress may repudiate tax exemptions need not be considered in national bank's action to recover taxes paid on interest on Government bonds. (Act April 24, 1917, sec. 1; 31 U. S. C. A. sec. 746; act July 1, 1902, sec. 6, par. 5; 32 Stat. 619, as amended by act March 3, 1917, 39 Stat. 1047.)

(Dist. Col. C. A. 1929.) Whether Congress may repudiate exemptions from taxation in act April 24, 1917, section 1, 31 U. S. C. A., section 746, and other acts authorizing issuance of Government bonds within District of Columbia, need not be considered in national bank's suit against District to recover taxes paid on interest on such bonds, under act July 1, 1902, section 6, paragraph 5, 32 Stat. 619, as amended by act March 3, 1917, 39 Stat. 1047, there being nothing indicating such intention in language of either taxing act or bonding acts. (Ib.)

District of Columbia—Tax exemptions in bonding acts must be construed to limit power under earlier act to tax national banks' gross earnings. (Act April 24, 1917, sec. 1; 31 U. S. C. A. sec. 746; act July 1, 1902, sec. 6, par. 5, 32 Stat. 619.)

(Dist. Col. C. A. 1929.) Act April 24, 1917, section 1, 31 U. S. C. A., section 746, and other acts exempting bonds issued thereunder from taxation, having been passed long after act July 1, 1902, section 6, paragraph 5, 32 Stat. 619, imposing tax on gross earnings of national banks in District of Columbia, exceptions or exemptions in bonding acts must be construed to limit taxing power under earlier act. (Ib.)

District of Columbia—Statutes exempting bonds issued thereunder from taxation held applicable to District of Columbia, as well as States. (Act April 24, 1917, sec. 1; 31 U. S. C. A. sec. 746.)

(Dist. Col. C. A. 1929.) Act April 24, 1917, section 1, 31 U. S. C. A., section 746, and other acts exempting both principal and interest of bonds issued thereunder from all taxation, except estate or inheritance taxes, imposed by the United States, its possessions, or any State or local taxing authority apply to the District of Columbia, as well as the States, and place a limitation on Congress, as well as State legislatures. (Ib.)

CITY TAXATION

Courts—Suit to enjoin city officers from collecting national bank tax held not one for presentation to statutory court of three judges. (Laws N. Y., 1923, ch. 897; Rev. St. sec. 5219, as amended by act March 4, 1923 [12 U. S. C. A. sec. 548]; Const. Amend. 14; Judicial Code, sec. 266 [28 U. S. C. A. sec. 380].)

(U. S. D. C. 1928.) Suit to enjoin receiver of taxes of the city of New York and the city collector from collecting a tax on national bank stock, in accordance with Laws of New York, 1923, chapter 897, on the ground that such statute was in violation of Revised Statutes, section 5219, as amended by act March 4, 1923 (12 U. S. C. A., sec. 548), and Constitutional Amendment 14, held not to present a proper case for consideration by statutory court of three judges, under Judicial Code, section 266 (28 U. S. C. A., sec. 380); the officers referred to in such law being appointed by comptroller of the city, and having no duties except in collecting taxes levied by city assessing officers. (Public Nat. Bank of New York v. Keating, receiver of taxes, et al., 29 Fed. Rep. (2d series), 621.)

TRUSTS

CROSS REFERENCE:

DEPOSITS—

DEPOSIT OF TRUST FUNDS-----

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Sales—Conditional seller, by permitting buyers to use as their own proceeds of property sold, waived any right in or lien on proceeds.

(U. S. C. C. A. 1929.) Where buyers of equipment under conditional sales contract, after adding certain features, resold equipment, and received and used proceeds as their own property, with knowledge, consent, and approval of conditional seller, who, because it considered buyers to be in good financial condition, did not take assignment of contracts from subsequent purchasers, though buyers were ready and willing to make such assignments, held that seller waived any right in or lien on proceeds, and was in position of creditor of buyers on their bankruptcy. (In re Hollins & Arrouez Electric & Engineering Co., Allis-Chalmers Mfg. Co. v. Moore et al., 31 Fed. Rep. (2d series), 50.)

Trusts—One claiming lien on fund on theory that trust funds have been wrongfully mingled therewith has burden of tracing trust moneys into such fund.

(U. S. C. C. A. 1929.) One claiming lien against a certain fund with which trust funds have been wrongfully mingled has burden of proof to trace trust moneys into such fund, and, if he is unable to identify the funds as representing proceeds of his property, his claim must fail. (Ib.)

Trusts—Lien on theory of tracing trust funds can not be impressed on property not enhanced or augmented thereby.

(U. S. C. C. A. 1929.) Lien on theory of tracing trust funds can not be impressed on property which is not shown to have been enhanced or augmented by the unlawful application. (Ib.)

Corpus of trust fund held not part of decedent's estate subject to estate tax, notwithstanding reserved right to appoint remainderman by will and revoke trust with trustee's consent; "general power of appointment." (Taxing act, February 24, 1919, sec. 402, 402 [e].)

(U. S. C. C. A. 1928.) Corpus of trust fund held not part of decedent's net estate subject to estate tax, within taxing act February 24, 1919, section 402 (40 Stat. 1097), notwithstanding that decedent had reserved power to appoint remainderman by will, to and among his issue, and to revoke trust with trustee's consent, since "general power of appointment" in subdivision (e) contemplates power with no restrictions. (Farmers' Loan & Trust Co. v. Bowers, collector of internal revenue, 29 Fed. Rep. (2d series), 14.)

Trusts—Power to revoke trust is not property right.

(U. S. C. C. A. 1928.) Power to revoke trust is not property right, nor an interest in property. (Ib.)

Trusts—Title passes and remains fixed, for purpose of trust, notwithstanding right to revoke.

(U. S. C. C. A. 1928.) Title passes to donee, and remains fixed for purpose of trust, notwithstanding right to revoke, and until such right is exercised estate exists by virtue of transfer. (Ib.)

Trusts—Power to revoke trust is not transferable or descendible.

(U. S. C. C. A. 1928.) Power to revoke trust is not transferable or descendible, nor may it be alienated or passed by will, since it is personal to holder. (Ib.)

Trusts—Absolute power to revoke trust is equivalent to general power to appoint.

(U. S. C. C. A. 1928.) Absolute and unconditional power to revoke trust is treated as equivalent to general power to appoint. (Ib.)

Drawing check on trust fund and depositing it in same bank to trustee's personal credit is not misappropriation, nor notice to bank of such purpose.

(U. S. C. C. A. 1928.) In absence of statute making it so, drawing of check in due form on trust fund and depositing it in same bank to personal credit of trustee is neither conversion or misappropriation of fund, nor notice to bank of any such purpose. (Maryland Casualty Co. v. City National Bank, 29 Fed. Rep. (2d series) 662.)

Trustee's payments to bank from account in which trust funds were commingled with private funds held not notice of intention to misappropriate trust fund.

(U. S. C. C. A. 1928.) Where trust funds are commingled with private funds in personal account of trustee, bank is not bound by its knowledge of that fact to look to manner of their disbursement, and trustee's payments to bank were not notice to it of his intention to misappropriate trust funds. (Ib.)

Surety, paying county trustee's shortage, could sue bank for funds traced to its possession, or aiding in misappropriation, without seeking to surcharge settlement.

(U. S. C. C. A. 1928.) Where there was no controversy as to fact and amount of county trustee's shortage, which was not discovered till after settlements were made, county could, without seeking to surcharge settlements, sue bank for wrongfully aiding in misappropriation, or for such of its funds as it could trace to possession of bank, and surety, which paid shortage, is entitled to subrogation to that right. (Ib.)

Estoppel.—County, approving reports and settlements because of trustee's misrepresentations, held not estopped to recover funds from bank.

(U. S. C. C. A. 1928.) That commissioners of county made periodical reports on trustee's account, on which settlements were made, did not constitute estoppel, barring recovery from bank of county's funds traced to its possession after trustee's shortage was discovered, where reports and settlements were approved by county because of trustee's fraudulent misrepresentations. (Ib.)

Surety, paying county trustee's shortage, may recover from bank trust funds traced to its possession.

(U. S. C. C. A. 1928.) Surety, having paid shortage of county trustee, held entitled to recover from bank any trust funds traced into its hands, as against contention that bank's title to funds paid to it by trustee was complete, under negotiable instruments act of Tennessee. (Acts 1899, ch. 94.) (Ib.)

Where trust and personal funds are commingled in personal account, check for personal obligation is presumably payable from trustee's own money.

(U. S. C. C. A. 1928.) Where trust funds have been commingled with personal funds in personal account, law presumes that drawer of check for personal obligation against account intends to make payment out of his own money. (Ib.)

To determine amount of trust money in joint account on given date, minimum balance between such date and date of deposit is amount identifiable as trust fund.

(U. S. C. C. A. 1928.) When trust money has been deposited in joint account, and it must be determined how much remains on given date, minimum balance existing between that date and date of deposit is amount remaining and identifiable as trust fund, since, when trust fund has been reduced, subsequent deposits of personal funds, without intention to restore trust fund, are not to be applied to such restoration. (Ib.)

Perpetuities—Validity of trust in lands under rule against perpetuities was determined by law as it existed prior to donor's death in States in which lands were located.

(U. S. D. C. 1928.) Validity of trust covering New York and Pennsylvania lands, as regards rule against perpetuities, was determined by common law prevailing in the respective States prior to the death of the donor. (Carnahan et al. v. Peabody et al., 29 Fed. Rep. (2d series) 412.)

Perpetuities—Gift, on distribution of property after termination of 90-year trust, held void under rule against perpetuities.

(U. S. D. C. 1928.) Gift under instrument placing donor's property in trust with his partner for period of 90 years, "after which time said estate, together with the accumulations therefrom, shall be given to and divided between the descendants of my two brothers," held void under rule against perpetuities, because intentionally suspending vesting of remainder for arbitrary 90-year period. (Ib.)

Trusts—Rule requiring application of donor's intention to trust overrides rules of construction.

(U. S. D. C. 1928.) Rule requiring interpretation of trust according to donor's intention overrides all rules of construction. (Ib.)

Perpetuities—Trust fails where only purpose is accumulation for ultimate donees prevented from taking by rule against perpetuities.

(U. S. D. C. 1928.) Where only purpose of trust is accumulation for ultimate donees who are prevented from taking by rule against perpetuities, gift in trust fails. (Ib.)

WAREHOUSEMEN

Warehousemen—Evidence sustained finding that pledgee took warehouse receipt for value in good faith, in replevin action by carrier to recover goods wrongfully delivered.

(U. S. C. C. A. 1928.) In action by initial carrier, as assignee of draft and bill of lading, against pledgee of warehouse receipt, to recover possession

of goods wrongfully delivered, evidence *held* to sustain finding that defendant took warehouse receipt for value in good faith and without notice. (Southern Pac. Co. v. Bank of America, 29 Fed. Rep. (2d series) 465.)

Replevin—*Plaintiff's recovery in replevin depends on right to possession, though another has title.*

(U. S. C. C. A. 1928.) Replevin is possessory action in which recovery depends upon right to possession, and plaintiff having right to possession may prevail, though title is in another. (Ib.)

Warehousemen—*Initial carrier taking assignment of bill of lading issued by it, after connecting carrier's wrongful delivery to warehouseman, held not entitled to replevin goods as against bona fide pledgee of warehouse receipt.*

(U. S. C. C. A. 1928.) Initial carrier issuing bill of lading, of which it subsequently took assignment together with draft, after connecting carrier's wrongful delivery, *held* not entitled to replevin the goods as against bona fide pledgee of warehouse receipt issued by warehouse company to which goods were delivered, since connecting carrier was plaintiff's agent and defendant had superior right of possession. (Ib.)

Warehousemen—*Initial carrier can not question possession of warehouseman, or good-faith holders of warehouse receipt, after connecting carrier's wrongful delivery to warehouseman.*

(U. S. C. C. A. 1928.) Initial carrier is not entitled to question right of possession of warehouse company, or persons taking warehouse receipt in good faith and without notice, after connecting carrier's wrongful delivery to warehouse company, since delivery of possession was plaintiff's delivery. (Ib.)

Appeal and error—*Assignments for benefit of creditors—Proceeding against debtor's assignee for distribution of fund is equitable, and reviewing court may consider sufficiency of evidence.*

(U. S. C. C. A. 1929.) Proceeding by creditors for equitable distribution of fund in hands of debtor's assignee is properly instituted in court of equity, and reviewing court is not precluded from considering sufficiency of evidence to support findings or judgment. (McDonnell v. Bank of China et al., 33 Fed. Rep. (2d series) 816.)

Pledges—*To constitute "pledge," pledgee must have possession and property must be under creditor's control.*

(U. S. C. C. A. 1929.) It is essential, to constitute a "pledge," that the pledgee have possession of the thing pledged and that the property be under power and control of the creditor. (Ib.)

Warehousemen—*Transaction whereby debtor executed note and deposited flour as collateral security constituted pledge, irrespective of whether property could be identified.*

(U. S. C. C. A. 1929.) Transaction whereby debtor executed note to warehouse company and deposited bags of flour as collateral security constituted pledge, where warehouse company had possession thereof, irrespective of whether property could be identified, or was part of general mass at time pledge was made. (Ib.)

Warehousemen—*Warehouse company, while retaining note, could not assert right to flour as pledgee, as against holders of warehouse receipts.*

(U. S. C. C. A. 1929.) Warehouse company, while it held note of pledgor, could not assert right as pledgee in any of flour deposited with it as collateral security, as against holders of warehouse receipts, where there was not sufficient flour in storage to meet demands of all. (Ib.)

Warehousemen—*Insolvent warehouse company, after transfer of right in flour pledged to it, held property as agent or bailee.*

(U. S. C. C. A. 1929.) Insolvent warehouse company, taking pledge of flour in storage as collateral security for note, held flour as agent or bailee for one to whom it transferred its rights as pledgee. (Ib.)

Warehousemen—Where insolvent warehouse company made assignment, holder of receipt covering pledged flour could participate with holders of warehouse receipts in proceeds of flour without identifying pledged flour.

(U. S. C. C. A. 1929.) Where insolvent warehouse company, having sufficient flour in storage to satisfy outstanding warehouse receipts made assignment of its property, holder of receipt covering flour pledged to warehouse company was entitled to participate in proceeds of sale of flour with holders of warehouse receipts, though pledged flour could not be identified. (Ib.)

Warehousemen—Where insolvent warehouse gave receipt for flour pledged to it, question whether flour of certain brand came into possession of assignee of warehouse should be determined before entering final decree for distribution of proceeds of flour.

(U. S. C. C. A. 1929.) Question whether flour of a certain brand came into possession of assignee of insolvent warehouse company must be determined before entering final decree for distribution of proceeds of flour among holders of warehouse receipts, where certain flour was pledged to warehouse, and warehouse gave receipt for it and transferred its rights therein to bank. (Ib.)

DECISIONS OF STATE COURTS

Mr. Thomas B. Paton, general counsel of American Bankers' Association, furnishes the following decisions of State courts of particular interest to banks for the period from November 1, 1928, to October 17, 1929, from the following reporters:

Atlantic Reporter 143, 144, 146, 147.
 Northeastern Reporter 99, 146, 164, 165, 166, 167.
 Northwestern Reporter 221, 222, 223, 224, 225, 226.
 Pacific Reporter 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280.
 Southern Reporter 118, 119, 120, 121, 123.
 Southeastern Reporter 144, 145, 146, 147, 148.
 Southwestern Reporter (2d) 9, 10, 11, 12, 14, 15, 16, 17, 19.
 New York State 231, 232, 233, 234, 236.
 Ohio State reports 86.

Five additional decisions are taken from the New York Law Journal.

In addition reference is made by Mr. Paton to Federal decisions in the following reporters:

Supreme Court Reporter 49.
 Federal Reporter (2d) 28, 29, 30, 31, 32, 33, 34.

These decisions are arranged in accordance with the treatment of the subject with which they are connected in Paton's Digest.

The abbreviation "P. D." refers to Paton's Digest to which the various decisions have been allocated.

ACCEPTANCE AND CERTIFICATION

ACCEPTANCE AND CERTIFICATION. Necessity of acceptance in writing citing Paton's Digest opinion 15. Bank of Magazine v. Friddle, 14 S. W. (2d) (Ark.) 238. P. D. 15.5.

ACCEPTANCE AND CERTIFICATION. Interpleader between holder and drawer of certified check who claims no consideration. Greenberg v. World Exchange Bank (by Noonan, J.). The New York Law Journal, page 1714, January 11, 1929. P. D. 45.1.

ACCEPTANCES—TRADE

NEGOTIABILITY WHERE STATEMENT IS THAT "obligation of the acceptor hereof arises out of the purchase of goods from drawee." Court notes that supreme court refused a writ of error from case holding that negotiability was not affected. *Arrington v. Mercantile Protective Bureau*, 15 S. W. (2d) (Tex.) 663. P. D. 168.

ACCEPTANCES—TRADE—NEGOTIABILITY. Effect upon negotiability of: "The obligation of the acceptor arises out of the purchase of goods from the drawer."

"The only reasonable conclusion to be drawn from the face of these trade acceptances is that their execution completed the contract between the parties and that the promise to pay was unqualified. We therefore conclude that the language of the obligation is no more than a statement of the consideration, or a reference to the origin, of the transaction, and did not destroy the negotiability of the instruments."

Lane Co. v. Crum, 291 S. W. 1084, distinguished. "There is added in the reported case the additional language, 'maturity being in conformity with the original terms of purchase.'"

* * * * *

"In the instant case the trade acceptances represent an unqualified promise to pay a certain sum at a certain time; in the reported case, the trade acceptances represent a promise to pay, qualified by an existing contract between the parties. We conclude, therefore, that the reported case is not contrary to the holding in the instant case." *American Exchange National Bank v. Steele*, 10 S. W. (2d) 1038 (Tex.). P. D. 168.

ADMINISTRATION OF ESTATES

DEATH AND DECEDENT'S ESTATE. Authority of foreign corporation to act as administrator. 280 P. (Nev.) 321. P. D. 1719.

BOOKS, INSPECTION OF

CONFIDENTIAL NATURE OF BANK RECORDS. "As to the records of the accounts, the deposit and withdrawals, * * *. There is an implied obligation, as I see it, on the bank, to keep these from scrutiny until compelled by a court of competent jurisdiction to do otherwise."

* * * * *

"If the prosecutor can inspect the accounts of all policemen and their wives, what is to prevent him from making any investigation into any account of other individuals or classes which it may strike his fancy to delve into? The right of personal privacy would be gone, and the public would lose confidence in the institutions to which they intrusted their assets." *Brex v. Smith*, 146 Atl. (N. J.) 34. P. D. 565.5.

BRANCHES

FOREIGN NATIONAL BANK MAINTAINING IN STATE, OFFICE SOLICITING BUSINESS AND GATHERING INFORMATION, HELD NOT "DOING BUSINESS" THEREIN AND NOT SUBJECT TO STATE COURT'S JURISDICTION NOR SUABLE BY NON-RESIDENT (12 U. S. C. A. SEC. 24, SUBD. 7; GENERAL CORPORATION LAW, SEC. 47.) (*City Court of N. Y. 1929.*) National bank having its principal place of business in California, and whose main business under 12 U. S. C. A. section 24, subdivision 7, was discounting and negotiating of commercial paper; receiving deposits, buying and selling of exchange, coin, and bullion, loaning money on personal security, and obtaining, issuing, and circulating of notes, none of which functions were performed by it in New York, where it maintained office, solicited business, and gathered information, held "not doing business" in New York so as to be subject to service of process on its vice president in charge of New York office nor subject to suit by nonresident under General Corporation Law, section 47. (*Raiola v. Los Angeles First Nat. Trust & Savings Bank*. 233 N. Y. S. 301.) P. D. 498.5.

CHECKS

CHECKS—CHECKS PAYABLE TO DRAWEE BANK—EFFECT OF SUCH ORDER. “The checks upon the bank, signed by the president and treasurer of the plaintiff in error, to pay to the order of the bank definite sums, were authority to the bank to pay to itself such sums, and were not authority to the bank to pay such sums to any one else, and therefore, with respect to the amount in which the sums of such checks exceeded the obligations of the plaintiff in error to the bank, the bank still occupied the position of debtor to the plaintiff in error, and its duties with reference to such excess were the duties imposed by its implied contract with the plaintiff in error to pay only upon the order of the president and treasurer.” *Damascus Mfg. Co. v. Union Trust Co.*, 164 N. E. (Ohio) 530. P. D. 1149.

CASHIER'S CHECK LOST IN GAMBLING. Validity in hands of holder in due course. *Manufacturers' & Mechanics' Bank of Kansas City v. Twelfth Street Bank*, 16 S. W. (2d) (Mo.) 104. P. D. 1163.1.

PAYMENT—AMBIGUOUS CHECK PUTTING DRAWEE BANK IN DILEMMA. The court said: “By drawing these checks in the manner in which they did, thus rendering it uncertain from their terms whether they were for the benefit of the Manual Arts Co. of J. B. Tailer, and then delivering them into the possession of the latter, the respondents placed it in the power of Tailer to mislead the bank in paying the money to him. In such a case the plaintiffs should suffer for the wrongful acts of Tailer.”

“It is well settled that, where an instrument is uncertain as to its terms, it is to be construed most strongly against the party thereto who caused such uncertainty to exist.” *Couture v. Ocean Park Bank*, 270 Pac. (Calif.) 943. P. D. 1209.1.

CHECKS WITHOUT FUNDS. Payment of Check before trial. Postdated Checks. *People v. Weaver*, 274 Pac. (Calif.) 361. P. D. 1260.

PERSONAL USE OF FIDUCIARY CHECKS. Liability of bank where fiduciary draws check to himself personally and deposits it in his personal account, misappropriating proceeds by paying bank and otherwise. *Maryland Casualty Co. v. City National Bank*, 29 Fed. (2d) 662. P. D. 1332.5.

CHECKS WITHOUT FUNDS. Kentucky 1928 and 1926 statutes held unconstitutional. Element of intent to defraud omitted. Imprisonment for debt. “The act is a declaration by the commonwealth to one party to a contractual transaction, whereby he had incurred a debt to the other, that unless he pays that debt he shall be arrested, tried, convicted, fined, and imprisoned at hard labor; and this obviously not for any taint of criminality in the transaction out of which the debt arose. For this default, unless it is purged by paying, before conviction, his debt to the prosecuting party, and the accrued costs of putting this coercion upon him, the debtor may be imprisoned. There is no pretense of punishing him for giving the paper if the preliminary notice or demand shall have the desired effect of extorting the money he owes. If this fails he may be branded a felon under the guise of punishing an act which is not criminal and which does not involve abstract criminality or the taint of moral turpitude, and which might up to the very moment of conviction have been shorn of even its factitious criminality by the payment of the obligation.” *Burnam v. Commonwealth*, 15 S. W. (2d) (Ky.) 256. *Ward v. Commonwealth*, 15 S. W. (2d) (Ky.) 276. P. D. 1260.3.

CHECKS WITHOUT FUNDS CRIMINAL LIABILITY OF CORPORATE OFFICER. “When a corporation issues its check in payment of a corporate debt owing to the payee, which check is not honored for lack of funds or credit, none of the officers who signed it in their representative capacity may be prosecuted under section 1292-a of the penal law, because none of them can be regarded as either a maker, drawer, utterer, or deliverer of the check.” *People v. Fleishman*, 232 N. Y. S. 187. P. D. 1271.1.

FIDUCIARY CHECKS. Payment of personal debt to drawee bank. Charge to fiduciary account of check signed in individual name. Paying cash to fiduciary on bearer check. Checks paid after notice of a misapplication. *Massachusetts Bonding & Ins. Co. v. Standard Trust & Savings Bank*, 166 N. E. (Ill.) 123. P. D. 1307.1.

Instrument made payable to "A, trustee" received in payment of personal debt of A in violation of trust. Notice of defect from form of instrument. *Owens v. Nagel*, 165 N. E. (Ill.) 165. P. D. 1307 Section 4 (2).

FIDUCIARY CHECKS. Draft by agent payable to bank other than drawee. Deposit of proceeds in personal account. Misapplication of trust funds in such account. *White-Dulany Co. v. Craigmont State Bank*. 279 P. (Idaho) 621. P. D. 1307, section 5.

PERSONAL USE OF FIDUCIARY CHECKS. Liability of depository bank, which credits to drawer's agent proceeds of check payable to such bank. Such check as order on depository to place proceeds to drawer's credit. *W. L. Chase & Co., Inc., v. Norfolk Nat. Bank of Commerce and Trusts*, 145 S. E. (Va.) 725. P. D. 1330.6.

PERSONAL USE OF FIDUCIARY CHECKS.—Fiduciary's check to personal order deposited to his individual account and misapplied. Oregon statute. *New Amsterdam Casualty Co. v. Robertson*. 278 Pac. (Oreg.) 963. P. D. 1331.5.

OVERDRAFTS

"When a bundle of checks is presented through a clearing house, all must be paid or none. The payer bank is not entitled to select checks for payment, if funds to pay all are insufficient." *Louisville & N. R. Co. v. Federal Reserve Bank of Atlanta*, 10 S. W. (2d) 683. P. D. 3751.5. (Inconsistent with opinions in digest.)

"Checks must be paid in the order in which they are presented. No payee has a right to demand that his check be given priority over a check that came in for payment earlier." *Louisville & N. R. Co. v. Federal Reserve Bank of Atlanta*, 10 S. W. (2d) 683. P. D. 3754.5.

FINALITY OF PAYMENT OF CHECK GENERALLY. A check was paid notwithstanding a stop order. The reason was statements over the telephone by the bank to the holder. "It elected to pay the check, and the transaction is closed. When the check was paid it became dead to the commercial world, mere evidence of a past transaction or indebtedness that had become extinguished by payment. The payment, under the circumstances, was purely a voluntary act on the part of the bank, and it can not recover the funds so paid out from the original payee, Russell, or anyone else." *Huffman v. Farmer's National Bank of Cross Plains*, 10 S. W. (2d) (Tex.) 753. P. D. 3764.6.

CHECKS

STOPPING PAYMENT OF CHECK. EQUITABLE PURCHASER. A drawee bank felt bound by statements over the telephone to the holder and consequently refused to obey a stop order. The court held the payment purely voluntary so as not to give the drawee any rights over against the parties to the check. *Huffman v. Farmers' National Bank of Cross Plains*, 10 S. W. (2d) (Tex.) 753. P. D. 4519.5.

STOPPING PAYMENT. Protection of bank by stop-payment agreement. *Gaita v. Windsor Bank*, 167 N. E. (N. Y.) 203. P. D. 4463.5. (This decision goes very far in protecting the bank.)

COLLATERAL

PLEDGE AND COLLATERAL. Negotiability of collateral note with acceleration provisions, etc. *City National Bank v. Roberts*, 165 N. E. (Mass.) 470. P. D. 3826.5.

Right of transferee of note to hold collateral for general indebtedness of party of original note to it. Suggestion that collateral note form include provision protecting transferee in this respect. *Stover Bank v. Welpman*, 19 S. W. (2d) (Mo.) 740. P. D. 3891.8.

Loan of credit pledge of collateral for benefit of third person—Transfer of assets of insolvent national banks. *Federal Intermediate Credit Bank of Omaha v. L'Herisson*, 33 F. (2d) 841. P. D. 736.5.

PLEDGE AND COLLATERAL. Pledge for general indebtedness of pledgor—Inclusion of obligation on which he is jointly liable with another—Right of transferee of note and collateral to hold collateral for general indebtedness of pledgor to him. 34 F. (2d) 334, modified in other respects, 34 F. (2d) 344. P. D. 3891.9.

Note extra copy filed under 3816, with notation that form should specifically include joint obligation of pledgor.

COLLECTIONS

COLLECTION. California bank collection statute construed. *Anthony v. Crocker First National Bank*, 272 Pac. (Calif.) 767. P. D. 1416.4.

Construction of Georgia statute giving priority for unpaid collection items. *Kuniansky v. Mobley*, 146 S. E. (Ga.) 898. P. D. 1416.4.

Application of collection agreement to deposit of public funds. *Shambaugh v. City Bank of Elm Creek*. 226 N. W. (Nebr.) 460. P. D. 1446.10.

Collection "credited subject to final payment." What constitutes final payment? *Haas v. Opelousas St. Landry Bank & Trust Co.*, 119 So. (La.) 372. P. D. 1447.

Bank as holder in due course for value of item deposited for collection when it permits the depositor to withdraw the credit. *Bath National Bank v. Ely N. Sonnenstrahl*, 164 N. E. (N. Y.) 327. P. D. 1461.

Liability for default of correspondent—Massachusetts rule in Louisiana. (Listed as outstanding case because P. D. lists Louisiana under New York rule.) *Haas v. Opelousas St. Landry Bank & Trust Co.*, 119 So. (La.) 372. P. D. 1471.

Forwarding direct—Bank draft in payment—Custom—Banking customs generally—Collection agreement—charging item back; deposit by public officer—statutes affecting collection. *Adams County v. Meadows Valley Bank*, 277 Pac. (Idaho) 575. P. D. 1471.7.

Liability of bank for selecting Federal reserve bank as correspondent in view of practice of latter to forward direct. "It would be too strong a thing to say that a national bank is guilty of negligence in clearing through a Federal reserve bank, particularly when the testimony of the officers of the national bank showed that such officers were not advised as to the particular method employed by the Federal reserve bank in making collections." *Louisville & N. R. Co. v. Federal Reserve Bank of Atlanta*, 10 S. W. (2d) 683. P. D. 1481.6.

Compare last paragraph of 1481a. How can a national bank disavow knowledge of practice of Federal reserve bank to forward direct?

FORWARDING DIRECT. Distinction between sending to drawee bank and to bank at which item is made payable. *Garrett v. Merchants' Bank & Trust Co.*, 118 So. (Miss.) 540. P. D. 1483.7.

FORWARDING DIRECT—NEGLIGENCE. Collection bank not liable for forwarding direct where drawee bank did not have sufficient cash to pay check after paying checks previously presented. *Louisville & N. R. Co. v. Federal Reserve Bank of Atlanta*, 10 S. W. (2d) 683. P. D. 1483.8.

RECEIPT OF DRAFT OR CASHIER'S CHECK IN PAYMENT—EFFECT OF CUSTOM. "The great mass of business to-day is transacted on exchange, and not with actual money. To require a collecting bank which, for the accommodation of a patron, has undertaken to collect for him a check or other commercial paper which he has left with it for that purpose, to accept nothing but legal tender, otherwise to assume all hazard attending the collection, would place not only on the bank, but on business generally, a requirement attended by great inconvenience and delay, and accompanied by greatly increased expense of collection. It would be impracticable and not in harmony with the trend of modern business. The custom prevailing among banking institutions of transacting business by means of checks, credits, and exchanges is of such general and universal nature that courts take judicial notice thereof. *Hilsinger v. Trickett*, 86 Ohio St. 286, 99 N. E. 305, Ann. Cas. 1913D, 421." *Cattaruza v. First National Bank of Williamson*, 146 S. E. (W. Va.) 393. P. D. 1554.4.

- RECEIVING DRAFT IN PAYMENT. Custom. Ignorance by depositor of custom. Humble Oil & Refining Co. *v.* Wichita State Bank & Trust Co., 11 S. W. (2d) (Tex.) 644. P. D. 1554.4.
- ACCEPTANCE OF DRAFT IN LIEU OF CASH. Authorizing statute. North Carolina. M. C. Braswell (Inc.), *v.* Citizens' National Bank of Raleigh, 148 S. E. (N. C.) 236. P. D. 1557.3.
- ACCEPTANCE OF DRAFT IN PAYMENT AS AUTHORIZED BY STATUTE. Risk of payment of draft on holder or on drawer. Morris *v.* National Bank of New Bern, 148 S. E. (N. C.) 253. P. D. 1568.2.
- WHAT CONSTITUTES PAYMENT OF CHECK BY DRAWEE BANK. Marking "paid," charging to drawer's account and sending of remittance draft. Insufficiency of cash on hand and on deposit with drawee of draft to pay check or draft. Insolvent drawee bank. Moore & Dawson *v.* Highway Engineering & Construction Co., 144 S. E. (N. C.) 692. P. D. 1573.
- AMOUNT OF WRONGFULLY DISHONORED CHECK AS TRUST FUND. How far is ruling dependent on minority rule that there is a trust fund when drawee bank collects check upon itself? Johnson *v.* Farmers' Bank of Clarksdale, 11 S. W. (2d) (Mo.) 1090. P. D. 1589.1.
- COLLECTION OF CHECK BY DRAWEE BANK FROM ITSELF. Trust fund on insolvency. Kansas. Griffith *v.* Burlington State Bank, 277 Pac. (Kans.) 42. P. D. 1589.5.
- TRUST FUND WHERE ITEM PAID BY CHECK ON COLLECTING BANK. Trust fund relation prior to remittance. Trust fund where collection by drawee bank. Sinclair Refining Co. *v.* Tierney, 270 Pac. (N. Mex.) 792. P. D. 1589.5.
- CHECK FOR DEBTOR BALANCE ON CLEARING AS PREFERRED CLAIM. Farmers' Bank of Bowling Green *v.* Cantley, 16 S. W. (2d) (Mo.) 642. P. D. 1590.
- Trust fund where collecting bank received payment in checks upon itself received in clearings. Bauck *v.* Veigel, 225 N. W. (Minn.) 916. P. D. 1595.6.
- TRUST FUND ON INSOLVENCY. Tracing trust fund. People's State Bank of Le Roy *v.* Burlington State Bank, 277 Pac. (Kans.) 39. P. D. 1610.3.
- Liability of collecting bank dependent upon actual damage resulting from negligence. Louisville & N. R. Co. *v.* Federal Reserve Bank of Atlanta, 10 S. W. (2d) 683. P. D. 1619.3.
- COLLECTION. Federal reserve bank as collection agent. Checks forwarded directly to drawee bank and charged to drawer's account. Charging amount to drawee's reserve account with Federal reserve bank. Set-off by Federal reserve bank of amount due by drawee bank against proceeds of its stock in the Federal reserve bank. Federal Reserve Bank of Richmond, appellant, *v.* Thos. A. Early, receiver of the Farmers and Merchants National Bank of Lake City, appellee. No. 2750. Circuit Court of Appeals for the Fourth Circuit. P. D. 1127.1 on page 872. 30 F. (2d) 198. Reported in the United States Daily, March 2, 1929, page 3216. P. D. 1127.1 on page 872.
- COLLECTION. Independent legislation. Minnesota. Provision that depository bank becomes agent for collection. Binding effect of statute upon public officer as depositor. Schram *v.* Askegaard, 34 F. (2d) (Minn.) 348. P. D. 1416.4.

CONTRACTS

- ARBITRATION. Power of municipal, quasi-municipal, and private corporations to agree to arbitrate. Attitude of courts toward arbitration. "Where a corporation, whether public or private, is not expressly prohibited from submitting certain matters of this kind to arbitration, and where such corporations have the power to sue and to be sued, arbitration may be resorted to. Such arbitration provisions in a contract are in harmony with the modern tendency of the law which is designed to avoid as much as possible litigation in courts; and they also serve the purpose of procuring a speedy determination when litigation results. Arbitration should therefore be encouraged, rather than discouraged." In re Lower Baraboo River Drainage Dist., 225 N. W. (Wis.) 331. P. D. 1627.

CORPORATION

CORPORATION. Affiliated institutions. Notice to corporation as notice to affiliated institution. Filing of by-law requiring countersignature to corporate check. "Having thus enjoyed the advantages and benefits of the identity of stockholders and unity of ownership, they ought not to be heard to assert the corporate fiction of their separate entity to the disadvantage of a customer whom they had thus invited to disregard the fiction." *Damascus Mfg. Co. v. Union Trust Co.*, 164 N. E. (Ohio) 530. P. D. 1654.5.

DEPOSITS

DEPOSITS. Deposits outside of bank. Receipt by bank officer who makes pass-book entry in compliance with usual practice. Liability of bank for robbery before deposit taken to bank. Effect of statute prohibiting receipt of deposits outside of bank. *Wellston Trust Co. v. American Surety Co.* of New York, 14 S. W. (2d) (Mo.) 23. P. D. 1778.5.

PERSONAL. Liability of bank officer who induces depositor not to withdraw by fraudulent oral statement as to bank's solvency. *Smith v. Vandiver*, 147 S. E. (S. C.) 645. P. D. 1781.4.

PUBLIC FUNDS. Power of depository State bank to pledge assets to secure. Recovery of collateral by receiver of insolvent bank. Applicability of defense of ultra vires where transaction fully executed. *Farmers' State Bank v. County of Marshall*, 221 N. W. (Minn.) 242. P. D. 1804.

PUBLIC FUNDS. Power to pledge assets to secure and to secure deposits generally (valuable collection of authorities). Pledge of assets left for safekeeping; rights as between owners of negotiable paper and pledgee. *Commercial Guaranty State Bank v. City of Longview*, 11 S. W. (2d) (Tex.) 217. P. D. 1804.5.

DEPOSITS IN TWO NAMES. ULTIMATE TITLE. SURVIVORSHIP. Refusal to follow rule of *Garland's Appeal*, 126 Mo. 84, 136 A. 459. *Burns v. Nolette*, 144 Atl. (N. H.) 848. P. D. 1832.5.

DEPOSITS IN TWO NAMES. CREATION OF JOINT TENANCY. Revocation by depositor of interest of other person in whose name also deposit is made. New York statutes. *Moskowitz v. Marrow*, 167 N. E. (N. Y.) 506. P. D. 1845.2.

DEPOSITS IN TWO NAMES. ULTIMATE TITLE IN SURVIVOR. "or." "The word 'or'" in title to bank account "negatives the idea of joint tenancy," with its resultant title in survivor. *Boyle v. National Union Bank of Dover*, 144 Atl. (N. J.) 10. P. D. 1850.2.

DEPOSITS

SET-OFF. Outlawed note held by bank. Michigan statute. *Merritt v. Peterson*, 222 N. W. (Iowa) 853. P. D. 4321.1.

DEPOSIT BY COMMISSION MERCHANT. Implied notice of third person's ownership of deposit. *Gillen v. Wakefield State Bank*, 224 N. W. (Mich.) 761. P. D. 4358.5.

SAFE DEPOSIT AND SAFE-KEEPING. Liability of bank for misappropriation by cashier. "We recognize that the result of this decision is to put a very considerable burden upon banks in the conduct of their business. However, banks hold very responsible positions of trust, and it is not expecting too much of them to protect in every reasonable way the property of their customers committed to their care. They select their own servants and officers, and the law holds them responsible for the acts of their agents within the range of their authority. The bank may, and usually does, protect itself by bonding its employees. But it should do more. It should very carefully supervise such agents and make frequent inspection, full and complete, to guard against dishonesty or carelessness of its agents. The bank should also understand that an agent not only has the authority actually given him under the resolutions of the directors, but the bank may be bound, under some circumstances, by the agent's apparent authority. In no other way may a confiding public be protected." *Stevenson v. Columbia Bank of Lodi*, 221 N. W. (Wis.) 753. P. D. 4225.

CERTIFICATE OF DEPOSIT

DEPOSITS IN TWO NAMES. Application of statute where certificate of deposit recites deposit by one person, payable to himself and another. Such deposit as creating merely an agency to withdraw revocable by death. "There is a distinction between those in which the account was opened or placed in the names of the depositor and another and those in which a person other than the original owner was merely authorized to draw on the deposit. Cases discussing the effect of a joint deposit in the names of the original owner and another generally refer to those in whose names the account appears on the books of the bank as joint tenants or tenants in common of the fund. An interesting collection of decisions on this subject appears in the annotation subjoined to *Parrish v. Merchants & M. Sav. Bank, L. R. A. 1917C, 548, 550*. In our case these decisions are not controlling for the reason that the deposit was made in the name of only one person."

This decision raises question: Shall recommended draft of deposit in two names statute be modified? A form which would include the certificate of deposit in this case (and also deposits payable to more than two persons) reads: "When a deposit, including a deposit evidenced by a certificate of deposit, has been made or shall hereafter be made in any (specify institutions) transacting business in this State payable to either of two persons or to any one of more than two persons, with or without a reference to the survivor or survivors in either case, such deposit * * * may be paid to either or any of said persons whether the other or others be living or not * * * ." This form also specifically mentions certificates of deposit which avoids any doubt as to the application of the statute to such instrument. *Jones v. Fullbright, 148 S. E. (N. C.) 229. P. D. 1089.1.*

Application to payee of certificate of deposit of rule that bank must know signature of customers, citing *Paton's Digest, Opinions 1095, 1096, 2305, 2304a and 2305a. Moler v. State Bank, 223 N. W. (Minn.) 780. P. D. 1095.5.*

FORGED OR ALTERED PAPER.

ALTERED AND RAISED PAPER. Negligence of drawer; addition by employee of initial of payee; negligence of bank in paying employee without inquiry as to identity of payee. *Gutfreund v. East River Nat. Bank, 167 N. E. (N. Y.) 171. P. D. 323.6.*

ALTERED AND RAISED PAPER. Negligent execution facilitating alteration. Position that former conflict of authority was resolved by section 124 of negotiable instruments act providing that "when an instrument has been materially altered and is in the hands of a holder in due course, not a party to the alteration, he may enforce payment thereof according to its original tenor." Recovery by holder in due course according to original tenor, notwithstanding negligent execution. The court said: "Unless the statute is given this construction it fails of its dominant purpose—to establish a uniform rule of liability—and ceases to be a uniform negotiable instrument act." *Laseter v. Hill, 118 So. (Ala.) 252. P. D. 328.*

ALTERED AND RAISED PAPER. Manifest alteration. Recovery by holder in due course on note as altered. Payee's name erased. Making interest payable from date instead of from maturity. "I, we, or either of us added." Filling blanks. *Saxon v. McGill, 16 S. W. (2d) (Ark.) 987. P. D. 366.*

FORGED PAPER. Application of forged and raised check state requiring notice or suit within stated time to forged indorsement. *Atwell v. Mercantile Trust Co. of California, 272 Pac. (Cal.) 799. P. D. 2033.*

Recovery of money paid on unauthorized indorsement; clearing house rule as to effect of indorsement; application of forged and raised check statute to forged indorsement. *Merchants' National Bank of Los Angeles v. Continental National Bank of Los Angeles, 277 Pac. (Cal.) 354. P. D. 2201.6.*

Instrument payable to "estate of ———," as payable to bearer. *Hansen v. Northwestern Nat. Bank of Minneapolis, 221 N. W. (Minn.) 873. P. D. 2263.6.*

Fraudulent issue by cashier of certificate of deposit. Estoppel of bank. Recovery by good faith holder of nonnegotiable certificate of damages incurred. "They were forgeries of no value as commercial paper in any body's hands whether holders in due course or otherwise. The bank is not liable on the certificates, but is liable for the damage done by them." (Quoted from p. 943.) *Citizens' State Bank v. Security Bank of Tyndall*, 222 N. W. (S. Dak.) 932. *Bank of Avon v. Smith*, 222 N. W. (S. Dak.) 936. *Menno State Bank v. Security Bank of Tyndall*, 222 N. W. (S. Dak.) 938. *Schelske v. Smith*, 222 N. W. (S. Dak.) 941. *Tripp v. Smith*, 222 N. W. (S. Dak.) 943. *Yankton College v. F. R. Smith*, 222 N. W. (S. Dak.) 946. P. D. 2311.

WHAT CONSTITUTES FORGERY. Signature purporting to be that of agent or officer, but unauthorized. Forgery insurance. *Dexter Horton Nat. Bank of Seattle v. United States Fidelity & Guaranty Co.*, 270 Pac. (Wash.) 799. P. D. 2404.1.

FRAUD AND CRIMES. Robbery with dangerous weapon. Virginia statute upheld which provides death penalty or in discretion of jury 8 to 18 years imprisonment. *Brookman v. Commonwealth*, 145 S. E. (Va.) 358. P. D. 2366.1.

INSOLVENCY AND RECEIVERS

INSOLVENT NATIONAL BANKS

JURISDICTION

Suit in State court brought against national bank, which thereafter failed can not be removed to Federal court where plaintiff does not join receiver nor seek any relief against him. Such suit will not affect receiver's possession of property claimed by another. *Barons v. First National Bank of Plainville, Kans.*, 28 Fed. (2d) 615. P. D. 1606.5.

INSOLVENT STATE BANKS

STATE BANKING DEPARTMENTS. Liability of examiner and his surety for not discovering and reporting insolvency of bank. *State v. Turner*, 17 S. W. (Mo.) 986 P. D. 1023.9.

INSURANCE

ROBBERY INSURANCE. Deposit received outside of bank in violation of express statutory prohibition. (Surety company might contest its liability on the ground that its rates were fixed on the basis of legal practices only and that it knew that banks could not legally send messengers after deposits. Shall we ask American Surety Co. whether case has been appealed?) *Wellston Trust Co. v. American Surety Company of New York*, 14 S. W. (2d) (Mo.) 23. P. D. 2847.3½.

SIGNATURE. "Per ———," as forgery. *Bank of Detroit v. Standard Acc. Ins. Co.*, 222 N. W. (Mich.) 134. P. D. 2859.8.

LIFE INSURANCE TRUST

INHERITANCE TAX

A transfer of property, formerly consisting of proceeds of life insurance, by a trust agreement intended to take effect at or after the death of the donor, constitutes a taxable transfer within the meaning of the transfer inheritance tax act, P. L. 1909, p. 325, and amendments. *Fagan v. Bugbee*, Comptroller (N. J. Sup., 1928) 143 Atl. Rep., 807. P. D. 2871.5½.

INSURANCE TRUST. Inheritance tax where insurance made payable to trustee with right to revoke or alter trust instrument. In re *Haedrich's Estate*, 236 N. Y. S. 395. P. D. 2871.5½.

INTEREST AND USURY

INDUSTRIAL LOAN DEPARTMENTS. Usury. Although not directly involved, decision is valuable one on question of usury in connection with industrial loan department. A savings society loaned \$300 for one year and retained \$30, paying over \$270. The borrower purchased a 4 per cent installment certificate for \$300 payable in 10 equal monthly installments of \$30 each. The transaction was upheld. *Simpson v. Smith Sav. Soc.*, 12 S. W. (2d) 890. P. D. 2834.7.

INTEREST AND USURY. Small loan law—constitutionality. *State v. Hill*, 123 So. (La.) 317. P. D. 2871.6.

STATUTE LIMITING RATE OF INTEREST ON BANK DEPOSITS. Validity. Application to national banks. Effect of existing contract to pay higher rate. *Holland v. Nakdimen*, 9 S. W. (2d) (Ark.) 307. P. D. 2875.6.

JURISDICTION

Action against national bank must be brought in place where its bank is "located." (12 U. S. C. A. sec. 94.) (City court of N. Y. 1929.) Under 12 U. S. C. A., section 94, providing that actions against national banks may be had in any district court of United States within district in which bank may be established, or in State court in county or city in which bank is located having jurisdiction in similar cases, action against a national bank must be brought in the place where its bank is "located," which is the place specified in its organization certificate. (*Raiola v. Los Angeles First Nat. Trust & Savings Bank*. 233 N. Y. S. 301.)

COURTS. Decisions of Federal courts construing Federal statute are controlling on State courts. (City court of N. Y. 1929.) The decisions of Federal courts construing Federal statute are controlling on State courts, where meaning of Federal statute is to be ascertained. (Ib.)

NOTE.—Decision is contra to P. D. 757.

LOST OR STOLEN PAPER

LOST OR STOLEN PAPER. Blank Traveler's checks stolen. Liability of drawee to holder in due course. *City National Bank of Galveston v. American Express Co.*, 16 S. W. (2d) (Tex.) 278. P. D. 3148.1.

MORTGAGES AND LIENS

MORTGAGES AND LIENS. Rights and liabilities of trustee of deed of trust. Release of security while obligations outstanding. Protection by indemnity to trustee issuing duplicate bonds. *Harvey v. Guaranty Trust Co.*, N. Y. L. J., April 25, 1929, page 450. P. D. 3194.2.

CHATTELS. Indebtedness secured. Specific note mentioned. General clause extending security to liability "now existing." Other existing notes not included. "Irrespective of stereotyped or general printed provisions appearing in a contract, the literal or sweeping terms of a contract may never prevail over what appears to the court to be the rational and general intent of the parties thereto." The warning from this decision and the similar one of *St. Lucie County Bank & Trust Co. v. Aglin*, 114 So. (Fla. 1927) 438, is not to put too much trust in printed forms. To remove doubt as to enforcement they should be short, clear, and in no way inconsistent with the words written in. *First Nat. Bank of Ardmore v. Gillam*, 273 Pac. (Okla.) 261. P. D. 3206.1.

CHATTEL MORTGAGES. Holder in due course of note as subject to defenses to chattel mortgage securing it. *Singer v. National Bank & Investment Co.*, 118 So. (Ala.) 561. P. D. 3321.1.

FEDERAL TAX LIENS. Notice of Federal tax lien duly filed and recorded operates as lien on bank deposits of taxpayer, although bank is not served with notice. Memorandum 5432, General Counsel, Bureau of Internal Revenue. U. S. Daily, January 11, 1929. P. D. 3346.4½.

NEGOTIABLE PAPER

BONDS. Negotiability. Compliance with statutory requirements. Express statement of negotiability. Reference to extrinsic instrument. "Subject to." Construction in favor of negotiability. Acceleration provisions. Option to redeem. Payable to bearer or, if registered, to registered holder. Provision for sinking fund. *Enoch v. Brandon*, 164 N. E. (N. Y.) 45. P. D. 3434.

Purchaser of several notes of a series, some of which are overdue. Status as holder in due course of unmatured notes. *Hobart M. Cable Co. v. Bruce*, 274 Pac. (Okla.) 665. P. D. 3648.1.

NOTES AND ACCEPTANCES PAYABLE AT BANK

CERTIFICATION OF NOTE PAYABLE AT BANK. Court assumes without discussion that same rules apply as to certification of check. *Greenberg v. World Exchange Bank* (By Noonan, J.) *The New York Law Journal*, page 1714, January 11, 1929. P. D. 3742.1.

Release of maker where bank at which note payable fails after maturity and before note is presented. *Federal Intermediate Credit Bank v. Epstein*, 148 S. E. (S. C.) 713. P. D. 3743.

HOLDER IN DUE COURSE

Bank crediting instrument as deposit as holder "for value"; where depositor executes note to bank. *Colorado Nat. Bank v. Western Grain Co.*, 118 So. (Ala.) 588. P. D. 2443.5.

Bank credit as "value." Withdrawal of account after maturity and after giving of renewal note. *New Jersey Title Guarantee & Trust Co. v. McGrath*, 224 N. W. (Mich.) 755. P. D. 2444.6.

OFFICERS

BANK OFFICERS, DIRECTORS, AND EMPLOYEES. Regulation by State banking department of personnel of bank. Notice by bank department forbidding "any party to enter into the bank in an executive capacity" without approval of department. (Court assumes notice valid; bank's capital was impaired.) [Participation by banks in selection of State banking board, see *Nebr.*, 1923, c. 191, page 438.] *Killeen v. Doran*, 226 N. W. (Nebr.) 435. P. D. 762.7½.

Liability of bank directors for embezzlement by bank officers. Degree of care required. *Sternberg v. Blaine*, 17 S. W. (2d) (Ark.) 286. P. D. 779.5.

BANK OFFICERS, DIRECTORS, AND EMPLOYEES. National banks. Director's liability. Detailed consideration of many phases of director's liability. *Gamble v. Brown*, 29 Fed. (2d) 366. P. D. 797.5.

BONDS OF OFFICES

INSURANCE. Fidelity insurance. Time of "loss"; concealment of loss by manipulation of books. *American Surety Co. of New York v. North Texas National Bank*, 14 S. W. (2d) (Tex.) 88. P. D. 2835.7.

FIDELITY BOND. "A bond for the faithful performance of the duties of a cashier of a bank is a security for competent skill and ordinary diligence, as well as for integrity in the discharge of the duties of the office. And, in an action upon such bond, an allegation that the cashier, as such, has received money for which he has not accounted, is a sufficient assignment of a breach." *Sparta State Bank v. Myers*, 165 N. E. (Ind.) 439. P. D. 2842.1.

"Securities blanket policy"; covering loss from having "taken" forged collateral during term of policy does not cover loss upon forged security taken before such policy takes effect although forgery not discovered nor loss realized until thereafter. *Kimbell Trust & Savings Bank v. Hartford Accident & Indemnity Co.*, 164 N. E. (Ill.) 661. P. D. 2859.2.

FORGERY POLICY. Unauthorized indorsement of corporate name by officer followed by his own name as officer as forgery. *Schramm v. Metropolitan Casualty Insurance Co. of New York*, 231 N. Y. S. 554. P. D. 2859.9.

LIABILITY FOR EXCESS LOANS

DIRECTOR'S LIABILITY FOR EXCESS LOANS. Effect of lack of knowledge. Imputation of knowledge. Amount of liability. Amount of liability on renewal excessive loan. Nature of renewal as new loan or merely extension of time. Accrued interest as making renewal note excessive. What constitutes "money borrowed." Husband and wife as one borrower. Loan to A for benefit of B. Disregard of small amount of excess. *McRoberts v. Spaulding*, 32 Fed (2d) 315. P. D. 801.4½.

PRESENTMENT, PROTEST, AND NOTICE

PRESENTMENT, PROTEST, AND NOTICE. Time for presentment of check. Holding check for next day's clearing. *George H. McFadden Bros. Agency v. Keesee*, 16 S. W. (2d) (Ark.) 994. P. D. 3973.2.

Necessity of presentment on next business day where check delivered in place where drawee located; payee's bank located in another place. Circuitous routing. *McIntyre v. Live Stock Shipping Association*, 11 S. W. (2d) (Mo.) 77. P. D. 3973.3.

Promise to pay at future date on presentation of demand note as dishonor, requiring immediate notice of dishonor as condition to nondischarge of indorser. *Bredow v. Woll*, 143 Atl. (Conn.) 849. P. D. 4116.2.

SHAREHOLDERS

BANK STOCK AND STOCKHOLDERS. Double liability. Decrease of liability by reduction of capital stock. *Mitchell v. Banking Corporation of Montana*, 273 Pac. (Mont.) 1055. P. D. 839.

TAXATION

FEDERAL TAXATION

Exemption of building and loan associations from Federal income tax. Liberal construction of such exemption. *United States v. Cambridge Loan & Building Co.*, 49 S. Ct. 39. P. D. 4571.

Income tax charging off doubtful claims as bad debts. *American Trust Co. v. Commissioner of Internal Revenue*, 31 Fed. (2d) 47. P. D. 4582.1.

DISTRICT OF COLUMBIA

Gross earnings tax on District of Columbia banks does not include income from tax-exempt Federal securities. *District of Columbia v. Riggs National Bank*, 30 F. (2d) 873. P. D. 4625.3.

STATE TAXATION

FLORIDA

STATE TAXATION OF NATIONAL BANKS. Florida constitutional amendment of 1924. As amended in 1924, section 1 of article 9 of the Florida Constitution, reads in part as follows: "The legislature shall provide for a uniform and equal rate of taxation (except that it may provide for special rate or rates on intangible property, but such special rate or rates shall not exceed 5 mills on the dollar of the assessed valuation of such intangible property, which special rate or rates, of the taxes collected therefrom, may be apportioned by the legislature, and shall be exclusive of all other State, county, district, and municipal taxes;) * * *."

The court said: "The amendment is not self-executing or mandatory, but merely confers upon the legislature permissive authority to provide for special rates of taxation on intangible property, though the amendment contains a mandatory limitation as to special rates of taxation when such special rates are duly provided for on intangible property. Therefore, until the legislature does duly provide for special tax rate or rates on intangible property, the organic general rule of uniformity and equality in the rate of taxation of all property, real and personal, including intangible property, remains in force. When, however, the permissive authority conferred upon the legislature is exercised and provision is duly made by the legislature for special rates of taxation on intangible property, the rate or rates 'shall not exceed 5 mills on the dollar of the assessed valuation of such intangible property,' even though the tax rate on other classes of property be greater. * * *"

"The legislature has not exercised the permissive authority conferred upon it to provide for special rates of taxation on intangible property; therefore the statute requiring all public stocks or shares in all incorporated or unincorporated companies to be assessed as other personal property, is the controlling law when applied as the constitution requires." *Porter v. First National Bank of Panama City*, 119 So. (Fla.) 130. P. D. 4664.

State taxation of national banks. Discrimination. Practice in Florida of exempting other moneyed capital. *Roberts v. American National Bank of Pensacola*, 121 So. (Fla.) 554. P. D. 4664.5.

State bank stock. Discrimination. *Folsom v. Bank of Greenwood*, 120 So. (Fla.) 317. P. D. 4665.4.

COLORADO

TAXATION. STATE. Industrial banks. *Collins v. First Industrial Bank*, 276 Pac. (Colo.) 988. P. D. 4616.6.

KANSAS

State taxation of national banks. Illegality of Kansas tax. Mandamus denied to city seeking to compel county treasurer to transfer to it proceeds of illegal national bank tax. *City of Topeka v. Boyd*, 272 Pac. (Kans.) 124. P. D. 4664.

KENTUCKY

Partial exemption of bank stock from local taxation. *Jones v. Citizens' Bank of Hartford*, 15 S. W. (2d) (Ky.) 468. P. D. 4617.

MISSOURI

State taxation of bank stock. Discrimination. "There is no justification for assessing bank stock on the one hand at full value and all other property on the other at less than its real value. The assessor is commanded to value and assess all property according to its true value in money, and the State board of equalization to determine as to each class of property its true value in money. If these plain mandatory provisions are violated through discrimination as between the different classes of property, the power of correction does not lie with the county board of equalization. The taxpayer who suffers from such discrimination must find relief in a court of equity. *Boonville National Bank v. Schlotzhauser*, 317 Mo. 1298, 298 S. W. 732, 55 A. L. R. 489." State ex rel. *Thompson*, State auditor, et al. v. *Direcx*, county clerk, 11 S. W. (2d) 38. P. D. 4664. (Mo.)

Discrimination against stock of banks and trust companies. Remedy by injunction. "Appellant's grievance is not that its property was overvalued but that it was discriminated against through the undervaluation and omission in part of other property subject to taxation. Had it at any time before the tax books were delivered to the collector filed complaint with the State tax commission, that body in the proper exercise of its jurisdiction would have granted a hearing and would have heard evidence with respect to the valuation complained of, and if the charges contained in the complaint had been found to be true the valuations placed on its property would have been lowered, or that on other property raised, the property omitted from the assessment roll would have been placed thereon, and the discrimination complained of thereby removed. The remedy provided by statute is adequate, certain, and complete. To permit taxpayers throughout the State who feel aggrieved through alleged discriminatory assessments of their property to stand silently by until after the taxes have become due and are pressed for collection and then resist their payment by injunction would produce an intolerable condition." *Brinkerhoff-Faris Trust & Sav. Co. v. Hill*, 19 S. W. (2) (Mo.) 746. P. D. 4682.7.

MONTANA

Invalidity of tax on State bank stock at higher rate than permissible on national bank stock. "That Congress may not interfere with the taxation of property which it is the exclusive right of the State to tax will not be questioned. The difficulty here arises chiefly upon the requirements of the State constitution. It requires the taxation of all property not exempt, and that the tax must be uniform upon the same class of subjects. The congressional requirement we are considering is not inconsistent with our constitutional provision requiring uniformity. It is thus our own fundamental law, acting coordinately with the law of Congress, which compels the State to tax State as well as national bank shares upon the same basis." State ex rel. *Conrad Banking Corporation of Great Falls v. Mady*, 272 Pac. (Mont.) 691. P. D. 4623.3.

National Bank making voluntary payment of tax and not filing claim for refund in accordance with State statutory provisions is barred from recovering tax. *First Nat. Bank of Plains v. Sanders County*, 279 Pac. (Mont.) 247. P. D. 4682.

NEW YORK

INCOME TAX. Procedure on changing from old system to income basis. Foreign banks. *People Royal Bank of Canada v. Loughman*, 236 N. Y. Sup. (Can.) 110. P. D. 4625.3.

State taxation of national banks. Morris Plan banks as competing institutions. *People ex rel. Morris Plan Co. of Buffalo v. Burke*, 234 N. Y. S. 608. P. D. 4668.3.

Inheritance tax where deposit made in trust. N. Y. L. J. June 15, 1929. P. D. 4710.10. Cf. N. Y. L. J. 5/10/29, p. 740. *Matter of Jurist*, 157 N. Y. S. 141, 156 N. Y. S. 825, 132 App. Div. 465.

OKLAHOMA

BANK STOCK. Procedure for recovery. Protest of First National Bank of Guthrie, 276 Pac. (Okla.) 766. P. D. 4682.5.

OREGON

State taxation of national banks. Income tax. Referendum. Oregon. *State v. Hoss*, 278 Pac. (Oreg.) 580. P. D. 4625.3.

PENNSYLVANIA

Inheritance tax. Reciprocity. Effect of New York decision as to constitutionality. *Commonwealth v. Farmers' Loan & Trust Co.*, 147 Atl. (Pa.) 71. P. D. 4702.7.

SOUTH DAKOTA

State taxation of national banks. Appeal from *Security National Bank v. Twinde*, 217 N. W. (S. Dak.) 542 by the bank dismissed "for the reason that the judgment of the State court sought here to be reviewed was based on a non-Federal ground adequate to support it." 49 Sup. Ct. 81.

Recovery of taxes paid by national bank was denied by South Dakota Supreme Court because they were paid without protest. P. D. 4664.

State taxation of national banks. Rights of national bank to recover refund of tax on shares. *Fiman v. Hughes County*, 225 N. W. (S. Dak.) 711. P. D. 4682.6.

TENNESSEE

1929 Income Tax law of Tennessee construed. Income tax on tax exempt securities. *Shields v. Williams*, 19 S. W. (2d) (Tenn.) 261. P. D. 4701.5.

WASHINGTON

Discrimination against bank stock. Where an objection to a tax on bank stock "presents an intentional refusal to follow the constitutional requirement that all property shall be taxed equally, the property owner has the right to allege fraud therein and apply directly to the courts for relief." Allegation was that bank stock was assessed at 50 per cent of value while property generally was assessed at not over 44 per cent. *Yakima Valley Bank & Trust Co. v. Yakima County*, 271 Pac. (Wash.) 820. P. D. 4664.

Credits may be exempted from taxation. *State ex rel. Egbert v. Gifford*, 275 Pac. (Wash.) 74. P. D. 4690.5½.

State taxation of national banks. Discriminatory taxation generally. Trust companies, mutual savings banks, building and loan associations, loan and investment companies and investment bankers. *National Bank of Commerce of Seattle v. King County*, 280 Pac. (Wash.) 16. P. D. 4664.5.

State taxation of bank stock. Deduction in assessing shares of bank's nontaxable securities. *Washington. Spokane & Eastern Trust Co. v. Spokane County*, 280 Pac. (Wash.) 3. P. D. 4643.5.

Discrimination against stock of banks and trust companies. Remedy by injunction. *Yakima Nat. Bank v. Yakima County*, 280 Pac. (Wash.) 25. P. D. 4682.7.

WAREHOUSES AND WAREHOUSE RECEIPTS

NEGOTIABILITY OF WAREHOUSE RECEIPTS. Application of negotiable instruments act to warehouse receipts. Does Georgia need warehouse receipts act with its recommended amendments? *Maryland Casualty Co. v. W. T. Johnson Co.*, 145 S. E. (Ga.) 766. P. D. 4716.

DEFINITIONS OF LEGAL AND BANKING TERMS

Deposit *v.* loan. *Shaw v. McBride*, 9 S. W. (2d) (Tex.) 410. P. D. (Fefs.)

TRUSTS

Liability of bank lending money and making investments for customer. *Farmers & Merchants' Bank of Elkton v. Wisdom*, 10 S. W. (2d) (Ky.) 846. P. D. 513.5.

Transfer by bank or trust company of securities owned by it to itself as trustee. *Kelly v. First Minneapolis Trust Co.*, 226 N. W. 696 (Minn.) P. D. 532.

Trust company may not as fiduciary purchase securities owned by it. *In re Security Bank & Trust Co.*, 224 N. W. (Minn.) 235. P. D. 532.

Purchase by trustee of securities from itself. Apportioning mortgage investment to trust estates. Participation certificates. *The New York Law Journal*, page 2173, August 29, 1929. P. D. 532.

Succession by national bank to trust powers of State institution consolidated with it. California statute providing for transfer of trust powers. Person appointing bank or trust company as having in mind the full scheme for substitution of trustees prescribed in that act. *In re Barnett's Estate*, 275 Pac. (Calif.) 453. P. D. 680.

National banks. "Trust company" as part of name. Confusion with State institution with similar name. [(1) *Middletown Trust Co.*, and (2) *Middletown National Bank & Trust Co.*] Injunction. *Middletown Trust Co. v. Middletown Nat. Bank*. 147 Atl. (Conn.) 22. P. D. 681.1.

Tracing trust funds. (Most carefully worked-out opinion considering detailed transaction.) *Gering v. Buerstetta*, 223 N. W. (Nebr.) 625. P. D. 948.3.

TABLE NO. 1.—*Comptrollers and Deputy Comptrollers of the Currency, dates of appointment and resignation, and States whence appointed*

No.	Name	Date of appointment	Date of resignation	State
COMPTROLLERS OF THE CURRENCY				
1	McCulloch, Hugh.....	May 9, 1863	Mar. 8, 1865	Indiana.
2	Clarke, Freeman.....	Mar. 21, 1865	July 24, 1866	New York.
3	Hulburt, Hiland R.....	Feb. 1, 1867	Apr. 3, 1872	Ohio.
4	Knox, John Jay.....	Apr. 25, 1872	Apr. 30, 1884	Minnesota.
5	Cannon, Henry W.....	May 12, 1884	Mar. 1, 1886	Do.
6	Trenholm, William L.....	Apr. 20, 1886	Apr. 30, 1889	South Carolina.
7	Lacey, Edward S.....	May 1, 1889	June 30, 1892	Michigan.
8	Hepburn, A. Barton.....	Aug. 2, 1892	Apr. 25, 1893	New York.
9	Eckles, James H.....	Apr. 26, 1893	Dec. 31, 1897	Illinois.
10	Dawes, Charles G.....	Jan. 1, 1898	Sept. 30, 1901	Do.
11	Ridgely, William Barret.....	Oct. 1, 1901	Mar. 28, 1908	Do.
12	Murray, Lawrence O.....	Apr. 28, 1908	Apr. 27, 1913 ¹	New York.
13	Williams, John Skelton.....	Feb. 2, 1914	Mar. 2, 1921	Virginia.
14	Crissinger, D. R.....	Mar. 17, 1921	Apr. 30, 1923	Ohio.
15	Dawes, Henry M.....	May 1, 1923	Dec. 17, 1924	Illinois.
16	McIntosh, Joseph W.....	Dec. 20, 1924	Nov. 20, 1928	Do.
17	Pole, J. W.....	Nov. 21, 1928	.....	Ohio.
DEPUTY COMPTROLLERS OF THE CURRENCY				
1	Howard, Samuel T.....	May 9, 1863	Aug. 1, 1865	New York.
2	Hulburt, Hiland R.....	Aug. 1, 1865	Jan. 31, 1867	Ohio.
3	Knox, John Jay.....	Mar. 12, 1867	Apr. 24, 1872	Minnesota.
4	Langworthy, John S.....	Aug. 8, 1872	Jan. 3, 1886	New York.
5	Snyder, V. P.....	Jan. 5, 1886	Jan. 3, 1887	Do.
6	Abrahams, J. D.....	Jan. 27, 1887	May 25, 1890	Virginia.
7	Nixon, R. M.....	Aug. 11, 1890	Mar. 16, 1893	Indiana.
8	Tucker, Oliver P.....	Apr. 7, 1893	Mar. 11, 1896	Kentucky.
9	Coffin, George M.....	Mar. 12, 1896	Aug. 31, 1898	South Carolina.
10	Murray, Lawrence O.....	Sept. 1, 1898	June 27, 1899	New York.
11	Kane, Thomas P.....	June 29, 1899	Mar. 2, 1923 ²	District of Columbia.
12	Fowler, Willis J.....	July 1, 1908	Feb. 14, 1927	Indiana.
13	McIntosh, Joseph W.....	May 21, 1923	Dec. 19, 1924	Illinois.
14	Collins, Charles W.....	July 1, 1923	June 30, 1927	Do.
15	Stearns, E. W.....	Jan. 6, 1925	Nov. 30, 1928	Virginia.
16	Awalt, F. G.....	July 1, 1927	.....	Maryland.
17	Gough, E. H.....	July 6, 1927	.....	Indiana.
18	Proctor, John L.....	Dec. 1, 1928	.....	Washington.

¹ Term expired.² Died Mar. 2, 1923.TABLE NO. 2.—*Names and compensation of officers and clerks in the office of the Comptroller of the Currency, October 31, 1929*

Name	Designation	Salary
Quinn, Edmund F.....	Senior administrative officer.....	\$4,800
Herndon, John G.....	Senior administrative assistant.....	3,500
Yeatman, John P.....	do.....	3,500
Avery, Antoinette.....	do.....	3,200
Kane, William A.....	do.....	3,200
Gross, Clyde E.....	Administrative assistant.....	3,100
Burton, Russell O.....	Junior administrative assistant.....	3,100
Schreiner, Edmund E.....	do.....	3,100
Thompson, George.....	do.....	2,700
Fuller, Jane L.....	do.....	2,700
Johnston, Edna E.....	do.....	2,600
Marble, George R.....	do.....	2,600
Frye, Ruby M.....	do.....	2,600
Reese, William H.....	do.....	2,600
Wilson, Gordon K.....	do.....	2,600
Offutt, William F.....	Principal clerk.....	2,500
Bock, Carl.....	do.....	2,500
Verrill, Harry M.....	do.....	2,400
Pennock, Caroline L.....	Senior clerk.....	2,400
Ellis, Harrie B.....	do.....	2,400
Buell, Willard E.....	Principal clerk.....	2,300
Herndon, John W.....	do.....	2,300
Tucker, Samuel M.....	do.....	2,300
Hanlon, Margaret T.....	Senior clerk.....	2,200
Lewis, John O.....	do.....	2,200
Murphy, Maud V.....	do.....	2,200
O'Mara, Vera L.....	do.....	2,200
Taylor, Gertrude.....	Senior clerk-stenographer.....	2,200
Whelan, Marjorie B.....	do.....	2,200
Basinger, Walter S.....	do.....	2,100
Lovelly, Laura F.....	Clerk.....	2,100
Bentley, Thomas B.....	do.....	1,920
Jones, Nell H.....	do.....	1,920
Jones, Margaret E.....	do.....	1,920
O'Brien, May F.....	do.....	1,920
Reed, S. E.....	Clerk.....	1,920
Moyer, Alta T.....	Clerk-stenographer.....	1,920
Trumbull, Annette.....	do.....	1,920

TABLE NO. 2.—Names and compensation of officers and clerks in the office of the Comptroller of the Currency, October 31, 1929—Continued

Name	Designation	Salary
Wright, Nellie K.	Clerk-stenographer	\$1, 920
Pumphrey, Carrie B.	do	1, 920
Friedrichs, Minna K.	Assistant clerk	1, 920
Hunt, Hermon	do	1, 920
Jump, Mollie C.	do	1, 920
Andrews, Ettie F.	Clerk	1, 860
Hilleary, Rua	do	1, 860
Trussell, Olga M.	do	1, 860
Harris, John E.	do	1, 800
Clagett, Dorothy L.	Clerk-stenographer	1, 800
Wigginton, Norval P.	do	1, 800
Deal, Jessie F.	Assistant clerk	1, 800
Heizer, Helen V.	do	1, 800
Heizer, Nannie B.	do	1, 800
Munnerlyn, Joseph A.	do	1, 800
Nolan, Lida A.	do	1, 800
Smith, Helen M.	do	1, 800
Young, Grace E.	do	1, 800
Bales, Anna S.	do	1, 740
Barry, Gertrude I.	do	1, 740
Brumbaugh, Delia L.	do	1, 740
Buckley, Regina C.	do	1, 740
Chisholm, Elizabeth	do	1, 740
Colburn, Nellie A.	do	1, 740
Crocker, Henry A. D.	do	1, 740
Dailey, William	do	1, 740
Erickson, Bertha V.	do	1, 740
Hopkins, Edna I.	do	1, 740
McCrone, Clara O'B.	do	1, 740
McKinney, Elva L.	do	1, 740
Magruder, Edith P.	do	1, 740
Nichols, Sada C.	do	1, 740
Schiller, Ernestine H.	do	1, 740
Vernon, Josephine	do	1, 740
Walker, Johanna S.	do	1, 740
Weeks, Katherine	do	1, 740
Dodge, Victor H.	Assistant clerk-stenographer	1, 740
Horsay, Olga S.	do	1, 740
Mortimer, Mary H.	do	1, 740
Jamieson, William G.	Senior operator, office devices	1, 740
Beall, Clara M.	Head typist	1, 740
Haley, John R.	Junior clerk	1, 740
Jorgenson, John A.	do	1, 740
Kelly, George	do	1, 740
Murphy, Clara M.	do	1, 740
Baldwin, Wallace N.	do	1, 740
Burlingame, Della J.	do	1, 740
Hewson, Ella	do	1, 740
Lowell, Harriet P.	do	1, 740
Haymon, N. Mabel	Assistant clerk	1, 680
Israel, Frank T.	do	1, 680
Quackenbush, Dorothy	do	1, 680
Tschiffely, Lacey B. R.	do	1, 680
Haygood, Ethel	Assistant clerk-stenographer	1, 680
Sazama, Alice R.	Assistant clerk-stenographer	1, 680
Stafford, Catherine M.	do	1, 680
Dyson, Aline	Senior stenographer	1, 680
Easterday, William A.	Junior mechanic	1, 620
Barksdale, George T.	Assistant clerk (temporary)	1, 620
Bayliss, George F.	do	1, 620
Corley, Virginia C.	do	1, 620
Hueter, Marion R.	do	1, 620
Mallet, Katherine H.	do	1, 620
Loneragan, Bertha M.	Senior stenographer	1, 620
Persons, Mabel E.	do	1, 620
Gorham, W. Abbott	do	1, 620
Glenn, Frances Moncure	Junior clerk	1, 620
Mueller, Pauline	do	1, 620
O'Donnell, Josephine A.	do	1, 620
Canavan, Josephine M.	do	1, 560
Elmore, Annie L.	do	1, 560
Frock, Annie C.	do	1, 560
Harleston, Catherine	do	1, 560
Kellam, Margaret M.	do	1, 560
Smith, Charles A.	do	1, 560
Smith, Clara E.	do	1, 560
Watts, Metta F.	do	1, 560
Taylor, Mathilda S.	do	1, 560
Wood, Kathleen	do	1, 560
Chamberlain, Robert J.	Junior operator, office devices	1, 560
Kemether, Eva C.	do	1, 560
Wilson, Mildred C.	do	1, 560
Parsans, Edith N.	Senior typist	1, 560
Chiles, Charles R.	Underclerk	1, 560
Keim, Charles C.	do	1, 560

TABLE NO. 2.—*Names and compensation of officers and clerks in the office of the Comptroller of the Currency, October 31, 1929—Continued*

Name	Designation	Salary
Croson, Maud B.	Junior clerk	\$1,500
Dillon, Minnie L.	do	1,500
White, Grace N.	do	1,500
Wolfe, Alice M.	Junior operator, office devices	1,500
Ridgeway, Rose C.	Senior typist	1,500
Cook, George M.	Underclerk	1,500
Dillard, John	do	1,500
Marks, Grace	do	1,500
Brown, Edith L.	Junior clerk	1,500
Burns, Edna C.	Junior clerk (temporary)	1,440
Chandler, Margaret M.	do	1,440
Davis, Mary A.	do	1,440
Dickhaut, Mary E.	do	1,440
Dodge, Annie E.	do	1,440
Hunt, Laura V.	do	1,440
Judge, Clara W.	do	1,440
Jurden, Helen K.	do	1,440
Long, Rosa A.	do	1,440
McCarthy, Marie E.	do	1,440
McFadden, Arthur M.	do	1,440
Ortman, Margaret L.	do	1,440
Sneed, Wynona G.	do	1,440
Tinkler, Edna M.	do	1,440
Worrall, Marie E.	do	1,440
McDonald, Sibyl S.	do	1,440
Curtin, Anna E.	Underclerk	1,440
Dowden, Eleanor C.	do	1,380
DuRant, Anna K.	do	1,380
Dutrow, Mary H.	do	1,380
Duvall, Grace N.	do	1,380
Haley, Mary C.	do	1,380
Hattier, Madeline B.	do	1,380
Mennel, Theresa	do	1,380
Müller, Bellum	do	1,380
Reese, Aline	do	1,380
Roberts, Victoria	do	1,380
Settle, May C. W.	do	1,380
Sheward, Adelaide H.	do	1,380
Simms, Harry E.	do	1,380
Blount, Joseph T.	Messenger	1,380
Carroll, John I.	do	1,380
Cover, Thomas A.	do	1,380
Holland, Thomas	do	1,380
Jones, George S.	do	1,380
Mims, Alvin E.	do	1,380
Taylor, John H.	do	1,380
Maun, Harry C.	Underclerk	1,320
Conley, Margaret J.	Underclerk (temporary)	1,260
Degen, Mary J.	do	1,260
DuBusky, Rosa A.	do	1,260
Gervais, Gladys E.	Underclerk	1,260
Huntt, Meta B.	Underclerk (temporary)	1,260
Jarvis, Nona T.	do	1,260
Moore, Ellen R.	do	1,260
Mundie, James F.	Underclerk	1,260
Steele, Effie	Underclerk (temporary)	1,260
Williams, Florentine	do	1,260
Hill, Edgar W.	Messenger	1,260
Poles, James	Junior laborer	1,260
Thompson, Frank	do	1,260
Barrett, Lester J.	Messenger	1,200
Berkeley, Guy H.	do	1,200
Scott, Edward B.	Messenger (temporary)	1,200
Waple, James E.	do	1,200
Moss, Benjamin F.	Minor mechanic	1,200
Cooper, Mary B.	Minor domestic attendant	540
Taylor, Mary E.	do	540

TABLE NO. 3.—*Number of national banks organized since February 25, 1863, number passed out of the system, and number in existence October 31, 1929*

Under act of Feb. 25, 1863	456
Under act of June 3, 1864	8,255
Under gold currency act of July 12, 1870	10
Under act of Mar. 14, 1900	4,669
Total number of national banks organized	13,390
Number reported in voluntary liquidation	4,167
Number passed into liquidation upon expiration of corporate existence	208
Number consolidated under act of Nov. 7, 1918	268
Number placed in charge of receivers ¹	1,241
Total number passed out of the system	5,884
Number now in existence	7,506

¹ Exclusive of those restored to solvency.

TABLE NO. 4.—*Authorized capital stock of national banks on the first day of each month from January 1, 1925, to November 1, 1929, United States bonds on deposit to secure circulation, circulation secured by bonds on deposit, the amount of lawful money on deposit to redeem circulation, and national-bank notes outstanding, including notes of national gold banks*

[For prior years see annual reports 1920 and 1927]

Date	Number of banks	Authorized capital stock	United States bonds on deposit to secure circulation	Circulation secured by United States bonds	Lawful money on deposit to redeem circulation	Total national-bank notes outstanding
1925						
January	8,060	1,330,093,715	731,613,630	727,175,641	44,871,176	772,046,817
February	8,078	1,342,563,715	725,171,780	722,092,263	47,743,139	769,840,402
March	8,068	1,356,043,715	666,943,330	663,324,911	100,532,366	763,857,277
April	8,066	1,359,768,715	665,608,330	661,613,281	93,597,400	755,210,687
May	8,064	1,369,553,715	666,010,330	661,397,558	86,028,261	747,425,819
June	8,103	1,372,738,715	665,502,880	661,293,895	78,275,574	739,569,469
July	8,112	1,376,973,715	665,061,330	660,501,393	72,864,681	733,366,074
August	8,117	1,377,358,715	665,227,130	660,341,413	66,214,271	726,555,684
September	8,115	1,379,623,715	665,810,130	662,186,083	61,476,914	723,662,997
October	8,120	1,381,983,215	665,542,630	661,380,320	56,543,569	717,923,889
November	8,118	1,381,078,215	666,185,130	662,538,483	51,264,261	713,802,744
December	8,114	1,380,743,215	666,087,630	662,622,888	48,127,556	710,750,444
1926						
January	8,092	1,385,648,215	666,273,130	658,362,223	46,194,204	704,556,427
February	8,077	1,392,178,205	665,363,590	661,298,333	45,050,979	706,349,312
March	8,070	1,397,304,455	665,235,640	661,244,347	45,050,372	706,303,719
April	8,059	1,400,003,655	665,568,140	661,016,470	44,211,319	705,227,789
May	8,054	1,418,643,655	665,686,140	661,664,478	42,519,201	704,183,679
June	8,043	1,420,271,155	665,465,140	660,677,175	42,697,987	703,735,162
July	8,038	1,420,087,405	665,616,390	660,986,560	41,682,684	702,669,244
August	8,031	1,422,654,905	665,941,890	661,434,195	40,714,779	702,148,974
September	8,025	1,422,749,905	665,889,940	659,760,467	39,768,777	699,529,244
October	8,018	1,421,369,905	665,830,440	660,555,797	39,178,467	699,734,264
November	8,008	1,422,132,405	665,492,880	661,742,830	38,971,702	700,714,532
December	7,985	1,413,850,405	666,278,180	662,764,613	37,927,974	700,692,587
1927						
January	7,972	1,417,160,405	666,211,440	661,046,465	36,721,464	697,767,929
February	7,950	1,421,452,905	664,503,940	657,304,790	37,856,759	695,221,424
March	7,927	1,445,067,905	666,138,640	660,366,240	36,825,184	697,191,424
April	7,894	1,474,432,905	665,641,990	661,073,603	38,251,364	699,924,967
May	7,863	1,470,085,905	665,724,930	662,238,833	39,074,404	701,933,237
June	7,845	1,474,055,905	667,095,680	663,156,720	42,777,217	705,983,937
July	7,844	1,481,279,615	666,991,130	661,288,545	42,857,722	704,146,267
August	7,842	1,485,989,615	667,156,290	661,550,768	42,967,269	704,518,037
September	7,831	1,486,712,615	667,143,790	663,747,178	41,052,614	704,799,792
October	7,833	1,500,437,615	666,985,790	662,742,593	40,537,019	703,279,612
November	7,832	1,502,697,615	666,873,290	663,167,030	39,825,664	702,992,694
December	7,833	1,521,797,615	666,830,210	663,340,675	39,060,424	702,401,099
1928						
January	7,821	1,537,432,615	667,127,710	662,380,082	38,623,507	701,003,589
February	7,810	1,541,562,615	666,230,710	659,332,017	38,407,517	697,739,534
March	7,793	1,542,207,615	667,011,210	631,481,322	38,250,372	699,731,694
April	7,783	1,564,712,615	666,866,710	662,412,992	36,802,227	699,215,219
May	7,761	1,585,032,615	666,196,460	661,127,660	38,814,509	699,942,169
June	7,748	1,585,547,615	667,491,900	661,522,450	39,757,992	701,280,442
July	7,745	1,598,007,615	665,658,650	658,732,968	40,887,664	699,620,652
August	7,723	1,610,676,615	666,043,200	658,463,423	38,926,224	697,389,647
September	7,717	1,614,656,615	666,732,700	660,518,182	38,299,802	698,817,984
October	7,716	1,620,279,115	667,318,040	660,463,912	37,688,747	698,152,659
November	7,707	1,619,589,115	667,168,440	662,705,675	37,446,779	700,152,464
December	7,705	1,630,507,448	667,508,440	663,931,957	36,248,802	700,180,759
1929						
January	7,687	1,636,452,948	667,013,340	662,904,627	35,877,502	698,782,129
February	7,666	1,639,865,948	667,486,340	662,455,487	34,822,732	697,278,219
March	7,643	1,670,265,948	666,432,090	659,651,580	35,231,759	694,883,339
April	7,628	1,659,418,448	666,630,890	661,924,472	36,750,627	698,675,099
May	7,601	1,625,654,448	666,221,390	663,364,517	38,720,772	702,085,289
June	7,599	1,626,902,440	666,233,140	663,328,203	39,651,731	702,979,934
July	7,587	1,635,308,915	666,199,140	662,773,570	41,520,872	704,294,442
August	7,565	1,669,218,815	666,407,040	657,764,443	39,707,550	697,471,993
September	7,539	1,679,991,015	666,864,280	649,297,990	38,652,573	687,950,563
October	7,521	1,676,066,015	667,093,770	652,823,980	38,564,685	691,388,665
November	7,506	1,686,251,665	666,736,100	661,822,047	38,606,768	700,328,815

NOTE.—Notes redeemed but not assorted not included in circulation outstanding.

NOTE.—New series of notes included since July.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1928, to October 31, 1929, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital*

Name and location of bank	Date of liquidation	Capital
The First National Bank of Mounds, Okla. (6263), succeeded by First State Bank of Mounds	1928 Oct. 25	\$25,000
The First National Bank of Boothbay Harbor, Me. (5598), absorbed by Augusta Trust Company, Augusta, Me.	Oct. 31	50,000
The First National Bank of Boley, Okla. (12012), absorbed by The Farmers and Merchants Bank of Boley	July 3	25,000
The First National Bank of Burlington, Colo. (11455), absorbed by Stock Growers State Bank of Burlington	Oct. 22	30,000
The First National Bank of Brooklyn, New York, ¹ N. Y. (923), succeeded by First Bank of Brooklyn, which merged with Manhattan Company	Nov. 22	1,000,000
First National Bank in Burbank, Calif. (12435) absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Nov. 9	50,000
The Liberty National Bank of Pawhuska, Okla. (11314), absorbed by The American National Bank of Pawhuska	Oct. 23	100,000
The First National Bank of Jennings, Okla. (11791), succeeded by First State Bank of Jennings	Oct. 5	25,000
The First National Bank of Jerome, Idaho (9680), absorbed by The First Security Bank of Jerome	June 26	50,000
The First National Bank of Junction, Texas (10845), absorbed by Junction State Bank, Junction	Oct. 20	40,000
The Seventh National Bank of New York, ² N. Y. (11844), absorbed by Municipal Bank and Trust Company of New York	Dec. 15	1,500,000
The Milnor National Bank, Milnor, N. Dak. (8264)	do	30,000
The First National Bank of Grady, N. Mex. (11746)	Nov. 28	25,000
The First National Bank of Addington, Okla. (10001), absorbed by The Waurika National Bank, Waurika, Okla.	Dec. 10	25,000
The Citizens National Bank of Hemingford, Nebr. (12495), absorbed by Farmers State Bank of Hemingford	Dec. 12	25,000
The First National Bank of McAllen, Tex. (11175), succeeded by The First National Bank in McAllen	May 26	50,000
The First National Bank of Sardis, Ohio (7711), absorbed by The Union National Bank of Sistersville, W. Va.	Nov. 24	25,000
The First National Bank of Bassett, Nebr. (11426), absorbed by Bassett State Bank, Bassett	1927 Feb. 18	30,000
The American National Bank of Richmond, ³ Va. (5229), succeeded by American Bank of Richmond to be consolidated with American Trust Company under title of American Bank & Trust Company of Richmond	1928 Dec. 29	2,000,000
First National Bank in Hailey, Idaho (12832), succeeded by First Security Bank of Hailey	Dec. 20	50,000
The Shidler National Bank, Shidler, Okla. (12177), succeeded by American Exchange Bank, Shidler	1928 Dec. 31	25,000
Merchants National Trust and Savings Bank of Los Angeles, ⁴ Calif. (3538), absorbed by Bank of America of California, Los Angeles	do	4,000,000
The First National Bank in Eureka, Kans. (12457), absorbed by The Citizens National Bank of Eureka	Sept. 8	50,000
The Farmers and Merchants National Bank of Roff, Okla. (10172), succeeded by The First State Bank, Roff	Dec. 31	25,000
The National Globe Bank of Woonsocket, R. I. (1423), absorbed by Rhode Island Hospital Trust Company, Providence, R. I.	1929 Jan. 12	100,000
The First National Bank of Hazard, Ky. (8258), absorbed by The First National Bank in Hazard	Jan. 8	100,000
The Wylie National Bank, Wylie, Texas (12583), absorbed by Wylie State Bank, Wylie	1928 Dec. 21	25,000
The National Bank of Unionville, Mo. (3137), succeeded by National Bank of Unionville	1929 Jan. 1	50,000
The Farmers National Bank of Vinton, Iowa (5088), succeeded by The Farmers National Bank in Vinton	Jan. 10	65,000
The City National Bank of Granbury, Texas (5808), absorbed by The First National Bank of Granbury	1928 Dec. 20	50,000
The First National Bank of Raymond, Minn. (8050), absorbed by Farmers State Bank of Raymond	1929 Jan. 14	25,000
The First National Bank of Higgins, Texas (8179), absorbed by The Citizens National Bank of Higgins	1928 Dec. 17	25,000

¹ With 2 branches in New York City.² With 2 branches in New York City.³ With 5 branches in Richmond.⁴ With 36 branches in California, as follows: Los Angeles, 29, and 1 each at San Bernardino, Riverside, Redlands, Vernon, Huntington Park, Bell, and Glendale.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1928, to October 31, 1929, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital
The First National Bank of Mount Pleasant, Texas (4722), succeeded by The First National Bank in Mount Pleasant.....	1929 Jan. 15	\$75,000
The First National Bank of Mountain Home, Idaho (6521), succeeded by First Security Bank of Mountain Home.....	1928 Dec. 24	100,000
The First National Bank of Stonewall, Okla. (7054), absorbed by The Stonewall State Bank.....	Dec. 31	35,000
The First National Bank of Gotebo, Okla. (10389), absorbed by Bank of Gotebo.....	Dec. 27	25,000
The First National Bank of Crestline, Ohio (5099), succeeded by First National Bank in Crestline.....	1929 Jan. 21	75,000
The City National Bank of Tipton, Iowa (6760), succeeded by Tipton National Bank, Tipton.....	1928 Nov. 10	50,000
The Little Neck National Bank of New York, N. Y. (12512), absorbed by Manhattan Company, New York.....	1929 Jan. 26	100,000
The Watkins National Bank of Lawrence, Kans. (3881), absorbed by The Lawrence National Bank, Lawrence.....	1928 Dec. 12	100,000
The First National Bank of Winnebago City, Winnebago, Minn. (5406), succeeded by the First National Bank of Winnebago.....	1929 Feb. 1	50,000
The First National Bank of Berthoud, Colo. (8033), absorbed by The Berthoud National Bank, Berthoud.....	Jan. 21	25,000
First National Bank of Olyphant, Pa. (8806), absorbed by Miners Savings Bank of Olyphant, which is to change its title to Miners Savings Bank & Trust Company.....	Feb. 4	250,000
The Pacific National Bank of Boise, Idaho (10083), succeeded by First Security Bank of Boise.....	Jan. 30	300,000
The First National Bank of Detroit, Texas (4682), succeeded by The Planters National Bank of Detroit.....	Jan. 14	100,000
The First National Bank of San Pedro, Calif. (7057), absorbed by Bank of Italy National Trust and Savings Association, San Francisco, Calif.....	Jan. 24	200,000
The First National Bank of Braggs, Okla., (10437).....	1928 Dec. 29	25,000
The First National Bank of Siloam Springs, Ark. (9871), succeeded by The First National Bank in Siloam Springs.....	1929 Jan. 21	50,000
The First National Bank of Foraker, Okla. (10356), succeeded by First State Bank, Foraker.....	Jan. 19	25,000
The First National Bank of Wellington, Texas (8102), succeeded by The First National Bank in Wellington.....	1928 Dec. 26	50,000
The First National Bank of Santa Rosa, Calif. (12201), absorbed by Bank of America of California, Los Angeles, Calif.....	1929 Feb. 6	100,000
The First National Bank of Caddo, Texas (11625).....	Feb. 16	25,000
The American National Bank of Lebanon, Tenn. (5754), succeeded by American Bank and Trust Company of Lebanon.....	Jan. 7	100,000
The First National Bank of Prairie Grove, Ark. (8030), absorbed by Farmers State Bank of Prairie Grove.....	Jan. 8	25,000
The First National Bank in Cumby, Texas (12719), absorbed by First State Bank in Cumby.....	Jan. 22	50,000
The First National Bank of San Saba, Texas (7700), absorbed by the San Saba National Bank, San Saba.....	Feb. 15	60,000
The Northern National Bank of Philadelphia, ⁵ Pa. (4192), absorbed by Ninth Bank and Trust Company, Philadelphia.....	Mar. 4	400,000
The First National Bank of Olustee, Okla. (9960), absorbed by Farmers State Bank, Olustee.....	Jan. 17	25,000
The Marine National Bank of Pittsburgh, Pa. (2237), absorbed by The Third National Bank of Pittsburgh.....	Feb. 26	300,000
The First National Bank of Mount Vernon, S. Dak. (7582), succeeded by The First National Bank in Mount Vernon.....	Feb. 28	50,000
The First National Bank of Horatio, Ark. (10447), absorbed by Bank of Horatio.....	Mar. 1	25,000
The Citizens National Bank of Martinsville, Ind. (4964), absorbed by The First National Bank of Martinsville.....	Feb. 25	100,000
The Merchants National Bank of Asbury Park, N. J. (10932), succeeded by Merchants Trust Company of Asbury Park.....	Mar. 11	400,000
The National Union Bank of Maryland at Baltimore, Md. (1489), absorbed by Baltimore Trust Company, Baltimore.....	Mar. 12	1,000,000
First National Bank of Granite Falls, Minn. (8416), absorbed by Granite Falls Bank, Granite Falls.....	Mar. 4	25,000
The First National Bank of Rice, Tex. (11632), absorbed by First State Bank, Rice.....	Feb. 16	25,000

⁵ With 1 branch in Philadelphia.

TABLE No. 5.—*National banks reported in liquidation from November 1, 1928, to October 31, 1929, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital
The First National Bank of Sand Springs, Okla. (12079), succeeded by First State Bank of Sand Springs.	1929 Feb. 6	\$50,000
The City National Bank of Decatur, Tex. (5665), absorbed by The First National Bank of Decatur.	Feb. 19	50,000
The First National Bank of Poultney, Vt. (2545), succeeded by First National Bank in Poultney.	Mar. 5	50,000
The Citizens National Bank of Norfolk, Nebr. (3741), absorbed by Nebraska State Bank of Norfolk.	Jan. 18	100,000
The First National Bank of Westerville, Ohio (7671), absorbed by Bank of Westerville County, Westerville.	Mar. 15	25,000
The First National Bank of Pompeys Pillar, Mont. (10922).	Mar. 19	25,000
Mercantile National Bank in Dallas, Tex. (12707), absorbed by Mercantile Bank and Trust Company of Texas, Dallas.	Feb. 1	1,000,000
The First National Bank of Long Beach, Calif. (5456), absorbed by Bank of America of California, San Francisco, Calif.	Mar. 1	200,000
The First National Bank of Auburn, Calif. (9227), absorbed by Bank of America of California, San Francisco, Calif.	Jan. 8	50,000
The First National Bank of Exeter, Calif. (9370), absorbed by Bank of America of California, San Francisco, Calif.	do	50,000
The First National Bank of Chino, Calif. (10271), absorbed by Bank of America of California, San Francisco, Calif.	Feb. 14	25,000
New First National Bank in Visalia, Calif. (12678), absorbed by Bank of America of California, San Francisco, Calif.	Jan. 8	100,000
First National Bank in South Pasadena, Calif. (12797), absorbed by Bank of America of California, San Francisco, Calif.	Jan. 16	100,000
City National Bank of Spokane, Wash. (12418), absorbed by The Old National Bank and Union Trust Company, Spokane.	Mar. 19	200,000
The Security National Bank of Alexandria, S. Dak. (10187), absorbed by First National Bank in Alexandria.	do	30,000
The First National Bank of Fullerton, N. Dak. (11217), absorbed by Farmers State Bank of Fullerton.	Mar. 14	25,000
The Bushwick National Bank of New York, N. Y. (12419), absorbed by Globe Exchange Bank, Brooklyn, N. Y.	Apr. 1	200,000
The First National Bank of Kosse, Tex. (9205), succeeded by The Kosse National Bank of Kosse.	Mar. 27	50,000
National Bank of Commerce in New York, ⁶ N. Y., (733), absorbed by Guaranty Trust Company of New York.	Apr. 5	25,000,000
The Caddo National Bank, Caddo, Okla., (7368), absorbed by Atoka State Bank Atoka, Okla.	Apr. 2	25,000
The First National Bank of Valley Mills, Texas (9148), succeeded by The First National Bank in Valley Mills.	do	50,000
The First National Bank of Casa Grande, Ariz. (11663), absorbed by Arizona Southwest Bank, Casa Grande.	1928 Dec. 5	25,000
The Liberty National Bank of Tahlequah, Okla. (12089), absorbed by Liberty State Bank, Tahlequah.	1929 Mar. 28	40,000
The First National Bank of Rhome, Texas (10509), succeeded by The First National Bank in Rhome.	Apr. 5	25,000
The Broadway National Bank of Richmond, Va. (10344), succeeded by Broadway Bank & Trust Company of Richmond.	Apr. 9	300,000
First National Trust and Savings Bank of Whittier, Calif. (5588), absorbed by Bank of America of California, Los Angeles, Calif.	Feb. 11	250,000
Anadarko National Bank, Anadarko, Okla. (5923), absorbed by Anadarko Bank and Trust Company, Anadarko.	Mar. 1	25,000
The Sonoma County National Bank at Petaluma, Calif. (9918), absorbed by Bank of America of California, Los Angeles, Calif.	do	400,000
The Bloomfield National Bank, Bloomfield, N. J. (4056), absorbed by Bloomfield Trust Company, Bloomfield.	Apr. 15	300,000
The First National Bank of Arlington, S. Dak. (5916), succeeded by First National Bank in Arlington.	Mar. 4	50,000
The Kenwood National Bank of Chicago, Ill (11999), absorbed by The Hyde Park-Kenwood National Bank of Chicago.	Apr. 20	300,000
The First National Bank of Electra, Texas (10050), succeeded by The First National Bank in Electra.	Apr. 15	100,000
The Old National Bank of Grand Rapids, Mich. (2890), absorbed by Kent State Bank, Grand Rapids.	Apr. 22	800,000
The First National Bank of Florence, S. Dak. (10774), absorbed by The First National Bank of Watertown, S. Dak.	Apr. 9	25,000
The Hanover National Bank of the City of New York, ⁷ N. Y. (1352), absorbed by Central Union Trust Company of New York, N. Y.	Apr. 23	10,000,000
The Farmers National Bank of Ludlow, Mo. (8637), succeeded by the Ludlow National Bank, Ludlow.	Apr. 15	60,000
First National Bank at Turlock, Calif (11124), absorbed by Bank of America of California, Los Angeles, Calif.	Feb. 13	75,000
The First National Bank of Paris, Tenn. (9334), absorbed by First State Bank & Trust Company of Paris.	Apr. 17	50,000

⁶ With 1 branch in New York City.⁷ With 11 branches in New York City.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1928, to October 31, 1929, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital
The First & Citizens National Bank of Smithfield, N. C. (10502), succeeded by First-Citizens Bank and Trust Company, Smithfield.....	1929 Apr. 25	\$175,000
First National Bank in Temple, Okla. (11384), succeeded by First State Bank in Temple.....	1928 Dec. 31	25,000
The State National Bank of Terrell, Tex. (12733), succeeded by the State National Bank in Terrell.....	1929 Apr. 18	200,000
The Third National Bank of Syracuse, N. Y. (159), absorbed by First Trust and Deposit Company, Syracuse.....	Apr. 27	300,000
The Liberty National Bank and Trust Company of Syracuse, ⁹ N. Y. (12122), absorbed by First Trust & Deposit Company, Syracuse.....	do.....	400,000
The State National Bank of Bonham, Tex. (12699), absorbed by State Bank & Trust Company, Bonham.....	Apr. 25	200,000
The First National Bank of Equality, Ill. (6978), succeeded by Equality State Bank, Equality.....	Feb. 26	35,000
The Chemical National Bank of New York, ⁹ N. Y. (1499), succeeded by Chemical Bank and Trust Company, which is to consolidate with U. S. Mortgage and Trust Company, New York.....	May 2	6,000,000
The Chapman National Bank of Portland, Me. (4868), succeeded by Chapman Bank & Trust Company.....	May 1	400,000
Farmers National Bank of Fairfax, S. Dak. (12325), succeeded by The Farmers National Bank of Fairfax.....	Apr. 26	50,000
The First National Bank of Aurora, Oreg. (11975), absorbed by Aurora State Bank, Aurora.....	Mar. 23	25,000
The American National Bank of Ardmore, Okla. (12053), succeeded by The American Bank and Trust Company of Ardmore.....	Apr. 2	300,000
The Louisville National Bank and Trust Company, Louisville, ¹⁰ Ky. (5161), succeeded by The Louisville Trust Company of Louisville.....	May 15	750,000
The First National Bank of Big Sandy, Tenn. (13077), absorbed by Peoples Union Bank & Trust Company, Camden, Tenn.....	May 16	25,000
The Planters National Bank of Detroit, Tex. (13259), absorbed by Citizens State Bank of Detroit.....	May 13	25,000
The National City Bank of Tampa, Fla. (10958), absorbed by The First National Bank of Tampa.....	May 7	500,000
The First National Bank of Tarboro, N. C. (8356), succeeded by The Edgecombe National Bank of Tarboro.....	May 23	100,000
The Merchants National Bank of Detroit, Mich. (10600), absorbed by The Dime Savings Bank of Detroit, which is to change its title to Bank of Michigan.....	May 27	2,000,000
The First National Bank of Morrilton, Ark. (10434), absorbed by Peoples Bank & Trust Company of Morrilton.....	May 13	50,000
The First and Security National Bank of Valley City, N. Dak. (11417), succeeded by The National Bank of Valley City.....	do.....	100,000
The Security National Bank of Lawton, Okla. (11680), succeeded by the Security Bank & Trust Company.....	June 3	100,000
The Orangeburg National Bank, Orangeburg, S. C. (10674), absorbed by the Edisto National Bank of Orangeburg.....	Jan. 8	200,000
The First National Bank of Rowlett, Tex. (12654), absorbed by First National Bank of Garland, Tex.....	June 6	25,000
The First National Bank of Benjamin, Tex. (7669), succeeded by First State Bank and Trust Company of Benjamin.....	Apr. 25	50,000
The Frontier National Bank of Buffalo, N. Y. (13085), absorbed by Liberty Bank of Buffalo.....	June 10	200,000
First National Bank in Georgetown, Del. (13278), succeeded by Georgetown Trust Company, Georgetown.....	June 11	50,000
The First National Bank of Pequot, Minn. (11267), absorbed by Farmers State Bank of Pequot.....	June 5	25,000
National Bank of Wehrum, Pa. (12602).....	June 12	25,000
Citizens National Bank of Vicksburg, Miss. (7507), absorbed by The First National Bank of Vicksburg.....	May 23	100,000
Arcadia National Bank and Trust Company of Newark, N. Y. (6802), succeeded by Arcadia Trust Company of Newark.....	June 15	200,000
The Seaboard National Bank of The City of New York, ¹¹ N. Y. (12123), succeeded by The Seaboard Bank of The City of New York.....	June 18	11,000,000
The First National Bank of Geyserville, Calif. (11678), absorbed by Bank of America of California, Los Angeles, Calif.....	Feb. 6	25,000
The Bristol National Bank, Bristol, Conn. (2250), absorbed by Bristol American Bank and Trust Company, Bristol.....	June 21	200,000
The Milton National Bank, Milton, W. Va. (12765), absorbed by Bank of Milton.....	June 28	50,000
The Merchants-Laclede National Bank of Saint Louis, Mo. (5002), absorbed by Mississippi Valley Trust Company, St. Louis, which changed its title to Mississippi Valley Merchants State Trust Company.....	June 29	1,700,000
The State National Bank of St. Louis, Mo. (5172), absorbed by Mississippi Valley Trust Company, St. Louis, which changed its title to Mississippi Valley Merchants State Trust Company.....	do.....	2,000,000

⁹ With 1 branch in Syracuse.⁹ With 7 branches in New York City.¹⁰ With 6 branches in Louisville.¹¹ With 3 branches in New York City.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1928, to October 31, 1929, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital
The Vienna National Bank, Vienna, Va. (11764), succeeded by Vienna Trust Company, Vienna.	1929 June 29	\$25,000
The Tenth National Bank of Philadelphia, ¹² Pa. (3423), absorbed by Integrity Trust Company, Philadelphia.	July 1	1,000,000
The Broadway National Bank, of Paterson, N. J. (12726), succeeded by Broadway Bank & Trust Company, Paterson.	do.	200,000
The Central National Bank of Lincoln, Nebr. (8885), absorbed by The First National Bank of Lincoln.	June 21	200,000
The First National Bank of Libby, Mont. (9594), absorbed by First State Bank of Libby.	July 1	40,000
The First National Bank of Forrest City, Ark. (10550), absorbed by Bank of Eastern, Ark., Forrest City.	May 6	50,000
The Powell National Bank, Powell, Wyo. (10565), succeeded by Park County Bank, Powell.	Feb. 2	40,000
The Farmers National Bank of Yale, Okla. (10722).	May 21	25,000
The First National Bank of Cartersville, Mo. (4475), absorbed by Webb City Bank of Webb City, Mo.	June 29	50,000
The National Bank of New Bern, N. C. (1632), succeeded by The First National Bank of New Bern.	July 17	250,000
The First National Bank of Brookville, Ohio (9553), absorbed by The Citizens State & Savings Bank of Brookville, which changed its title to the Brookville State Bank.	July 22	25,000
The Jackson National Bank, Jackson, Minn. (6992), succeeded by The Jackson National Bank in Jackson.	July 9	80,000
The Oklahoma National Bank of Hastings, Okla. (12150), succeeded by The Oklahoma State Bank, Hastings.	May 29	25,000
The Potomac National Bank, Potomac, Ill. (6824), absorbed by Goodwine State Bank of Potomac.	Apr. 23	30,000
The First National Bank of Underwood, N. Dak. (11272), absorbed by Security State Bank, Underwood.	July 22	25,000
The First National Bank of Ault, Colo. (8088), absorbed by The Farmers National Bank of Ault.	Apr. 29	25,000
The Vermilion National Bank, Vermilion, S. Dak. (7352), succeeded by The First National Bank and Trust Company of Vermilion.	Aug. 1	50,000
The First National Bank of Morgantown, Ind. (7652), succeeded by First State Bank, Morgantown.	do.	50,000
The First National Bank of Vermilion, S. Dak. (4603), succeeded by The First National Bank and Trust Company of Vermilion.	do.	75,000
The Merchants National Bank of Fargo, N. Dak. (8170), succeeded by The Merchants National Bank and Trust Company of Fargo.	July 26	100,000
The Colton National Bank, Colton, Calif. (8698), succeeded by The Citizens National Bank of Colton.	July 24	50,000
The College National Bank of Berkeley, Calif. (11495), absorbed by American Trust Company, Berkeley.	July 27	200,000
The Community National Bank of Buffalo, ¹³ N. Y. (11768), absorbed by Liberty Bank of Buffalo.	June 10	1,000,000
The American National Bank of Okmulgee, Okla. (12048), absorbed by The Central National Bank of Okmulgee.	July 30	200,000
The Fordham National Bank in New York, N. Y. (12825), absorbed by Bronx County Trust Company, New York.	July 31	500,000
First National Bank in Escondido, Calif. (13029), absorbed by Security Trust & Savings Bank of San Diego, Calif.	June 1	50,000
The First National Bank of Bement, Ill. (4829), absorbed by the State Bank of Bement.	June 29	50,000
The National Bank of Wheaton, Minn. (8993), absorbed by The First National Bank of Wheaton.	Aug. 6	25,000
The First National Bank of Wellston, Okla. (9983), absorbed by The Wellston National Bank, Wellston.	July 22	25,000
The First National Bank of Cooperstown, N. Dak. (5375), succeeded by The First National Bank in Cooperstown.	Aug. 9	50,000
The Thames National Bank, Norwich, Conn. (657), succeeded by The Thames Bank, Norwich.	Aug. 2	1,000,000
The Dakota National Bank of Aberdeen, S. Dak. (8642), absorbed by The First National Bank of Aberdeen.	June 24	50,000
The Peoples National Bank of Ypsilanti, Mich. (12436), absorbed by The First National Bank of Ypsilanti.	Aug. 10	100,000
The Union National Bank of Neodesha, Kans. (13033), absorbed by The First National Bank of Neodesha.	June 8	50,000
The First National Bank of Bainbridge, Pa. (9264), absorbed by Elizabethtown Trust Company, Elizabethtown.	Aug. 5	25,000
The First National Bank of Deer Creek, Minn. (7268), succeeded by First National Bank in Deer Creek.	Aug. 7	25,000
The Norwood National Bank, Norwood, Ohio (8505), absorbed by Norwood-Hyde Park Bank & Trust Company, Norwood.	Apr. 22	200,000
The Yuma National Bank, Yuma, Ariz. (9608), succeeded by Yuma Valley Bank, Yuma.	June 22	150,000

¹² With 1 branch in Philadelphia.¹³ With 7 branches in Buffalo.

TABLE No. 5.—*National banks reported in liquidation from November 1, 1928, to October 31, 1929, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital
Farmers & Merchants National Bank, of Jamestown, N. Dak. (10495), succeeded by The National Bank and Trust Company of Jamestown	1929 Aug. 13	\$50,000
The First National Bank of Ryan, Okla. (5800), succeeded by the First State Bank of Ryan	July 19	50,000
The Northfield National Bank, Northfield, Minn. (5895), succeeded by Northfield National Bank and Trust Company, Northfield	Aug. 15	100,000
The City National Bank of San Antonio, Texas (5217), succeeded by City Central Bank & Trust Company, San Antonio	Aug. 29	1,000,000
The Oklahoma National Bank of Skiatook, Okla. (10464), succeeded by The Oklahoma First National Bank of Skiatook	Aug. 5	25,000
The National City Bank of Akron, Ohio (6763), absorbed by The First Trust & Savings Bank, Akron	Aug. 31	1,000,000
The First National Bank of Highland at Monterey, Va. (9043), absorbed by Citizens Bank of Highland	Sep. 2	25,000
The First National Bank of Spiro, Okla. (9275), absorbed by Farmers State Bank of Spiro	Aug. 26	25,000
The Oakmont National Bank, Oakmont, Upper Darby, Pa. (12858), absorbed by 59th Street Terminal Title and Trust Company, Upper Darby	Sep. 3	25,000
Addison National Bank of Chicago, Ill. (13119), absorbed by Citizens State Bank of Chicago	do	200,000
National Bank of Niagara and Trust Company of Niagara Falls, ¹⁴ N. Y. (12284), absorbed by Niagara Falls Trust Company, Niagara Falls	Aug. 31	1,200,000
The First National Bank of Willmar, Minn. (6151), absorbed by Bank of Willmar	Sep. 7	100,000
The First National Bank of Grundy Center, Iowa (3225), succeeded by First Trust & Savings Bank, Grundy Center	Aug. 27	50,000
The Painesville National Bank, Painesville, Ohio (2842), succeeded by The Painesville National Bank and Trust Company, Painesville	Sept. 10	150,000
The Citizens National Bank of Raleigh, ¹⁵ N. C. (1766), succeeded by Citizens Bank of Raleigh	Sept. 21	750,000
The Murchison National Bank of Wilmington, N. C. (5182), succeeded by The Murchison Bank of Wilmington	do	1,000,000
The First National Bank of Wetumka, Okla. (5935), absorbed by The National Bank of Commerce of Wetumka	Mar. 11	40,000
American National Bank & Trust Company of Greensboro, ¹⁶ N. C. (10112), succeeded by American Bank and Trust Company, to be succeeded by North Carolina Bank and Trust Company	Sept. 21	1,000,000
The First National Bank of Rocky Mount, N. C. (10630), succeeded by The Bank of Rocky Mount	do	262,500
The First National Bank of Chesaning, Mich. (11454), absorbed by Chesaning State Bank	Sept. 23	50,000
The First National Bank of Helena, Ark. (3662), absorbed by The Interstate National Bank of Helena	May 28	200,000
The First National Bank of Roanoke Rapids, N. C. (5767), absorbed by Roanoke Bank & Trust Company, Rosemary, N. C.	Aug. 30	100,000
The City National Bank and Trust Company of Bridgeport, Conn. (921), succeeded by The Bridgeport City Bank, Bridgeport	Sept. 20	1,000,000
The First National Bank of Charles City, Iowa (1810), absorbed by Security Trust & Savings Bank, Charles City	Sept. 28	100,000
The First National Bank of Rockwell City, Iowa (5185), absorbed by Union State Bank, Rockwell City	Sept. 26	50,000
The First National Bank of Amboy, Minn. (9775), succeeded by The First National Bank in Amboy	Aug. 5	50,000
The First National Bank of Loogootee, Ind. (7241), succeeded by The Union Bank, Loogootee	July 13	25,000
The First National Bank of Savage, Mont. (11032), absorbed by The Sidney National Bank, Sidney, Mont.	Oct. 1	25,000
The Brookings National Bank, Brookings, S. Dak. (13181), succeeded by Brookings County Bank, Brookings	Sept. 19	50,000
The Drovers and Merchants National Bank of Philadelphia, ¹⁷ Pa. (11476), absorbed by The Bankers Trust Company, Philadelphia	Oct. 11	1,000,000
The First National Bank of Lake Benton, Minn. (4500), absorbed by The National Citizens Bank of Lake Benton	Oct. 9	25,000
The First National Bank of Taloga, Okla. (7019), succeeded by the Dewey County State Bank of Taloga	Aug. 12	25,000
The First National Bank of Versailles, Mo. (7256), succeeded by The First National Bank in Versailles	Oct. 7	30,000
The American National Bank of Little Falls, Minn. (4655), succeeded by The American National Bank in Little Falls	Aug. 1	100,000
The First National Bank of Kenton, Tenn. (10404), succeeded by Kenton Banking Company, Kenton	Sept. 12	25,000
The First National Bank of Brooksville, Fla. (9891), succeeded by the First National Bank in Brooksville	Oct. 16	50,000
The First National Bank of Mason, Ohio (7403), absorbed by The Mason Bank, Mason	Oct. 19	25,000
The First National Bank of Dillon, S. C. (10608), absorbed by Bank of Dillon	May 21	100,000

¹⁴ With 1 branch in Niagara Falls.¹⁵ With 1 branch in Raleigh.¹⁶ With 1 branch in Greensboro.¹⁷ With 1 branch in Philadelphia.

TABLE NO. 5.—*National banks reported in liquidation from November 1, 1928, to October 31, 1929, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital
The Citizens National Bank of Harrison, Ark. (12291), succeeded by The Citizens Bank and Trust Company, Harrison.....	1929 June 30	\$50,000
The Quinlan National Bank, Quinlan, Tex. (12761), succeeded by The Security State Bank, Quinlan.....	Oct. 9	25,000
The First National Bank of Springfield, Minn. (8269), absorbed by Farmers State Bank of Springfield.....	Oct. 22	40,000
The First National Bank of Skiatook, Okla. (9909), succeeded by The Oklahoma First National Bank of Skiatook.....	Aug. 5	25,000
The First National Bank of Driggs, Idaho, (10278) succeeded by First National Bank in Driggs.....	Oct. 15	50,000
Total (221 banks).....	-----	98,267,500

TABLE NO. 6.—*Capital stock, surplus, undivided profits, and aggregate resources of banks consolidated under act of November 7, 1918, as amended February 25, 1927, for the year ended October 31, 1929, as shown by their last reports prior to consolidation*

Closing banks							Continuing banks							
Char- ter No.	Title and location	State	Capital	Surplus	Un- divided profit	Aggregate resources	Char- ter No.	Title and location	Capital	Surplus	Un- divided profit	Aggregate resources	Date of reports	Date of consoli- dation
	Oxford Bank and Trust Co., Phila- delphia.	Pa.	\$500,000	\$500,000	\$46,176	\$9,600,829	542	Corn Exchange Na- tional Bank and Trust Co., Phila- delphia.	\$2,700,000	\$7,800,000	\$1,046,305	\$91,180,408	1928 Oct. 3	1928 Nov. 1
	Peoples State Bank of Sullivan.	Ind.	125,000	125,000	18,705	1,664,458	5392	The National Bank of Sullivan.	150,000	50,000	28,789	1,703,621	...do....	Nov. 19
	Second Ward Savings Bank of Milwau- kee.	Wis.	1,000,000	3,000,000	769,844	43,644,858	64	First Wisconsin Na- tional Bank of Mil- waukee.	6,000,000	4,000,000	1,218,313	134,973,576	...do....	Dec. 15
6533	The First National Bank of Cambridge Springs.	Pa.	75,000	75,000	20,971	1,204,159	9430	The Springs National Bank of Cambridge Springs.	50,000	50,000	49,357	1,213,744	...do....	Do.
1928	The Farmers & Me- chanics National Bank of Washing- ton.	D. C. ...	252,000	350,000	60,342	4,708,244	5046	The Riggs National Bank of Washing- ton, D. C.	2,500,000	2,000,000	441,186	51,538,850	...do....	Do.
	Cobbs Creek Title and Trust Com- pany of Philadel- phia.	Pa.	125,000	35,000	39,932	1,767,806	13180	City National Bank & Trust Company of Philadelphia.	1,000,000	1,000,000	27,698	6,980,355	...do....	Dec. 28
7362	The First National Bank of Rocky Mount.	N. C. ...	150,000	125,000	33,145	1,845,703	10630	The National Bank of Rocky Mount.	200,000	100,000	13,050	2,378,074	Dec. 31	Dec. 31
12686	New England Na- tional Bank and Trust Co. in Kan- sas City.	Mo.	1,000,000	500,000	157,868	16,667,386	11344	Fidelity National Bank and Trust Co. of Kansas City.	2,000,000	500,000	646,440	36,290,042	...do....	Do.
	First Trust and Sav- ings Bank of La Porte.	Ind.	100,000	100,000	43,289	2,662,396	377	The First National Bank of La Porte.	250,000	100,000	30,635	2,962,043	Oct. 3	Do.
	The Exchange Trust Co., Little Rock.	Ark.	100,000	100,000	32,104	1,578,459	3300	The Exchange Na- tional Bank of Lit- tle Rock.	300,000	200,000	19,337	5,544,224	Dec. 31	Do.
	The Citizens Trust Co., Allentown.	Pa.	500,000	750,000	234,451	4,736,642	6645	The Merchants Na- tional Bank of Al- lentown.	400,000	1,400,000	194,858	8,642,112	...do....	1929 Jan. 7
	The State Savings Bank of Lapeer.	Mich. ...	45,000	40,000	20,494	1,346,397	1731	The First National Bank of Lapeer.	75,000	75,000	13,719	1,080,381	...do....	Jan. 15

4805	The National Bank of Urbana.	Ohio....	290,000	40,000	-----	866,556	916	The Champaign National Bank of Urbana.	200,000	100,000	111,230	1,645,216	...do....	Jan. 17
	The Frackelton State Bank of Petersburg.	Ill.....	100,000	10,000	8,112	519,472	3043	The First National Bank of Petersburg.	100,000	75,000	26,000	886,133	...do....	Jan. 23
2598	The Garfield National Bank of the City of New York.	N. Y....	1,000,000	1,000,000	900,166	22,090,256	2370	The Chase National Bank of the City of New York.	60,000,000	60,000,000	17,490,815	1,421,090,732	...do....	Jan. 26
1146	The Mad River National Bank of Springfield.	Ohio....	300,000	60,000	3,963	2,994,406	238	The First National Bank and Trust Co. of Springfield.	1,000,000	600,000	111,455	10,702,278	...do....	Feb. 1
	The Chattanooga Savings Bank and Trust Co.	Tenn....	1,000,000	500,000	247,094	8,848,326	1606	The First National Bank of Chattanooga.	1,250,000	1,250,000	232,812	23,513,122	...do....	Feb. 2
711	The Milton National Bank, Milton.	Pa.....	100,000	100,000	103,347	873,608	253	The First National Bank of Milton.	200,000	200,000	25,963	1,952,059	...do....	Do.
	Rawson State Bank Chicago.	Ill.....	4,000,000	5,500,000	1,859,674	104,364,057	8	The First National Bank of Chicago.	20,000,000	15,000,000	6,801,873	365,766,914	...do....	Feb. 11
3738	The Lockwood National Bank of San Antonio.	Tex....	200,000	340,000	64,046	3,525,526	5179	The Frost National Bank of San Antonio.	1,000,000	500,000	364,782	22,777,648	...do....	Feb. 16
	Lincoln Trust Co. of New Jersey.	N. J....	600,000	400,000	414,676	8,904,089	374	The First National Bank of Jersey City.	1,000,000	1,500,000	172,593	27,056,882	...do....	Feb. 18
9806	United States National Bank of McMinnville.	Oreg....	50,000	50,000	15,090	1,023,268	3857	The McMinnville National Bank McMinnville.	75,000	75,000	20,671	1,346,185	...do....	Feb. 19
10026	The National City Bank of Seattle.	Wash...	500,000	100,000	245,223	5,866,161	4375	{The National Bank of Commerce of Seattle.}	1,000,000	1,000,000	270,423	28,298,442	...do....	Feb. 23
11856	The Marine National Bank of Seattle.	Wash...	300,000	100,000	54,760	469,101								
	The Hamilton Trust & Savings Bank of Chattanooga.	Tenn....	500,000	-----	91,514	4,411,953	7848	The Hamilton National Bank of Chattanooga.	1,500,000	600,000	122,680	21,505,631	...do....	Feb. 26
	Griswold-First State Bank, Detroit.	Mich....	2,500,000	2,500,000	170,021	46,620,060	8703	The National Bank of Commerce of Detroit.	2,500,000	3,000,000	902,251	57,831,960	...do....	Feb. 28
	The American Exchange Bank, Portland.	Oreg....	200,000	50,000	33,267	3,407,036	12557	Portland National Bank, Portland.	200,000	20,000	30,341	3,077,415	...do....	Do.
3052	Phoenix National Bank and Trust Co. of Lexington.	Ky.....	1,000,000	500,000	120,959	8,583,257	906	The First and City National Bank of Lexington.	800,000	400,000	50,000	6,480,075	...do....	Mar. 2
2020	The Merchants National Bank of St. Paul.	Minn....	2,000,000	2,000,000	405,084	50,405,043	203	The First National Bank of St. Paul.	3,000,000	2,000,000	2,005,980	70,232,729	...do....	Mar. 23
	Liberty Central Trust Co., St. Louis.	Mo.....	3,000,000	-----	1,350,000	39,346,978	170	First National Bank in St. Louis.	10,000,000	5,000,000	2,169,309	160,095,094	...do....	Do.
	Security Trust & Savings Bank, Los Angeles.	Calif....	12,000,000	3,000,000	6,120,315	281,655,520	2491	Los Angeles-First National Trust & Savings Bank, Los Angeles.	13,750,000	8,000,000	10,073,806	342,961,842	1929 ...do....	Mar. 27 Mar. 30

TABLE No. 6.—*Capital stock, surplus, undivided profits, and aggregate resources of banks consolidated under act of November 7, 1918, as amended February 25, 1927, for the year ended October 31, 1929, as shown by their last reports prior to consolidation—Continued*

Closing banks							Continuing banks							
Char- ter No.	Title and location	State	Capital	Surplus	Un- divided profit	Aggregate resources	Char- ter No.	Title and location	Capital	Surplus	Un- divided profit	Aggregate resources	Date of reports	Date of consoli- dation
12980	Granite National Bank of Brooklyn in New York.	N. Y.	\$300,000	\$75,000	\$23,114	\$2,319,004	658	Nassau National Bank of Brooklyn.	\$1,500,000	\$1,500,000	\$721,713	\$27,259,620	1929 Mar. 27	1929 Mar. 30
4412	Union Trust Co. Charleston.	W. Va.	500,000	250,000	65,403	3,869,086	3236	{ The Charleston National Bank, Charleston. }	500,000	1,500,000	207,998	11,668,523	do.	Do.
	The Citizens National Bank of Charleston.	W. Va.	125,000	125,000	111,614	3,376,012							do.	Do.
	The Peoples State Bank of Richmond.	Kans.	10,000	10,000	-----	184,976	11728	The First National Bank of Richmond.	25,000	3,000	26	188,298	do.	Do.
11360	The Liberty National Bank of Jamestown N. Y.	N. Y.	200,000	50,000	9,310	1,183,806	9748	American National Bank of Jamestown.	200,000	250,000	82,435	5,636,150	do.	Apr. 13
9374	American Exchange National Bank of Duluth.	Minn.	2,000,000	1,000,000	550,188	15,956,087	3626	The First National Bank of Duluth.	2,000,000	1,500,000	960,249	24,366,919	do.	Apr. 18
	Marathon County Bank, Wausau.	Wis.	200,000	100,000	12,969	2,634,923	4744	American National Bank of Wausau.	400,000	300,000	88,592	5,312,515	do.	Apr. 20
13290	The Citizens National Bank & Trust Co. of Everett.	Wash.	100,000	20,000	5,259	1,382,096	11693	The Security National Bank of Everett.	150,000	37,500	12,008	1,979,185	do.	Do.
10602	Mount Vernon National Bank, Mount Vernon.	Wash.	50,000	10,000	2,076	848,441	12154	The Skagit National Bank, of Mount Vernon.	50,000	10,000	10,281	844,215	do.	May 4
13301	The Blair National Bank of New York.	N. Y.	200,000	(1)	-----	-----	13193	{ The Bank of America National Association, New York. }	25,000,000	35,000,000	3,364,385	384,607,480	do.	May 20
12970	The Traders National Bank of Brooklyn in New York.	N. Y.	500,000	250,000	50,291	3,155,703							do.	May 31
	The Boone County Bank of Madison.	W. Va.	100,000	28,373	3,309	606,404	6510	The Madison National Bank, Madison.	100,000	90,000	5,168	959,992	do.	May 31
12043	Tulsa National Bank Tulsa.	Okla.	750,000	200,000	25,223	7,649,607	5171	The First National Bank and Trust Co. of Tulsa.	2,500,000	750,000	113,567	33,543,249	do.	June 22
10019	The Ottawa County National Bank of Miami.	Okla.	150,000	30,000	21,695	2,956,916	5252	The First National Bank of Miami.	100,000	25,000	43,991	1,896,755	do.	Do.

658	The Nassau National Bank of Brooklyn in New York.	N. Y.	1,700,000	1,500,000	721,713	27,259,620	13193	The Bank of America National Association New York.	34,340,925	35,000,000	3,364,385	384,607,480	...do....	June 27
11142	The Northwestern National Bank of Grand Forks.	N. Dak.	200,000	50,000	15,511	2,334,827	2570	The First National Bank of Grand Forks.	200,000	50,000	38,926	4,848,461	...do....	June 28
10532	The American National Bank of Roanoke.	Va.	300,000	200,000	2,290	3,026,326	11817	The Colonial National Bank of Roanoke.	700,000	300,000	115,482	5,473,877	June 29	June 29
	The Commercial Trust and Savings Bank of Joliet.	Ill.	100,000	20,000	36,269	2,104,359	512	The First National Bank of Joliet.	1,000,000	250,000	155,863	18,355,017	...do....	Do.
	The Farmers' Loan State Bank, New York.	N. Y.	10,000,000	500,000	9,459,326	172,523,744	1461	The National City Bank of New York.	100,000,000	100,000,000	11,246,473	1,423,593,549	Mar. 27	Do.
	Teter State Bank, Chicago.	Ill.	1,000,000	359,000	-----	26,712,089	4605	The National Bank of the Republic, Chicago.	7,000,000	1,500,000	3,045,635	162,937,196	June 29	July 1
	The Northampton Trust Co. of Easton.	Pa.	125,000	200,000	133,024	2,372,094	1171	The First National Bank of Easton.	400,000	400,000	135,258	5,453,711	...do....	Do.
7547	The Farmers National Bank of Nokomis.	Ill.	75,000	3,300	183	467,492	1934	The Nokomis National Bank, Nokomis.	100,000	20,000	42	781,312	...do....	July 2
	The Bank of Reedy.	W. Va.	25,000	13,000	1,022	132,321	10285	The First National Bank of Reedy.	25,000	25,000	8,100	322,677	...do....	July 3
12635	The Cartersville National Bank, Cartersville.	Ga.	100,000	20,000	17,019	791,875	4012	The First National Bank of Cartersville.	100,000	55,000	62,401	1,296,300	...do....	July 5
	The First American Savings Bank, Limited, Honolulu.	-----	200,000	100,000	68,569	3,157,975	5550	{The First National Bank of Hawaii, at Honolulu.}	500,000	750,000	75,209	7,410,283	...do....	July 6
	The Bank of Bishop and Co., Limited, Honolulu.	-----	2,000,000	1,250,000	261,011	24,966,495								
11050	The Army National Bank of Schofield Barracks, Honolulu.	-----	100,000	140,000	28,672	2,280,991								
3528	The Fidelity National Bank of Spokane.	Wash.	500,000	100,000	21,552	5,690,286	13331	The First National Trust and Savings Bank of Spokane.	200,000	(1)	-----	-----	-----	July 9
560	The Southwark National Bank, Philadelphia.	Pa.	500,000	850,000	65,640	15,106,881	3604	The Manayunk-Quaker City National Bank of Philadelphia.	1,000,000	2,576,800	231,439	16,709,730	...do....	July 13
8996	The National Bank of Granville at Oxford.	N. C.	152,600	75,000	8,124	1,885,510	5885	The First National Bank of Oxford.	100,000	100,000	76,792	1,767,608	...do....	July 15
13343	The Colonial National Bank of Norfolk.	Va.	475,000	(1)	-----	-----	9885	The Virginia National Bank of Norfolk.	500,000	100,000	58,522	6,347,213	...do....	July 30

¹ New national bank did not report prior to consolidation.

TABLE No. 6.—*Capital stock, surplus, undivided profits, and aggregate resources of banks consolidated under act of November 7, 1918, as amended February 25, 1927, for the year ended October 31, 1929, as shown by their last reports prior to consolidation—Continued*

Closing banks							Continuing banks							
Char- ter No.	Title and location	State	Capital	Surplus	Un- divided profit	Aggregate resources	Char- ter No.	Title and location	Capital	Surplus	Un- divided profit	Aggregate resources	Date of reports	Date of consoli- dation
	Guaranty Trust Co. of Newark.	N. J....	\$500,000	\$187,500	\$123,040	\$2,505,991	9912	New Jersey National Bank and Trust Co. of Newark.	\$2,650,000	\$1,000,000	\$355,080	\$28,412,208	1929 June 29	1929 Aug. 1
	Citizens State and Trust Bank, Ed- wardsville.	Ill.....	100,000	70,000	5,828	1,179,371	11039	The Edwardsville National Bank, Edwardsville.	100,000	100,000	45,751	2,972,348	...do....	Aug. 15
5083	The Vinita National Bank, Vinita.	Okla....	55,000	5,500	222	655,620	4704	The First National Bank of Vinita.	60,000	12,000	5,190	1,191,702	...do....	Aug. 17
	American Bank and Trust Co., Phila- delphia.	Pa.....	500,000	600,000	187,288	5,994,263	723	The Central Na- tional Bank of Philadelphia.	1,500,000	5,000,000	1,003,689	40,706,135	...do....	Aug. 23
891	The National Park Bank of New York.	N. Y....	15,000,000	20,090,000	4,500,805	265,653,302	2370	The Chase National Bank of the City of New York.	80,000,000	61,000,000	20,846,265	1,106,810,203	...do....	Aug. 24
12082	The American Na- tional Bank of Still- water.	Okla....	50,000	10,000	863	769,241	5206	The First National Bank of Stillwater.	75,000	15,000	1,830	1,003,722	...do....	Aug. 29
2525	The Third National Bank of Pittsfield.	Mass....	125,000	125,000	154,516	1,846,205	1260	The Pittsfield Na- tional Bank & Trust Co., Pitts- field.	300,000	300,000	121,512	5,254,169	...do....	Aug. 31
13027	The Claremont Na- tional Bank of New York.	N. Y....	750,000	148,397	-----	4,629,276	13260	The Lefcourt Nor- mandie National Bank of New York.	2,000,000	1,000,000	424,561	15,761,758	...do....	Do.
	Merchants Trust and Savings Bank, Bat- tle Creek.	Mich..	250,000	125,000	87,540	4,481,017	7589	The Old National Bank and Trust Co. of Battle Creek.	500,000	700,000	23,161	13,099,542	...do....	Do.
5137	The Merchants Na- tional Bank and Trust Co. of El- mira.	N. Y....	250,000	250,000	79,312	4,752,225	149	The Second National Bank of Elmira.	400,000	600,000	503,301	12,625,824	...do....	Sept. 14
4125	The Union National Bank of Muskegon.	Mich..	400,000	200,000	175,631	4,685,336	4398	The Hackley Nation- al Bank of Muske- gon.	400,000	400,000	329,454	7,974,237	...do....	Sept. 17

	Des Moines Savings Bank & Trust Co., Des Moines.	Iowa...	400,000	150,000	159,644	7,176,536	2307	{The Iowa National Bank of Des Moines.}	1,200,000	800,000	109,405	19,080,483	...do....	Sept. 20
2583	The Des Moines National Bank, Des Moines.	Iowa...	1,000,000	200,000	126,260	16,519,828								
1802	Manufacturers National Bank and Trust Co. of Racine.	Wis....	300,000	200,000	143,815	7,817,874	457	{The First National Bank of Racine.}	500,000	500,000	459,338	9,872,161	...do....	Sept. 27
	The Yonkers Trust Co., Yonkers.	N. Y....	500,000	250,000	53,292	11,970,743	653	{The First National Bank of Yonkers.}	600,000	500,000	278,489	15,409,053	...do....	Sept. 30
13239	The Bryn Mawr-Nepperhan National Bank of Yonkers.	N. Y....	100,000	50,000	687	522,295								
2435	The Chapin National Bank of Springfield.	Mass....	500,000	500,000	110,410	9,493,291	4907	{The Springfield National Bank, Springfield.}	1,000,000	1,000,000	479,571	16,844,442	Oct. 4	Oct. 11
	Ridgewood Trust Co.	N. J....	150,000	75,000	44,021	3,494,710	5205	{The First National Bank of Ridgewood.}	100,000	200,000	96,764	4,082,972	...do....	Oct. 14
296	Second National Bank and Trust Co. of Oswego.	N. Y....	150,000	150,000	188,362	3,850,962	255	{The First National Bank of Oswego.}	200,000	125,000	61,275	3,017,466	...do....	Oct. 15
10955	The North Brookfield National Bank, North Brookfield.	Mass....	50,000	12,500	13,278	713,855	7595	{Worcester County National Bank of Worcester.}	1,500,000	1,500,000	473,543	34,478,723	...do....	Oct. 21
10165	The Second National Bank of Barre.	Mass....	25,000	25,000	10,920	435,205								
4229	The Seattle National Bank, Seattle.	Wash....	2,000,000	500,000	462,695	30,242,808	11280	{The Dexter Horton National Bank of Seattle.}	3,000,000	1,500,000	886,725	45,008,701	...do....	Oct. 31
2783	The First National Bank, of Seattle.	Wash....	1,000,000	250,000	240,278	19,828,715								
	35 State banks.....		43,055,000	20,897,873	22,201,223	841,146,433		(76 national banks) ..	407,975,925	374,930,300	442,515	6,833,430,951		
	50 national banks.....		37,359,600	32,664,697	10,072,492	591,810,186								

TABLE NO. 7.—*National banks consolidated under act of November 7, 1918, their capital, surplus, undivided profits, and aggregate resources, year ended October 31, 1929*

Consolidation No.	Character No.	Title and location of bank	State	Date of consolidation	Capital	Surplus	Undivided profits	Aggregate resources
257	9430	The Springs-First National Bank of Cambridge Springs.	Pa.....	1928 Dec. 15	\$100,000	\$50,000	\$35,000	\$2,114,705
258	5046	The Riggs National Bank of Washington.	D. C.....	do.....	3,000,000	2,750,000	580,415	57,974,981
260	10630	The First National Bank of Rocky Mount.	N. C.....	Dec. 31	262,500	100,000	37,500	4,010,494
261	11344	Fidelity National Bank and Trust Company of Kansas City.	Mo.....	do.....	3,000,000	950,000	-----	51,827,438
266	916	The Champaign National Bank of Urbana.	Ohio....	1929 Jan. 17	300,000	200,000	150,810	2,460,572
268	2370	The Chase National Bank of the City of New York.	N. Y....	Jan. 26	61,000,000	61,000,000	19,067,309	1,021,111,899
269	238	The First National Bank and Trust Company of Springfield.	Ohio....	Feb. 1	1,000,000	600,000	119,326	13,236,132
271	253	First Milton National Bank, Milton.	Pa.....	Feb. 2	300,000	300,000	40,305	2,900,173
273	5179	The Frost National Bank of San Antonio.	Tex....	Feb. 16	1,200,000	800,000	467,635	23,339,541
275	3857	United States National Bank of McMinnville.	Oreg....	Feb. 19	125,000	75,000	21,177	2,306,195
276	4375	The National Bank of Commerce of Seattle.	Wash....	Feb. 23	2,500,000	1,600,000	554,807	32,875,410
280	906	First National Bank and Trust Company of Lexington.	Ky.....	Mar. 2	1,000,000	800,000	342,702	14,008,044
281	205	The First National Bank of Saint Paul.	Minn....	Mar. 23	5,000,000	4,000,000	1,570,521	110,176,562
284	658	The Nassau National Bank of Brooklyn in New York.	N. Y....	Mar. 30	1,700,000	1,700,000	700,410	28,785,398
285	3236	The Charleston National Bank, Charleston. ¹	W. Va....	do.....	1,000,000	1,000,000	302,987	17,972,743
287	9748	American National Bank of Jamestown.	N. Y....	Apr. 13	300,000	300,000	19,552	6,608,497
288	3626	First and American National Bank of Duluth.	Minn....	Apr. 18	3,000,000	2,000,000	2,002,120	38,674,180
290	11693	Citizens Security National Bank of Everett.	Wash....	Apr. 20	200,000	20,000	5,436	3,340,054
291	12154	The Skagit National Bank of Mount Vernon.	do.....	May 4	100,000	20,000	-----	1,644,508
292	13193	The Bank of America National Association, New York.	N. Y....	May 20	34,340,925	35,500,000	3,088,046	339,503,307
294	5171	The First National Bank and Trust Company of Tulsa.	Okla....	June 22	2,500,000	1,000,000	378,494	42,603,303
295	5252	The First National Bank of Miami.	do.....	June 24	250,000	50,000	67,847	4,610,375
296	13193	The Bank of America National Association, New York.	N. Y....	June 27	35,775,300	35,500,000	5,657,283	369,148,058
297	2570	First National Bank of Grand Forks.	N. Dak..	June 28	400,000	100,000	53,654	7,099,379
298	11817	The Colonial-American National Bank of Roanoke.	Va.....	June 29	1,000,000	500,000	102,790	8,673,202
303	1934	The Nokomis National Bank, Nokomis.	Ill.....	July 2	75,000	25,000	633	1,147,551
305	4012	The First National Bank of Cartersville.	Ga.....	July 5	200,000	50,000	22,055	2,079,394
306	5550	Bishop First National Bank of Honolulu. ²	do.....	July 6	3,150,000	1,880,000	438,364	41,115,475

¹ Also includes a State bank.² Also includes 2 Territorial banks.

TABLE NO. 7.—*National banks consolidated under act of November 7, 1918, their capital, surplus, undivided profits, and aggregate resources, year ended October 31, 1929—Continued*

Consolidation No.	Charter No.	Title and location of bank	State	Date of consolidation	Capital	Surplus	Undivided profits	Aggregate resources
307	13331	The First National Trust and Savings Bank of Spokane.	Wash...	1929 July 9	\$500,000	\$50,000	\$14,119	\$5,355,564
308	3604	Commercial National Bank and Trust Company of Philadelphia.	Pa.....	July 13	2,000,000	2,000,000	793,711	31,270,562
309	5885	The First National Bank of Granville at Oxford.	N. C....	July 15	200,000	200,000	52,376	3,556,997
310	9885	The Virginia National Bank of Norfolk.	Va.....	July 30	600,000	200,000	712,342	6,627,149
313	4704	The First National Bank of Vinita.	Okla....	Aug. 17	80,000	20,000	-----	1,755,845
315	2370	The Chase National Bank of the City of New York.	N. Y....	Aug. 24	105,000,000	105,000,000	31,937,500	1,289,464,221
316	5206	The American-First National Bank of Stillwater.	Okla....	Aug. 29	125,000	25,000	6,942	1,594,960
317	1260	The Pittsfield-Third National Bank and Trust Company.	Mass....	Aug. 31	450,000	450,000	283,270	6,546,389
318	13260	The Lefcourt National Bank and Trust Co. of New York.	N. Y....	....do....	2,857,200	1,000,000	564,955	19,635,817
320	149	First National Bank and Trust Company of Elmira.	....do....	Sept. 14	1,237,500	1,237,500	313,140	18,182,708
321	4398	The Hackley Union National Bank of Muskegon.	Mich....	Sept. 17	600,000	600,000	735,390	11,797,320
322	2307	Iowa-Des Moines National Bank and Trust Company, Des Moines. ¹	Iowa....	Sept. 20	2,000,000	1,000,000	531,971	42,475,001
323	457	First National Bank and Trust Company of Racine.	Wis.....	Sept. 27	1,000,000	700,000	380,463	17,536,745
324	653	The First National Bank and Trust Company of Yonkers. ¹	N. Y....	Sept. 30	1,000,000	1,000,000	613,792	28,431,980
325	4907	The Springfield Chapin National Bank and Trust Company, Springfield.	Mass....	Oct. 11	1,500,000	1,500,000	428,071	26,601,504
327	255	First and Second National Bank and Trust Company of Oswego.	N. Y....	Oct. 15	400,000	300,000	226,156	7,097,077
328	7595	Worcester County National Bank of Worcester.	Mass....	Oct. 21	1,535,650	1,500,000	501,142	36,718,544
329	11280	First Seattle Dexter Horton National Bank, Seattle.	Wash...	Oct. 31	8,000,000	1,600,000	400,000	103,700,278
Total (46 banks)....					291,864,075	270,652,000	74,322,518	3,909,696,231

¹ Also includes a State bank.

TABLE NO. 8.—State banks and national banks consolidated under act of February 25, 1927, their consolidated capital, surplus, undivided profits, and aggregate resources, year ended October 31, 1929

Con- solidation No.	Title and location of State bank	Charter No. of national bank	Title and location of national bank	State	Date of consoli- dation	Capital	Surplus	Undivided profits	Aggregate resources	Increase in authorized capital
254	Oxford Bank and Trust Company, Philadelphia. ¹	542	Corn Exchange National Bank and Trust Company, Philadelphia.	Pa....	1928 Nov. 1	\$3,033,333	\$8,000,000	\$800,613	\$95,780,946	\$333,333
255	Peoples State Bank of Sullivan.....	5392	The National Bank of Sullivan.....	Ind....	Nov. 19	150,000	50,000	25,000	3,212,584	-----
256	Second Ward Savings Bank of Milwaukee. ²	64	First Wisconsin National Bank of Milwaukee.	Wis....	Dec. 15	9,000,000	5,000,000	1,991,979	177,261,961	3,000,000
259	Cobbs Creek Title and Trust Company of Philadelphia.	13180	City National Bank & Trust Company of Philadelphia.	Pa....	Dec. 28	1,125,000	1,000,000	186,810	9,783,958	125,000
262	First Trust and Savings Bank of La Porte.	377	The First National Bank of La Porte..	Ind....	Dec. 31	300,000	200,000	100,000	5,656,564	50,000
263	The Exchange Trust Company, Little Rock.	3300	The Exchange National Bank of Little Rock.	Ark....	do.....	400,000	100,000	197,432	6,936,679	100,000
264	The Citizens Trust Company, Allentown.	6645	The Merchants National Bank of Allentown.	Pa....	1929 Jan. 7	1,000,000	2,000,000	361,808	13,000,819	600,000
265	The State Savings Bank of Lapeer....	1731	The First National Bank of Lapeer....	Mich...	Jan. 15	120,000	120,000	27,858	2,375,429	45,000
267	The Frackelton State Bank of Petersburg.	3043	The First National Bank of Petersburg.	Ill....	Jan. 23	200,000	20,000	750	1,374,678	100,000
270	The Chattanooga Savings Bank and Trust Company.	1606	The First National Bank of Chattanooga.	Tenn...	Feb. 2	2,500,000	1,500,000	821,166	31,068,680	1,250,000
272	Rawson State Bank, Chicago.....	8	The First National Bank of Chicago....	Ill....	Feb. 11	24,000,000	20,000,000	5,323,587	445,033,926	4,000,000
274	Lincoln Trust Company of New Jersey.	374	The First National Bank of Jersey City.	N. J....	Feb. 18	1,600,000	1,600,000	200,000	26,633,580	600,000
277	The Hamilton Trust & Savings Bank of Chattanooga. ³	7848	The Hamilton National Bank of Chattanooga.	Tenn...	Feb. 26	2,000,000	1,000,000	442,914	24,371,598	500,000
278	Griswold-First State Bank, Detroit ⁴ .	8703	The National Bank of Commerce of Detroit.	Mich...	Feb. 28	5,000,000	6,000,000	1,077,296	108,669,131	2,500,800
279	The American Exchange Bank, Portland.	12557	Portland National Bank, Portland....	Ore....	do.....	400,000	80,000	26,558	6,267,299	200,000
282	Liberty Central Trust Company, St. Louis.	170	First National Bank in St. Louis.....	Mo....	Mar. 23	11,000,000	5,000,000	4,287,868	192,413,897	1,000,000
283	Security Trust & Savings Bank, Los Angeles. ⁵	2491	Los Angeles-First National Trust & Savings Bank, Los Angeles.	Calif...	Mar. 30	30,000,000	15,000,000	8,733,500	619,131,186	16,250,000
285	Union Trust Company, Charleston ⁶ ..	3236	The Charleston National Bank, Charleston.	W. Va...	do.....	1,000,000	1,000,000	302,987	17,972,743	375,000
286	The Peoples State Bank of Richmond.	11723	The First National Bank of Richmond.	Kans....	do.....	25,000	5,000	-----	327,198	-----
289	Marathon County Bank, Wausau.....	4744	American National Bank of Wausau....	Wis....	Apr. 20	600,000	300,000	187,348	7,826,014	200,000
293	The Boone County Bank of Madison..	6510	The Madison National Bank, Madison..	W. Va...	May 31	100,000	150,000	10,000	1,461,549	-----
299	The Commercial Trust and Savings Bank of Joliet.	512	The First National Bank of Joliet.....	Ill....	June 29	1,040,000	250,000	250,000	20,980,904	40,000
300	The Farmers' Loan State Bank, New York.	1461	The National City Bank of New York.	N. Y....	do.....	110,000,000	100,000,000	25,260,406	1,669,890,689	10,000,000

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301	Peter State Bank, Chicago.....	4605	The National Bank of the Republic of Chicago.	Ill.....	July 1	10,000,000	2,000,000	1,000,000	189,415,263	3,000,000
302	The Northampton Trust Company of Easton.	1171	The First National Bank of Easton....	Pa.....	do.....	600,000	600,000	430,129	7,874,915	200,000
304	The Bank of Reedy.....	10285	The First National Bank of Reedy....	W. Va.	July 3	35,000	35,000	-----	432,784	10,000
306	The First American Savings Bank, Limited, Honolulu.	65550	The First National Bank of Hawaii, at Honolulu.	}	July 6	3,150,000	1,880,000	438,364	41,115,475	2,550,000
	The Bank of Bishop and Company, Limited, Honolulu. ⁷									
311	Guaranty Trust Company of Newark.	9912	New Jersey National Bank and Trust Company of Newark.	N. J....	Aug. 1	2,800,000	1,000,000	597,011	30,233,803	150,000
312	Citizens State and Trust Bank, Edwardsville.	11039	The Edwardsville National Bank, Edwardsville.	Ill.....	Aug. 15	200,000	100,000	-----	3,964,245	100,000
314	American Bank and Trust Company, Philadelphia. ⁸	723	The Central National Bank of Philadelphia.	Pa.....	Aug. 23	1,700,000	5,900,000	1,286,995	44,589,631	200,000
319	Merchants Trust and Savings Bank, Battle Creek. ⁹	7589	The Old National Bank and Trust Company of Battle Creek.	Mich.	Aug. 31	1,000,000	1,000,000	164,814	18,197,516	500,000
322	Des Moines Savings Bank & Trust Company, Des Moines. ⁴	2307	The Iowa National Bank of Des Moines.	Iowa...	Sept. 20	2,000,000	1,000,000	531,971	42,475,001	¹¹ 200,000
324	The Yonkers Trust Company, Yonkers. ^{6 10}	653	The First National Bank of Yonkers..	N. Y....	Sept. 30	1,000,000	1,000,000	613,792	28,431,980	300,000
326	Ridgewood Trust Company.....	5205	The First National Bank of Ridgewood.	N. J....	Oct. 14	400,000	400,000	301,445	7,573,009	300,000
						Total (35 State banks with 34 national banks).		-----	-----	-----
						227,478,333	183,290,000	55,980,401	3,901,735,634	48,578,333 ¹¹ 200,000 48,378,333

¹ With 4 branches in Philadelphia.² With 2 branches in Milwaukee.³ With 3 branches in Chattanooga.⁴ With 16 branches in Detroit.⁵ With 48 branches in the State of California.⁶ This consolidation also includes a national bank.⁷ With 5 branches in the Territory of Hawaii, 1 at Waialua in the city of Honolulu, 1 at Hilo, Co. of Hawaii, 1 at Kealahakua, Co. of Hawaii, 1 at Waimea, Co. of Kauai, and 1 at Lanai, Co. of Maui.⁸ With 1 branch in Philadelphia.⁹ With 1 branch in Battle Creek.¹⁰ With 2 branches in Yonkers.¹¹ Decrease in capital.

TABLE NO. 9.—*Number and capital of State banks converted into national banking associations in each State and Territory from 1863 to October 31, 1929*

State or Territory	Number of banks	Capital	State or Territory	Number of banks	Capital
Maine.....	34	\$4,605,000	Ohio.....	24	\$2,890,000
New Hampshire.....	28	2,595,000	Indiana.....	27	1,908,900
Vermont.....	22	2,029,990	Illinois.....	41	5,630,000
Massachusetts.....	190	72,691,200	Michigan.....	26	3,020,000
Rhode Island.....	52	16,717,550	Wisconsin.....	36	3,620,000
Connecticut.....	65	18,932,770	Minnesota.....	113	7,471,000
New England States.....	391	117,571,510	Iowa.....	43	2,135,000
New York.....	240	125,231,291	Missouri.....	49	17,601,800
New Jersey.....	50	9,820,450	Middle Western States.....	359	44,325,809
Pennsylvania.....	121	33,534,005	North Dakota.....	83	2,735,000
Delaware.....	6	585,010	South Dakota.....	49	1,675,000
Maryland.....	36	10,249,372	Nebraska.....	82	4,090,000
District of Columbia.....	6	1,060,000	Kansas.....	83	4,182,000
Eastern States.....	459	180,500,218	Montana.....	37	1,485,000
Virginia.....	67	5,937,100	Wyoming.....	9	320,000
West Virginia.....	33	2,208,900	Colorado.....	35	2,755,000
North Carolina.....	38	3,661,600	New Mexico.....	7	406,000
South Carolina.....	48	4,512,060	Oklahoma.....	191	7,870,000
Georgia.....	29	5,937,060	Western States.....	576	25,512,000
Florida.....	21	2,165,000	Washington.....	67	6,500,000
Alabama.....	32	3,860,000	Oregon.....	30	1,951,000
Mississippi.....	17	1,415,000	California.....	113	45,272,800
Louisiana.....	12	3,575,000	Idaho.....	26	1,080,000
Texas.....	140	10,042,500	Nevada.....	1	50,000
Arkansas.....	41	2,507,500	Arizona.....	5	300,000
Kentucky.....	43	6,006,900	Pacific States.....	242	54,953,800
Tennessee.....	50	8,015,000	United States.....	2,593	482,706,228
Southern States.....	571	59,842,900			

TABLE NO. 10.—*Conversions of State banks and primary organizations as national banks from March 14, 1900, to October 31, 1929*

Classification	Conversions of State banks		Reorganizations from State and private banks and national banks		Primary organizations		Total	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
Capital less than \$50,000.....	884	\$23,538,300	1,150	\$30,467,000	2,635	\$67,955,500	4,669	\$121,960,800
Capital \$50,000 or over.....	795	179,947,800	731	115,620,000	1,931	286,715,000	3,457	582,282,800
Total.....	1,679	203,486,100	1,881	146,087,000	4,566	354,670,500	8,126	704,243,600

TABLE NO. 11.—*Number of national banks increasing their capital, together with the amount of increase monthly for years ended October 31, since 1924*

Months	1925		1926		1927		1928		1929	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital	Number	Capital
Nov.....	8	\$590,000	9	\$1,255,000	6	\$170,000	9	\$18,655,000	6	\$958,333
Dec.....	13	3,287,500	24	4,850,000	20	3,640,000	23	16,780,000	21	8,248,000
Jan.....	21	2,000,000	31	6,030,000	35	4,032,500	41	6,760,000	34	11,288,000
Feb.....	19	14,687,500	28	6,081,250	22	29,900,000	26	4,715,000	42	32,875,000
Mar.....	18	2,950,000	17	4,120,000	22	11,505,000	28	15,170,000	33	22,662,500
Apr.....	22	7,220,000	25	18,096,000	23	2,820,000	31	23,297,500	34	5,461,000
May.....	12	1,465,000	11	1,485,000	15	4,575,000	12	1,250,000	24	15,922,592
June.....	22	3,570,000	15	1,918,750	21	6,913,710	26	19,335,000	37	19,707,590
July.....	26	2,185,000	28	3,057,500	35	5,775,000	25	14,345,000	28	36,632,500
Aug.....	13	2,160,000	8	1,360,000	17	2,163,000	12	1,910,000	27	14,877,200
Sept.....	14	2,240,000	7	435,000	11	12,950,000	16	5,635,000	14	2,602,500
Oct.....	15	1,055,000	7	787,500	11	1,740,000	19	3,700,000	35	10,555,000
Total...	¹ 203	¹ 43,410,000	² 210	² 49,440,000	³ 238	³ 86,184,210	⁴ 268	⁴ 131,552,500	⁵ 335	⁵ 181,730,125

¹ Of these cases, 85 were effected wholly or in part by stock dividends aggregating \$7,680,300.² Of these cases, 67 were effected wholly or in part by stock dividends aggregating \$8,846,400.³ Of these cases, 73 were effected wholly or in part by stock dividends aggregating \$6,776,350.⁴ Of these cases, 77 were effected wholly or in part by stock dividends aggregating \$16,809,000.⁵ Of these cases, 80 were effected wholly or in part by stock dividends aggregating \$20,793,750.TABLE NO. 12.—*Number and authorized capital of national banks chartered and the number and capital stock of banks closed in each year ended October 31, since 1913, with the yearly increase or decrease*

Year	Chartered		Closed						Net yearly increase (exclusive of existing banks increasing their capital)		Net yearly decrease (exclusive of existing banks decreasing their capital)	
			Consolidated under act Nov. 7, 1918		In voluntary liquidation		Insolvent					
	No.	Capital	No.	Loss to capital	No.	Capital	No.	Capital	No.	Capital	No.	Capital
1914	195	\$18,675,000	---	---	113	\$26,487,000	21	\$1,810,000	61	---	---	\$9,622,000
1915	144	9,689,500	---	---	82	13,795,000	14	1,830,000	48	---	---	5,935,500
1916	122	6,630,000	---	---	135	14,828,000	13	805,000	---	---	26	9,093,000
1917	176	11,590,000	---	---	107	14,367,500	7	1,230,000	62	---	---	4,007,500
1918	164	13,400,000	---	---	68	16,165,000	2	250,000	94	---	---	3,015,000
1919	245	21,780,000	26	\$3,220,000	83	16,380,000	1	25,000	135	\$2,155,000	---	---
1920	361	31,077,500	15	1,650,000	84	14,730,000	5	205,000	257	14,492,500	---	---
1921	169	20,005,000	24	1,850,000	93	37,075,000	34	1,870,000	18	---	---	19,790,000
1922	232	24,890,800	21	3,275,000	103	18,910,000	31	2,015,000	77	690,800	---	---
1923	190	50,522,500	19	2,575,000	121	39,290,000	53	3,405,000	---	---	---	3,14,747,500
1924	135	21,375,000	16	1,255,000	155	40,745,000	138	9,635,000	---	---	174	30,260,000
1925	251	26,040,000	15	1,660,000	123	14,467,500	98	6,420,000	15	3,492,500	---	---
1926	160	29,705,000	30	14,455,010	153	28,668,300	91	5,412,500	---	---	114	8,820,810
1927	135	43,570,000	25	3,407,000	165	37,495,000	135	8,257,000	---	---	176	4,439,000
1928	113	26,160,000	27	1,857,500	156	27,381,000	61	4,135,000	---	---	125	11,743,500
1929	141	38,195,000	50	4,780,075	221	98,267,500	79	6,575,000	---	---	201	70,707,575

¹ Amount of capital stock reductions incident to consolidations.² Includes 2 banks with an aggregate capital of \$85,000 restored to solvency. Also includes 6 banks with an aggregate capital of \$635,000 which had been placed in voluntary liquidation by their shareholders prior to Nov. 1, 1928.³ There was a decrease of 201 banks, considering the 2 banks restored to solvency and the 6 banks which were in voluntary liquidation.

TABLE NO. 13.—*Total number of national banks organized, consolidated under act of November 7, 1918, insolvent, in voluntary liquidation, and in existence on October 31, 1929*

States, Territories, etc.	Organ- ized	Consoli- dated under act Nov. 7, 1918	Insol- vent	In liqui- dation	In exist- ence
Maine.....	113	1		59	53
New Hampshire.....	74	1	4	13	56
Vermont.....	77	1	7	23	46
Massachusetts.....	355	12	16	174	153
Rhode Island.....	65	2	2	51	10
Connecticut.....	119	4	6	47	62
Total New England States.....	803	21	35	367	380
New York.....	947	40	52	294	561
New Jersey.....	382	12	10	59	301
Pennsylvania.....	1,154	26	55	215	858
Delaware.....	30		1	12	17
Maryland.....	128	1	2	43	82
District of Columbia.....	30	4	4	10	12
Total Eastern States.....	2,671	83	124	633	1,831
Virginia.....	236	12	8	54	162
West Virginia.....	164	4	9	34	117
North Carolina.....	130	4	18	42	66
South Carolina.....	113	5	22	34	52
Georgia.....	170	5	23	63	79
Florida.....	121	1	29	32	59
Alabama.....	164		15	42	107
Mississippi.....	69	1	4	29	35
Louisiana.....	86	2	8	42	34
Texas.....	1,058	12	70	353	623
Arkansas.....	125	1	15	35	74
Kentucky.....	232	7	6	81	138
Tennessee.....	195	5	11	80	99
Total Southern States.....	2,863	59	238	921	1,645
Ohio.....	637	19	40	258	320
Indiana.....	403	7	28	145	223
Illinois.....	717	5	39	189	484
Michigan.....	268	3	18	117	130
Wisconsin.....	242	5	14	66	157
Minnesota.....	457	5	68	114	270
Iowa.....	504	4	98	143	259
Missouri.....	276	8	18	119	131
Total Middle Western States.....	3,504	56	323	1,151	1,974
North Dakota.....	249	2	68	54	125
South Dakota.....	206	1	62	51	92
Nebraska.....	361	1	50	151	159
Kansas.....	436	4	49	135	248
Montana.....	190	2	63	57	68
Wyoming.....	57		12	20	25
Colorado.....	205	3	29	53	120
New Mexico.....	78		24	26	28
Oklahoma.....	718	7	57	352	302
Total Western States.....	2,500	20	414	899	1,167
Washington.....	209	13	32	58	106
Oregon.....	139	1	14	30	94
California.....	497	12	25	244	216
Idaho.....	108		27	38	43
Utah.....	38	2	4	12	20
Nevada.....	16		2	4	10
Arizona.....	30		3	12	15
Total Pacific States.....	1,037	28	107	398	504
Alaska.....	5			1	4
The Territory of Hawaii.....	6	1		4	1
Porto Rico.....	1			1	
Total Alaska and insular possessions.....	12	1		6	5
Total United States, Alaska, and insular pos- sessions.....	13,390	268	1,241	4,375	7,506

TABLE NO. 14.—*Changes of corporate title of national banks, year ended October 31, 1929*

Char- ter No.	Title and location	Date
10112	American Exchange National Bank of Greensboro, N. C., to "American National Bank and Trust Company of Greensboro"	1928
12351	United States National Bank of Kenosha, Wisconsin, to "United States National Bank Trust Company of Kenosha"	Nov. 1
8704	The First National Bank of Beverly, N. J., to "First National Bank and Trust Company of Beverly"	Do.
7668	The City National Bank of Corpus Christi, Texas, to "The City National Bank and Trust Company of Corpus Christi"	Nov. 15
12418	The Brotherhoods Co-Operative National Bank of Spokane, Washington, to "City National Bank of Spokane"	Nov. 20
13241	The Needham National Bank for Savings and Trusts, Needham, Mass., to "Needham National Bank"	Dec. 1
2340	The First National Bank of Milford, Delaware, to "The First National Bank and Trust Company of Milford"	Dec. 28
		Dec. 31
12876	The Peoples National Bank of Irvington, New Jersey, to "The Peoples National Bank & Trust Company of Irvington"	1929
11082	The Peoples National Bank of Hamtramck, Michigan, to "The First National Bank of Hamtramck"	Jan. 9
2899	The Penn National Bank of Reading, Pa., to "Penn National Bank and Trust Company of Reading"	Jan. 11
2900	The Farmers National Bank of Boyertown, Pa., to "The Farmers National Bank and Trust Company of Boyertown"	Jan. 12
5876	The First National Bank of Chicago Heights, Illinois, to "The First National Bank and Trust Company of Chicago Heights"	Do.
9343	The American National Bank of Danville, Virginia, to "American National Bank & Trust Company of Danville"	Do.
13253	The Ashland-69th National Bank of Chicago, Illinois, to "The South Ashland National Bank of Chicago"	Do.
7011	The First National Bank of Plainfield, Indiana, to "The First National Bank and Trust Company of Plainfield"	Do.
13185	The Pelham National Bank and Trust Company of Philadelphia, Pa., to "Tulpehocken National Bank and Trust Company of Philadelphia"	Jan. 15
4425	The Joplin National Bank, Joplin, Missouri, to "The Joplin National Bank and Trust Company"	Do.
5594	The Commercial National Bank of St. Joseph, Michigan, to "The Commercial National Bank and Trust Company of St. Joseph"	Jan. 17
5216	The First National Bank of Schuylkill Haven, Pa., to "The First National Bank and Trust Company of Schuylkill Haven"	Jan. 18
13045	The Seward National Bank of New York, N. Y., to "The Seward National Bank and Trust Company of New York"	Jan. 19
12609	First National Bank of Glen Rock, N. J., to "Glen Rock National Bank"	Jan. 21
3755	The Central National Bank of Attica, Indiana, to "The Central National Bank and Trust Company of Attica"	Jan. 22
12922	National Exchange Bank in St. Paul, Minn., to "The Empire National Bank of St. Paul"	Jan. 25
6531	The Citizens National Bank of Lehigh, Pa., to "Citizens National Bank and Trust Company of Lehigh"	Jan. 31
9305	The City National Bank of Gloversville, N. Y., to "City National Bank and Trust Company of Gloversville"	Feb. 1
13187	The National Bank for Savings in Los Angeles, Calif., to "The Western National Bank in Los Angeles"	Feb. 5
5578	The Monroe County National Bank of East Stroudsburg, Pa., to "Monroe County National Bank and Trust Company of East Stroudsburg"	Feb. 11
8131	The Wernersville National Bank, Wernersville, Pa., to "The Wernersville National Bank and Trust Company"	Feb. 15
8079	The Farmers National Bank of Fort Gibson, Oklahoma, to "First National Bank in Fort Gibson"	Feb. 18
8191	The First National Bank of Roscoe, N. Y., to "The First National Bank & Trust Company of Roscoe"	Mar. 19
546	The National Bank of Germantown, Philadelphia, Pa., to "National Bank of Germantown and Trust Company, Philadelphia"	Mar. 20
11668	The Security National Bank of Faribault, Minn., to "The Security National Bank and Trust Company of Faribault"	Mar. 21
5832	The Citizens' National Bank of Waynesboro, Pa., to "Citizens National Bank and Trust Company of Waynesboro"	Mar. 22
8847	The First National Bank of Griffin Corners, Fleischmanns, N. Y., to "The First National Bank of Fleischmanns"	Apr. 1
13235	The Hyde Park National Bank of Chicago, Ill., to "The Hyde Park-Kenwood National Bank of Chicago"	Apr. 8
2714	The First National Bank of Ann Arbor, Mich., to "The First National Bank and Trust Company of Ann Arbor"	Apr. 19
667	The First National Bank of Mount Joy, Pa., to "The First National Bank and Trust Company of Mount Joy"	Apr. 20
5497	The First National Bank of Brockwayville, Pa., to "The First National Bank of Brockway"	Apr. 23
10245	The First National Bank of Bradentown, Florida, to "The First National Bank of Bradenton"	Apr. 24
11025	The First National Bank of Sherman, Calif., to "West Hollywood First National Bank" to conform to change in name of the district in which the bank is located	Apr. 25
		Apr. 29

TABLE No. 14.—*Changes of corporate title of national banks, year ended October 31, 1929—Continued*

Char- ter No.	Title and location	Date
13141	The Roslyn National Bank, Roslyn, Pa., removed from Roslyn, Montgomery County, to Glenside, Montgomery County, and title changed to "The Keswick National Bank of Glenside"	1929 Apr. 29
3393	The Minnehaha National Bank of Sioux Falls, S. Dak., to "The First National Bank and Trust Company in Sioux Falls"	May 1
8249	The Citizens National Bank of Higgins, Texas, to "First National Bank in Higgins"	Do.
12014	The City National Bank of Hackensack, N. J., to "The City National Bank and Trust Company of Hackensack"	May 6
11909	The Palisades Park National Bank, Palisades Park, N. J., to "The Palisades Park National Bank & Trust Company"	May 15
13016	Brotherhood National Bank of San Francisco, Calif., to "City National Bank of San Francisco"	Do.
6587	The First National Bank of Huntington, New York, to "First National Bank and Trust Company of Huntington"	May 16
1249	The First National Bank of New Canaan, Conn., to "The First National Bank & Trust Company of New Canaan"	May 17
12613	Brotherhood Co-Operative National Bank of Portland, Oregon, to "Brotherhood National Bank of Portland"	June 4
11873	The California National Bank of Long Beach, Calif., to "California First National Bank of Long Beach"	June 10
12055	The Public National Bank of Houston, Texas, to "The Public National Bank & Trust Company of Houston"	June 13
11655	The Richmond Hill National Bank of New York, N. Y., to "The Richmond National Bank of New York"	June 15
1743	The National Security Bank of Philadelphia, Pa., to "The National Security Bank and Trust Company of Philadelphia"	June 22
7038	The Farmers and Merchants National Bank of Reno, Nevada, to "First National Bank in Reno"	June 24
1380	The Merchants National Bank of Poughkeepsie, New York, to "Merchants National Bank & Trust Company of Poughkeepsie"	July 1
7958	The First National Bank of West Minneapolis, Minn., to "First National Bank of Hopkins," to conform to change in name of place in which the bank is located	Do.
12518	Security National Bank of West Minneapolis, Minn., to "Security National Bank of Hopkins," to conform to change in name of place in which the bank is located	Do.
12857	New First National Bank in Lemmon, S. Dak., to "First National Bank in Lemmon"	Do.
3598	The First National Bank of West Newton, Newton, Mass., to "First National Bank of Newton"	July 15
11931	The Farmers National Bank of Arlington, Texas, to "The First National Bank of Arlington"	Do.
1178	The Citizens National Bank of Fulton, N. Y., to "Citizens National Bank and Trust Company of Fulton"	July 22
1392	The Oneida National Bank of Utica, N. Y., to "The Oneida National Bank and Trust Company of Utica"	Aug. 1
3069	The Whitney-Central National Bank of New Orleans, La., to "Whitney National Bank of New Orleans"	Aug. 2
12771	Labor National Bank of Newark, N. J., to "Union National Bank in Newark"	Do.
3491	The Northwestern National Bank of Philadelphia, Pa., to "The Northwestern National Bank and Trust Company of Philadelphia"	Aug. 3
2468	The Briggs National Bank of Clyde, N. Y., to "The Briggs National Bank & Trust Company of Clyde"	Aug. 9
4495	The First National Bank of Walton, N. Y., to "The First National Bank and Trust Company of Walton"	Do.
13003	The Tioga National Bank of Philadelphia, Pa., to "The Tioga National Bank and Trust Company of Philadelphia"	Aug. 20
13215	The Point Pleasant Beach National Bank, Point Pleasant Beach, N. J., to "Point Pleasant Beach National Bank and Trust Company"	Aug. 22
13007	The First National Bank of La Crescenta Valley at Verdugo City, Los Angeles County, Calif., to "Crescenta-Canada National Bank at Montrose," Los Angeles County, Calif.	Aug. 31
292	The First National Bank of Baldwinville, New York, to "The First National Bank and Trust Company of Baldwinville"	Aug. 31
3326	The Aberdeen National Bank, Aberdeen, South Dakota, to "Aberdeen National Bank & Trust Company"	Sept. 3
6094	The National Exchange Bank of Carthage, Carthage, N. Y., to "The National Exchange Bank & Trust Company of Carthage"	Sept. 3
1946	The Third National Bank of Scranton, Scranton, Pa., to "Third National Bank and Trust Company of Scranton"	Sept. 16
13098	The West Side National Bank of Denver, Denver, Colo., to "The National City Bank of Denver"	Sept. 16
4385	The First National Bank of Muskogee, Okla., to "The First National Bank and Trust Company of Muskogee"	Sept. 30
474	The First National Bank of Greenfield, Mass., to "First National Bank & Trust Company of Greenfield"	Oct. 1
13276	The South Oklahoma National Bank of Oklahoma City, Okla., to "Oklahoma National Bank of Oklahoma City"	Oct. 1
5077	The Nazareth National Bank, Nazareth, Pa., to "The Nazareth National Bank and Trust Company"	Oct. 23

TABLE NO. 15.—*Changes of corporate title incident to consolidations of national banks, and of State banks with national banks, year ended October 31, 1929*

Peoples State Bank of Sullivan, Ind., and The National Bank of Sullivan (5392), consolidated under the charter of the latter with title: Peoples National Bank and Trust Company of Sullivan.

The First National Bank of Cambridge Springs, Pa. (6533), and The Springs National Bank of Cambridge Springs (9430), consolidated under the charter of the latter with title: The Springs-First National Bank of Cambridge Springs.

The First National Bank of Rocky Mount, N. C. (7362), and The National Bank of Rocky Mount (10630), consolidated under the charter of the latter with title: The First National Bank of Rocky Mount.

First Trust and Savings Bank of La Porte, Ind., and The First National Bank of La Porte (377), consolidated under the charter of the latter with title: First National Bank and Trust Company of La Porte.

The Citizens Trust Company, Allentown, Pa., and The Merchants National Bank of Allentown (6645), consolidated under the charter of the latter with title: The Merchants-Citizens National Bank and Trust Company of Allentown.

The Frackelton State Bank of Petersburg, Ill., and The First National Bank of Petersburg (3043), consolidated under the charter of the latter with title: The State National Bank of Petersburg.

The Milton National Bank, Milton, Pa. (711), and The First National Bank of Milton (253), consolidated under charter of the latter with title: First Milton National Bank.

United States National Bank of McMinnville, Oreg. (9806), and The McMinnville National Bank, McMinnville (3857), consolidated under the charter of the latter with title: United States National Bank of McMinnville.

The American Exchange Bank, Portland, Oreg., and Portland National Bank, Portland (12557), consolidated under the charter of the latter with title: The American National Bank of Portland.

Phoenix National Bank and Trust Company of Lexington, Ky. (3052), and The First and City National Bank of Lexington (906), consolidated under the charter of the latter with title: First National Bank and Trust Company of Lexington.

Security Trust & Savings Bank, Los Angeles, Calif., and Los Angeles-First National Trust & Savings Bank, Los Angeles (2491), consolidated under the charter of the latter with title: Security-First National Bank of Los Angeles.

Granite National Bank of Brooklyn in New York, N. Y. (12980), and Nassau National Bank of Brooklyn (658), consolidated under the charter of the latter with title: The Nassau National Bank of Brooklyn in New York.

Peoples State Bank of Richmond, Kans., and The First National Bank of Richmond, Kans. (11728), consolidated under the charter of the latter with title: The Peoples National Bank of Richmond.

American Exchange National Bank of Duluth, Minn. (9374), and The First National Bank of Duluth (3626), consolidated under the charter of the latter with title: First and American National Bank of Duluth.

The Citizens National Bank & Trust Company of Everett, Wash. (13290), and The Security National Bank of Everett (11693), consolidated under the charter of the latter with title: Citizens Security National Bank of Everett.

The Boone County Bank of Madison, W. Va., and The Madison National Bank, Madison (6510), consolidated under the charter of the latter with title: Boone National Bank of Madison.

The Northwestern National Bank of Grand Forks, N. Dak. (11142), and The First National Bank of Grand Forks (2570), consolidated under the charter of the latter with title: First National Bank of Grand Forks.

The American National Bank of Roanoke, Va. (10532), and The Colonial National Bank of Roanoke (1817), consolidated under the charter of the latter with title: The Colonial-American National Bank of Roanoke.

The Northampton Trust Company of Easton, Pa., and The First National Bank of Easton, Pa. (1171), consolidated under the charter of the latter with title: First National Bank and Trust Company of Easton.

The First American Savings Bank, Limited, Honolulu, The Bank of Bishop and Company, Limited, Honolulu, The Army National of Schofield Barracks, Honolulu (11060), and The First National Bank of Hawaii, at Honolulu (5550), consolidated under the charter of the latter with title: Bishop First National Bank of Honolulu.

The Southwark National Bank, Philadelphia, Pa. (560), and The Manayunk-Quaker City National Bank of Philadelphia (3604), consolidated under the charter of the latter, with title: Commercial National Bank and Trust Company of Philadelphia.

The National Bank of Granville at Oxford, N. C. (8996), and The First National Bank of Oxford (5885), consolidated under the charter of the latter with title: The First National Bank of Granville at Oxford.

Citizens State and Trust Bank, Edwardsville, Ill., and The Edwardsville National Bank, Edwardsville (11039), consolidated under the charter of the latter, with title: Edwardsville National Bank and Trust Company.

The American National Bank of Stillwater, Okla. (12082), and The First National Bank of Stillwater (5206), consolidated under the charter of the latter with title: The American-First National Bank of Stillwater.

The Third National Bank of Pittsfield, Mass. (2525), and The Pittsfield National Bank & Trust Company, Pittsfield (1260), consolidated under the charter of the latter with title: The Pittsfield-Third National Bank and Trust Company.

The Claremont National Bank of New York, N. Y. (13027), and The Lefcourt Normandie National Bank of New York (13280), consolidated under the charter of the latter with title: The Lefcourt National Bank and Trust Co. of New York.

Merchants Trust and Savings Bank, Battle Creek, Mich., and The Old National Bank and Trust Company of Battle Creek (7589), consolidated under the charter of the latter with title: Old-Merchants National Bank and Trust Company of Battle Creek.

The Merchants National Bank and Trust Company of Elmira, N. Y. (5137), and The Second National Bank of Elmira (149), consolidated under the charter of the latter with title: First National Bank & Trust Company of Elmira.

The Union National Bank of Muskegon, Mich. (4125), and The Hackley National Bank of Muskegon (4398), consolidated under the charter of the latter with title: The Hackley Union National Bank of Muskegon.

Des Moines Savings Bank & Trust Company, Des Moines, Iowa, The Des Moines National Bank, Des Moines (2583), and The Iowa National Bank of Des Moines (2307), consolidated under the charter of the latter with title: Iowa-Des Moines National Bank & Trust Company, Des Moines.

Manufacturers National Bank and Trust Company of Racine, Wis. (1802), and The First National Bank of Racine (457), consolidated under the charter of the latter with title: First National Bank and Trust Company of Racine.

The Yonkers Trust Company, Yonkers, N. Y., The Bryn Mawr-Nepperhan National Bank of Yonkers (13239), and The First National Bank of Yonkers (663), consolidated under the charter of the latter with title: The First National Bank & Trust Company of Yonkers.

TABLE NO. 15.—*Changes of corporate title incident to consolidations of national banks, and of State banks with national banks, year ended October 31, 1929—Con.*

The Chapin National Bank of Springfield, Mass. (2435), and The Springfield National Bank, Springfield (4907), consolidated under the charter of the latter with title: The Springfield Chapin National Bank and Trust Company.

Ridgewood Trust Company, N. J., and The First National Bank of Ridgewood (5205), consolidated under the charter of the latter with title: First National Bank and Trust Company of Ridgewood.

Second National Bank and Trust Company of Oswego, N. Y. (296), and The First National Bank of Oswego (255), consolidated under the charter of the latter with title: First and Second National Bank and Trust Company of Oswego.

The Seattle National Bank, Seattle, Wash. (4229), The First National Bank of Seattle (2783), and The Dexter Horton National Bank of Seattle (11280), consolidated under the charter of the latter with title: First Seattle Dexter Horton National Bank.

TABLE NO. 16.—*National banks chartered during the year ended October 31, 1929*

Char- ter No.	Title	Capital
ALABAMA		
13358	Woodlawn-American National Bank of Birmingham, Birmingham.....	\$100,000
13359	Leeds-American National Bank of Leeds, Leeds.....	50,000
	Total (2 banks).....	150,000
ARIZONA		
13262	First National Bank in Prescott, Prescott.....	100,000
ARKANSAS		
13274	First National Bank in Siloam Springs, Siloam Springs.....	50,000
13280	First National Bank in McGehee, McGehee.....	100,000
	Total (2 banks).....	150,000
CALIFORNIA		
13312	Winter National Bank, Winter.....	50,000
13332	First National Bank of Loma Linda, Loma Linda.....	50,000
13335	Arcadia National Bank, Arcadia.....	50,000
13338	San Jose National Bank, San Jose.....	500,000
13340	First National Bank in Yreka, Yreka.....	50,000
13348	Beverly Hills National Bank & Trust Co., Beverly Hills.....	150,000
13356	Citizens National Bank of Colton, Colton.....	50,000
13368	Mechanics & Merchants National Bank of Vallejo, Vallejo.....	100,000
13375	First National Bank of Pacific Grove, Pacific Grove.....	100,000
13380	Salinas National Bank, Salinas.....	250,000
	Total (10 banks).....	1,350,000
DELAWARE		
13278	First National Bank in Georgetown, Georgetown ¹	50,000
FLORIDA		
13300	West Palm Beach Atlantic National Bank, West Palm Beach.....	100,000
13309	Polk County National Bank in Bartow, Bartow ²	200,000
13320	First National Bank of Brooksville, Brooksville.....	50,000
13352	Palmer National Bank and Trust Company of Sarasota, Sarasota.....	100,000
13370	Florida National Bank at Lakeland, Lakeland.....	100,000
13383	American National Bank in Winter Haven, Winter Haven.....	100,000
13388	Barnett National Bank of Deland, Deland.....	100,000
13389	Florida National Bank at Bartow, Bartow.....	100,000
13390	Barnett National Bank of Cocoa, Cocoa.....	50,000
	Total (9 banks).....	900,000
IDAHO		
13267	First National Bank in Driggs, Driggs.....	25,000
13288	First National Bank in Coeur d'Alene, Coeur d'Alene.....	100,000
	Total (2 banks).....	125,000

¹ Placed in voluntary liquidation June 11, 1929.

² Receiver appointed June 28, 1929.

TABLE NO. 16.—*National banks chartered during the year ended October 31, 1929—*
Continued

Char- ter No.	Title	Capital
ILLINOIS		
13253	Ashland-69th National Bank of Chicago, Chicago ³	\$200,000
13258	Security National Bank of Downers Grove, Downers Grove.....	100,000
13311	Peoples National Bank & Trust Co., of Chicago, Chicago.....	1,000,000
13372	Standard National Bank of Chicago, Chicago.....	300,000
13373	Citizens National Bank of Chicago Heights, Chicago Heights.....	200,000
13382	Terminal National Bank of Chicago, Chicago.....	750,000
	Total (6 banks).....	2,550,000
INDIANA		
13305	Old National Bank of Bluffton, Bluffton.....	100,000
13517	First National Bank in Bluffton, Bluffton.....	100,000
13378	Franklin National Bank, Franklin.....	50,000
	Total (3 banks).....	250,000
IOWA		
13263	Farmers National Bank in Vinton, Vinton.....	75,000
13321	Central National Bank & Trust Co., of Des Moines, Des Moines.....	250,000
	Total (2 banks).....	325,000
KANSAS		
13329	First National Bank in Cimarron, Cimarron.....	25,000
13347	Girard National Bank, Girard.....	30,000
	Total (2 banks).....	55,000
LOUISIANA		
13345	Lafourche National Bank of Thibodaux, Thibodaux.....	50,000
MASSACHUSETTS		
13252	Newton National Bank, Newton.....	200,000
13283	Cohasset National Bank, Cohasset.....	50,000
13356	Second National Bank of Barre, Barre.....	50,000
13387	North Brookfield National Bank, North Brookfield.....	25,000
	Total (4 banks).....	325,000
MICHIGAN		
13307	City National Bank & Trust Co., of Niles, Michigan.....	150,000
13328	American National Bank of Grand Rapids, Grand Rapids.....	500,000
	Total (2 banks).....	650,000
MINNESOTA		
13255	First National Bank of Winnebago, Winnebago.....	25,000
13269	Jackson National Bank in Jackson, Jackson.....	40,000
13297	First National Bank in Moorhead, Moorhead.....	100,000
13303	First National Bank in Deer Creek, Deer Creek.....	25,000
13342	First National Bank in Amboy, Amboy.....	25,000
13350	Northfield National Bank & Trust Co., Northfield.....	100,000
13373	American National Bank of Little Falls, Little Falls.....	100,000
	Total (7 banks).....	415,000
MISSISSIPPI		
13513	First National Bank of Lexington, Lexington.....	50,000
MISSOURI		
13264	South Side National Bank of St. Louis, St. Louis.....	200,000
13298	National Bank of Unionville, Unionville.....	40,000
13270	Vandeventer National Bank of St. Louis, St. Louis.....	250,000
13293	Ludlow National Bank, Ludlow.....	25,000
13387	First National Bank in Versailles, Versailles.....	30,000
13376	Plaza National Bank of St. Louis, St. Louis.....	300,000
	Total (6 banks).....	845,000

³ Title changed to "The South Ashland National Bank of Chicago."

TABLE No. 16.—*National banks chartered during the year ended October 31, 1929—*
Continued

Char- ter No.	Title	Capital
MONTANA		
13384	National Park Bank in Livingston, Livingston.....	\$100,000
NEBRASKA		
13271	First National Bank of Lyman, Lyman.....	25,000
13281	Wakefield National Bank, Wakefield.....	25,000
13316	First National Bank of Minatare, Minatare.....	25,000
13322	Nebraska National Bank of Minden, Minden.....	40,000
13333	Continental National Bank of Lincoln, Lincoln.....	200,000
13339	First National Bank of Oakdale, Oakdale.....	25,000
Total (6 banks).....		340,000
NEW JERSEY		
13265	Woodridge National Bank, Woodridge.....	50,000
13337	Central National Bank of Leonia, Leonia.....	100,000
13363	Asbury Park National Bank & Trust Co., Asbury Park.....	300,000
13234	Bergen County National Bank of Hackensack, Hackensack.....	200,000
13369	First National Bank of Sayreville, Sayreville.....	100,000
Total (5 banks).....		750,000
NEW YORK		
13250	Commercial National Bank & Trust Co. of New York, New York.....	7,000,000
13254	Straus National Bank & Trust Co. of New York, New York.....	2,000,000
13260	Lefcourt Normandie National Bank of New York, New York.....	2,000,000
13289	Hamilton County National Bank of Wells, Wells.....	50,000
13292	Brooklyn National Bank of New York, New York.....	1,500,000
13295	Sterling National Bank & Trust Co. of New York, New York.....	1,500,000
13296	National Bank of Queens County in New York, New York.....	500,000
13301	Blair National Bank of New York, New York ¹	200,000
13304	Kingsboro National Bank of Brooklyn in New York, New York.....	500,000
13310	Harbor National Bank of Port Washington, Port Washington.....	50,000
13314	Nanuet National Bank, Nanuet.....	50,000
13319	Central National Bank of Yonkers, Yonkers.....	350,000
13326	Roslyn National Bank & Trust Co., Roslyn.....	100,000
13327	Broadway National Bank & Trust Co. of New York, New York.....	2,000,000
13330	First National Bank & Trust Co. of Rochester, Rochester.....	1,000,000
13334	National Bank of Bayside in New York, New York.....	200,000
13336	Fort Greene National Bank in New York, New York.....	500,000
13360	Washington Square National Bank of New York, New York.....	500,000
13365	First National Bank of La Fargeville, La Fargeville.....	25,000
13377	Southside National Bank of Elmira, Elmira.....	100,000
13579	Newtown National Bank of New York, New York.....	200,000
Total (21 banks).....		20,325,000
NORTH CAROLINA		
13298	First National Bank of New Bern, New Bern ¹	150,000
13306	Edgecombe National Bank of Tarboro, Tarboro.....	50,000
Total (2 banks).....		200,000
NORTH DAKOTA		
13323	Merchants National Bank & Trust Co. of Fargo, Fargo.....	250,000
13324	National Bank of Valley City, Valley City.....	100,000
13344	National Bank & Trust Co. of Jamestown, Jamestown.....	100,000
13357	Red River National Bank & Trust Co. of Grand Forks, Grand Forks.....	200,000
13362	First National Bank in Cooperstown, Cooperstown.....	50,000
13385	American National Bank & Trust Co. of Valley City, Valley City.....	100,000
Total (6 banks).....		800,000
OHIO		
13256	West Toledo National Bank of Toledo, Toledo.....	200,000
13273	First National Bank in Crestline, Crestline.....	70,000
13318	Painesville National Bank & Trust Co.....	250,000
Total (3 banks).....		520,000

¹ Consolidated on May 20, 1929, with The Bank of America National Association, New York, under act of Nov. 7, 1918.

² Receiver appointed Oct. 26, 1929.

TABLE NO. 16.—*National banks chartered during the year ended October 31, 1929—*
Continued

Char- ter No.	Title	Capital
OKLAHOMA		
13276	South Oklahoma National Bank of Oklahoma City, Oklahoma City ⁶	\$100,000
13355	First National Bank in Pawhuska, Pawhuska.....	100,000
13361	Oklahoma First National Bank of Skiatook, Skiatook.....	25,000
	Total (3 banks).....	225,000
OREGON		
13294	Central National Bank of Portland, Portland.....	200,000
13299	Citizens National Bank of Portland, Oreg., Portland.....	200,000
13354	National Bank of Commerce of Astoria, Astoria.....	100,000
	Total (3 banks).....	500,000
PENNSYLVANIA		
13251	Peoples National Bank of Souderton, Souderton.....	100,000
13325	North Broad National Bank of Philadelphia, Philadelphia.....	250,000
13341	Lehigh National Bank of Philadelphia, Philadelphia.....	200,000
13371	Lawrence Park National Bank ⁷	50,000
13381	Citizens National Bank & Trust Co. of Blossburg, Blossburg.....	125,000
	Total (5 banks).....	725,000
SOUTH DAKOTA		
13282	First National Bank in Mount Vernon, Mount Vernon.....	25,000
13286	First National Bank in Arlington, Arlington.....	25,000
13302	Farmers National Bank of Fairfax, Fairfax.....	25,000
13346	First National Bank & Trust Co. of Vermilion, Vermilion.....	100,000
	Total (4 banks).....	175,000
TENNESSEE		
13349	Union Planters National Bank & Trust Co. of Memphis, Memphis ⁸	3,500,000
TEXAS		
13257	First National Bank in Mount Pleasant, Mount Pleasant.....	75,000
13259	Planters National Bank of Detroit, Detroit ⁹	25,000
13266	Pecan Gap National Bank, Pecan Gap.....	25,000
13272	First National Bank in Valley Mills, Valley Mills.....	35,000
13277	First National Bank in Farmersville, Farmersville.....	25,000
13279	Kosse National Bank of Kosse, Kosse.....	25,000
13284	First National Bank in Electra, Electra.....	100,000
13285	First National Bank in Rhome, Rhome.....	25,000
13287	State National Bank in Terrell, Terrell.....	100,000
13291	Pampa National Bank, Pampa.....	50,000
13315	First National Bank of Edinburg, Edinburg.....	50,000
	Total (11 banks).....	535,000
VERMONT		
13261	First National Bank in Poultney, Poultney.....	100,000
VIRGINIA		
13275	Citizens National Bank of Front Royal, Front Royal.....	60,000
13343	Colonial National Bank of Norfolk, Norfolk ¹⁰	475,000
	Total (2 banks).....	535,000
WASHINGTON		
13290	Citizens National Bank & Trust Co. of Everett, Everett ¹¹	100,000
13331	First National Trust & Savings Bank of Spokane, Spokane.....	200,000
13351	American National Bank of Port Townsend, Port Townsend.....	50,000
13374	Stanwood National Bank, Stanwood.....	50,000
	Total (4 banks).....	400,000

⁶ Title changed to "Oklahoma National Bank of Oklahoma City."⁷ P. O. Erie, Pa.⁸ With 2 branches in Memphis.⁹ Placed in voluntary liquidation on May 13, 1929.¹⁰ Consolidated on July 30, 1929, with The Virginia National Bank of Norfolk under act Nov. 7, 1918.¹¹ Consolidated on Apr. 20, 1929, with the Citizens Security National Bank of Everett under act Nov. 7, 1918.

TABLE NO. 16.—*National banks chartered during the year ended October 31, 1929—Continued*

Char- ter No.	Title	Capital
WISCONSIN		
13308	First National Bank of Soldiers Grove, Soldiers Grove.....	\$25, 000
13366	University Avenue National Bank of Madison, Madison.....	100, 000
	Total (2 banks).....	125, 000
	Total United States (141 banks).....	38, 195, 000

TABLE NO. 17.—*National banks chartered which are conversions of State banks during the year ended October 31, 1929*

Char- ter No.	Title and location	State	Date of charter	Authorized capital	Approx- imate sur- plus and undivided profits	Approx- imate assets
13264	South Side National Bank of St. Louis....	Mo....	1928 Dec. 7	\$200, 000	\$146, 207	\$2, 963, 194
13270	The Vandeventer National Bank of St. Louis.	Mo....	1929 Jan. 2	250, 000	24, 308	1, 080, 428
13280	The First National Bank of McGehee....	Ark....	Feb. 11	100, 000	26, 658	716, 491
13290	The Citizens National Bank & Trust Company of Everett. ¹	Wash....	Mar. 7	100, 000	25, 965	1, 452, 181
13291	The Pampa National Bank.....	Texas....	Mar. 8	50, 000	12, 239	1, 220, 290
13299	The Citizens National Bank of Portland.	Oreg....	Mar. 19	200, 000	262, 639	4, 735, 814
13307	The City National Bank and Trust Company of Niles, Michigan.	Mich....	Apr. 1	150, 000	73, 721	1, 902, 333
13308	The First National Bank of Soldiers Grove.	Wis....	do.....	25, 000	4, 340	212, 876
13311	Peoples National Bank and Trust Company of Chicago.	Ill.....	Apr. 13	1, 000, 000	749, 107	17, 037, 002
13317	First National Bank in Bluffton.....	Ind....	May 9	100, 000	50, 000	487, 549
13321	Central National Bank and Trust Company of Des Moines.	Iowa....	May 15	250, 000	346, 260	9, 463, 656
13322	The Nebraska National Bank of Minden.	Nebr....	do.....	40, 000	11, 127	461, 998
13326	The Roslyn National Bank & Trust Company.	N. Y....	May 20	100, 000	205, 888	1, 832, 972
13329	The First National Bank in Cimarron....	Kans....	May 21	25, 000	12, 524	299, 697
13331	The First National Trust and Savings Bank of Spokane.	Wash....	May 25	200, 000	20, 000	220, 000
13333	The Continental National Bank of Lincoln.	Nebr....	June 1	200, 000	256, 451	5, 776, 985
13338	San Jose National Bank.....	Calif....	June 12	500, 000	52, 464	2, 069, 314
13347	The Girard National Bank.....	Kans....	July 1	30, 000	25, 345	340, 089
13348	The Beverly Hills National Bank and Trust Company.	Calif....	July 2	150, 000	63, 311	1, 261, 550
13349	Union Planters National Bank & Trust Company of Memphis. ²	Tenn....	July 9	3, 500, 000	5, 221, 623	37, 789, 591
13354	The National Bank of Commerce of Astoria.	Oreg....	July 23	100, 000	28, 124	972, 637
13363	Asbury Park National Bank and Trust Company.	N. J....	Aug. 10	300, 000	462, 394	5, 185, 235
13374	The Stanwood National Bank.....	Wash....	Sept. 19	50, 000	32, 466	744, 939
	Total (23 banks).....	-----	-----	7, 620, 000	8, 113, 161	98, 216, 821

¹ Consolidated on Apr. 20, 1929, with the Citizens Security National Bank of Everett under act Nov. 7, 1918.

² With 2 branches in Memphis.

TABLE No. 18.—*National banks, by States and geographical divisions, organized, failed, and reported in voluntary liquidation during the year ended October 31, 1929*

State	Organized		Failed			Voluntary liquidations		
	Number	Authorized capital	Number	Capital	Assets	Number	Capital	Gross assets
Maine.....						2	\$450,000	\$10,893,946
Vermont.....	1	\$100,000				1	50,000	1,117,649
Massachusetts.....	4	325,000						
Rhode Island.....						1	100,000	900,080
Connecticut.....						3	2,200,000	27,152,365
Total New England States.....	5	425,000				7	2,800,000	40,064,040
New York.....	21	20,325,000				15	58,600,000	1,517,156,509
New Jersey.....	5	750,000				3	900,000	13,568,611
Pennsylvania.....	5	725,000	1	\$50,000	\$1,337,720	8	3,025,000	33,858,936
Delaware.....	1	50,000	1	80,000	714,785	1	50,000	461,982
Maryland.....						1	1,000,000	11,051,969
Total Eastern States.....	32	21,850,000	2	130,000	2,052,505	28	63,575,000	1,576,098,007
Virginia.....	2	535,000	1	25,000	¹ 59,021	4	2,350,000	24,726,902
West Virginia.....			1	90,000	991,923	1	50,000	191,205
North Carolina.....	2	200,000	3	250,000	2,726,105	8	3,637,500	41,187,245
South Carolina.....			6	350,000	2,826,962	2	300,000	1,815,890
Georgia.....			3	650,000	² 10,850,898			
Florida.....	9	900,000	12	1,180,000	³ 13,869,420	2	550,000	4,388,828
Alabama.....	2	150,000	2	150,000	1,265,221			
Mississippi.....	1	50,000	1	85,000	235,574	1	100,000	645,677
Louisiana.....	1	50,000						
Texas.....	11	535,000	3	150,000	718,182	25	3,375,000	36,190,691
Arkansas.....	2	150,000	1	50,000	103,751	7	450,000	4,885,377
Kentucky.....						2	850,000	15,935,978
Tennessee.....	1	3,500,000				4	200,000	2,664,516
Total Southern States.....	31	6,070,000	33	2,980,000	33,647,057	56	11,862,500	132,632,309
Ohio.....	3	520,000	3	115,000	1,310,300	8	1,525,000	27,741,538
Indiana.....	3	250,000	4	165,000	⁴ 805,921	3	175,000	1,768,929
Illinois.....	6	2,550,000	4	415,000	3,200,363	5	615,000	6,923,067
Michigan.....	2	650,000	1	25,000	257,177	4	2,950,000	44,703,455
Wisconsin.....	2	125,000	1	50,000	820,885			
Minnesota.....	7	415,000	3	475,000	⁵ 2,819,330	13	670,000	7,952,120
Iowa.....	2	325,000	8	370,000	3,565,171	5	315,000	4,051,778
Missouri.....	6	845,000	1	50,000	402,317	6	3,890,000	46,878,391
Total Middle Western States.....	31	5,680,000	25	1,665,000	13,181,404	44	10,140,000	140,019,278
North Dakota.....	6	800,000	8	275,000	1,742,586	7	380,000	6,062,536
South Dakota.....	4	175,000				9	430,000	5,009,887
Nebraska.....	6	340,000	4	165,000	⁶ 1,288,367	4	355,000	4,355,646
Kansas.....	2	55,000	1	60,000	697,843	3	200,000	1,573,656
Montana.....	1	100,000	1	25,000	113,043	3	90,000	428,603
Wyoming.....						1	40,000	188,125
Colorado.....			1	50,000	603,594	3	80,000	438,924
New Mexico.....						1	25,000	62,171
Oklahoma.....	3	225,000	1	25,000	207,769	29	1,415,000	12,575,879
Total Western States.....	22	1,695,000	16	600,000	4,653,202	60	3,015,000	30,695,427
Washington.....	4	400,000	1	1,000,000	9,964,923	1	200,000	2,982,325
Oregon.....	3	500,000				1	25,000	219,592
California.....	10	1,350,000	1	100,000	796,904	17	5,925,000	191,767,983
Idaho.....	2	125,000	1	100,000	1,141,613	5	550,000	6,906,164
Arizona.....	1	100,000				2	175,000	2,481,069
Total Pacific States.....	20	2,475,000	3	1,200,000	11,903,440	26	6,875,000	204,357,133
Total United States.....	141	38,195,000	79	6,575,000	65,437,668	221	98,267,500	2,123,866,194

¹ Includes one bank with capital of \$25,000 and assets of \$59,021 previously reported in voluntary liquidation.

² Includes one bank with capital of \$100,000 and assets of \$190,798 previously reported in voluntary liquidation.

³ Includes one bank with capital of \$100,000 and assets of \$226,360 previously reported in voluntary liquidation and one with capital of \$50,000 and assets of \$403,545 restored to solvency.

⁴ Includes 2 banks with capital aggregating \$110,000 and assets of \$239,860 previously reported in voluntary liquidation.

⁵ Includes one bank with capital of \$300,000 and assets of \$357,386 previously reported in voluntary liquidation.

⁶ Includes one bank with capital of \$35,000 restored to solvency.

TABLE NO. 19.—*Number and classification of national banks chartered monthly during the year ended October 31, 1929*

Months	Conversions		Reorganizations		Primary organizations		Total	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
November.....					12	\$12,025,000	12	\$12,025,000
December.....	1	\$200,000	1	\$25,000	6	330,000	8	555,000
January.....	1	250,000			6	340,000	7	590,000
February.....	1	100,000	1	50,000	8	300,000	10	450,000
March.....	3	350,000			16	5,175,000	19	5,525,000
April.....	3	1,175,000			6	450,000	9	1,625,000
May.....	6	715,000			12	4,875,000	18	5,590,000
June.....	2	700,000			12	1,875,000	14	2,575,000
July.....	4	3,780,000	1	200,000	8	650,000	13	4,630,000
August.....	1	300,000			8	1,030,000	9	1,330,000
September.....	1	50,000			9	1,300,000	10	1,350,000
October.....			1	100,000	11	1,850,000	12	1,950,000
Total.....	23	7,620,000	4	375,000	114	30,200,000	141	38,195,000

TABLE NO. 20.—*Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1928*

CAPITAL STOCK OF LESS THAN \$50,000

[In thousands of dollars]

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS							
Maine.....	1	124	130	353	25	66	252
New Hampshire.....	5	1,021	751	2,229	135	139	1,803
Vermont.....	3	985	623	1,792	75	106	1,533
Massachusetts.....	5	873	456	1,607	125	164	1,257
Connecticut.....	4	845	669	1,846	100	94	1,503
Total New England States.....	18	3,848	2,629	7,827	460	569	6,348
New York.....	110	32,612	34,796	76,194	2,845	5,978	63,936
New Jersey.....	30	11,670	6,137	20,427	770	1,642	17,068
Pennsylvania.....	199	46,832	49,905	111,165	5,155	11,184	89,028
Delaware.....	3	585	555	1,281	75	100	1,024
Maryland.....	21	6,479	6,492	14,674	560	1,251	12,112
Total Eastern States.....	363	98,178	97,885	223,741	9,405	20,155	183,168
Virginia.....	38	10,783	3,593	17,291	1,034	1,043	14,220
West Virginia.....	38	9,927	3,173	16,588	1,065	1,034	13,199
North Carolina.....	5	6,973	122	1,505	155	75	1,186
South Carolina.....	6	1,292	323	2,146	165	82	1,726
Georgia.....	15	2,595	623	4,569	435	287	3,446
Florida.....	4	676	265	1,292	115	59	964
Alabama.....	23	4,634	1,467	8,746	630	689	6,709
Louisiana.....	6	1,031	128	1,800	150	37	1,573
Texas.....	197	29,809	7,919	58,362	5,422	3,207	47,576
Arkansas.....	30	4,618	1,477	9,055	775	398	7,457
Kentucky.....	30	9,657	3,988	17,018	805	1,153	14,273
Tennessee.....	24	5,183	1,906	9,393	635	515	7,667
Total Southern States.....	416	87,178	24,975	147,765	11,386	8,579	119,996
Ohio.....	74	15,996	9,486	30,782	2,013	2,295	24,395
Indiana.....	71	13,570	6,825	25,177	1,895	1,523	19,903
Illinois.....	130	24,498	15,752	49,038	3,590	2,712	39,550
Michigan.....	22	4,880	2,827	9,148	630	331	7,767
Wisconsin.....	35	7,155	5,231	14,656	925	504	12,582
Minnesota.....	155	33,274	24,028	71,535	4,123	2,594	61,344
Iowa.....	87	18,727	8,005	33,907	2,490	1,495	27,524
Missouri.....	32	6,031	2,812	11,677	870	505	9,724
Total Middle Western States.....	666	124,131	74,966	245,920	16,536	11,957	202,729

TABLE NO. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1928—Continued

CAPITAL STOCK OF LESS THAN \$50,000—Continued

[In thousands of dollars]

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS—continued							
North Dakota.....	99	18,515	7,788	33,946	2,540	1,618	27,942
South Dakota.....	57	11,908	4,461	21,463	1,520	877	18,187
Nebraska.....	54	12,791	4,243	21,403	1,460	1,087	17,219
Kansas.....	111	21,241	7,760	38,037	2,933	1,750	31,147
Montana.....	36	4,624	3,180	10,814	955	293	9,225
Wyoming.....	8	1,787	1,325	4,633	230	218	4,062
Colorado.....	56	9,982	4,777	20,227	1,505	815	16,847
New Mexico.....	10	2,316	782	4,215	260	174	3,674
Oklahoma.....	196	42,352	30,803	76,795	5,065	2,198	91,012
Total Western States.....	627	125,516	65,119	231,533	16,463	9,030	219,315
Washington.....	29	5,812	4,647	12,779	770	363	11,345
Oregon.....	26	3,744	3,040	8,947	700	363	7,606
California.....	45	8,828	6,493	20,704	1,145	877	18,053
Idaho.....	19	3,560	2,220	7,713	505	244	6,764
Utah.....	4	1,217	246	1,797	100	108	1,453
Nevada.....	3	1,285	902	2,663	90	92	2,424
Arizona.....	2	234	396	806	50	11	729
Total Pacific States.....	128	24,680	17,944	55,409	3,360	2,058	48,374
Total United States.....	2,158	463,531	283,518	912,195	57,615	52,348	779,930

CAPITAL STOCK OF \$50,000 BUT LESS THAN \$200,000

OTHER RESERVE CITIES							
Philadelphia.....	1	419	325	1,031	125	37	683
Dallas.....	1	2,425	1,300	5,561	150	350	4,843
Waco.....	1	286	311	900	100	45	650
Chicago.....	1	1,078	1,017	2,814	100	83	2,571
Minneapolis.....	1	361	474	1,835	100	11	1,669
St. Paul.....	1	493	556	1,529	100	41	1,370
Topeka.....	2	718	1,272	3,083	250	92	2,543
Denver.....	1	440	261	930	100	19	802
Pueblo.....	1	1,044	1,085	2,872	100	154	2,515
Muskogee.....	1	429	690	1,546	100	20	1,311
Total all reserve cities.....	11	7,633	7,591	22,166	1,225	862	18,957
COUNTRY BANKS							
Maine.....	39	27,285	35,250	70,237	2,970	5,590	58,025
New Hampshire.....	45	32,565	23,741	68,619	4,115	6,206	52,222
Vermont.....	37	28,163	21,516	56,611	3,385	3,862	45,108
Massachusetts.....	87	76,334	62,002	169,902	8,473	13,762	129,518
Rhode Island.....	5	2,211	1,215	4,189	520	535	2,686
Connecticut.....	25	15,732	14,071	35,943	2,245	3,893	26,473
Total New England States.....	238	182,290	157,795	395,601	21,708	33,848	314,032
New York.....	307	260,803	245,281	574,334	25,657	43,113	477,332
New Jersey.....	183	172,351	119,905	338,161	15,595	24,278	282,542
Pennsylvania.....	495	418,155	332,841	870,696	43,620	94,642	654,175
Delaware.....	11	6,550	6,629	15,067	866	1,771	11,416
Maryland.....	50	44,730	37,219	92,014	4,072	7,654	75,051
Total Eastern States.....	1,046	902,589	741,905	1,890,272	90,210	171,458	1,500,506
Virginia.....	95	73,315	17,511	109,025	7,700	7,718	84,719
West Virginia.....	65	53,040	16,762	84,799	5,185	6,000	66,537
North Carolina.....	45	39,377	7,110	61,502	4,308	5,686	50,210
South Carolina.....	33	20,270	6,339	35,523	2,810	2,023	28,788
Georgia.....	50	28,236	10,756	50,843	4,520	4,048	37,434
Florida.....	40	26,333	10,604	58,290	3,275	3,142	47,637
Alabama.....	53	35,234	11,242	60,160	4,840	4,816	45,465
Mississippi.....	25	25,167	11,386	47,522	2,450	2,279	39,038
Louisiana.....	17	7,687	3,168	16,445	1,409	1,008	12,912
Texas.....	344	163,381	54,943	306,180	25,448	19,841	245,897

TABLE NO. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1928—Continued

CAPITAL STOCK OF \$50,000 BUT LESS THAN \$200,000—Continued

[In thousands of dollars]

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS—continued							
Arkansas.....	37	18,573	7,085	35,673	2,740	1,922	29,240
Kentucky.....	91	62,583	25,818	109,732	7,466	7,443	87,066
Tennessee.....	59	36,982	10,749	60,119	4,454	3,111	47,404
Total Southern States.....	959	590,178	199,462	1,035,813	76,596	67,037	820,417
Ohio.....	179	113,000	67,062	218,723	14,932	16,699	170,254
Indiana.....	113	72,035	34,846	133,749	9,693	8,433	105,384
Illinois.....	273	173,460	108,701	343,687	20,793	23,758	276,168
Michigan.....	84	62,045	53,689	137,272	7,405	6,283	115,309
Wisconsin.....	82	56,838	47,142	124,588	6,575	6,256	105,182
Minnesota.....	93	46,809	44,448	115,130	6,380	4,657	98,857
Iowa.....	158	80,633	40,750	153,885	10,600	6,379	127,727
Missouri.....	67	32,311	17,405	63,581	4,885	3,673	50,648
Total Middle Western States.....	1,049	637,131	414,043	1,290,615	81,263	76,138	1,049,529
North Dakota.....	31	20,282	15,626	45,714	2,175	1,552	40,211
South Dakota.....	37	20,628	18,095	49,890	2,625	1,801	43,544
Nebraska.....	89	44,813	19,066	79,775	5,690	4,136	62,286
Kansas.....	116	57,827	29,094	115,509	7,950	5,368	95,207
Montana.....	23	14,110	9,387	31,632	1,925	1,428	27,726
Wyoming.....	15	13,045	9,099	28,622	1,280	1,642	24,400
Colorado.....	51	26,071	20,148	61,102	3,595	2,312	52,046
New Mexico.....	16	10,228	7,113	23,629	1,150	668	21,165
Oklahoma.....	105	37,318	28,945	119,557	7,300	2,355	81,496
Total Western States.....	483	244,324	157,173	555,430	33,690	21,262	448,081
Washington.....	56	28,567	27,038	69,662	4,170	2,368	60,899
Oregon.....	56	29,309	19,144	63,283	4,220	2,642	54,275
California.....	112	62,929	39,707	127,852	8,750	5,812	108,139
Idaho.....	22	14,423	6,477	28,172	1,550	791	24,870
Utah.....	10	5,806	2,280	9,984	700	295	8,502
Nevada.....	5	5,651	1,343	9,164	510	440	7,895
Arizona.....	10	6,016	3,927	14,117	800	413	12,010
Total Pacific States.....	271	152,701	99,916	322,244	20,700	12,761	276,500
Alaska (nonmember banks).....	4	2,186	1,848	5,138	275	206	4,575
The Territory of Hawaii (nonmember bank).....	1	809	1,129	2,490	100	172	2,189
Total (nonmember banks).....	5	2,995	2,977	7,628	375	378	6,764
Total country banks.....	4,051	2,712,208	1,773,271	5,497,603	324,542	382,882	4,415,829
Total United States.....	4,062	2,719,841	1,780,862	5,519,769	325,767	383,744	4,434,786

CAPITAL STOCK OF \$200,000 BUT LESS THAN \$500,000

CENTRAL RESERVE CITIES							
Chicago.....	1	173	475	898	200	37	660
Central reserve cities.....	1	173	475	898	200	37	660
OTHER RESERVE CITIES							
Brooklyn and Bronx.....	8	13,537	9,162	27,960	2,000	1,616	22,778
Buffalo.....	4	6,268	3,084	11,447	950	491	8,815
Philadelphia.....	13	52,282	24,669	91,712	3,575	10,798	72,339
Pittsburgh.....	2	4,346	2,832	8,984	500	600	7,144
Baltimore.....	2	8,930	2,219	14,325	800	1,110	11,150
Washington.....	4	12,825	4,248	21,727	1,075	1,626	17,382
Richmond.....	1	1,271	273	2,111	300	60	1,610
Charlotte.....	3	8,483	2,856	13,582	800	1,770	8,892
Birmingham.....	1	497	321	976	200	56	497
El Paso.....	2	8,830	5,801	18,769	600	747	17,201
Fort Worth.....	1	2,843	482	4,270	200	128	3,529

TABLE No. 20.—*Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1928—Continued*

CAPITAL STOCK OF \$200,000 BUT LESS THAN \$500,000—Continued

[In thousands of dollars]

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
OTHER RESERVE CITIES—contd.							
Galveston.....	2	7,929	2,676	13,485	400	623	11,913
Houston.....	3	5,997	1,852	11,469	850	235	9,682
San Antonio.....	2	3,897	2,562	8,421	550	221	6,106
Waco.....	2	4,541	2,983	10,414	550	347	8,951
Little Rock.....	1	3,113	648	5,544	300	219	5,025
Nashville.....	2	5,757	879	8,655	600	446	7,078
Cincinnati.....	2	6,423	6,248	15,479	600	1,353	12,643
Indianapolis.....	1	3,284	1,115	6,445	400	195	5,447
Chicago.....	24	42,248	37,683	98,060	5,450	3,923	84,119
Peoria.....	1	4,496	1,649	7,941	300	895	6,497
Milwaukee.....	3	4,210	2,134	8,081	600	169	7,076
Minneapolis.....	2	1,126	2,396	4,505	400	127	3,688
St. Paul.....	2	9,218	5,766	21,131	650	604	19,488
Dubuque.....	1	2,200	2,951	6,019	200	333	5,268
Sioux City.....	4	10,052	5,926	22,724	1,050	662	20,041
Kansas City, Mo.....	3	6,693	4,065	14,719	700	475	13,206
St. Joseph.....	3	12,160	3,501	21,771	600	750	19,958
St. Louis.....	4	5,368	7,186	16,228	1,050	380	13,978
Lincoln.....	3	6,847	2,175	12,456	700	380	10,900
Omaha.....	3	7,231	4,325	14,712	850	374	11,525
Kansas City, Kans.....	1	1,423	938	3,231	200	80	2,756
Topeka.....	1	1,521	2,031	4,738	200	134	4,270
Wichita.....	2	2,004	917	4,037	400	119	3,517
Helena.....	2	5,617	2,104	10,004	450	518	8,830
Denver.....	1	1,767	284	2,715	250	118	2,151
Muskogee.....	1	2,104	2,103	5,700	300	129	4,921
Oklahoma City.....	2	3,994	4,958	12,461	500	135	11,804
Tulsa.....	2	6,164	2,474	11,652	450	177	10,604
Seattle.....	1	1,363	1,047	3,247	200	86	2,755
Spokane.....	1	503	2,219	3,407	200	76	2,909
Portland.....	2	1,242	3,186	5,956	400	120	5,234
Los Angeles.....	2	1,611	924	3,270	500	122	2,624
Ogden.....	1	1,907	212	3,083	250	51	2,608
All other reserve cities.....	128	304,122	178,064	617,623	32,100	33,578	518,999
Total all reserve cities.....	129	304,295	178,539	618,521	32,300	33,615	519,659
COUNTRY BANKS							
Maine.....	12	38,063	29,515	75,938	3,325	5,621	62,097
New Hampshire.....	6	9,628	4,410	17,192	1,250	2,647	11,561
Vermont.....	5	8,488	5,579	16,253	1,300	1,359	12,253
Massachusetts.....	39	102,809	61,540	190,780	9,740	14,355	156,895
Rhode Island.....	2	7,754	6,141	15,511	750	1,650	11,853
Connecticut.....	21	49,090	22,885	83,497	5,082	5,982	66,580
Total New England States.....	85	215,832	130,070	399,171	21,447	31,614	321,239
New York.....	87	238,980	151,951	447,629	20,540	29,732	377,891
New Jersey.....	64	167,750	79,224	289,863	16,025	21,079	232,755
Pennsylvania.....	102	265,024	172,733	509,985	25,250	58,961	402,838
Delaware.....	3	5,292	3,308	10,624	663	1,647	7,633
Maryland.....	4	13,007	3,657	19,019	902	1,642	15,789
Total Eastern States.....	260	690,053	410,873	1,277,120	63,380	113,061	1,036,906
Virginia.....	16	44,416	10,822	65,550	4,400	5,077	48,557
West Virginia.....	10	29,461	8,044	46,727	2,654	4,219	36,577
North Carolina.....	11	22,637	3,962	35,222	2,525	2,146	28,192
South Carolina.....	11	20,561	6,329	34,195	2,650	2,066	27,573
Georgia.....	11	16,973	3,775	26,975	2,600	2,114	19,756
Florida.....	8	9,819	6,269	21,923	2,050	1,479	16,945
Alabama.....	19	24,408	11,531	44,588	4,800	2,500	31,149
Mississippi.....	10	27,527	8,273	47,181	2,610	2,299	40,048
Louisiana.....	5	7,816	1,383	13,839	1,200	712	10,925
Texas.....	44	84,757	25,905	157,659	10,350	7,997	133,276
Arkansas.....	8	19,075	9,585	36,575	2,250	1,675	31,508
Kentucky.....	10	19,695	5,300	30,920	2,375	2,143	23,803
Tennessee.....	8	13,115	4,170	23,100	1,950	1,003	17,770
Total Southern States.....	171	340,260	105,348	584,454	42,414	35,430	466,079

TABLE NO. 20.—*Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1928—Continued*

CAPITAL STOCK OF \$200,000 BUT LESS THAN \$500,000—Continued

[In thousands of dollars]

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS—continued							
Ohio.....	50	104,100	56,315	197,086	13,125	15,041	153,480
Indiana.....	25	50,501	24,673	93,533	6,325	4,097	76,986
Illinois.....	35	70,370	47,746	145,830	8,675	9,100	118,862
Michigan.....	15	45,762	31,488	91,802	4,250	5,178	77,539
Wisconsin.....	24	49,502	32,577	102,092	6,225	5,184	85,191
Minnesota.....	13	23,114	16,841	51,292	3,000	1,830	44,383
Iowa.....	12	27,487	14,591	56,985	3,400	2,270	48,103
Missouri.....	8	15,740	11,474	34,953	1,900	1,310	30,435
Total Middle Western States.....	182	386,576	235,705	773,573	46,900	44,010	634,979
North Dakota.....	3	7,398	5,395	17,213	700	427	15,733
South Dakota.....	2	3,466	4,269	11,401	450	503	10,322
Nebraska.....	2	2,641	1,149	5,172	500	174	3,717
Kansas.....	10	21,840	9,995	42,063	2,200	1,833	35,165
Montana.....	9	28,527	17,692	59,467	2,000	2,090	53,669
Wyoming.....	3	6,934	3,474	13,571	800	448	12,105
Colorado.....	7	13,673	7,157	27,833	1,600	972	23,830
New Mexico.....	2	6,308	3,183	12,197	650	301	10,546
Oklahoma.....	9	11,821	8,238	26,246	2,050	805	23,061
Total Western States.....	47	102,606	60,552	215,163	10,950	7,553	188,148
Washington.....	10	15,727	13,285	36,726	2,550	1,514	30,353
Oregon.....	6	12,695	5,842	22,779	1,250	1,174	18,778
California.....	30	55,499	26,686	105,228	7,400	5,017	88,413
Idaho.....	3	9,151	5,744	20,727	975	462	18,449
Nevada.....	1	1,245	2,060	4,242	200	45	3,743
Arizona.....	3	9,943	7,623	22,732	800	594	20,876
Total Pacific States.....	53	104,260	61,240	212,434	13,175	8,806	180,612
Total country banks.....	798	1,839,587	1,003,788	3,461,915	198,266	240,474	2,827,963
Total United States.....	927	2,143,882	1,182,327	4,080,436	230,566	274,089	3,347,622

CAPITAL STOCK OF \$500,000 BUT LESS THAN \$1,000,000

CENTRAL RESERVE CITIES							
New York City.....	3	5,471	1,712	9,370	1,500	914	6,442
Chicago.....	1	3,702	529	5,527	500	107	4,540
Central reserve cities.....	4	9,173	2,241	14,897	2,000	1,021	10,982
OTHER RESERVE CITIES							
Boston.....	2	6,119	2,984	10,952	1,000	254	8,482
Brooklyn and Bronx.....	7	15,781	6,626	26,410	3,500	1,608	20,272
Philadelphia.....	4	25,299	7,356	38,311	2,000	2,959	31,270
Pittsburgh.....	5	38,059	17,283	71,999	2,950	6,262	56,006
Baltimore.....	2	9,227	6,057	19,632	1,400	1,288	15,152
Washington.....	3	18,976	4,785	33,616	2,050	2,322	27,700
Charlotte.....	2	8,966	1,721	12,741	1,000	1,546	8,531
Dallas.....	1	2,603	1,606	6,468	500	154	5,328
Fort Worth.....	2	10,026	3,850	20,635	1,250	629	18,260
Galveston.....	1	4,380	1,927	8,378	750	327	6,828
Houston.....	2	9,814	7,036	22,808	1,000	1,199	17,177
San Antonio.....	2	6,542	1,779	12,645	1,100	584	9,935
Louisville.....	2	18,473	12,705	38,067	1,250	2,089	31,216
Nashville.....	1	4,454	112	5,638	600	163	4,812
Cincinnati.....	1	5,553	4,051	12,904	500	1,322	9,850
Columbus.....	3	19,849	4,786	32,161	1,700	2,505	25,176
Toledo.....	1	8,474	6,054	17,176	500	1,977	12,518
Chicago.....	2	10,565	7,343	20,997	1,300	998	17,940
Peoria.....	2	9,123	6,957	19,507	1,050	2,203	15,001
Grand Rapids.....	1	11,723	1,948	17,258	800	1,190	14,407

TABLE NO. 20.—*Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1928—Continued*

CAPITAL STOCK OF \$500,000 BUT LESS THAN \$1,000,000—Continued

[In thousands of dollars]

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
OTHER RESERVE CITIES—contd.							
Milwaukee.....	1	6,449	1,796	12,032	500	953	8,951
Minneapolis.....	1	6,999	3,544	13,660	500	338	11,669
Cedar Rapids.....	2	13,411	8,383	31,138	1,100	860	27,812
Des Moines.....	1	2,655	2,940	7,338	500	207	5,362
Dubuque.....	1	3,471	2,489	7,662	500	110	6,548
Kansas City, Mo.....	4	24,783	6,194	41,352	2,350	1,713	33,997
St. Joseph.....	1	4,474	1,354	8,243	500	504	7,110
St. Louis.....	3	8,660	10,647	24,019	1,800	1,014	19,613
Lincoln.....	1	7,776	2,371	14,094	800	301	12,470
Omaha.....	1	8,953	947	13,111	750	685	8,930
Kansas City, Kans.....	1	6,091	2,854	12,384	750	323	10,711
Topeka.....	4	4,908	6,287	15,630	1,000	626	13,708
Denver.....	2	16,392	11,696	36,433	1,050	2,139	32,412
Pueblo.....	1	3,953	5,188	20,377	500	1,023	18,317
Muskogee.....	1	3,120	3,285	8,145	500	172	6,952
Oklahoma City.....	3	14,795	11,781	38,861	1,850	685	35,920
Tulsa.....	1	5,129	721	8,229	500	203	7,456
Seattle.....	2	8,596	4,020	17,182	1,000	643	15,358
Spokane.....	1	3,130	1,183	6,041	500	126	4,899
Portland.....	1	4,155	1,601	8,771	500	297	7,223
Los Angeles.....	1	2,130	1,767	5,021	500	141	4,269
San Francisco.....	1	518	1,319	2,418	500	50	1,628
Ogden.....	1	4,318	2,289	10,461	500	106	9,223
Salt Lake City.....	4	19,697	10,255	41,964	2,100	1,250	37,031
All other reserve cities.....	84	428,569	211,878	852,889	47,250	46,098	704,430
Total all reserve cities.....	88	437,742	214,119	867,786	49,250	47,119	715,412
COUNTRY BANKS							
Maine.....	2	12,140	2,951	17,569	1,200	1,292	14,207
Vermont.....	1	3,977	1,295	6,136	500	381	4,264
Massachusetts.....	9	55,167	25,832	93,549	4,800	7,211	76,532
Rhode Island.....	3	14,568	7,498	26,571	1,850	2,619	19,292
Connecticut.....	8	42,232	16,864	73,105	4,750	6,491	69,365
Total New England States.....	23	128,084	54,440	216,930	13,100	17,994	173,660
New York.....	13	70,535	33,274	119,787	7,350	8,993	96,734
New Jersey.....	14	75,839	46,681	147,227	7,830	11,438	119,666
Pennsylvania.....	20	113,746	60,226	203,200	11,600	20,576	158,228
Total Eastern States.....	47	260,120	140,181	470,214	26,780	41,007	374,628
Virginia.....	7	24,450	6,766	39,014	3,700	1,978	27,991
West Virginia.....	5	24,912	6,997	39,245	2,500	3,678	27,776
North Carolina.....	6	21,995	8,614	41,880	3,450	1,944	32,158
South Carolina.....	3	8,719	5,538	20,133	1,500	433	17,000
Georgia.....	1	3,286	139	4,132	500	640	2,526
Florida.....	3	9,829	5,688	19,961	1,900	1,265	15,235
Alabama.....	2	17,447	4,256	28,800	1,250	1,461	20,796
Mississippi.....	1	2,043	543	3,592	500	238	2,721
Louisiana.....	1	2,626	824	5,970	600	350	4,718
Texas.....	5	17,795	10,467	35,948	2,800	2,036	28,555
Arkansas.....	2	10,381	5,913	20,080	1,000	1,257	16,819
Kentucky.....	4	17,234	4,210	26,645	2,600	1,915	18,920
Tennessee.....	2	21,559	3,269	33,732	1,350	1,338	25,437
Total Southern States.....	42	182,276	63,224	319,132	23,650	18,533	240,652
Ohio.....	6	36,560	16,110	65,205	3,350	5,162	51,661
Indiana.....	9	39,164	25,762	82,278	5,200	4,735	66,662
Illinois.....	9	39,418	24,193	82,425	5,500	3,554	70,340
Michigan.....	7	40,761	21,596	73,768	3,700	3,774	59,873
Wisconsin.....	8	38,813	17,116	69,539	4,300	4,649	57,659
Minnesota.....	2	6,079	2,927	11,732	1,100	707	9,262
Total Middle Western States.....	41	200,795	107,704	385,037	23,150	22,581	315,457

TABLE NO. 20.—*Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1928—Continued*

CAPITAL STOCK OF \$500,000 BUT LESS THAN \$1,000,000—Continued

[In thousands of dollars]

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS—continued							
Washington.....	2	9,815	4,797	17,723	1,000	804	15,711
California.....	4	25,239	11,182	45,918	2,350	2,014	39,479
Nevada.....	1	3,484	997	6,891	700	196	5,330
Total Pacific States.....	7	38,538	16,976	70,532	4,050	3,014	60,520
The Territory of Hawaii (non-member bank).....	1	3,119	2,745	8,071	500	791	5,940
Total (nonmember banks).....	1	3,119	2,745	8,071	500	791	5,940
Total country banks.....	161	812,932	385,270	1,469,916	91,230	103,920	1,170,857
Total United States.....	249	1,250,674	599,389	2,337,702	140,480	151,039	1,886,269

CAPITAL STOCK OF \$1,000,000 BUT LESS THAN \$5,000,000

CENTRAL RESERVE CITIES							
New York City.....	8	104,123	24,125	176,113	14,000	11,877	134,600
Chicago.....	4	36,684	6,682	61,012	4,350	2,048	51,053
Central reserve cities.....	12	140,807	30,807	237,125	18,350	13,925	185,653
OTHER RESERVE CITIES							
Boston.....	5	119,693	27,324	204,017	9,000	16,524	155,785
Albany.....	2	43,281	23,894	85,328	3,500	6,858	68,148
Brooklyn and Bronx.....	1	18,108	3,213	27,577	1,500	2,244	20,079
Buffalo.....	1	14,668	6,311	24,857	1,000	1,228	20,360
Philadelphia.....	10	222,884	53,945	373,485	15,968	38,932	289,548
Pittsburgh.....	3	72,241	30,394	134,559	6,000	13,306	101,267
Baltimore.....	4	77,614	24,941	150,258	7,500	10,067	121,789
Washington.....	5	63,605	24,701	118,292	7,650	7,377	93,283
Richmond.....	2	38,070	9,782	58,422	4,000	4,579	47,462
Atlanta.....	3	62,579	24,957	121,078	6,200	7,288	104,510
Savannah.....	1	50,338	4,306	77,614	4,000	3,887	69,519
Jacksonville.....	3	31,353	30,904	85,001	4,500	3,228	72,044
Birmingham.....	2	53,274	10,660	81,824	4,250	6,607	61,677
New Orleans.....	1	30,530	6,104	56,005	2,800	2,930	40,897
Dallas.....	4	61,386	28,114	121,602	8,000	4,836	99,516
El Paso.....	1	7,885	3,469	16,911	1,000	233	14,341
Fort Worth.....	2	39,144	11,674	74,466	3,000	2,711	66,483
Galveston.....	1	9,504	3,656	16,197	1,000	244	12,578
Houston.....	5	71,585	26,405	138,918	7,000	5,171	117,831
San Antonio.....	3	30,935	6,721	52,963	3,000	1,752	46,518
Waco.....	1	7,457	3,392	14,499	1,000	295	12,212
Louisville.....	2	57,637	21,081	99,347	5,000	4,341	73,129
Memphis.....	1	11,756	6,333	27,556	1,000	1,001	25,394
Nashville.....	2	41,782	6,275	64,285	4,125	4,830	49,503
Cincinnati.....	1	8,116	4,109	15,907	1,000	943	10,447
Cleveland.....	3	61,817	28,623	120,753	4,800	5,366	91,733
Columbus.....	2	30,103	11,910	58,581	3,300	4,178	47,636
Indianapolis.....	3	52,810	18,787	104,225	7,250	5,977	85,319
Peoria.....	1	6,498	3,761	14,157	1,125	1,179	11,145
Detroit.....	2	57,486	11,832	88,651	4,500	5,958	72,371
Grand Rapids.....	1	12,292	2,264	21,802	1,000	709	18,941
Milwaukee.....	2	14,333	6,922	27,592	2,000	1,480	20,080
Minneapolis.....	2	60,127	28,084	117,681	5,000	3,688	104,043
St. Paul.....	2	63,615	24,158	120,638	5,000	6,846	105,725
Des Moines.....	2	18,873	7,300	35,321	2,200	1,212	30,427
Sioux City.....	1	6,539	1,435	10,614	1,000	69	8,221
Kansas City, Mo.....	3	50,949	23,512	106,979	4,000	5,546	97,717
St. Louis.....	4	61,104	14,668	100,058	6,700	4,545	83,893
Omaha.....	3	40,824	22,961	93,991	3,600	2,275	82,049
Wichita.....	2	14,546	11,559	39,169	2,000	1,376	35,424
Denver.....	3	55,826	31,996	120,964	3,750	5,218	111,535
Oklahoma City.....	1	28,406	13,633	58,284	3,000	887	54,309

TABLE NO. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1928—Continued

CAPITAL STOCK OF \$1,000,000 BUT LESS THAN \$5,000,000—Continued

[In thousands of dollars]

Cities, States and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
OTHER RESERVE CITIES—CON.							
Tulsa.....	3	53,175	19,672	103,171	5,500	3,746	93,324
Seattle.....	5	57,949	39,181	137,598	8,290	3,934	116,986
Spokane.....	2	20,414	5,525	35,073	2,500	816	28,401
Portland.....	2	39,258	56,547	122,818	5,500	5,445	108,111
Los Angeles.....	5	139,581	49,453	253,837	11,000	13,042	212,633
Oakland.....	2	23,221	8,715	41,550	2,200	2,736	33,892
San Francisco.....	1	6,144	1,717	11,631	1,000	319	7,786
All other reserve cities.....	123	2,221,375	846,880	4,188,506	209,148	237,959	3,455,630
Total all reserve cities.....	135	2,362,182	877,687	4,425,631	227,498	251,884	3,641,283
COUNTRY BANKS							
Massachusetts.....	4	53,893	32,741	101,978	5,000	8,513	82,341
Rhode Island.....	1	9,245	6,829	18,149	1,500	2,947	12,016
Connecticut.....	7	91,544	22,413	146,941	10,400	15,861	113,100
Total New England States.....	12	154,682	61,983	267,068	16,900	27,321	207,457
New York.....	3	28,540	21,850	58,320	3,400	3,381	49,455
New Jersey.....	8	157,163	63,936	267,291	13,900	17,937	213,624
Pennsylvania.....	6	58,007	51,821	127,313	7,250	14,679	123,742
Total Eastern States.....	17	243,710	137,607	452,924	24,550	35,997	386,821
Virginia.....	6	70,319	14,797	108,145	8,500	7,166	79,036
West Virginia.....	1	11,063	1,977	16,588	2,000	1,094	11,701
North Carolina.....	3	19,912	4,142	39,543	3,000	2,461	28,768
South Carolina.....	2	25,753	8,271	46,750	2,500	2,093	37,273
Florida.....	4	29,524	18,094	60,414	4,400	4,057	49,314
Alabama.....	2	19,291	9,465	36,678	2,000	2,276	31,248
Louisiana.....	3	37,512	4,554	54,044	3,600	1,712	46,419
Texas.....	2	12,161	5,715	23,857	2,000	1,110	18,460
Kentucky.....	1	6,069	1,547	8,583	1,000	621	6,178
Tennessee.....	3	35,910	6,738	57,106	3,750	2,693	46,904
Total Southern States.....	27	267,514	75,300	451,708	32,750	25,283	355,301
Ohio.....	5	41,493	14,157	74,323	6,500	5,066	56,691
Indiana.....	2	21,104	7,485	37,229	2,000	1,731	28,528
Michigan.....	1	8,297	5,791	17,675	1,250	1,818	14,153
Minnesota.....	3	25,874	15,334	50,141	5,000	4,251	38,996
Total Middle Western States.....	11	96,768	42,767	179,368	14,750	12,866	138,368
Washington.....	1	9,429	4,763	17,563	1,000	586	15,015
California.....	2	28,295	11,904	53,801	3,000	1,802	48,072
Total Pacific States.....	3	37,724	16,667	71,364	4,000	2,388	63,087
Total country banks.....	70	800,398	334,324	1,422,432	92,950	103,855	1,151,034
Total United States.....	205	3,162,580	1,212,011	5,848,063	320,448	355,739	4,792,317

CAPITAL STOCK OF \$5,000,000 BUT LESS THAN \$25,000,000

CENTRAL RESERVE CITIES							
New York.....	7	1,012,746	468,503	2,350,236	61,500	205,801	1,765,984
Chicago.....	3	417,066	50,434	651,713	26,500	33,594	528,933
Total central reserve cities.....	10	1,429,812	518,937	3,001,949	88,000	239,395	2,294,917

TABLE NO. 20.—*Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1928—Continued*

CAPITAL STOCK OF \$5,000,000 BUT LESS THAN \$25,000,000—Continued

[In thousands of dollars]

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
OTHER RESERVE CITIES							
Boston.....	2	224,371	41,520	401,339	21,350	16,688	291,419
Philadelphia.....	1	177,953	50,878	360,842	14,000	40,138	279,329
Pittsburgh.....	3	114,657	177,130	367,578	19,500	25,404	293,226
Dallas.....	1	41,534	9,185	68,684	5,000	4,253	53,522
Cincinnati.....	1	32,347	10,567	59,103	6,000	5,586	46,397
Detroit.....	1	102,502	29,423	183,457	7,500	12,323	151,032
Milwaukee.....	1	122,150	18,482	179,517	9,000	6,973	145,170
Minneapolis.....	1	50,207	33,951	116,062	5,500	5,607	96,779
St. Louis.....	2	144,994	47,912	250,319	20,000	11,226	205,826
Los Angeles.....	1	196,818	74,628	349,576	13,750	17,486	308,078
San Francisco.....	3	198,303	59,746	356,502	22,000	17,747	273,527
Total other reserve cities.....	17	1,405,836	553,422	2,693,579	143,600	163,431	2,144,305
Total United States.....	27	2,835,648	1,072,359	5,695,528	231,600	402,826	4,439,222

CAPITAL STOCK OF \$25,000,000 BUT LESS THAN \$50,000,000

CENTRAL RESERVE CITIES							
New York City.....	2	570,269	137,875	1,360,326	50,000	85,680	970,179
Chicago.....	1	381,940	108,872	651,852	35,000	35,578	535,359
Central reserve cities.....	3	952,209	246,747	2,012,178	85,000	121,258	1,505,538
OTHER RESERVE CITIES							
Boston.....	1	203,426	60,875	449,769	25,000	32,434	293,819
Total United States.....	4	1,155,635	307,622	2,461,947	110,000	153,692	1,799,357

CAPITAL STOCK OF \$50,000,000 OR MORE

CENTRAL RESERVE CITY							
New York.....	2	1,135,933	416,758	2,892,908	150,000	154,477	2,165,649
OTHER RESERVE CITIES							
San Francisco.....	1	411,907	272,472	840,608	50,000	53,873	702,228
Total United States.....	3	1,547,840	689,230	3,733,516	200,000	208,350	2,867,877

TABLE NO. 21.—*United States bonds on deposit to secure circulating notes of national banks in years ended October 31, 1900 to 1929*

Year	Number of banks	United States bonds held as security for circulation				
		2 per cent consols of 1930	4 per cent bonds	3 per cent bonds	5 per cent bonds	Total
1900...	3, 871	{ \$1, 019, 950 Consols of 1930, 270, 006, 600	{ Consols of 1907, \$13, 544, 100 Loan of 1895, 7, 503, 350	{ Loan of 1898, 3 per cent, \$7, 756, 580	{ Loan of 1904, 5 per cent, \$1, 293, 000	{ \$301, 123, 580
1901...	4, 221	{ 12, 500 Consols of 1930, 316, 625, 650	{ Consols of 1907, 6, 032, 000 Loan of 1895, 2, 911, 100	{ 3, 983, 780	{ 268, 900	{ 329, 833, 930
1902...	4, 601	{ 320, 738, 000	{ Consols of 1907, 8, 248, 450 Loan of 1895, 2, 208, 600	{ 6, 056, 720	{ 1, 100, 900	{ 338, 352, 670
1903...	5, 147	{ 376, 003, 300	{ Consols of 1907, 2, 979, 200 Loan of 1895, 1, 410, 100	{ 1, 797, 580	{ 718, 650	{ 382, 726, 830
1904...	5, 495	{ 416, 972, 750	{ Consols of 1907, 5, 857, 500 Loan of 1895, 1, 791, 600	{ 1, 922, 940	{ -----	{ 426, 544, 790
1905...	5, 858	{ 483, 181, 900	{ Consols of 1907, 4, 050, 350 Loan of 1895, 4, 465, 000	{ 2, 215, 540	{ -----	{ 493, 912, 790
1906...	6, 225	{ 492, 170, 650	{ Consols of 1907, 25, 124, 650 Loan of 1895, 4, 602, 100	{ 3, 273, 700	{ 2 per cent Pana- ma Canal, 14, 482, 080	{ 539, 653, 130
1907...	6, 620	{ 532, 543, 550	{ Loan of 1895, 10, 732, 900	{ 6, 490, 080	{ 17, 245, 380	{ 567, 011, 910
1908...	6, 873	{ 554, 700, 700	{ 14, 960, 450	{ 10, 468, 520	{ 38, 558, 680 13, 936, 500 Certificates of in- debtedness 3 per cent.	{ 632, 624, 850
1909...	7, 025	{ 573, 328, 450	{ 4 per cent loan of 1925, 15, 463, 050	{ 3 per cent 1908- 1918, 14, 575, 560	{ 2 per cent 1936 and 1938, Pan- ama Canal, 76, 178, 680	{ 679, 545, 740
1910...	7, 218	{ 580, 145, 400	{ 21, 022, 650	{ 15, 337, 540	{ 78, 420, 480	{ 694, 926, 070
1911...	7, 331	{ 593, 006, 600	{ 22, 854, 300	{ 18, 190, 380	{ 80, 110, 040	{ 714, 170, 320
1912...	7, 428	{ 601, 762, 600	{ 26, 817, 000	{ 20, 419, 220	{ 81, 258, 460	{ 730, 257, 280
1913...	7, 514	{ 604, 264, 950	{ 35, 302, 700	{ 22, 245, 100	{ 81, 701, 240	{ 743, 513, 990
1914...	7, 578	{ 606, 622, 300	{ 34, 699, 300	{ 21, 447, 180	{ 81, 971, 820	{ 744, 740, 600
1915...	7, 632	{ 600, 678, 600	{ 32, 304, 800	{ 20, 377, 720	{ 81, 614, 420	{ 734, 975, 540
1916...	7, 608	{ 567, 690, 250	{ 26, 214, 460	{ 15, 984, 680	{ 78, 068, 660	{ 687, 957, 990
1917...	7, 671	{ 555, 514, 950	{ 34, 743, 900	{ 17, 715, 220	{ 71, 466, 140	{ 679, 440, 210
1918...	7, 765	{ 561, 848, 600	{ 50, 240, 800	{ 32, 240	{ 72, 324, 800	{ 684, 446, 440
1919...	7, 900	{ 565, 094, 950	{ 58, 055, 050	{ -----	{ 72, 672, 060	{ 695, 822, 060
1920...	8, 157	{ 570, 372, 500	{ 68, 578, 000	{ -----	{ 73, 116, 000	{ 712, 066, 500
1921...	8, 179	{ 576, 522, 950	{ 77, 257, 400	{ -----	{ 73, 732, 140	{ 727, 512, 490
1922...	8, 262	{ 581, 493, 950	{ 82, 509, 900	{ -----	{ 73, 656, 840	{ 737, 660, 690
1923...	8, 264	{ 586, 801, 800	{ 85, 823, 150	{ -----	{ 73, 937, 380	{ 746, 562, 330
1924...	8, 098	{ 589, 086, 200	{ 76, 687, 050	{ -----	{ 74, 069, 640	{ 739, 842, 890
1925...	8, 118	{ 591, 792, 150	{ -----	{ -----	{ 74, 392, 980	{ 666, 185, 130
1926...	8, 008	{ 591, 139, 900	{ -----	{ -----	{ 74, 352, 980	{ 665, 492, 880
1927...	7, 832	{ 592, 582, 450	{ -----	{ -----	{ 74, 290, 840	{ 666, 873, 290
1928...	7, 797	{ 592, 696, 700	{ -----	{ -----	{ 74, 471, 740	{ 667, 168, 440
1929...	7, 506	{ 592, 721, 100	{ -----	{ -----	{ 74, 015, 000	{ 666, 736, 100

TABLE No. 22.—Profit on national bank circulation, based upon a deposit of \$100,000 United States consols of 1930 and Panama Canal bonds, at the average net price, monthly, during the year ended October 31, 1929

CONSOLS OF 1930

Date	Cost of bonds	Circulation obtainable	Receipts			Deductions				Net receipts	Interest on cost of bonds at 6 per cent	Profit on circulation in excess of 6 per cent on the investment	
			Interest on bonds	Interest on circulation less 5 per cent redemption fund	Gross receipts	Tax	Expenses	Sinking fund	Total			Amount	Per cent
1928													
November.....	\$100.826	\$100,000	\$2,000	\$5,700	\$7,700	\$500	\$62.50	\$580.78	\$1,143.28	\$6,556.72	\$6,049.56	\$507.16	0.503
December.....	100.845	100,000	2,000	5,700	7,700	500	62.50	634.07	1,196.57	6,503.43	6,050.70	452.73	.449
1929													
January.....	100.789	100,000	2,000	5,700	7,700	500	62.50	634.46	1,196.96	6,503.04	6,047.34	455.70	.452
February.....	100.844	100,000	2,000	5,700	7,700	500	62.50	730.80	1,293.30	6,406.70	6,050.64	356.06	.353
March.....	101.031	100,000	2,000	5,700	7,700	500	62.50	966.55	1,529.05	6,170.95	6,061.86	109.09	.108
April.....	101.442	100,000	2,000	5,700	7,700	500	62.50	1,406.96	1,972.46	5,727.54	6,086.52	-358.98	-.354
May.....	101.615	100,000	2,000	5,700	7,700	500	62.50	1,579.11	2,141.61	5,558.39	6,096.90	-538.51	-.530
June.....	101.470	100,000	2,000	5,700	7,700	500	62.50	1,437.34	1,999.84	5,700.16	6,088.20	-388.04	-.382
July.....	101.558	100,000	2,000	5,700	7,700	500	62.50	1,534.86	2,097.36	5,602.64	6,093.48	-490.84	-.483
August.....	102.048	100,000	2,000	5,700	7,700	500	62.50	2,017.58	2,580.08	5,119.92	6,122.88	-1,002.96	-.983
September.....	102.250	100,000	2,000	5,700	7,700	500	62.50	2,216.59	2,779.09	4,920.91	6,135.00	-1,214.09	-1.187
October.....	102.250	100,000	2,000	5,700	7,700	500	62.50	2,233.25	2,795.75	4,904.25	6,135.00	-1,230.75	-1.204

PANAMA 2'S, 1916-1936

1928													
November.....	\$100.500	\$100,000	\$2,000	\$5,700	\$7,700	\$500	\$62.50	\$51.49	\$613.99	\$7,086.01	\$6,030.00	\$1,056.01	1.051
December.....	100.500	100,000	2,000	5,700	7,700	500	62.50	52.19	614.69	7,085.31	6,030.00	1,055.31	1.050
1929													
January.....	100.500	100,000	2,000	5,700	7,700	500	62.50	52.91	615.41	7,084.59	6,030.00	1,054.59	1.049
February.....	100.563	100,000	2,000	5,700	7,700	500	62.50	60.41	622.91	7,077.09	6,033.78	1,043.31	1.037
March.....	100.813	100,000	2,000	5,700	7,700	500	62.50	88.46	650.96	7,049.04	6,048.78	1,000.26	.995
April.....	101.250	100,000	2,000	5,700	7,700	500	62.50	137.92	700.42	6,999.58	6,075.00	924.58	.913
May.....	101.327	100,000	2,000	5,700	7,700	500	62.50	148.50	711.00	6,989.00	6,079.62	909.38	.897
June.....	101.000	100,000	2,000	5,700	7,700	500	62.50	113.52	674.02	7,023.98	6,060.00	963.98	.954
July.....	101.164	100,000	2,000	5,700	7,700	500	62.50	134.05	696.55	7,003.45	6,069.84	933.61	.923
August.....	102.029	100,000	2,000	5,700	7,700	500	62.50	237.10	799.60	6,900.40	6,121.74	778.66	.763
September.....	102.250	100,000	2,000	5,700	7,700	500	62.50	266.81	829.31	6,870.69	6,135.00	735.69	.720
October.....	102.250	100,000	2,000	5,700	7,700	500	62.50	278.83	841.33	6,858.67	6,135.00	723.67	.708

TABLE NO. 23.—*Investment value of United States bonds—Panama Canal bonds, and 2's of 1930*

Date	Panama Canal bonds, 2's of 1916-1936		2 per cent bonds of 1930	
	Average price, net	Rate of interest realized by investors	Average price, net	Rate of interest realized by investors
1929		<i>Per cent</i>		<i>Per cent</i>
January.....	100.5000	1.929	100.7885	1.338
April.....	101.2500	1.817	101.4423	0.492
July.....	101.1635	1.823	101.5577	(1)
October.....	102.2500	1.649	102.2500	(1)

¹ Negative yield.TABLE NO. 24.—*United States bonds (circulation)—Monthly range of prices in New York, November, 1928, to October, 1929, inclusive*

Date	Coupon bonds 2's of 1930	Registered bonds	
		2's of 1930	Panama 2's of 1916-1936
1928			
November:			
Opening.....	99¾@101¼	Not quoted	99½@101½
Highest.....	100 @101¾	do	99½@101½
Lowest.....	99¾@101¼	do	99½@101½
Closing.....	100 @101¾	do	99½@101½
December:			
Opening.....	100 @101¾	do	99½@101½
Highest.....	100 @101¾	do	99½@101½
Lowest.....	100 @100¾	do	99½@101½
Closing.....	100 @101¾	do	99½@101½
1929			
January:			
Opening.....	99¾@101¼	do	99½@101½
Highest.....	100 @101¾	do	99½@101½
Lowest.....	99¾@101¼	do	99½@101½
Closing.....	100 @101¾	do	99½@101½
February:			
Opening.....	100 @101¾	do	99½@101½
Highest.....	100 @101¾	do	100 @101½
Lowest.....	100 @101½	do	99½@101½
Closing.....	100 @101¾	do	99½@101½
March:			
Opening.....	100 @101¾	do	99½@101½
Highest.....	100½@102	do	100½@102
Lowest.....	100 @101¾	do	99½@101½
Closing.....	100½@102	do	100½@102
April:			
Opening.....	100½@102	do	100½@102
Highest.....	100¾@102¼	do	100¾@102
Lowest.....	100½@102	do	100½@102
Closing.....	100¾@102¼	do	100¾@102
May:			
Opening.....	100¾@102¼	do	100¾@102
Highest.....	101 @102½	do	100¾@102¼
Lowest.....	100¾@102¼	do	100¾@101¾
Closing.....	101 @102	do	100¾@101¾
June:			
Opening.....	101 @102	do	100¾@101¾
Highest.....	101 @102	do	100¾@101¾
Lowest.....	100¾@102	do	100¾@101¾
Closing.....	101 @102	do	100¾@101¾
July:			
Opening.....	101 @102	do	100½@101¾
Highest.....	101¼@102½	do	101¼@102½
Lowest.....	101 @102	do	100¾@101¾
Closing.....	101¼@102½	do	101¼@102½
August:			
Opening.....	101¼@102½	do	101¼@102½
Highest.....	101½@103	do	101½@103
Lowest.....	101¼@102½	do	101½@102
Closing.....	101½@103	do	101½@103
September:			
Opening.....	101½@103	do	101½@103
Highest.....	101½@103	do	101½@103
Lowest.....	101½@103	do	101½@103
Closing.....	101½@103	do	101½@103
October:			
Opening.....	101½@103	do	101½@103
Highest.....	101½@103	do	101½@103
Lowest.....	101½@103	do	101½@103
Closing.....	101½@103	do	101½@103

TABLE NO. 25.—*Number, capital stock, and circulation outstanding of national banks issuing circulating notes, together with the number and capital stock of national banks not issuing circulating notes, June 29, 1929, by reserve cities and States*

[In thousands of dollars]

Cities	June 29, 1929				
	Banks issuing circulation			Banks not issuing circulation	
	Number of banks	Capital	Circulation outstanding	Number of banks	Capital
CENTRAL RESERVE CITIES					
New York.....	15	265,025	33,926	6	15,400
Chicago.....	2	7,500	6,198	10	38,250
Central reserve cities.....	17	272,525	40,124	16	53,650
OTHER RESERVE CITIES					
Boston.....	5	9,850	3,612	5	46,500
Albany.....	2	3,500	1,238	.....	.....
Brooklyn and Bronx.....	6	3,700	1,199	9	3,350
Buffalo.....	2	550	550	1	200
Philadelphia.....	19	29,300	5,544	11	8,450
Pittsburgh.....	9	24,850	14,546	2	3,600
Baltimore.....	6	8,300	3,555	1	400
Washington.....	10	10,075	4,891	2	700
Richmond.....	1	1,000	1,000	1	3,000
Charlotte.....	5	1,800	1,440	.....	.....
Atlanta.....	3	6,400	2,486	.....	.....
Savannah.....	.....	.....	.....	1	4,000
Jacksonville.....	3	4,500	941	.....	.....
Birmingham.....	3	4,450	4,331	.....	.....
New Orleans.....	1	2,800	2,800	.....	.....
Dallas.....	6	13,150	5,561	.....	.....
El Paso.....	2	1,300	799	1	300
Fort Worth.....	3	2,700	2,549	2	1,750
Galveston.....	3	1,400	1,331	1	750
Houston.....	7	6,900	5,294	3	2,750
San Antonio.....	6	3,950	3,740	1	2,000
Waco.....	4	1,650	1,630	.....	.....
Little Rock.....	.....	.....	.....	1	400
Louisville.....	3	5,500	3,972	.....	.....
Memphis.....	1	1,000	50	.....	.....
Nashville.....	4	5,225	4,327	1	600
Cincinnati.....	5	8,300	2,239	.....	.....
Cleveland.....	3	5,500	3,600	.....	.....
Columbus.....	4	4,500	1,817	1	500
Toledo.....	1	500	496	1	200
Indianapolis.....	4	7,650	3,829	.....	.....
Chicago.....	19	5,000	2,875	7	1,900
Peoria.....	4	2,575	1,839	.....	.....
Detroit.....	1	7,500	3,432	1	5,000
Grand Rapids.....	1	1,000	892	1	500
Milwaukee.....	5	13,200	4,258	1	200
Minneapolis.....	6	12,900	2,909	.....	.....
St. Paul.....	2	5,500	597	1	350
Cedar Rapids.....	2	1,100	998	.....	.....
Des Moines.....	2	1,700	554	2	1,250
Dubuque.....	2	700	397	.....	.....
Sioux City.....	5	2,050	1,072	.....	.....
Kansas City, Mo.....	4	3,550	950	5	4,500
St. Joseph.....	3	900	338	1	200
St. Louis.....	5	13,550	2,634	5	6,300
Lincoln.....	1	300	199	3	1,250
Omaha.....	3	3,100	1,144	4	2,100
Kansas City, Kans.....	2	950	800	.....	.....
Topeka.....	4	950	598	1	500
Wichita.....	.....	.....	.....	4	2,400
Helena.....	2	450	200	.....	.....
Denver.....	2	1,050	648	4	4,250
Pueblo.....	2	600	400	.....	.....
Muskogee.....	2	800	748	1	100
Oklahoma City.....	1	1,000	72	6	5,200
Tulsa.....	4	5,450	616	.....	.....
Seattle.....	5	11,000	4,634	1	500
Spokane.....	2	2,000	1,995	.....	.....
Portland.....	3	5,700	2,510	4	1,300
Los Angeles.....	4	37,500	4,027	4	6,500
Oakland.....	2	2,200	1,494	.....	.....
San Francisco.....	6	76,000	19,409	.....	.....
Ogden.....	2	750	743	.....	.....
Salt Lake City.....	2	1,100	1,023	2	1,000
All other reserve cities.....	241	402,425	154,372	103	124,750
Total all reserve cities.....	258	674,950	194,496	119	178,400

TABLE NO. 25.—*Number, capital stock, and circulation outstanding of national banks issuing circulating notes, together with the number and capital stock of national banks not issuing circulating notes, June 29, 1929, by reserve cities and States—Continued*

[In thousands of dollars]

Cities	June 29, 1929				
	Banks issuing circulation			Banks not issuing circulation	
	Number of banks	Capital	Circulation outstanding	Number of banks	Capital
COUNTRY BANKS					
Maine.....	50	6,920	4,848	3	300
New Hampshire.....	52	5,175	4,690	4	325
Vermont.....	44	5,135	4,304	2	125
Massachusetts.....	117	21,913	15,545	28	7,125
Rhode Island.....	10	4,520	3,799		
Connecticut.....	52	17,838	9,754	12	4,664
Total New England States.....	325	61,501	42,940	49	12,539
New York.....	416	47,885	30,225	105	15,135
New Jersey.....	202	41,940	22,835	97	13,561
Pennsylvania.....	759	89,983	62,166	61	6,265
Delaware.....	16	1,604	1,008	1	25
Maryland.....	72	5,267	3,844	3	452
Total Eastern States.....	1,465	186,619	120,078	237	35,438
Virginia.....	145	23,728	18,679	17	1,915
West Virginia.....	109	13,325	10,323	7	510
North Carolina.....	53	10,872	6,762	15	2,193
South Carolina.....	38	7,700	5,811	15	1,850
Georgia.....	67	6,840	5,264	9	1,165
Florida.....	35	5,940	3,850	17	4,750
Alabama.....	95	11,385	9,307	8	2,185
Mississippi.....	29	4,550	3,006	6	875
Louisiana.....	26	6,750	3,407	6	200
Texas.....	385	34,283	23,232	199	11,302
Arkansas.....	54	5,085	3,883	18	1,430
Kentucky.....	124	12,746	11,276	11	775
Tennessee.....	90	14,004	10,361	3	135
Total Southern States.....	1,250	157,208	115,101	331	29,285
Ohio.....	263	38,380	27,821	15	920
Indiana.....	200	21,713	18,005	20	3,570
Illinois.....	395	33,520	25,037	50	5,440
Michigan.....	112	16,545	11,795	17	1,345
Wisconsin.....	131	16,375	11,733	20	2,500
Minnesota.....	220	16,605	10,898	43	2,170
Iowa.....	220	13,875	11,100	32	2,405
Missouri.....	96	8,115	5,843	15	895
Total Middle Western States.....	1,667	165,128	122,232	212	19,245
North Dakota.....	102	4,480	3,214	23	910
South Dakota.....	59	2,870	1,885	34	1,545
Nebraska.....	130	6,900	5,725	17	515
Kansas.....	184	10,662	8,167	52	2,385
Montana.....	37	3,465	2,111	30	1,390
Wyoming.....	22	1,915	1,485	3	355
Colorado.....	75	4,475	3,355	33	2,275
New Mexico.....	18	1,425	1,253	10	635
Oklahoma.....	178	8,205	5,237	115	5,260
Total Western States.....	805	44,457	32,432	322	15,270
Washington.....	58	7,620	4,824	40	2,470
Oregon.....	61	4,655	2,712	25	1,490
California.....	126	16,410	10,054	69	6,835
Idaho.....	24	1,910	1,389	19	820
Utah.....	10	550	467	4	250
Nevada.....	9	1,490	1,134	1	40
Arizona.....	10	1,625	1,025	4	325
Total Pacific States.....	258	34,230	21,665	162	12,230
Alaska (nonmember banks).....	2	150	58	2	125
The Territory of Hawaii (nonmember bank).....	1	500	450	1	100
Total (nonmember banks).....	3	650	508	3	225
Total country banks.....	5,813	649,793	454,956	1,346	124,232
Total United States.....	6,071	1,324,743	649,452	1,465	302,632

TABLE No. 26.—National-bank notes issued, redeemed, and outstanding, by denominations and amounts, on October 31, each year 1918 to 1929
[For prior years see annual report 1920]

Year		Ones	Twos	Fives	Tens	Twenties	Fifties	One hundreds	Five hundreds	One thou- sands	Total	Issued dur- ing current year
1918	Issued	23, 169, 677	15, 495, 038	2, 180, 457, 660	3, 499, 038, 440	2, 046, 661, 760	300, 579, 200	427, 777, 200	12, 289, 500	7, 454, 000	8, 512, 922, 475	260, 155, 140
	Redeemed	22, 827, 605	15, 331, 646	2, 062, 530, 045	3, 208, 165, 630	1, 798, 100, 720	270, 694, 800	393, 559, 500	12, 201, 500	7, 433, 000	7, 790, 844, 446	
	Outstanding	342, 072	163, 392	117, 927, 615	2, 290, 872, 810	248, 561, 040	29, 884, 400	34, 217, 700	88, 000	21, 000	722, 078, 029	
1919	Issued	23, 169, 677	15, 495, 038	2, 277, 156, 200	3, 652, 915, 890	2, 134, 771, 820	311, 156, 350	435, 249, 100	12, 289, 500	7, 454, 000	8, 869, 660, 575	356, 738, 100
	Redeemed	22, 827, 605	15, 331, 646	2, 134, 883, 895	3, 370, 458, 290	1, 900, 338, 700	280, 299, 900	402, 042, 300	12, 201, 500	7, 433, 000	8, 145, 816, 836	
	Outstanding	342, 072	163, 392	142, 272, 305	2, 282, 460, 600	234, 433, 120	30, 856, 450	33, 206, 800	88, 000	21, 000	723, 843, 739	
1920	Issued	23, 169, 677	15, 495, 038	2, 383, 521, 060	3, 863, 905, 000	2, 256, 285, 520	321, 370, 450	442, 267, 100	12, 289, 500	7, 454, 000	9, 325, 707, 345	456, 046, 770
	Redeemed	22, 827, 771	15, 331, 750	2, 257, 861, 600	3, 558, 475, 410	2, 042, 790, 440	291, 508, 450	411, 724, 400	12, 202, 000	7, 433, 000	8, 590, 154, 821	
	Outstanding	341, 906	163, 288	125, 659, 460	305, 429, 590	213, 445, 080	29, 862, 000	30, 542, 700	87, 500	21, 000	735, 552, 524	
1921	Issued	23, 169, 677	15, 495, 038	2, 530, 964, 740	4, 141, 546, 970	2, 415, 643, 670	332, 564, 950	449, 880, 500	12, 289, 500	7, 454, 000	9, 929, 009, 045	603, 301, 700
	Redeemed	22, 827, 833	15, 331, 848	2, 399, 196, 590	3, 826, 073, 620	2, 173, 273, 160	304, 103, 200	421, 019, 300	12, 202, 000	7, 433, 000	9, 181, 460, 551	
	Outstanding	341, 844	163, 190	131, 768, 150	315, 473, 350	242, 370, 510	28, 461, 750	28, 861, 200	87, 500	21, 000	747, 548, 494	
1922	Issued	23, 169, 677	15, 495, 038	2, 685, 116, 700	4, 395, 016, 970	2, 561, 245, 350	342, 216, 050	456, 449, 900	12, 289, 500	7, 454, 000	10, 498, 453, 185	569, 444, 140
	Redeemed	22, 827, 833	15, 331, 848	2, 544, 935, 255	4, 072, 078, 350	2, 312, 253, 700	315, 487, 700	429, 752, 200	12, 202, 000	7, 433, 000	9, 732, 302, 886	
	Outstanding	341, 844	163, 190	140, 181, 445	322, 938, 620	248, 991, 650	26, 728, 350	26, 696, 700	87, 500	21, 000	766, 150, 299	
1923	Issued	23, 169, 677	15, 495, 038	2, 839, 928, 800	4, 647, 494, 460	2, 705, 631, 630	353, 112, 650	463, 738, 500	12, 289, 500	7, 454, 000	11, 068, 309, 255	669, 856, 070
	Redeemed	22, 827, 833	15, 331, 848	2, 692, 170, 185	4, 323, 779, 650	2, 456, 824, 520	325, 072, 850	436, 442, 500	12, 202, 000	7, 433, 000	10, 292, 084, 386	
	Outstanding	341, 844	163, 190	147, 758, 615	323, 714, 810	248, 807, 110	28, 039, 800	27, 296, 000	87, 500	21, 000	776, 224, 869	
1924	Issued	23, 169, 677	15, 495, 038	2, 986, 182, 620	4, 894, 019, 390	2, 847, 074, 790	362, 802, 750	470, 320, 400	12, 289, 500	7, 454, 000	11, 618, 806, 165	550, 498, 910
	Redeemed	22, 828, 230	15, 332, 144	2, 836, 525, 360	4, 564, 545, 090	2, 599, 117, 260	335, 219, 000	443, 579, 000	12, 202, 000	7, 433, 000	10, 840, 881, 084	
	Outstanding	341, 447	162, 894	149, 657, 260	325, 274, 300	247, 957, 530	27, 583, 750	26, 741, 400	87, 500	21, 000	777, 827, 081	
1925	Issued	23, 169, 677	15, 495, 038	3, 116, 207, 920	5, 114, 836, 580	2, 975, 540, 250	370, 484, 550	475, 441, 600	12, 289, 500	7, 454, 000	12, 110, 919, 115	492, 110, 950
	Redeemed	22, 828, 230	15, 332, 144	2, 982, 116, 515	4, 815, 862, 380	2, 743, 128, 860	345, 017, 800	450, 454, 100	12, 202, 000	7, 433, 000	11, 394, 374, 829	
	Outstanding	341, 447	162, 894	134, 091, 605	298, 974, 200	232, 411, 390	25, 466, 750	24, 987, 500	87, 500	21, 000	716, 544, 286	
1926	Issued	23, 169, 677	15, 495, 038	3, 257, 207, 400	5, 340, 485, 100	3, 105, 239, 610	378, 354, 750	480, 688, 400	12, 289, 500	7, 454, 000	12, 620, 383, 475	609, 464, 360
	Redeemed	22, 828, 230	15, 332, 144	3, 116, 801, 545	5, 049, 077, 890	2, 880, 562, 880	354, 890, 850	457, 586, 000	12, 202, 000	7, 433, 000	11, 916, 714, 539	
	Outstanding	341, 447	162, 894	140, 406, 855	291, 407, 210	224, 676, 730	23, 463, 900	23, 102, 400	87, 500	21, 000	703, 668, 936	
1927	Issued	23, 169, 677	15, 495, 038	3, 400, 781, 360	5, 561, 933, 120	3, 229, 043, 170	388, 738, 350	487, 610, 800	12, 289, 500	7, 454, 000	13, 126, 515, 015	506, 131, 540
	Redeemed	22, 828, 230	15, 332, 144	3, 255, 076, 040	5, 275, 212, 710	3, 003, 520, 200	363, 835, 500	464, 120, 600	12, 202, 000	7, 433, 000	12, 419, 560, 424	
	Outstanding	341, 447	162, 894	145, 705, 320	286, 720, 410	225, 522, 970	24, 902, 850	23, 490, 200	87, 500	21, 000	706, 954, 591	
1928	Issued	23, 169, 677	15, 495, 038	3, 555, 675, 560	5, 797, 444, 520	3, 363, 413, 400	399, 609, 450	494, 877, 700	12, 289, 500	7, 454, 000	13, 669, 428, 485	542, 913, 470
	Redeemed	22, 828, 230	15, 332, 144	3, 405, 149, 520	5, 516, 163, 930	3, 139, 679, 780	374, 357, 700	471, 314, 100	12, 202, 000	7, 433, 000	12, 964, 460, 404	
	Outstanding	341, 447	162, 894	150, 526, 040	281, 280, 590	223, 733, 260	25, 251, 750	23, 563, 600	87, 500	21, 000	704, 968, 081	
	OLD SERIES											
1929	Issued	23, 169, 677	15, 495, 038	3, 671, 900, 460	5, 973, 600, 340	3, 464, 377, 800	410, 619, 750	502, 217, 900	12, 289, 500	7, 454, 000	14, 081, 124, 465	411, 695, 980
	Redeemed	22, 828, 771	15, 332, 490	3, 552, 259, 160	5, 738, 693, 680	3, 270, 181, 590	385, 120, 800	478, 588, 000	12, 202, 000	7, 433, 000	13, 482, 639, 911	
	Outstanding	340, 906	162, 548	119, 641, 300	234, 906, 660	194, 196, 210	25, 498, 950	23, 629, 900	87, 500	21, 000	598, 484, 474	
	NEW SERIES											
1929	Issued			35, 161, 935	49, 772, 020	18, 571, 160	1, 496, 450	875, 700			106, 877, 265	105, 877, 265
	Redeemed			1, 630	560		1, 000	1, 000			4, 190	
	Outstanding			35, 160, 305	49, 771, 460	18, 571, 160	1, 495, 450	874, 700			105, 873, 075	

NOTE 1.—First issue Dec. 21, 1863; first redemption Apr. 5, 1865.

NOTE 2.—Gold notes included since 1915.

NOTE 3.—Fractions and nonassorted notes not included.

TABLE No. 27.—*National bank currency issued to banks monthly from November 1, 1928, to October 31, 1929, and since 1863*

	Issued on account of redemptions	Issued on bonds	Total issued	Grand total issued since 1863
1928				
November.....	\$40,611,330	\$1,335,370	\$41,946,700	\$13,711,375,185
December.....	39,949,410	996,500	40,945,910	13,752,321,095
1929				
January.....	46,512,750	1,392,500	47,905,250	13,800,226,345
February.....	41,743,920	1,236,590	42,980,510	13,843,206,855
March.....	47,652,550	4,164,240	51,816,790	13,895,023,645
April.....	28,956,000	3,108,350	32,064,350	13,927,087,995
May.....	22,485,480	2,612,320	25,097,800	13,952,185,795
June.....	22,284,570	2,965,980	25,250,550	13,977,436,345
July.....	41,086,220	1,118,620	42,204,840	14,019,641,185
August.....	67,836,855	2,527,840	70,364,695	14,090,005,880
September.....	47,167,490	3,635,720	50,803,210	14,140,809,090
October.....	43,422,550	2,770,310	46,192,860	14,187,001,950
Total.....	489,709,125	27,864,340	517,573,465	

TABLE No. 28.—*National bank notes received monthly for redemption during year ended October 31, 1929*¹

Month	Received by the Comptroller of the Currency			Total
	From national banks in connection with reduction of circulation and replacement with new notes	From the redemption agency		
		For replacement with new notes	Retirement account	
1928				
November.....	\$1,350	\$39,973,450	\$1,943,595	\$41,918,395
December.....	7,250	40,511,110	1,825,960	42,344,320
1929				
January.....	650	47,347,230	2,061,280	49,409,160
February.....	17,500	43,277,000	2,080,890	45,375,390
March.....	8,550	45,733,980	2,282,500	48,025,030
April.....	3,300	27,087,160	1,563,700	28,654,160
May.....	5,600	22,921,170	1,276,386	24,203,156
June.....	1,430	22,617,253	1,317,359	23,936,042
July.....	9,800	46,458,380	2,560,669	49,028,849
August.....	8,050	76,477,360	3,399,155	79,884,565
September.....	1,827	43,840,540	3,521,890	47,364,257
October.....	5,740	35,058,520	2,189,300	37,253,560
Total.....	71,047	491,303,153	26,022,684	517,396,884
Received from June 20, 1874, to Oct. 31, 1928.....	58,800,893	11,005,319,222	1,741,946,917	12,806,067,033
Grand total.....	58,871,940	11,496,622,375	1,767,969,601	13,323,463,917

¹ Notes of gold banks not included in this table.

TABLE No. 29.—National-bank notes received at currency bureau and destroyed yearly since establishment of the system

Date	Amount	Date	Amount
Prior to Nov. 1, 1865.....	\$175, 490	During the year ended Oct. 31—Con.	
During the year ended Oct. 31—		1902.....	\$107, 222, 495
1866.....	1, 050, 382	1903.....	140, 306, 990
1867.....	3, 401, 423	1904.....	167, 118, 135
1868.....	4, 602, 825	1905.....	195, 194, 785
1869.....	8, 003, 729	1906.....	191, 102, 985
1870.....	14, 305, 689	1907.....	197, 932, 847
1871.....	24, 344, 047	1908.....	231, 128, 140
1872.....	30, 211, 720	1909.....	326, 622, 845
1873.....	36, 433, 171	1910.....	359, 496, 000
1874.....	49, 939, 741	1911.....	409, 835, 965
1875.....	137, 697, 696	1912.....	428, 399, 608
1876.....	98, 672, 716	1913.....	426, 282, 840
1877.....	76, 918, 963	1914.....	435, 904, 280
1878.....	57, 381, 249	1915.....	362, 551, 125
1879.....	41, 101, 830	1916.....	351, 374, 597
1880.....	35, 539, 600	1917.....	298, 468, 107
1881.....	54, 941, 130	1918.....	236, 296, 660
1882.....	74, 917, 611	1919.....	330, 106, 555
1883.....	82, 913, 766	1920.....	424, 542, 837
1884.....	93, 178, 418	1921.....	570, 887, 902
1885.....	91, 048, 723	1922.....	537, 153, 570
1886.....	59, 989, 810	1923.....	542, 194, 707
1887.....	47, 726, 083	1924.....	522, 241, 817
1888.....	59, 568, 525	1925.....	470, 950, 865
1889.....	52, 207, 627	1926.....	487, 254, 340
1890.....	44, 447, 467	1927.....	475, 920, 522
1891.....	45, 981, 963	1928.....	517, 236, 465
1892.....	43, 885, 319	1929.....	492, 160, 200
1893.....	44, 895, 466		
1894.....	62, 835, 395	Total.....	12, 187, 162, 967
1895.....	46, 997, 527	Additional amount of insolvent and liquidating national-bank notes destroyed.....	1, 291, 982, 482
1896.....	83, 613, 811	Gold notes.....	3, 390, 560
1897.....	83, 159, 973		
1898.....	66, 683, 467		
1899.....	59, 988, 303		
1900.....	71, 065, 968	Grand total.....	13, 482, 536, 009
1901.....	90, 848, 100		

In addition, \$46,115 destroyed in transit.

TABLE No. 30.—National-bank notes issued during each year 1914 to 1929, national-bank notes of active, insolvent, and liquidated banks destroyed, total destructions for each year, and percentage of destructions to issues

[For prior years, see annual report, 1920]

Year ended Oct. 31—	Issued	Destroyed			Total outstanding	Per cent destructions, active banks to issues	Percent destructions to issues
		Active banks	Insolvent and liquidated banks	Total			
1914.....	\$818, 227, 830	\$435, 904, 260	\$20, 246, 418	\$456, 150, 698	\$1, 121, 468, 911	53.27	55.75
1915.....	364, 049, 710	362, 551, 125	342, 807, 352	705, 358, 657	781, 268, 793	99.59	193.75
1916.....	356, 300, 750	351, 374, 567	59, 026, 804	410, 401, 401	726, 069, 290	98.62	115.18
1917.....	325, 570, 430	288, 468, 107	38, 901, 595	337, 369, 702	710, 276, 375	91.68	103.02
1918.....	260, 155, 140	236, 296, 660	20, 238, 717	256, 535, 377	721, 471, 137	90.83	93.61
1919.....	356, 738, 100	330, 106, 555	24, 864, 635	354, 971, 190	722, 394, 325	92.53	99.50
1920.....	456, 046, 770	424, 542, 837	19, 794, 540	444, 337, 377	732, 549, 629	93.09	97.43
1921.....	603, 301, 700	570, 887, 902	20, 417, 025	591, 304, 927	743, 238, 847	94.62	98.01
1922.....	569, 444, 140	537, 153, 570	13, 688, 630	550, 842, 200	760, 679, 187	94.33	96.73
1923.....	569, 856, 070	542, 194, 707	17, 586, 750	559, 781, 457	772, 606, 269	95.14	98.23
1924.....	550, 498, 910	522, 241, 817	26, 654, 368	548, 896, 385	774, 281, 624	94.86	99.73
1925.....	492, 110, 950	470, 950, 865	82, 442, 855	553, 393, 720	713, 802, 744	95.70	112.45
1926.....	509, 464, 360	487, 254, 340	35, 065, 342	522, 339, 682	700, 714, 532	95.64	102.52
1927.....	506, 131, 540	475, 920, 523	26, 925, 353	502, 845, 878	702, 992, 694	94.03	99.35
1928.....	542, 913, 470	517, 236, 465	27, 663, 503	544, 899, 970	700, 152, 454	95.27	100.36
1929 ¹	517, 573, 245	492, 160, 200	26, 022, 684	518, 182, 884	700, 328, 815	95.08	100.11

¹ New series included.

TABLE NO. 31.—*Amount, denomination, and cost of national bank currency received from Bureau of Engraving and Printing, year ended October 31, 1929*

OLD STYLE, 4-SUBJECT SHEETS, SERIES OF 1902

Denominations	Amount	Cost of paper	Cost of printing, etc.	Total cost
5, 5, 5, 5.....	\$102,262,540	\$38,195.06	\$277,898.45	\$316,093.51
10, 10, 10, 10.....	22,153,360	4,137.14	30,100.88	34,238.02
10, 10, 10, 20.....	206,716,100	30,883.39	224,700.40	255,583.79
50, 50, 50, 100.....	14,656,250	437.93	3,186.27	3,624.20
Total.....	345,788,250	73,653.52	535,888.00	609,539.52

NEW STYLE, 6-SUBJECT SHEET, SERIES OF 1929

5.....	\$116,016,000	\$28,153.22	\$159,135.28	\$187,288.50
10.....	226,321,080	27,460.29	155,218.54	182,678.83
20.....	139,705,680	8,475.48	47,907.40	56,382.88
50.....	14,869,200	360.83	2,039.56	2,400.39
100.....	9,948,000	120.70	682.27	802.97
Total.....	506,859,960	64,570.52	364,983.05	429,553.57
Total amount and cost of both series.....	858,648,210	138,224.04	900,869.05	1,039,093.09

TABLE NO. 32.—*Vault account of currency received and issued by currency bureau during the year and the amount on hand October 31, 1929*

OLD SERIES

National bank currency in vaults at the close of business Oct. 31, 1928.....	\$191,484,780
National bank currency received from Bureau of Engraving and Printing during the year ended Oct. 31, 1929.....	345,783,259
Total to be accounted for.....	537,273,039
Amount issued to banks during the year.....	\$411,696,200
Amount withdrawn from vaults and canceled.....	106,325,530
Total withdrawn.....	518,021,730
Amount in vaults at close of business Oct. 31, 1929.....	19,251,300

NEW SERIES OF 1929

National bank currency in vaults at the close of business June 20, 1929.....	
National bank currency received from Bureau of Engraving and Printing during the year ended Oct. 31, 1929.....	506,859,960
Total to be accounted for.....	506,859,960
Amount issued to banks during the year.....	\$105,877,265
Amount withdrawn from vaults and canceled.....	
Total withdrawn.....	105,877,265
Amount in vaults at close of business Oct. 31, 1929.....	400,982,695
Add "Old series".....	19,251,300
Total amount in vaults.....	420,233,995

TABLE NO. 33.—*Vault account of currency received and destroyed during year ended October 31, 1929*

Amount in vault of redemption division of currency bureau awaiting destruction at close of business Oct. 31, 1928.....	\$4,876,790.00
Amount received during year ended Oct. 31, 1929.....	517,396,884.00
Total.....	522,273,674.00
Withdrawn and destroyed during year.....	518,182,884.00
Balance on hand in vault Oct. 31, 1929.....	4,090,790.00

NOTE.—Notes of gold banks not included in this table.

TABLE No. 34.—Amount of currency received for redemption, by months, from July 1, 1928, to June 30, 1929, and counted into the cash of the National Bank Redemption Agency

	National-bank notes	Federal reserve bank notes	Federal reserve notes	United States currency	Total
1928					
July.....	\$45,299,910.00	\$48,900.00	\$1,568,405.00	\$11,187.63	\$46,928,402.63
August.....	46,707,560.50	47,040.00	1,473,395.00	15,015.14	48,243,010.64
September.....	43,039,090.00	28,420.00	1,509,320.00	15,843.69	44,592,673.69
October.....	46,233,947.00	30,302.00	1,747,725.00	9,395.71	48,021,369.71
November.....	41,337,043.00	28,148.00	1,446,220.00	13,862.12	42,825,273.12
December.....	40,094,000.00	45,066.00	1,496,435.00	14,047.71	41,649,548.71
1929					
January.....	54,304,929.00	41,535.00	1,965,960.00	15,347.57	56,327,771.57
February.....	43,705,612.00	24,327.00	1,540,985.00	13,576.40	45,284,500.40
March.....	41,589,464.00	38,042.00	1,936,440.00	9,658.72	43,573,604.72
April.....	25,605,222.00	21,860.00	1,908,890.00	12,261.55	27,548,233.55
May.....	24,645,067.00	31,797.00	1,533,850.00	9,528.53	26,220,542.53
June.....	29,036,394.00	44,994.00	1,109,565.00	8,295.44	30,199,248.44
Total.....	481,598,238.50	430,431.00	19,237,190.00	148,320.21	501,414,179.71

TABLE No. 35.—Amount of currency received by National Bank Redemption Agency for redemption in year ended June 30, 1929, from principal cities

Boston.....	\$33,107,366.50	Kansas City.....	\$10,641,000.00
New York.....	78,558,800.00	Dallas.....	14,241,400.00
Philadelphia.....	36,349,698.23	San Francisco.....	17,827,680.00
Cleveland.....	23,983,200.00	Cincinnati.....	12,332,000.00
Richmond.....	23,947,500.00	Baltimore.....	7,006,130.00
Atlanta.....	13,370,500.00	New Orleans.....	7,628,600.00
Chicago.....	46,893,307.50	Other sources.....	150,537,622.16
St. Louis.....	13,644,241.50		
Minneapolis.....	11,367,400.00	Total.....	501,436,445.89

NOTE.—The difference of \$22,266.18 between the totals shown by this table and Table No. 34 represents the net adjustments for overs, shorts, and spurious issues found in remittances received.

The total amount of currency of all issues received by the National Bank Redemption Agency and counted into cash from June 30, 1874, to June 30, 1929, exclusive of deductions for shortages and spurious issues, is \$18,067,828,375.69.

TABLE No. 36.—Cost of redemption of national bank notes during the year ended June 30, 1929

	Amount of expenses		
	Office Treasurer U. S. (N. B. R. A.)	Office Comptroller of Currency	Total
Redeemed out of 5 per cent fund, unfit for use:			
Salaries.....	\$255,840.88	\$48,967.76	\$304,808.64
Printing, binding, and stationery.....	4,725.31	685.32	5,410.63
Contingent expenses.....	3,838.13	442.46	4,280.59
Express charges.....	99.98	-----	99.98
Insurance.....	17,403.12	18,004.76	35,407.88
Postage.....	11,878.24	81,694.09	93,572.33
Total.....	293,785.66	149,794.39	443,580.05
Redeemed on retirement account:			
Salaries.....	13,239.78	2,534.08	15,773.86
Printing, binding, and stationery.....	244.54	35.47	280.01
Contingent expenses.....	198.62	22.90	221.52
Express charges.....	5.17	-----	5.17
Insurance.....	900.61	-----	900.61
Postage.....	614.70	-----	614.70
Total.....	15,203.42	2,592.45	17,795.87
Aggregate.....	308,989.08	152,386.84	461,375.92
	Amount redeemed	Rate per \$1,000	Amount of expenses
Redeemed out of 5 per cent fund, unfit for use.....	\$461,898,160.00	\$0.96034166	\$443,580.05
Redeemed on retirement account.....	23,903,249.50	.74449571	17,795.87
Total.....	485,801,409.50	-----	461,375.92

TABLE No. 37.—*Classification of Federal reserve currency redemptions, the amount redeemed, number of notes, cost of redemption per 1,000 notes, and amount assessed upon Federal reserve banks, year ended June 30, 1929*

	Office Treasurer U. S. (N. B. R. A.)	Office Comptroller of Currency	Total
Federal reserve notes:			
Received from sources other than Federal reserve banks—			
Salaries.....	\$1,295.63	-----	\$1,295.63
Printing, binding, and stationery.....	23.93	-----	23.93
Contingent expenses.....	19.44	-----	19.44
Total.....	1,339.00	-----	1,339.00
Received direct from Federal reserve banks and branches, canceled and cut—			
Salaries.....	50,922.09	-----	50,922.09
Printing, binding, and stationery.....	236.54	-----	236.54
Contingent expenses.....	773.16	-----	773.16
Total.....	51,931.79	-----	51,931.79
Federal reserve bank notes:			
Received from all sources—			
Salaries.....	195.16	\$38.27	233.43
Printing, binding, and stationery.....	3.60	.04	3.64
Contingent expenses.....	2.93	.35	3.28
Express charges.....	.08	-----	.08
Insurance.....	12.94	-----	12.94
Postage.....	63.54	-----	63.54
Total.....	278.25	38.66	316.91
Total amounts assessed against Federal reserve issues.....	53,549.04	38.66	53,587.70

	Amount in dollars	Number of notes	Rate per 1,000 notes	Assessment
Federal reserve notes:				
Received for redemption from sources other than Federal reserve banks and branches.....	\$19,713,815	1,651,960	\$0.81055485	\$1,339.00
Received direct from Federal reserve banks and branches, canceled and cut.....	1,262,953,400	133,248,913	.38973518	51,931.79
Federal reserve bank notes: Received from all sources.....	443,487	248,830	1.27360045	316.91
Total.....	1,283,110,702	135,149,703	.39650621	53,587.70

TABLE NO. 38.—*Taxes assessed on national-bank circulation, years ended June 30, 1864 to 1929; cost of redemption, 1874 to 1929; and assessments for cost of plates, etc., 1883 to 1929*

Year	Semiannual duty on circulation	Cost of redemption of notes by the United States Treasurer	Assessment for cost of plates, new banks	Assessment for cost of plates, extended banks	Assessment for cost of plates, additional or duplicate	Assessment for adding signatures to plates, etc.	Total
1864-1882	\$52, 253, 518. 24						\$52, 253, 518. 24
1874-1882		\$1, 971, 587. 10					1, 971, 587. 10
1883	3, 132, 006. 73	147, 592. 27	\$25, 980	\$34, 120			3, 339, 699. 00
1884	3, 024, 668. 24	160, 896. 65	18, 845	1, 050			3, 206, 359. 89
1885	2, 704, 584. 01	181, 857. 16	13, 150	97, 800			3, 087, 391. 17
1886	2, 592, 021. 33	168, 243. 35	14, 810	24, 825			2, 790, 899. 68
1887	2, 044, 922. 75	138, 967. 00	18, 850	1, 750			2, 204, 489. 75
1888	1, 616, 127. 53	141, 141. 48	14, 100	3, 900			1, 775, 269. 01
1889	1, 410, 331. 84	131, 190. 67	12, 200	575			1, 554, 297. 51
1890	1, 254, 839. 65	107, 843. 39	24, 175	725			1, 387, 583. 04
1891	1, 216, 104. 72	99, 366. 52	18, 575	7, 200			1, 341, 246. 24
1892	1, 331, 287. 26	100, 593. 70	15, 700	8, 100			1, 455, 680. 96
1893	1, 443, 489. 69	103, 032. 96	14, 225	5, 200			1, 565, 947. 65
1894	1, 721, 095. 18	107, 445. 14	4, 050	4, 375			1, 836, 965. 32
1895	1, 704, 007. 69	100, 352. 79	4, 950	6, 875			1, 816, 185. 45
1896	1, 851, 676. 03	114, 085. 63	5, 450	3, 750			1, 974, 961. 66
1897	2, 020, 703. 65	125, 061. 73	3, 050	1, 700			2, 150, 515. 38
1898	1, 901, 817. 71	125, 924. 35	5, 275	1, 775			2, 034, 792. 06
1899	1, 991, 743. 31	121, 291. 40	8, 200	2, 850			2, 124, 084. 71
1900	1, 881, 922. 73	122, 984. 76	29, 200	15, 050			2, 049, 157. 49
1901	1, 599, 221. 08	146, 236. 18	85, 975	13, 500			1, 844, 832. 20
1902	1, 633, 309. 15	153, 796. 33	43, 200	14, 425			1, 844, 730. 48
1903	1, 708, 819. 92	174, 477. 62	54, 475	40, 325			1, 978, 097. 54
1904	1, 928, 827. 49	219, 093. 13	45, 560	12, 600			2, 206, 020. 62
1905	2, 163, 882. 05	247, 973. 26	47, 825	64, 800			2, 524, 480. 31
1906	2, 509, 997. 80	230, 924. 24	54, 150	31, 450			2, 846, 522. 04
1907	2, 806, 070. 54	233, 650. 52	76, 275	12, 975			3, 128, 971. 06
1908	3, 090, 311. 72	270, 840. 21	48, 450	10, 025			3, 420, 126. 93
1909	3, 199, 543. 94	390, 743. 15	31, 475	10, 800			3, 629, 561. 19
1910	3, 463, 466. 68	434, 093. 10	55, 125	17, 500			3, 970, 184. 78
1911	3, 567, 037. 21	413, 380. 12	27, 875	22, 375			4, 060, 667. 33
1912	3, 690, 313. 53	505, 735. 21	22, 740	28, 190	\$4, 130		4, 251, 108. 74
1913	3, 801, 762. 29	517, 842. 93	28, 560	19, 805	6, 975		4, 377, 945. 22
1914	3, 889, 733. 17	529, 013. 36	11, 560	8, 500	6, 300		4, 445, 106. 53
1915	{ 3, 901, 541. 18 2, 977, 063. 73 }	498, 328. 60	16, 660	13, 855	11, 175		7, 418, 626. 51
1916	3, 744, 967. 77	450, 150. 22	10, 085	9, 700	3, 420		4, 218, 322. 99
1917	3, 533, 631. 28	420, 160. 42	9, 200	6, 000	6, 460		3, 975, 451. 70
1918	3, 656, 895. 34	412, 785. 92	16, 770	11, 120	9, 100		4, 106, 671. 26
1919	3, 627, 060. 80	528, 424. 24	15, 600	15, 340	7, 590		4, 194, 015. 04
1920	3, 796, 901. 15	974, 058. 11	31, 850	28, 990	20, 770		4, 762, 569. 26
1921	3, 863, 590. 02	1, 115, 146. 00	31, 070	82, 160	12, 670		5, 047, 636. 02
1922	3, 941, 461. 17	2, 594, 168. 70	18, 244	52, 780	17, 226	\$493. 00	4, 624, 372. 87
1923	4, 030, 336. 30	514, 598. 55	25, 464	5, 550	25, 262	\$41. 00	4, 600, 351. 85
1924	4, 063, 708. 32	527, 979. 90	18, 756	3, 556	31, 388	773. 00	4, 646, 161. 22
1925	3, 661, 819. 45	450, 790. 43	12, 682	4, 456	4, 404	591. 00	4, 143, 742. 88
1926	3, 277, 512. 90	494, 470. 91	22, 948		30, 564	1, 610. 00	3, 827, 105. 81
1927	3, 253, 461. 97	467, 411. 42	22, 618		37, 924	1, 110. 00	3, 782, 525. 39
1928	3, 234, 240. 29	465, 080. 16	20, 890		21, 728	1, 229. 89	3, 743, 168. 34
1929	3, 441, 152. 95	401, 375. 92	15, 792		17, 914	1, 322. 30	3, 697, 557. 17
Total	184, 092, 011. 58	17, 177, 186. 91	1, 170, 599	763, 597	275, 000	7, 970. 19	203, 486, 364. 68

¹Tax collected on additional circulation under act May 30, 1908.²Average cost per \$1,000 for national-bank notes redeemed in 1924, \$0.96; in 1925, \$0.83; in 1926, \$0.94; in 1927, \$0.93; in 1928, \$0.86; and in 1929, \$0.95.

Reduced-size notes, series of 1929:

Assessment for cost of logotypes, new banks	\$3, 930. 00
Assessment for changing signatures on logotypes, etc.	54. 00
Total	3, 984. 00

TABLE NO. 39.—*Federal Reserve notes outstanding according to weekly statements (amount issued by Federal reserve agents to Federal reserve banks, less "unfit" notes redeemed), and collateral security therefor, from November 7, 1928, to October 30, 1929*

[In thousands of dollars]

Date	Federal reserve notes outstanding	Collateral security		Excess collateral
		Gold	Eligible paper	
1928				
Nov. 7.....	2,092,964	1,134,989	1,356,716	398,741
Nov. 14.....	2,100,096	1,172,075	1,277,031	349,010
Nov. 21.....	2,106,530	1,125,095	1,250,537	269,102
Nov. 28.....	2,127,569	1,148,031	1,417,062	437,524
Dec. 5.....	2,181,319	1,150,050	1,444,684	413,445
Dec. 12.....	2,242,825	1,172,266	1,443,842	373,313
Dec. 19.....	2,287,442	1,268,645	1,350,802	332,005
Dec. 26.....	2,324,837	1,171,408	1,588,168	434,739
1929				
Jan. 2.....	2,279,292	1,233,332	1,562,351	516,391
Jan. 9.....	2,242,652	1,219,166	1,314,853	291,367
Jan. 16.....	2,181,955	1,196,417	1,262,034	276,496
Jan. 23.....	2,123,450	1,223,392	1,197,449	297,391
Jan. 30.....	2,079,166	1,207,793	1,217,957	346,584
Feb. 6.....	2,064,014	1,192,665	1,220,038	348,689
Feb. 13.....	2,054,225	1,214,425	1,244,987	405,187
Feb. 20.....	2,050,766	1,207,199	1,175,606	332,039
Feb. 27.....	2,056,354	1,167,630	1,240,409	351,685
Mar. 6.....	2,067,202	1,183,910	1,256,975	373,683
Mar. 13.....	2,049,241	1,213,407	1,183,273	347,439
Mar. 20.....	2,049,516	1,300,876	1,130,676	382,036
Mar. 27.....	2,050,747	1,271,104	1,178,876	399,233
Apr. 3.....	2,063,606	1,235,237	1,150,767	322,398
Apr. 10.....	2,073,281	1,275,428	1,074,128	276,275
Apr. 17.....	2,068,041	1,288,060	1,085,927	305,946
Apr. 24.....	2,061,652	1,279,901	1,070,905	289,154
May 1.....	2,058,127	1,317,449	1,106,891	306,213
May 8.....	2,080,884	1,309,905	1,076,961	305,982
May 15.....	2,064,923	1,329,117	1,017,200	281,394
May 22.....	2,066,064	1,318,551	999,891	252,378
May 29.....	2,073,818	1,315,181	1,057,853	299,216
June 5.....	2,084,542	1,303,555	1,050,631	269,044
June 12.....	2,113,431	1,318,782	1,010,892	216,243
June 19.....	2,143,564	1,367,581	1,015,461	239,478
June 26.....	2,191,297	1,372,441	1,063,446	244,500
July 3.....	2,260,078	1,380,112	1,164,330	284,364
July 10.....	2,359,532	1,439,492	1,170,445	250,405
July 17.....	2,395,112	1,494,374	1,104,651	203,913
July 24.....	2,365,637	1,504,983	1,079,006	218,352
July 31.....	2,339,911	1,479,499	1,102,295	241,883
Aug. 7.....	2,338,779	1,485,822	1,096,477	243,520
Aug. 14.....	2,342,280	1,553,821	1,068,611	280,152
Aug. 21.....	2,326,883	1,561,563	1,062,853	298,033
Aug. 28.....	2,321,828	1,565,163	1,058,868	302,203
Sept. 4.....	2,356,589	1,540,669	1,144,105	328,185
Sept. 11.....	2,356,970	1,560,899	1,113,638	317,567
Sept. 18.....	2,327,717	1,546,555	1,091,297	310,135
Sept. 25.....	2,302,346	1,529,345	1,123,854	350,853
Oct. 2.....	2,311,482	1,541,345	1,178,936	408,799
Oct. 9.....	2,313,223	1,506,735	1,116,534	310,046
Oct. 16.....	2,322,130	1,547,526	1,143,047	368,443
Oct. 23.....	2,311,361	1,546,526	1,083,125	318,290
Oct. 30.....	2,329,300	1,543,841	1,275,869	490,410

TABLE No. 40.—Federal reserve notes, segregated by series, printed, shipped, and canceled, issued to banks, retired, and destroyed since organization of the banks, with the balance in vaults and amount outstanding October 31, 1929

VAULT BALANCE OCTOBER 31, 1929, 1914-1918 SERIES

	Fives	Tens	Twenties	Fifties	One hundreds	Five hundreds	One thousands	Five thousands	Ten thousands	Total
Total printed.....	\$5,370,100,000	\$5,978,520,000	\$6,092,240,000	\$1,283,800,000	\$884,400,000	\$173,000,000	\$333,600,000	\$108,000,000	\$184,000,000	\$20,407,660,000
Total shipped and canceled.....	5,321,360,000	5,974,400,000	6,032,000,000	1,245,800,000	886,800,000	132,200,000	274,800,000	76,000,000	184,000,000	20,097,360,000
Total on hand.....	48,740,000	4,120,000	60,240,000	38,000,000	27,600,000	40,800,000	58,800,000	32,000,000	-----	310,300,000

VAULT BALANCE OCTOBER 31, 1929, 1928 SERIES

Total printed.....	\$852,540,000	\$1,024,680,000	\$1,038,720,000	\$236,400,000	\$33,600,000	-----	-----	-----	-----	\$3,185,940,000
Total shipped and canceled.....	443,660,000	610,200,000	556,000,000	114,400,000	30,000,000	-----	-----	-----	-----	1,754,260,000
Total on hand.....	408,880,000	414,480,000	482,720,000	122,000,000	3,600,000	-----	-----	-----	-----	1,431,680,000

COMBINED VAULT BALANCE OCTOBER 31, 1929, BOTH SERIES

Total printed.....	\$6,222,640,000	\$7,003,200,000	\$7,130,960,000	\$1,520,200,000	\$918,000,000	\$173,000,000	\$333,600,000	\$108,000,000	\$184,000,000	\$23,593,600,000
Total shipped and canceled.....	5,765,020,000	6,584,600,000	6,588,000,000	1,360,200,000	886,800,000	132,200,000	274,800,000	76,000,000	184,000,000	21,851,620,000
Total on hand.....	457,620,000	418,600,000	542,960,000	160,000,000	31,200,000	40,800,000	58,800,000	32,000,000	-----	1,741,980,000

ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1929, 1914-1918 SERIES

Total issued.....	\$6,026,487,250	\$6,962,927,040	\$7,083,453,040	\$1,450,610,050	\$1,071,862,800	\$160,062,500	\$397,940,000	\$47,975,000	\$90,600,000	\$23,291,917,680
Total retired.....	5,802,124,225	6,619,656,230	6,628,049,960	1,309,845,300	910,708,900	124,570,000	324,725,000	43,050,000	81,660,000	21,844,389,615
Total outstanding.....	224,363,025	343,270,810	455,403,080	140,764,750	161,153,900	35,492,500	73,215,000	4,925,000	8,940,000	1,447,528,065

ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1929, 1928 SERIES

Total issued.....	\$242,945,060	\$389,350,120	\$250,900,240	\$31,580,000	\$8,950,000	-----	-----	-----	-----	\$923,725,420
Total retired.....	2,873,500	2,496,000	2,688,500	37,000	-----	-----	-----	-----	-----	8,095,000
Total outstanding.....	240,071,560	386,854,120	248,211,740	31,543,000	8,950,000	-----	-----	-----	-----	915,630,420

COMBINED—ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1929, BOTH SERIES

Total issued.....	\$6, 269, 432, 310	\$7, 352, 277, 160	\$7, 334, 353, 280	\$1, 482, 190, 050	\$1, 080, 812, 800	\$160, 062, 500	\$397, 940, 050	\$47, 975, 000	\$90, 600, 000	\$24, 215, 643, 100
Total retired.....	5, 804, 997, 725	6, 622, 152, 230	6, 630, 738, 460	1, 309, 882, 300	910, 703, 960	124, 570, 000	324, 725, 060	43, 050, 000	81, 660, 000	21, 852, 484, 615
Total outstanding.....	464, 434, 585	730, 124, 930	703, 614, 820	172, 307, 750	170, 103, 960	35, 492, 500	73, 215, 000	4, 925, 000	8, 940, 000	2, 363, 158, 485

MUTILATED FEDERAL RESERVE NOTES, BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE ORGANIZATION OF BANKS AND ON HAND IN VAULT OCTOBER 31, 1929, 1914-1918 SERIES

Boston.....	\$443, 353, 140	\$680, 259, 190	\$496, 045, 540	\$46, 895, 300	\$59, 248, 700	\$4, 479, 500	\$14, 639, 000	\$420, 000	\$860, 000	\$1, 746, 200, 370
New York.....	1, 352, 086, 265	1, 653, 792, 260	1, 034, 914, 060	215, 246, 900	246, 549, 400	43, 807, 000	98, 615, 000	795, 000	2, 770, 000	4, 648, 575, 885
Philadelphia.....	493, 371, 285	541, 734, 510	565, 461, 900	163, 992, 600	54, 301, 709	1, 957, 500	9, 149, 000	-----	-----	1, 829, 968, 495
Cleveland.....	343, 716, 620	414, 729, 420	723, 705, 620	268, 924, 100	54, 151, 900	5, 300, 500	6, 709, 000	200, 000	370, 000	1, 817, 807, 160
Richmond.....	221, 805, 665	259, 616, 000	316, 970, 600	75, 248, 700	34, 319, 800	463, 500	5, 744, 000	10, 000	310, 000	914, 488, 265
Atlanta.....	248, 152, 465	280, 337, 790	283, 038, 620	33, 987, 500	33, 223, 900	7, 737, 000	22, 584, 000	-----	-----	909, 061, 275
Chicago.....	777, 112, 345	789, 143, 660	856, 013, 740	181, 814, 900	63, 644, 500	8, 936, 000	11, 387, 000	130, 000	-----	2, 688, 182, 145
St. Louis.....	202, 746, 050	206, 167, 700	201, 358, 880	23, 428, 550	13, 799, 400	1, 483, 000	2, 826, 000	155, 000	490, 000	652, 454, 580
Minneapolis.....	136, 349, 050	129, 046, 570	109, 185, 160	5, 861, 250	8, 059, 000	643, 000	1, 092, 000	-----	-----	390, 266, 030
Kansas City.....	211, 150, 500	154, 446, 510	167, 631, 160	16, 678, 450	19, 599, 200	1, 843, 000	2, 343, 000	-----	-----	573, 691, 820
Dallas.....	134, 097, 170	119, 413, 820	123, 308, 520	9, 210, 700	9, 477, 400	842, 500	1, 574, 000	-----	-----	397, 924, 110
San Francisco.....	418, 224, 920	570, 297, 160	612, 175, 520	51, 764, 200	81, 139, 300	4, 875, 500	12, 129, 000	4, 965, 000	10, 510, 000	1, 566, 080, 600
Canceled.....	-----	-----	-----	-----	-----	-----	-----	40, 000, 000	128, 000, 000	168, 000, 000
Total received.....	4, 982, 165, 475	5, 598, 984, 590	5, 489, 800, 320	1, 093, 053, 150	677, 544, 200	82, 368, 000	188, 791, 000	46, 675, 000	143, 310, 000	18, 302, 700, 735
Total destroyed.....	4, 952, 789, 225	5, 570, 139, 140	5, 408, 645, 920	1, 089, 843, 950	675, 355, 800	81, 934, 500	187, 625, 000	46, 675, 000	143, 310, 000	18, 216, 318, 535
Balance on hand.....	29, 376, 250	28, 845, 450	21, 163, 400	3, 209, 200	2, 188, 400	433, 500	1, 166, 000	-----	-----	86, 382, 200

MUTILATED FEDERAL RESERVE NOTES, BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE ORGANIZATION OF BANKS AND ON HAND IN VAULT OCTOBER 31, 1929, 1928 SERIES

Boston.....	\$40, 000	\$60, 000	\$20, 000	\$2, 000	-----	-----	-----	-----	-----	\$122, 000
New York.....	90, 500	-----	-----	-----	-----	-----	-----	-----	-----	90, 500
Philadelphia.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Cleveland.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Richmond.....	59, 000	28, 000	16, 500	-----	-----	-----	-----	-----	-----	103, 500
Atlanta.....	54, 000	35, 000	16, 000	-----	-----	-----	-----	-----	-----	105, 000
Chicago.....	174, 000	162, 000	40, 000	35, 000	-----	-----	-----	-----	-----	411, 000
St. Louis.....	37, 000	18, 000	2, 000	-----	-----	-----	-----	-----	-----	57, 000
Minneapolis.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Kansas City.....	5, 000	3, 000	-----	-----	-----	-----	-----	-----	-----	8, 000
Dallas.....	25, 000	9, 000	2, 000	-----	-----	-----	-----	-----	-----	36, 000
San Francisco.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total received.....	484, 500	315, 000	96, 500	37, 000	-----	-----	-----	-----	-----	933, 000
Total destroyed.....	457, 500	300, 000	94, 500	37, 000	-----	-----	-----	-----	-----	889, 000
Balance on hand.....	27, 000	15, 000	2, 000	-----	-----	-----	-----	-----	-----	44, 000

TABLE No. 40.—*Federal reserve notes, segregated by series, printed, shipped, and canceled, issued to banks, retired, and destroyed since organization of the banks, with the balance in vaults and amount outstanding October 31, 1929*—Continued

COMBINED MUTILATED FEDERAL RESERVE NOTES, BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE ORGANIZATION OF BANKS AND ON HAND IN VAULT OCTOBER 31, 1929, BOTH SERIES

	Fives	Tens	Twenties	Fifties	One hundreds	Five hundred	One thousand	Five thousand	Ten thousand	Total
Total received.....	\$4,982,649,975	\$5,599,299,590	\$3,489,903,820	\$1,093,090,150	\$677,544,200	\$82,368,000	\$188,791,000	\$46,675,000	\$143,310,000	\$18,303,633,735
Total destroyed.....	4,953,246,725	5,570,439,140	5,468,740,420	1,089,880,950	675,355,800	81,934,500	187,625,000	46,675,000	143,310,000	18,217,207,535
Balance on hand.....	29,403,250	28,860,450	21,165,400	3,209,200	2,188,400	433,500	1,166,000	-----	-----	86,426,200

NOTE.—During the year, badly mutilated, burned, and fractional parts of Federal reserve notes amounting to \$20,425—old series, \$20,170; new series, \$255—have been identified, valued, and the bank of issue determined.

TABLE No. 41.—*Aggregate amount of Federal reserve bank notes printed, issued, canceled, and redeemed, by denominations, since the inauguration of the Federal reserve system, and amount on hand and outstanding October 31, 1929*

VAULT BALANCE OCTOBER 31, 1929

	Ones	Twos	Fives	Tens	Twenties	Fifties	Total
Total printed.....	\$478,892,000	\$136,232,000	\$132,500,000	\$24,040,000	\$14,080,000	\$2,600,000	\$788,344,000
Total issued and canceled.....	478,892,000	136,232,000	132,500,000	24,040,000	14,080,000	2,600,000	788,344,000

ISSUED, REDEEMED, AND OUTSTANDING OCTOBER 31, 1929

Total issued.....	\$478,892,000	\$135,192,000	\$121,460,000	\$16,440,000	\$9,760,000	\$200,000	\$761,944,000
Total redeemed.....	470,817,066	134,552,208	120,971,410	16,296,995	9,503,470	184,950	758,386,099
Total outstanding.....	2,074,934	639,792	488,590	143,005	196,530	15,050	3,557,901

TABLE NO. 42.—*Taxes assessed on Federal reserve bank currency, cost of redemption, and cost of plates for years ended June 30, 1915 to 1929*

	Semiannual taxes on cir- culation	Cost of re- demption of notes by the United States Treasurer	Assessment for cost of original plates	Assessment for cost of addi- tional or dupli- cate plates	Total
1915.....			\$1,800.00		\$1,800.00
1916.....	\$2,325.18		2,200.00	\$540.00	5,065.18
1917.....	3,590.86	\$947.93		720.00	5,258.79
1918.....	33,750.70	2,353.41		180.00	41,284.11
1919.....	403,195.96	34,419.62	23,810.00	138,530.00	659,955.58
1920.....	1,023,344.75	263,616.78	390.00	88,270.00	1,375,621.54
1921.....	947,405.00	243,517.97		136,570.00	1,327,492.97
1922.....	445,944.01	145,890.53		2,140.00	593,974.54
1923.....	113,837.32	53,011.08			166,848.40
1924.....	2,890.83	11,310.86			14,201.74
1925.....		4,561.17			4,561.17
1926.....		3,090.09			3,090.09
1927.....		2,620.84			2,620.84
1928.....		403.48			403.48
1929.....		316.91			316.91
Total.....	3,041,284.67	766,030.67	28,200.00	366,950.00	4,202,495.34

TABLE NO. 43.—National banks in charge of receivers during year ended October 31, 1929, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
469	Farmers & Drovers National Bank, Waynesburg, Pa.	839	Jan. 30, 1865	\$150,000	\$597,750.00	\$200,000	Dec. 12, 1906	A	\$100,000.00	\$100,000.00	\$1,047,580
513	First National Bank, Billings, Mont.	3097	Dec. 3, 1883	75,000	321,350.00	150,000	July 2, 1910	A	37,500.00	37,500.00	1,908,841
549	First National Bank, Sutton, W. Va.	6213	Apr. 7, 1902	35,000	31,500.00	50,000	Aug. 29, 1914	B	50,000.00	50,000.00	364,021
554	First National Bank, Uniontown, Pa.	270	Jan. 2, 1864	60,000	1,308,000.00	100,000	Jan. 19, 1915	A	100,000.00	100,000.00	1,452,581
593	First National Bank, Eureka, S. Dak.	11527	Nov. 18, 1919	50,000	7,500.00	50,000	Aug. 20, 1920	B			823,254
598	First National Bank, Hearne, Tex.	4976	July 5, 1894	50,000	178,000.00	50,000	Jan. 21, 1921	C	10,900.00	10,900.00	128,566
600	First National Bank, Gridley, Calif.	11164	Mar. 14, 1918	40,000		40,000	Jan. 29, 1921	C	36,000.00	36,000.00	210,555
606	First National Bank of Ranger, Tex.	8072	Jan. 26, 1906	25,000	50,250.00	200,000	Mar. 2, 1921	BC	22,400.00	22,400.00	1,283,599
611	Corn Belt National Bank of Scotland, S. Dak.	11031	May 28, 1917	25,000	1,750.00	25,000	Mar. 28, 1921	A			264,775
612	First National Bank of Ambia, Ind.	9510	July 30, 1909	25,000	11,250.00	25,000	Apr. 5, 1921	B	24,600.00	24,600.00	24,796
619	First National Bank of Bridgeport, Nebr.	9711	Feb. 23, 1910	25,000	21,500.00	25,000	May 18, 1921	AC	20,600.00	20,600.00	112,121
620	Bannock National Bank of Pocatello, Idaho.	6347	July 15, 1902	50,000	49,000.00	100,000	June 11, 1921	C	11,700.00	11,700.00	842,093
633	First National Bank, Vale, Oreg.	8528	Jan. 14, 1907	25,000	20,000.00	50,000	Nov. 15, 1921	C	11,600.00	11,600.00	122,449
643	Stillwater Valley National Bank, Absarokee, Mont.	11066	Aug. 11, 1917	25,000	14,000.00	25,000	Jan. 30, 1922	C			170,037
645	National City Bank, Salt Lake City, Utah.	10308	Nov. 19, 1912	250,000	122,500.00	250,000	Feb. 3, 1922	C	243,300.00	243,300.00	1,383,447
649	State National Bank, Ardmore, Okla.	10394	May 6, 1913	100,000	70,000.00	200,000	Mar. 4, 1922	AB	99,995.00	99,995.00	975,659
650	Corydon National Bank, Corydon, Ind.	7760	May 23, 1905	125,000	216,250.00	125,000	Mar. 8, 1922	C	125,000.00	125,000.00	984,671
652	First National Bank, Oak Grove, La.	11650	Mar. 2, 1920	50,000		50,000	May 13, 1922	C			32,062
655	First National Bank, Ingomar, Mont.	11465	Aug. 16, 1919	25,000	2,500.00	25,000	Aug. 14, 1922	A			174,230
656	American National Bank, Billings, Mont.	11696	Apr. 5, 1920	150,000		150,000	Sept. 23, 1922	AC			499,259
658	Merchants National Bank, Wimbledon, N. Dak.	8917	Sept. 17, 1907	30,000	15,000.00	25,000	Oct. 27, 1922	C	10,000.00	10,000.00	60,490
660	First National Bank, Mountainair, N. Mex.	11329	Apr. 3, 1919	30,000	4,600.00	30,000	Nov. 2, 1922	C			205,020
663	Commercial National Bank, Great Falls, Mont.	10530	Apr. 20, 1914	200,000	106,000.00	200,000	Dec. 9, 1922	BC	177,600.00	177,600.00	1,067,638
664	Sterling National Bank, Sterling, Colo.	11972	May 2, 1921	150,000		150,000	Dec. 11, 1922	C			475,881
665	Payette National Bank, Payette, Idaho.	8075	Jan. 9, 1906	50,000	76,750.00	75,000	Dec. 13, 1922	A	71,700.00	71,700.00	201,514
667	Citizens National Bank, Laurel, Mont.	8716	May 3, 1907	35,000	7,700.00	35,000	Jan. 4, 1923	C	33,900.00	33,900.00	215,807
669	First National Bank, Broadview, Mont.	10909	Nov. 26, 1915	25,000	11,500.00	25,000	Jan. 30, 1923	C			74,657
670	Commercial National Bank, Wilmington, N. C.	12176	Apr. 17, 1922	200,000		200,000	Jan. 31, 1923	AC	91,500.00	91,500.00	1,991,806
671	First National Bank, Winner, S. Dak.	11119	Dec. 15, 1917	30,000	9,000.00	30,000	do.	A	18,400.00	18,400.00	186,104

672	First National Bank, Wessington Springs, S. Dak.	6446	Sept. 25, 1902	25,000	75,250.00	50,000	Feb. 5, 1923	AC	39,300.00	39,300.00	336,320
675	First National Bank, Harlowton, Mont.	9270	Oct. 27, 1908	50,000	18,500.00	50,000	Mar. 7, 1923	C	12,100.00	12,100.00	334,115
679	First National Bank Roundup, Mont.	9165	May 22, 1908	25,000	34,750.00	50,000	Apr. 5, 1923	C	24,400.00	24,400.00	487,252
680	First National Bank, Gregory, S. Dak.	8600	Feb. 22, 1907	25,000	89,490.00	50,000	Apr. 12, 1923	C	25,000.00	25,000.00	176,708
683	Llano National Bank, Llano, Tex.	5553	June 5, 1901	25,000	105,000.00	50,000	do	A	4,800.00	4,800.00	271,311
687	First National Bank, Rock River, Wyo.	11342	Apr. 24, 1919	25,000		50,000	June 14, 1923	A	13,790.00	13,790.00	158,539
689	First National Bank, Joseph, Oreg.	8048	Dec. 11, 1905	25,000	32,000.00	25,000	do	AC	24,300.00	24,300.00	141,638
691	Peoples National Bank, Salisbury, N. C.	9076	Mar. 10, 1908	100,000	136,000.00	100,000	July 3, 1923	C	92,800.00	92,800.00	893,613
696	First National Bank, Sapulpa, Okla.	5951	Aug. 19, 1901	25,000	177,550.00	100,000	July 30, 1923	C	44,900.00	44,900.00	688,227
703	Howard National Bank, Howard, S. Dak.	10780	Aug. 13, 1915	25,000	2,500.00	25,000	Sept. 1, 1923	AC			143,305
708	First National Bank, Wells, Minn.	4669	Dec. 12, 1891	50,000	213,750.00	100,000	Oct. 22, 1923	A	96,400.00	96,400.00	745,080
709	First National Bank, Mitchell, S. Dak.	2645	Feb. 8, 1882	50,000	167,500.00	100,000	Oct. 23, 1923	AC	99,000.00	99,000.00	562,553
710	Cavalier County National Bank, Langdon, N. Dak.	9075	Jan. 28, 1908	25,000	52,000.00	25,000	Oct. 29, 1923	C	22,900.00	22,900.00	353,645
711	American National Bank, Three Forks, Mont.	10996	Apr. 30, 1917	40,000	4,000.00	25,000	do	A			63,477
713	Lehigh National Bank, Lehigh, Okla.	5755	Feb. 14, 1901	25,000	99,250.00	35,000	Nov. 8, 1923	C	11,050.00	11,050.00	169,610
714	City National Bank, Coalgate, Okla.	11676	Mar. 10, 1920	50,000		50,000	do	C			158,720
715	First National Bank, Grey Eagle, Minn.	8729	May 28, 1907	25,000	38,650.00	25,000	do	A	24,000.00	24,000.00	90,443
716	First National Bank, Fairview, Mont.	12015	Aug. 26, 1921	40,000		40,000	do	C	6,200.00	6,200.00	146,213
719	Union National Bank, Beloit, Kans.	6701	Mar. 24, 1903	25,000	149,875.00	50,000	Nov. 13, 1922	BC	49,300.00	49,300.00	545,591
720	Texas County National Bank, Guymon, Okla.	12179	Jan. 21, 1922	25,000	5,000.00	25,000	do	B			173,519
722	National Bank of Barnesville, Ohio.	6621	Jan. 29, 1903	100,000	133,000.00	100,000	Nov. 14, 1923	B	98,800.00	98,800.00	877,090
723	Citizens National Bank, Roswell, N. Mex.	6777	Apr. 20, 1903	50,000	373,500.00	200,000	Nov. 16, 1923	C	183,200.00	183,200.00	497,195
724	First National Bank, Lancaster, Minn.	11356	May 14, 1919	25,000	5,000.00	25,000	Nov. 19, 1923	AC	24,700.00	24,700.00	179,618
727	First National Bank, Turtle Lake, N. Dak.	8821	June 8, 1907	25,000	30,125.00	25,000	Nov. 21, 1923	C	9,700.00	9,700.00	134,961
738	First National Bank, Forsyth, Mont.	7320	June 10, 1904	50,000	136,500.00	75,000	Dec. 18, 1923	A	33,700.00	33,700.00	352,127
739	Condon National Bank, Condon, Oreg.	8261	Mar. 26, 1906	50,000	12,500.00	50,000	do	C	11,800.00	11,800.00	121,155
740	First National Bank, Moore, Mont.	8539	Jan. 7, 1907	50,000	22,750.00	25,000	Dec. 20, 1923	C	24,100.00	24,100.00	144,127
743	Merchants National Bank, Mandan, N. Dak.	10604	Aug. 24, 1914	50,000	5,000.00	50,000	Dec. 26, 1923	A	25,000.00	25,000.00	315,054
744	First National Bank, Webster, S. Dak.	6502	Nov. 19, 1902	25,000	32,500.00	25,000	Jan. 2, 1924	C	24,700.00	24,700.00	224,512
746	Sioux Falls National Bank, Sioux Falls, S. Dak.	2823	Nov. 14, 1882	50,000	240,500.00	150,000	Jan. 24, 1924	AC	74,250.00	74,250.00	1,514,456
748	First National Bank, Beach, N. Dak.	9484	May 26, 1909	25,000	52,500.00	50,000	do	C	24,300.00	24,300.00	389,152
751	National Bank of Carlsbad, N. Mex.	6884	July 8, 1903	30,000	142,900.00	100,000	Feb. 6, 1924	C	11,800.00	11,800.00	446,659
752	Dakota National Bank, Dickinson, N. Dak.	7663	Mar. 4, 1905	50,000	68,000.00	50,000	Feb. 7, 1924	C	47,100.00	47,100.00	176,936
754	First National Bank, St. John, Wash.	11172	Mar. 11, 1918	40,000	16,000.00	40,000	do	A			98,542
755	First National Bank, Warroad, Minn.	11815	Aug. 4, 1920	25,000		25,000	Feb. 9, 1924	AB			159,329
756	First National Bank, Brookings, S. Dak.	3087	Nov. 15, 1883	50,000	270,500.00	190,000	do	A	98,500.00	98,500.00	623,164
757	First National Bank, Ronan, Mont.	9864	Aug. 31, 1910	25,000	22,250.00	25,000	do	C	5,950.00	5,950.00	102,643
760	First National Bank, Clarkston, Wash.	6742	Mar. 16, 1903	25,000	38,500.00	50,000	Feb. 12, 1924	C	50,000.00	50,000.00	188,453
761	First National Bank, Carthage, S. Dak.	10833	Mar. 20, 1916	25,000	23,500.00	25,000	do	A	25,000.00	25,000.00	228,933
762	First National Bank, Onida, S. Dak.	11585	Jan. 17, 1920	25,000		25,000	do	A	24,700.00	24,700.00	112,045
763	Commercial National Bank, Miles City, Mont.	5015	Aug. 15, 1895	30,000	277,000.00	250,000	Feb. 15, 1924	C	98,500.00	98,500.00	1,588,243
764	Nowata National Bank, Nowata, Okla.	6367	July 23, 1902	25,000	112,000.00	25,000	Feb. 19, 1924	C	16,797.50	16,797.50	459,448
765	First National Bank, Castlewood, S. Dak.	6000	Oct. 2, 1901	25,000	42,500.00	25,000	do	A	24,600.00	24,600.00	164,542
770	First National Bank, Sidney, Mont.	9904	Dec. 23, 1907	25,000	103,250.00	50,000	Feb. 26, 1924	C	39,000.00	39,000.00	395,764
771	Stockmens National Bank, Fort Benton, Mont.	4194	Dec. 24, 1889	100,000	802,000.00	200,000	do	C	190,795.00	190,795.00	467,119

TABLE NO. 43.—National banks in charge of receivers during year ended October 31, 1929, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
772	First National Bank, Fort Sumner, N. Mex.	8617	Feb. 28, 1907	\$25,000	\$45,500.00	\$25,000	Feb. 26, 1924	C	\$5,850.00	\$5,850.00	\$79,155
773	Wells National Bank, Wells, Minn.	6788	Apr. 6, 1903	30,000	75,000.00	75,000	do.	C	74,300.00	74,300.00	931,858
774	First National Bank, Gering, Nebr.	8062	Dec. 28, 1905	50,000	59,750.00	25,000	do.	A	11,500.00	11,500.00	285,790
775	Western National Bank, Mitchell, S. Dak.	7455	Sept. 12, 1904	50,000	126,231.00	100,000	Feb. 27, 1924	C	93,400.00	93,400.00	289,727
776	First National Bank, Coalgate, Okla.	5647	Dec. 8, 1900	25,000	175,850.00	100,000	do.	C	27,300.00	27,300.00	493,803
777	First National Bank, McIntosh, S. Dak.	9283	Oct. 16, 1908	25,000	32,076.84	25,000	Mar. 1, 1924	C	23,300.00	23,300.00	103,496
780	First National Bank, St. Anthony, Idaho	5764	Dec. 31, 1900	25,000	207,625.00	50,000	Mar. 4, 1924	C	47,600.00	47,600.00	236,777
781	First National Bank, Huron, S. Dak.	2819	May 19, 1882	50,000	166,350.00	65,000	Mar. 14, 1924	C	29,000.00	29,000.00	1,099,420
782	Farmers & Merchants National Bank, Fairbury, Nebr.	10340	Feb. 8, 1913	60,000	23,400.00	60,000	Mar. 15, 1924	A	59,400.00	59,400.00	223,363
783	First National Bank, Colva, N. Dak.	11346	Apr. 14, 1919	25,000		25,000	Mar. 18, 1924	A			50,234
784	First National Bank, Lingle, Wyo.	11231	Aug. 19, 1918	25,000		25,000	Mar. 19, 1924	C			54,763
785	Torrington National Bank, Torrington, Wyo.	11309	Feb. 3, 1919	35,000	8,750.00	35,000	do.	C			67,468
787	First National Bank, Polson, Mont.	9449	Mar. 26, 1909	25,000	26,250.00	25,000	Mar. 22, 1924	C	24,700.00	24,700.00	114,786
789	Merchants National Bank, Crookston, Minn.	3262	Oct. 25, 1884	75,000	155,250.00	75,000	Mar. 24, 1924	A	74,200.00	74,200.00	1,170,960
794	First National Bank, Lake Preston, S. Dak.	10758	July 24, 1915	25,000	22,500.00	25,000	Mar. 23, 1924	A	24,200.00	24,200.00	275,947
796	First National Bank, Plentywood, Mont.	10438	May 12, 1918	25,000	22,500.00	50,000	Mar. 31, 1924	C	6,250.00	6,250.00	245,877
797	First National Bank, Sterling, Colo.	5624	Oct. 29, 1900	25,000	342,986.05	100,000	Apr. 5, 1924	C	98,300.00	98,300.00	712,006
799	First National Bank of Fergus County, Lewistown, Mont.	7274	May 9, 1904	100,000	485,000.00	300,000	Apr. 12, 1924	AC	124,500.00	124,500.00	2,866,963
803	First National Bank, Alexander, N. Dak.	11297	Jan. 22, 1919	25,000	1,000.00	25,000	Apr. 15, 1924	C	21,400.00	24,400.00	202,272
804	First National Bank, Pilger, Nebr.	5937	Aug. 2, 1901	25,000	77,750.00	60,000	Apr. 22, 1924	C	48,600.00	48,600.00	202,998
806	National Bank of Commerce, Shawnee, Okla.	12441	Aug. 18, 1923	100,000		100,000	Apr. 28, 1924	B	100,000.00	100,000.00	936,087
807	Citizens National Bank, Hankinson, N. Dak.	8084	Jan. 18, 1906	30,000	31,900.00	30,000	Apr. 30, 1924	A	30,000.00	30,000.00	206,864
810	First National Bank, Carlsbad, N. Mex.	5487	May 19, 1900	25,000	430,000.00	100,000	May 14, 1924	C	24,597.50	24,597.50	361,326
812	Farmers National Bank, Burlington, Kans.	6955	Sept. 10, 1903	25,000	81,750.00	55,000	May 21, 1924	C	49,300.00	49,300.00	316,452
813	Drovers National Bank, East St. Louis, Ill.	10399	Apr. 30, 1913	200,000	57,000.00	200,000	May 22, 1924	C			433,685
814	First National Bank, Schuyler, Nebr.	2778	Sept. 4, 1882	50,000	214,750.00	50,000	May 24, 1924	C	47,200.00	47,200.00	524,922
815	First National Bank, Morristown, S. Dak.	9817	May 11, 1910	25,000	12,500.00	25,000	do.	A	25,000.00	25,000.00	98,667
816	City National Bank of Huron, Huron, S. Dak.	8781	June 3, 1907	50,000	44,750.00			D	39,000.00	39,000.00	
818	Citizens National Bank, Julesburg, Colo.	9603	Sept. 29, 1909	25,000	55,125.00	25,000	June 12, 1924	C	24,000.00	24,000.00	164,286
819	First National Bank, Basin, Wyo.	10858	May 15, 1916	25,000	17,500.00	35,000	June 14, 1924	C	33,800.00	33,330.00	174,795

822	Citizens National Bank, Worthington, Minn.	5910	June 7, 1901	25,000	50,500.00	25,000	June 19, 1924	A	18,000.00	18,000.00	421,059
824	National Bank of Commerce of Rochester, N. Y.	8111	Feb. 1, 1906	500,000	1,222,500.00	1,500,000	June 21, 1924	A	459,897.50	459,897.50	198,498
827	Weiser National Bank, Weiser, Idaho	8139	Feb. 19, 1906	50,000	118,584.67	75,000	June 23, 1924	C	64,100.00	64,100.00	574,356
830	First National Bank, Cheyenne, Wyo.	1800	Dec. 29, 1870	100,000	949,000.00	200,000	July 9, 1924	C	190,600.00	190,600.00	4,498,121
832	First National Bank, Bridgewater, S. Dak.	6925	Aug. 3, 1903	25,000	86,750.00	25,000	July 18, 1924	C	6,200.00	6,200.00	228,891
835	First National Bank, Harrington, Wash.	9210	July 10, 1908	50,000	46,500.00	50,000	Aug. 6, 1924	C	19,200.00	19,200.00	198,499
837	First National Bank, Rexburg, Idaho	7133	Jan. 19, 1904	50,000	120,500.00	50,000	Aug. 11, 1924	C	50,000.00	50,000.00	215,772
839	First National Bank, Putnam, Conn.	448	Mar. 23, 1864	100,000	814,000.00	150,000	Aug. 13, 1924	AB	50,000.00	50,000.00	1,478,076
843	First National Bank, Beaver Creek, Minn.	9321	Jan. 4, 1909	25,000	36,500.00	30,000	Sept. 20, 1924	C	25,000.00	25,000.00	114,075
846	First National Bank, Ozark, Ala.	7629	Feb. 13, 1905	25,000	85,737.22	35,000	Oct. 23, 1924	A	32,400.00	32,400.00	158,618
847	First National Bank, Ulen, Minn.	7081	Dec. 12, 1903	25,000	42,500.00	25,000	Oct. 28, 1924	A	24,700.00	24,700.00	197,067
850	First National Bank, Alma, Wis.	8338	May 16, 1906	25,000	52,500.00	25,000	Nov. 7, 1924	A	24,995.00	24,995.00	203,589
851	Merchants National Bank, Grinnell, Iowa	2953	Apr. 28, 1883	50,000	422,500.00	100,000	Nov. 12, 1924	C	100,000.00	100,000.00	998,975
855	First National Bank, Algona, Iowa	3197	May 22, 1884	50,000	142,750.00	50,000	Nov. 24, 1924	A	49,600.00	49,600.00	656,090
856	First National Bank, Boise City, Okla.	11084	Aug. 30, 1917	25,000	6,000.00	25,000	Nov. 25, 1924	AB	10,000.00	10,000.00	136,521
857	First National Bank, Allendale, S. C.	11111	Nov. 30, 1917	50,000	20,000.00	50,000	Dec. 3, 1924	AC	9,600.00	9,600.00	185,016
858	First National Bank, Barnwell, S. C.	11287	Jan. 9, 1919	50,000	7,000.00	50,000	do.	AC	48,800.00	48,800.00	96,628
859	First National Bank, Center, Tex.	5971	Sept. 10, 1901	30,000	31,000.00	50,000	do.	B	48,900.00	48,900.00	243,341
860	Farmers National Bank, Dodge Center, Minn.	6623	Feb. 4, 1903	30,000	43,500.00	30,000	Dec. 9, 1924	AB	29,500.00	29,500.00	611,756
861	First National Bank, Torrington, Wyo.	9289	Oct. 6, 1908	25,000	90,000.00	50,000	Dec. 16, 1924	C	6,100.00	6,100.00	254,693
862	Parkesburg National Bank, Parkesburg, Pa.	2464	Feb. 27, 1880	50,000	171,865.00	50,000	Dec. 26, 1924	AB	42,600.00	42,600.00	329,404
864	First National Bank, Oldham, S. Dak.	10256	Aug. 30, 1912	25,000	31,750.00	25,000	Jan. 3, 1925	C	25,000.00	25,000.00	250,588
866	First National Bank, Spring Hope, N. C.	11431	May 6, 1919	50,000	9,000.00	50,000	Jan. 7, 1925	A	do.	do.	264,867
867	Stockmans National Bank, Columbus, Mont.	11220	July 12, 1913	50,000	do.	50,000	do.	C	do.	do.	137,464
868	First National Bank, Alexandria, Minn.	2995	June 9, 1883	60,000	264,600.00	60,000	Jan. 8, 1925	A	59,400.00	59,400.00	843,235
869	First National Bank, Townsend, Mont.	9982	Jan. 31, 1911	50,000	26,000.00	50,000	do.	C	12,500.00	12,500.00	80,721
870	First National Bank, Rigby, Idaho	11385	June 13, 1919	30,000	4,800.00	80,000	Jan. 12, 1925	C	do.	do.	466,517
872	First National Bank, Sylvestor, Ga.	6180	Mar. 11, 1902	25,000	49,000.00	50,000	Jan. 15, 1925	C	29,300.00	29,300.00	63,269
873	First National Bank, Salem, S. Dak.	5898	July 3, 1901	25,000	114,000.00	25,000	Jan. 16, 1925	A	24,500.00	24,500.00	158,184
874	Jefferson County National Bank, Rigby, Idaho	11458	June 9, 1919	50,000	do.	50,000	Jan. 17, 1925	D	do.	do.	do.
875	Neoga National Bank, Neoga, Ill.	7841	July 11, 1905	25,000	12,500.00	25,000	Jan. 21, 1925	A	24,700.00	24,700.00	123,243
877	First National Bank, Excelsior Springs, Mo.	7741	May 5, 1905	25,000	17,000.00	25,000	Jan. 24, 1925	B	25,000.00	25,000.00	212,086
878	Logan County National Bank, Sterling, Colo.	7373	Oct. 11, 1905	50,000	147,000.00	150,000	Jan. 26, 1925	C	100,000.00	100,000.00	508,452
879	First National Bank, Buena Vista, Ga.	7963	Oct. 12, 1905	25,000	70,100.00	50,000	do.	C	48,400.00	48,400.00	81,597
880	First National Bank, Hampton, Ga.	10069	July 13, 1911	30,000	27,200.00	50,000	Jan. 27, 1925	C	20,000.00	20,000.00	32,214
881	Perry National Bank, Perry, Iowa	10130	Jan. 2, 1912	50,000	54,250.00	75,000	Feb. 5, 1925	AB	72,300.00	72,300.00	643,627
882	Farmers National Bank, Hempstead, Tex.	4905	Apr. 13, 1893	50,000	133,000.00	50,000	Feb. 7, 1925	C	49,197.50	49,197.50	177,720
884	National Bank of Abbeville, S. C.	3421	Oct. 10, 1885	50,000	209,300.00	75,000	do.	C	16,850.00	16,850.00	413,542
885	Commercial National Bank, Charleston, S. C.	10543	May 5, 1914	200,000	140,000.00	200,000	do.	C	do.	do.	1,003,882
886	First National Bank, Quincy, Fla.	7253	May 4, 1904	50,000	127,000.00	100,000	Feb. 11, 1925	A	79,500.00	79,500.00	348,671
887	National Bank of Commerce, Pierre, S. Dak.	4279	Feb. 13, 1890	75,000	139,048.00	100,000	do.	D	189,800.00	189,800.00	683,098
888	Black Hawk National Bank, Waterloo, Iowa	6854	Apr. 17, 1903	100,000	145,600.00	250,000	Feb. 13, 1925	D	10,000.00	10,000.00	488,496
892	First National Bank, Atwater, Minn.	10670	June 15, 1914	25,000	31,000.00	25,000	Feb. 14, 1925	BC	24,600.00	24,600.00	400,790
893	First National Bank, Renville, Minn.	6583	Dec. 19, 1902	25,000	85,000.00	25,000	do.	C	do.	do.	264,633
894	First National Bank, Idabel, Okla.	8486	Dec. 10, 1906	25,000	99,000.00	80,000	Feb. 18, 1925	A	24,700.00	24,700.00	213,392
895	First National Bank, Pleasantville, Iowa	5564	Aug. 2, 1900	25,000	23,750.00	25,000	Feb. 21, 1925	A	5,550.00	5,550.00	181,142
898	First National Bank, Wapanucka, Okla.	5950	Aug. 8, 1901	25,000	82,250.00	25,000	Mar. 2, 1925	C	50,000.00	50,000.00	571,934
899	First National Bank, Wataoka, W. Va.	11264	Nov. 7, 1918	25,000	16,250.00	50,000	Mar. 3, 1925	B	do.	do.	do.

TABLE NO. 43.—National banks in charge of receivers during year ended October 31, 1929, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
901	City National Bank, Clarksville, Tex.	10643	Oct. 8, 1914	\$25,000	\$95,000.00	\$200,000	Mar. 9, 1925	C			\$108,596
902	First National Bank, Montpelier, Idaho	7381	Aug. 9, 1904	25,000	75,250.00	50,000	Mar. 13, 1925	C	\$11,800.00	\$11,800.00	335,821
904	First National Bank, Lemmon, S. Dak.	9269	Oct. 16, 1908	25,000	35,730.00	50,000	Apr. 2, 1925	C	25,000.00	25,000.00	418,423
905	Commercial National Bank, Greenville, Tex.	7510	Nov. 24, 1904	100,000	158,000.00	150,000	Apr. 6, 1925	BC	149,995.00	149,995.00	638,350
909	Georgia National Bank, Athens, Ga.	6525	Oct. 14, 1902	100,000	716,000.00	400,000	Apr. 17, 1925	C	200,000.00	200,000.00	1,200,239
910	Osceola National Bank, Osceola, Iowa	6033	Oct. 8, 1901	25,000	15,000.00	25,000	Apr. 22, 1925	A	25,000.00	25,000.00	129,258
911	First National Bank, Winbledon, N. Dak.	6712	Feb. 7, 1903	25,000	39,500.00	25,000	Apr. 23, 1925	C	25,000.00	25,000.00	161,727
912	First National Bank, Hedrick, Iowa	5540	Aug. 11, 1900	25,000	51,750.00	25,000	Apr. 24, 1925	D	19,800.00	19,800.00	147,483
913	First National Bank, Jasper, Minn.	6523	Oct. 7, 1902	25,000	94,600.00	30,000	May 1, 1925	C	29,500.00	29,500.00	374,936
914	First National Bank of Las Vegas, East Las Vegas, N. Mex.	2436	Aug. 25, 1879	50,000	506,500.00	200,000	May 4, 1925	AC	200,000.00	200,000.00	828,256
915	First National Bank, Conyers, Ga.	11255	Sept. 3, 1918	75,000		75,000	May 12, 1925	C	27,700.00	27,700.00	133,181
916	Hugo National Bank, Hugo, Okla.	7747	Apr. 11, 1905	50,000	145,100.00	200,000	do.	C	24,200.00	24,200.00	968,533
917	First National Bank, Carnegie, Pa.	4762	May 16, 1892	50,000	466,750.00	100,000	do.	A	95,000.00	95,000.00	1,448,397
918	Burgettstown National Bank, Burgettstown, Pa.	2408	Jan. 25, 1879	50,000	444,500.00	100,000	May 14, 1925	A	98,400.00	98,400.00	1,698,546
919	First National Bank, Selma, N. C.	10739	May 7, 1915	30,000	11,400.00	30,000	May 16, 1925	C	8,800.00	8,800.00	181,216
920	First National Bank, Madison, S. Dak.	3149	Mar. 29, 1884	50,000	216,355.00	50,000	May 21, 1925	AC	30,895.00	30,895.00	399,861
921	Farmers National Bank, Louisburg, N. C.	10260	Aug. 1, 1912	50,000	11,000.00	25,000	May 22, 1925	A	23,200.00	23,200.00	76,255
922	First National Bank, Florence, S. C.	9747	Mar. 23, 1910	100,000	167,000.00	150,000	do.	A	124,000.00	124,000.00	1,137,989
923	First National Bank, Clear Lake, S. Dak.	6357	June 28, 1902	25,000	65,000.00	25,000	May 25, 1925	C	25,000.00	25,000.00	384,311
924	First National Bank, Crandon, Wis.	9987	Mar. 16, 1909	25,000	49,125.00	50,000	May 29, 1925	A	45,200.00	45,200.00	350,144
925	City National Bank, Hugo, Okla.	12136	Feb. 10, 1922	100,000		100,000	June 5, 1925	C			235,854
926	First National Bank, Springer, N. Mex.	11565	Oct. 18, 1919	50,000	9,500.00	50,000	June 15, 1925	C			150,655
927	Merchants National Bank, Detroit Lakes, Minn.	8122	Feb. 9, 1906	50,000	110,500.00	60,000	June 22, 1925	C	56,700.00	56,700.00	491,438
928	First National Bank, St. Cloud, Minn.	2790	Sept. 25, 1882	50,000	401,000.00	250,000	June 24, 1925	A			1,682,525
930	First National Bank, Abercrombie, N. Dak.	8419	Aug. 25, 1906	25,000	11,750.00	25,000	June 30, 1925	C	24,100.00	24,100.00	224,370
931	First National Bank, Wausa, Nebr.	9994	Mar. 27, 1911	50,000	87,500.00	75,000	July 9, 1925	C	50,000.00	50,000.00	511,612
932	First National Bank, Redwood Falls, Minn.	5826	Mar. 11, 1901	25,000	94,550.00	70,000	July 29, 1925	A	24,400.00	24,400.00	377,128
933	First National Bank, Lumberton, N. C.	7398	July 21, 1904	25,000	72,250.00	50,000	Aug. 4, 1925	A	46,600.00	46,600.00	392,492
935	First National Bank, Lake Park, Minn.	7143	Feb. 10, 1904	25,000	33,500.00	25,000	Aug. 24, 1925	A	25,000.00	25,000.00	309,344
939	Globe National Bank, Denver, Colo.	11623	Feb. 5, 1920	200,000	66,000.00	200,000	Oct. 1, 1925	AB			4,020,485
941	First National Bank, Warren, Minn.	5866	May 18, 1901	25,000	81,250.00	50,000	Oct. 10, 1925	C	24,600.00	24,600.00	382,775
942	First National Bank, Winifred, Mont.	11006	May 17, 1917	25,000	8,000.00	25,000	Oct. 15, 1925	C			62,433

943	First National Bank, Hallock, Minn.	6934	Aug. 5, 1903	25,000	84,450.00	60,000	Oct. 16, 1925	C	24,600.00	24,600.00	350,056
944	First National Bank, Buffalo, Minn.	11023	June 7, 1917	25,000	14,000.00	50,000	Oct. 17, 1925	AB	34,600.00	34,600.00	668,508
945	Manilla National Bank, Manilla, Iowa	6041	Nov. 12, 1901	25,000	41,875.00	25,000	Oct. 20, 1925	AB	18,450.00	18,450.00	127,950
946	Loveland National Bank, Loveland, Colo.	8116	Feb. 14, 1906	100,000	133,000.00	100,000	Oct. 22, 1925	C	100,000.00	100,000.00	490,791
947	Winner National Bank, Winner, S. Dak.	12024	Sept. 20, 1921	60,000		60,000	Oct. 24, 1925	C			71,852
948	Muskogee Security National Bank, Muskogee, Okla.	12277	Nov. 8, 1922	100,000	12,000.00	200,000	Nov. 7, 1925	C			2,122,111
950	First National Bank, Forest City, Iowa.	4889	Feb. 20, 1892	50,000	84,250.00	75,000	Nov. 14, 1925	AB	73,997.50	73,997.50	507,347
951	Davenport National Bank, Davenport, Wash.	7527	Dec. 22, 1904	100,000	175,000.00	100,000	Nov. 17, 1925	C	23,100.00	23,100.00	451,757
952	First National Bank, Pasco, Wash.	9265	Aug. 22, 1908	25,000	60,000.00	50,000	Nov. 21, 1925	C	42,800.00	42,800.00	375,645
954	First National Bank, Howard, S. Dak.	6585	Nov. 29, 1902	25,000	85,250.00	50,000	Nov. 24, 1925	C	12,500.00	12,500.00	360,599
955	Gregory National Bank, Gregory, S. Dak.	9377	Mar. 23, 1909	50,000	77,477.35	50,000	Nov. 25, 1925	C	48,500.00	48,500.00	290,520
957	First National Bank, Sac City, Iowa.	4450	Oct. 6, 1890	50,000	208,500.00	50,000	Dec. 2, 1925	C	47,700.00	47,700.00	520,572
958	First National Bank, Brooklyn, Iowa.	3284	Dec. 22, 1884	50,000	211,750.00	50,000	Dec. 4, 1925	C	14,700.00	14,700.00	633,005
959	Warren National Bank, Warren, Minn.	11286	Dec. 28, 1918	30,000	6,400.00	50,000	Dec. 5, 1925	C	25,000.00	25,000.00	341,515
960	First National Bank, Covington, Ga.	8945	Oct. 28, 1907	40,000	46,000.00	50,000	Dec. 8, 1925	C	40,000.00	40,000.00	168,630
961	First National Bank, Delano, Minn.	9903	Nov. 23, 1910	25,000	15,500.00	25,000	Dec. 12, 1925	C	6,250.00	6,250.00	282,155
962	First National Bank, Creston, Iowa.	2586	Oct. 22, 1881	50,000	370,000.00	50,000	do.	D			
963	Farmers & Merchants National Bank, Cannon Falls, Minn.	6704	Feb. 14, 1903	25,000	25,000.00	25,000	Dec. 17, 1925	A	9,600.00	9,600.00	333,877
964	Farmers National Bank, Lake Preston, S. Dak.	10773	July 20, 1915	25,000	5,250.00	25,000	do.	C			134,245
965	First National Bank, Jefferson, Iowa.	8262	Mar. 26, 1906	50,000	66,000.00	50,000	Dec. 23, 1925	A	12,100.00	12,100.00	306,880
966	Drovers National Bank, Denver, Colo.	11564	Dec. 18, 1919	200,000	16,000.00	200,000	Dec. 24, 1925	A	200,000.00	200,000.00	1,208,552
967	First National Bank, Rifle, Colo.	6178	Dec. 5, 1901	25,000	92,750.00	50,000	do.	C	24,500.00	24,500.00	318,602
968	Home National Bank, Cleburne, Tex.	10411	June 7, 1913	150,000	54,000.00	100,000	Dec. 28, 1925	A			115,730
971	Security National Bank, Mason City, Iowa.	10428	July 16, 1913	100,000	614,500.00	100,000	Dec. 29, 1925	C	97,900.00	97,900.00	944,632
972	Glasgow National Bank, Glasgow, Mont.	8655	Feb. 19, 1907	25,000	104,250.00	75,000	do.	C	50,000.00	50,000.00	187,074
973	National Bank of Luverne, Minn.	8977	Dec. 4, 1907	25,000	15,000.00	25,000	Dec. 31, 1925	C	6,050.00	6,050.00	523,153
974	First National Bank, Greensboro, Ga.	6967	Aug. 1, 1903	25,000	49,000.00	50,000	Jan. 9, 1926	C			171,465
975	Broadway National Bank, Denver, Colo.	12250	Aug. 10, 1922	200,000	28,000.00	200,000	Jan. 16, 1926	C			2,313,247
976	First National Bank, Tama, Iowa.	1880	Aug. 5, 1871	50,000	213,450.00	75,000	Jan. 18, 1926	C	49,297.50	49,297.50	894,382
977	First National Bank, Waukon, Iowa.	4921	Apr. 22, 1893	50,000	226,500.00	100,000	do.	C	93,200.00	93,200.00	739,072
978	First National Bank of Gilmore, Gilmore City, Iowa.	6611	Dec. 2, 1902	25,000	27,500.00	25,000	do.	C	6,200.00	6,200.00	201,056
979	First National Bank, Pocahontas, Iowa.	12544	May 12, 1924	75,000		75,000	Jan. 30, 1926	C	24,300.00	24,300.00	377,430
980	Cando National Bank, Cando, N. Dak.	7377	July 16, 1904	25,000	74,000.00	25,000	Feb. 6, 1926	C	6,500.00	6,500.00	301,119
982	First National Bank, Ada, Minn.	5453	Apr. 13, 1900	25,000	93,750.00	50,000	Feb. 10, 1926	C	24,500.00	24,500.00	452,241
983	National Bank of Westington Springs, S. Dak.	12620	Nov. 17, 1924	25,000		25,000	Feb. 23, 1926	A			79,917
984	Farmers National Bank, La Moure, N. Dak.	9714	Mar. 1, 1910	50,000	51,000.00	50,000	Feb. 25, 1926	C	48,700.00	48,700.00	192,334
985	First National Bank, Estherville, Iowa.	4700	Jan. 23, 1892	50,000	291,750.00	100,000	Feb. 27, 1926	C	97,000.00	97,000.00	382,588
986	Stockmans National Bank, Brush, Colo.	8520	Dec. 22, 1906	35,000	66,500.00	35,000	Mar. 1, 1926	C	9,800.00	9,800.00	261,882
987	Liberty National Bank of South Carolina at Columbia, S. C.	9687	Feb. 10, 1910	100,000	166,312.50	500,000	Mar. 4, 1926	D			453,008
989	First National Bank, Kiefer, Okla.	12239	July 15, 1922	25,000		25,000	Mar. 13, 1926	AB			167,604
990	First National Bank, Marion, N. Dak.	9161	Apr. 30, 1908	25,000	62,000.00	25,000	Mar. 19, 1926	A	12,000.00	12,000.00	110,573
991	Spirit Lake National Bank, Spirit Lake, Iowa.	8032	Dec. 12, 1905	50,000	101,000.00	50,000	Mar. 23, 1926	A	45,200.00	45,200.00	570,110
992	First National Bank, Deep River, Iowa.	6705	Mar. 14, 1903	25,000	28,750.00	25,000	Mar. 25, 1926	A	24,600.00	24,600.00	84,039
993	First National Bank, Blue Mound, Ill.	9530	Aug. 19, 1909	25,000	21,750.00	25,000	Mar. 27, 1926	AB	24,200.00	24,200.00	59,022
994	First National Bank, Intake, Mont.	10928	Nov. 29, 1916	25,000	2,000.00	25,000	Apr. 7, 1926	C			15,381
995	First National Bank, Frankfort, S. Dak.	10683	Dec. 26, 1914	25,000	16,250.00	25,000	Apr. 12, 1926	C			235,288

TABLE NO. 43.—National banks in charge of receivers during year ended October 31, 1929, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
996	Moline National Bank, Moline, Kans.	8369	Aug. 31, 1906	\$50,000	\$80,000.00	\$50,000	Apr. 12, 1926	BC	\$50,000.00	\$50,000.00	\$258,931
997	First National Bank, Fulton, Mo.	8358	Aug. 7, 1906	50,000	116,000.00	100,000	Apr. 24, 1926	C	97,700.00	97,700.00	277,896
998	First National Bank, Shenandoah, Iowa.	2363	May 5, 1877	50,000	417,000.00	50,000	May 13, 1926	C	—	20,000.00	690,033
999	First National Bank, Cambridge, Iowa.	9014	Oct. 25, 1907	25,000	61,800.00	80,000	May 22, 1926	AB	78,700.00	78,700.00	391,138
1000	First National Bank, Oklahoma, Okla.	10015	May 13, 1911	25,000	23,000.00	25,000	May 26, 1926	C	6,250.00	6,250.00	25,182
1002	Citizens National Bank, Wayne, Nebr.	9244	Aug. 28, 1908	60,000	91,860.00	60,000	June 2, 1926	C	60,000.00	60,000.00	502,030
1003	First National Bank, Noblesville, Ind.	4882	Mar. 1, 1893	50,000	132,687.50	62,500	June 3, 1926	A	49,000.00	49,000.00	272,920
1004	First National Bank, Jonesboro, Ark.	8086	Dec. 20, 1905	100,000	206,000.00	100,000	June 4, 1926	C	40,000.00	40,000.00	419,317
1006	First National Bank, Hayden, Colo.	10730	Apr. 16, 1913	25,000	15,000.00	25,000	June 16, 1926	A	—	—	126,025
1007	First National Bank, Barnsdall, Okla.	11460	Sept. 17, 1919	25,000	2,000.00	25,000	June 22, 1926	A	—	—	294,947
1008	Palm Beach National Bank, Palm Beach, Fla.	12600	Nov. 6, 1924	50,000	1,000.00	50,000	July 2, 1926	C	—	—	433,771
1009	First National Bank, Benson, Minn.	6154	Feb. 24, 1902	25,000	48,250.00	25,000	July 6, 1926	AB	—	—	292,337
1010	De Smet National Bank, De Smet, S. Dak.	5355	May 1, 1900	25,000	154,875.00	50,000	do	C	23,800.00	23,800.00	351,858
1011	First National Bank, Milford, Iowa.	5539	Aug. 3, 1900	35,000	120,400.00	35,000	July 8, 1926	D	24,000.00	24,000.00	411,089
1012	First National Bank, Dinuba, Calif.	9158	May 12, 1908	25,000	52,000.00	200,000	July 9, 1926	C	9,800.00	9,800.00	—
1013	First National Bank, Glenwood, Minn.	7742	Apr. 11, 1905	50,000	28,350.00	35,000	July 14, 1926	A	10,000.00	10,000.00	230,596
1014	Whitbeck National Bank, Chamberlain, S. Dak.	9301	Nov. 14, 1908	50,000	111,500.00	50,000	do	A	—	—	162,551
1015	First National Bank, Cumberland, Iowa.	7326	June 17, 1904	25,000	66,750.00	25,000	July 22, 1926	C	5,950.00	5,950.00	149,410
1016	Guthrie County National Bank, Panora, Iowa.	3226	July 9, 1884	50,000	273,900.00	50,000	do	C	—	49,100.00	387,988
1017	First National Bank, Royalton, Minn.	6731	Apr. 9, 1903	25,000	37,500.00	25,000	do	C	—	11,600.00	334,020
1018	First National Bank, Pepin, Wis.	10725	Apr. 7, 1915	25,000	15,500.00	25,000	July 23, 1926	A	—	—	251,640
1019	First National Bank, Woonsocket, S. Dak.	5046	Aug. 6, 1901	25,000	98,050.00	50,000	July 23, 1926	C	—	15,000.00	195,852
1020	Peoples National Bank, Bennettsville, S. C.	10743	May 21, 1915	50,000	27,400.00	50,000	July 27, 1926	C	—	—	209,970
1021	First National Bank, Eldorado, Ill.	7539	Dec. 17, 1904	25,000	75,250.00	50,000	Aug. 6, 1926	AB	—	49,100.00	285,868
1022	First National Bank, Adrian, Minn.	7960	Oct. 7, 1905	35,000	49,000.00	35,000	Aug. 16, 1926	C	34,997.50	34,997.50	256,949
1023	First National Bank, Colman, S. Dak.	6688	Feb. 20, 1903	25,000	62,400.00	25,000	Aug. 19, 1926	C	—	24,500.00	262,019
1024	First National Bank, Waubay, S. Dak.	6124	Jan. 31, 1902	25,000	42,500.00	25,000	Aug. 20, 1926	C	6,250.00	6,250.00	171,508
1025	First National Bank, Akron, Colo.	8548	Feb. 4, 1907	25,000	129,250.00	40,000	Aug. 26, 1926	C	19,800.00	19,800.00	282,353
1026	Oakes National Bank, Oakes, N. Dak.	6988	Mar. 21, 1903	25,000	26,000.00	25,000	Sept. 4, 1926	C	—	21,500.00	216,250
1027	National Farmers Bank, Owatonna, Minn.	4928	May 29, 1893	80,000	199,200.00	75,000	Sept. 10, 1926	AC	—	74,550.00	1,446,671
1028	Anamoose National Bank, Anamoose, N. Dak.	9390	Mar. 24, 1909	25,000	41,750.00	25,000	Sept. 18, 1926	AC	—	24,400.00	84,022
1029	First National Bank, Veblen, S. Dak.	9858	Aug. 16, 1910	25,000	46,975.00	40,000	do	C	—	9,700.00	141,176

1030	Farmers National Bank in Lidgerwood, N. Dak.	12743	May 11, 1925	25,000		25,000	Sept. 21, 1926	A			280,454
1031	Farmers & Merchants National Bank, Merced, Calif.	10352	Jan. 4, 1913	100,000	26,000.00	100,000	Sept. 23, 1926	B			1,128,135
1032	National Security Bank, Fairfax, S. C.	12668	Mar. 23, 1925	25,000		25,000	Oct. 1, 1926	C			30,680
1033	First National Bank, Lake Norden, S. Dak.	16714	Mar. 3, 1915	25,000	18,250.00	35,000	Oct. 5, 1926	A		35,000.00	236,796
1034	First National Bank, Fulda, Minn.	6054	Dec. 14, 1901	25,000	84,562.50	25,000	Oct. 7, 1926	C	24,500.00	24,500.00	325,328
1035	First National Bank, Boswell, Okla.	7651	Feb. 16, 1905	35,000	75,447.00	50,000	Oct. 8, 1926	C			264,025
1036	National Bank of Franklin, Franklin, Tenn.	1834	May 25, 1871	60,000	592,150.00	100,000	Oct. 18, 1926	B		96,600.00	468,950
1037	Farmers & Merchants National Bank, Lake City, S. C.	10681	Dec. 28, 1914	100,000	82,000.00	100,000	do.	C		97,600.00	719,644
1038	City National Bank, Bismarck, N. Dak.	9622	Nov. 12, 1909	50,000	23,500.00	50,000	do.	A	49,400.00	49,400.00	849,178
1039	American National Bank, Atoka, Okla.	8994	Dec. 26, 1907	25,000	27,125.00	25,000	Nov. 1, 1926	C		23,600.00	88,780
1040	England National Bank, Little Rock, Ark.	9037	Feb. 6, 1908	100,000	283,000.00	300,000	do.	D			
1041	First National Bank, Broken Bow, Okla.	10424	July 3, 1913	25,000	42,000.00	25,000	Nov. 2, 1926	A	5,950.00	5,950.00	97,796
1042	First National Bank, Clearworth, Okla.	10500	Mar. 13, 1914	25,000	11,250.00	25,000	do.	C			88,516
1043	First National Bank, Hawthorn, Minn.	11392	June 30, 1919	25,000	5,250.00	25,000	do.	C			110,669
1044	First National Bank, Toledo, Iowa	6432	Aug. 19, 1902	50,000	225,375.00	85,000	Nov. 3, 1926	C		24,300.00	419,005
1045	First National Bank, Gonvick, Minn.	10830	Feb. 23, 1916	25,000	20,850.00	25,000	Nov. 6, 1926	C		83,800.00	165,807
1046	First National Bank, Kingsburg, Calif.	9409	Sept. 14, 1906	25,000	68,500.00	50,000	Nov. 9, 1926	A		24,400.00	440,180
1047	First National Bank, Brandon, Minn.	10862	May 31, 1916	25,000	21,500.00	25,000	Nov. 11, 1926	AC		24,750.00	335,748
1049	First National Bank, Milbank, S. Dak.	6473	Oct. 16, 1902	25,000	118,797.39	50,000	Nov. 15, 1926	AC		25,000.00	332,973
1050	First National Bank, Armstrong, Iowa	5442	May 1, 1900	50,000	89,500.00	50,000	Nov. 17, 1926	C		38,500.00	267,387
1051	Citizens National Bank, Spencer, Iowa	6941	Aug. 11, 1903	50,000	175,750.00	100,000	Nov. 19, 1926	AC		49,500.00	466,656
1053	First National Bank, Wilder, Idaho	10909	Sept. 23, 1916	25,000	1,250.00	25,000	Nov. 22, 1926	C			114,062
1054	First National Bank, Detroit Lakes, Minn.	3426	Dec. 21, 1885	50,000	218,000.00	50,000	Nov. 23, 1926	A			708,512
1055	First National Bank, Terril, Iowa	10238	July 17, 1912	25,000	29,250.00	25,000	do.	AB		24,600.00	279,722
1058	Citizens National Bank, Petty, Tex.	10047	Oct. 15, 1914	50,000	33,100.00	37,000	Nov. 24, 1926	C			60,131
1059	Farmers National Bank, Manor, Tex.	7146	Feb. 6, 1904	25,000	87,000.00	40,000	Nov. 26, 1926	C		24,750.00	81,871
1060	Clarinda National Bank, Clarinda, Iowa	3112	Dec. 26, 1883	50,000	206,817.64	50,000	Nov. 29, 1926	A		49,500.00	599,132
1061	First National Bank, Marked Tree, Ark.	11122	Dec. 17, 1917	25,000	14,600.35	50,000	Nov. 30, 1926	C		48,300.00	197,658
1062	First National Bank, St. James, Minn.	4859	Jan. 30, 1893	50,000	162,000.00	50,000	do.	C	50,000.00	50,000.00	469,278
1063	First National Bank, Leeds, N. Dak.	6312	June 9, 1902	25,000	35,000.00	25,000	Dec. 1, 1926	A		24,700.00	128,672
1064	Farmers National Bank, Brookings, S. Dak.	6462	Aug. 29, 1902	50,000	83,050.00	50,000	Dec. 3, 1926	C		49,200.00	986,711
1065	First National Bank, Alta, Iowa	7126	Jan. 21, 1904	50,000	111,500.00	50,000	do.	C		48,695.00	453,681
1066	First National Bank, Elkton, S. Dak.	6368	July 19, 1902	25,000	47,250.00	25,000	do.	C		25,000.00	244,641
1067	Planters National Bank, Honey Grove, Tex.	4112	Aug. 14, 1889	75,000	272,250.00	100,000	Dec. 6, 1926	C		18,400.00	213,872
1068	First National Bank, New Hampton, Iowa	2588	May 3, 1880	50,000	167,250.00	50,000	Dec. 9, 1926	D	43,200.00	43,200.00	
1069	First National Bank, Hannaford, N. Dak.	7727	Apr. 21, 1905	25,000	64,000.00	25,000	Dec. 10, 1926	C	24,600.00	24,600.00	143,183
1070	First National Bank, Malvern, Iowa	2247	Feb. 9, 1875	50,000	272,000.00	50,000	do.	A		12,500.00	231,793
1071	First National Bank, Stanley, N. Dak.	9472	June 15, 1909	25,000	27,000.00	25,000	Dec. 15, 1926	C		6,250.00	196,761
1072	First National Bank, Baleyville, Ala.	11613	Feb. 9, 1920	25,000	0,000.00	25,000	Dec. 17, 1926	A			135,382
1073	National Bank of Oakesdale, Oakesdale, Wash.	9150	Apr. 25, 1908	25,000	33,250.00	25,000	Dec. 21, 1926	A		25,000.00	92,829
1074	Farmers National Bank, Newport, Ark.	10867	June 6, 1916	50,000	21,000.00	50,000	do.	C			265,200
1075	First National Bank, Plattsmouth, Nebr.	1914	Dec. 12, 1871	50,000	276,000.00	50,000	do.	AB	48,600.00	48,600.00	287,703
1076	First National Bank, Adair, Iowa	8699	Apr. 29, 1907	25,000	51,427.38	35,000	Dec. 27, 1926	AC		8,750.00	198,284
1077	First National Bank, University Place, Nebr.	7737	Apr. 17, 1905	25,000	56,660.00	40,000	Dec. 29, 1926	A			151,441
1078	Story City National Bank, Story City, Iowa	10222	June 24, 1912	40,000	22,000.00	40,000	Jan. 3, 1927	C	29,600.00	29,600.00	216,383
1079	Citizens National Bank, Ortonville, Minn.	6747	Apr. 18, 1903	25,000	54,500.00	25,000	Jan. 4, 1927	AB		15,400.00	265,030
1080	First National Bank, Collinsville, Okla.	9665	Mar. 20, 1911	25,000	25,500.00	25,000	Jan. 5, 1927	C		6,500.00	302,024
1081	Citizens National Bank, Royal, Iowa	10395	Apr. 10, 1913	25,000	19,750.00	35,000	do.	C		23,700.00	177,897
1082	First National Bank, Carlyle, Mont.	10694	Nov. 23, 1916	25,000		25,000	Jan. 7, 1927	C			24,886

TABLE NO. 43.—National banks in charge of receivers during year ended October 31, 1929, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
1083	Monticello National Bank, Monticello, Ind.	6172	Mar. 10, 1902	\$25, 000	\$88, 000. 00	\$50, 000	Jan. 7, 1927	D	\$48, 600. 00	\$48, 600. 00	-----
1084	First National Bank, Cardwell, Mo.	11919	Jan. 15, 1921	50, 000	4, 000. 00	50, 000	Jan. 8, 1927	C	-----	-----	\$37, 397
1085	First National Bank, Nevada, Iowa	2555	Aug. 3, 1881	50, 000	287, 250. 00	75, 000	Jan. 10, 1927	C	-----	73, 300. 00	273, 261
1087	First National Bank, Renwick, Iowa	7988	Nov. 24, 1905	25, 000	15, 250. 00	25, 000	Jan. 13, 1927	C	6, 250. 00	6, 250. 00	86, 793
1088	First National Bank, Moulton, Iowa	5319	Apr. 5, 1900	25, 000	111, 100. 00	35, 000	Jan. 14, 1927	C	-----	33, 800. 00	162, 500
1089	First National Bank, Delano, Calif.	9195	July 1, 1908	25, 000	69, 500. 00	100, 000	do	AC	96, 400. 00	96, 400. 00	554, 394
1090	National Bank of Jerseyville, Jerseyville, Ill.	4952	Mar. 31, 1894	50, 000	97, 500. 00	50, 000	Jan. 15, 1927	AB	-----	24, 400. 00	373, 608
1091	First National Bank, Argyle, Minn.	5907	June 18, 1901	25, 000	112, 500. 00	50, 000	Jan. 18, 1927	C	-----	-----	131, 176
1092	First National Bank, Boyceville, Wis.	11128	Dec. 8, 1917	25, 000	4, 750. 00	25, 000	do	AB	-----	24, 700. 00	172, 278
1093	Citizens National Bank, Commerce, Tex.	12778	June 10, 1925	50, 000	-----	50, 000	Jan. 20, 1927	AC	-----	-----	79, 333
1094	Citizens National Bank, Lone Oak, Tex.	12760	May 18, 1925	25, 000	-----	25, 000	do	C	-----	-----	79, 914
1095	First National Bank, Beardsley, Minn.	7438	July 7, 1904	25, 000	37, 000. 00	25, 000	Jan. 21, 1927	C	-----	24, 997. 50	252, 056
1096	Farmers National Bank, Red Lake Falls, Minn.	9837	July 19, 1910	25, 000	16, 500. 00	25, 000	Jan. 24, 1927	A	5, 000. 00	24, 700. 00	123, 428
1097	First National Bank, Biggsville, Ill.	3003	Apr. 10, 1883	50, 000	230, 000. 00	50, 000	Jan. 31, 1927	D	15, 300. 00	15, 300. 00	50, 835
1098	First National Bank, Edgeley, N. Dak.	7914	Aug. 29, 1905	25, 000	170, 050. 00	85, 000	do	AC	-----	48, 600. 00	273, 196
1099	Farmers National Bank of Lidgerwood, N. Dak.	8230	Apr. 30, 1906	35, 000	67, 250. 00	50, 000	Feb. 1, 1927	D	-----	-----	-----
1100	First National Bank, Britt, Iowa	5020	Aug. 13, 1895	50, 000	172, 250. 00	50, 000	do	C	-----	44, 300. 00	708, 295
1102	First National Bank, Montevideo, Minn.	6860	May 25, 1903	30, 000	77, 000. 00	50, 000	Feb. 5, 1927	AC	-----	29, 495. 00	626, 407
1103	Peoples First National Bank, Olivia, Minn.	9063	Feb. 25, 1908	25, 000	40, 000. 00	25, 000	do	AC	-----	6, 250. 00	296, 939
1104	First National Bank, Lincoln, Ark.	11825	July 27, 1920	25, 000	8, 500. 00	25, 000	Feb. 9, 1927	AB	-----	11, 600. 00	76, 455
1105	First National Bank, Clinton, Minn.	7161	Feb. 13, 1904	25, 000	70, 250. 00	25, 000	Feb. 10, 1927	C	-----	20, 000. 00	162, 825
1106	Citizens National Bank, Albert Lea, Minn.	6128	Jan. 22, 1902	50, 000	110, 000. 00	50, 000	Feb. 18, 1927	AC	-----	49, 397. 50	887, 404
1107	First National Bank, Marengo, Iowa	2484	May 25, 1880	50, 000	277, 500. 00	65, 000	do	C	-----	49, 600. 00	755, 596
1108	First National Bank, Allegan, Mich.	1829	May 11, 1871	50, 000	272, 050. 00	50, 000	do	BA	-----	46, 900. 00	581, 948
1109	First National Bank, Rolette, N. Dak.	7866	July 24, 1905	25, 000	18, 000. 00	25, 000	Feb. 19, 1927	C	-----	12, 500. 00	153, 926
1110	Farmers & Merchants National Bank, Mount Morris, Pa.	6983	Sept. 22, 1903	25, 000	29, 000. 00	25, 000	Feb. 21, 1927	A	-----	24, 500. 00	310, 148
1111	First National Bank, Rush City, Minn.	6954	Aug. 1, 1903	25, 000	64, 500. 00	50, 000	do	AC	-----	48, 400. 00	359, 940
1112	Central National Bank, Marietta, Ohio	5212	May 29, 1899	100, 000	245, 000. 00	300, 000	Feb. 24, 1927	C	296, 700. 00	296, 700. 00	1, 957, 190
1113	American National Bank, Stigler, Okla.	7432	Sept. 14, 1904	25, 000	12, 500. 00	25, 000	Mar. 1, 1927	C	24, 500. 00	24, 500. 00	276, 557
1114	First National Bank, Belle Plaine, Iowa	2012	May 31, 1872	50, 000	369, 800. 00	60, 000	Mar. 3, 1927	AC	10, 000. 00	59, 100. 00	805, 991
1115	First National Bank, Dunbar, Pa.	7576	Jan. 20, 1905	50, 000	61, 000. 00	50, 000	Mar. 7, 1927	A	-----	48, 100. 00	366, 597
1116	Exchange National Bank, Leon, Iowa	5489	June 20, 1900	35, 000	-----	35, 000	Mar. 9, 1927	C	34, 500. 00	34, 500. 00	327, 595
1119	First National Bank, Hartley, Iowa	4881	Feb. 22, 1893	50, 000	198, 450. 00	75, 000	Mar. 22, 1927	AC	18, 500. 00	49, 600. 00	275, 645

1120	First National Bank, Norway, Iowa	7287	May 23, 1904	25,000	26,500.00	25,000	Mar. 23, 1927	C		25,000.00	170,735
1121	United States National Bank, Dinuba, Calif.	9156	May 2, 1908	25,000	52,000.00	50,000	Mar. 25, 1927	AC		24,500.00	443,221
1122	First National Bank, Lepanto, Ark.	11322	Mar. 19, 1919	35,000	3,500.00	35,000	do.	C			108,211
1123	Provident National Bank, Waco, Tex.	4309	Mar. 31, 1890	300,000	1,320,000.00	300,000	Mar. 26, 1927	D	50,000.00	50,000.00	
1124	First National Bank of Benson, Hollisopple, Pa.	7935	June 23, 1905	25,000	20,625.00	75,000	Mar. 28, 1927	A		24,400.00	196,240
1125	First National Bank, Sheldon, Iowa	3848	Feb. 8, 1888	50,000	295,500.00	150,000	Mar. 29, 1927	C		99,000.00	777,551
1126	American National Bank, Green City, Mo.	8570	Feb. 13, 1907	25,000	60,834.41	45,000	Mar. 31, 1927	C	43,597.50	43,597.50	239,124
1128	First National Bank, Columbia City, Ind.	7132	Feb. 2, 1904	50,000	171,000.00	100,000	do.	AC		94,200.00	1,010,867
1129	First National Bank, Fairfax, S. C.	10979	Apr. 3, 1917	25,000	8,500.00	50,000	Apr. 1, 1927	D			
1130	First National Bank, Lake Worth, Fla.	11716	Apr. 19, 1920	30,000	36,500.00	100,000	Apr. 2, 1927	C		32,300.00	1,358,878
1131	First National Bank, Lake Mills, Iowa	5123	Feb. 21, 1898	50,000	33,000.00	50,000	Apr. 8, 1927	AC		49,497.50	358,762
1132	First National Bank, Linleville, Iowa	7261	Apr. 23, 1904	25,000	42,250.00	25,000	Apr. 9, 1927	C	24,300.00	24,300.00	205,239
1133	First National Bank, Bend, Oreg.	9363	Jan. 23, 1909	25,000	75,260.00	100,000	Apr. 29, 1927	AC		12,500.00	1,264,073
1134	New First National Bank in Lamberton, Minn.	12844	Oct. 13, 1925	25,000		25,000	Apr. 30, 1927	C			203,614
1135	First National Bank, Dubois, Idaho	11508	Oct. 27, 1919	25,000	1,250.00	25,000	May 5, 1927	C	25,000.00	25,000.00	121,571
1136	First National Bank, Biwabik, Minn.	8697	Apr. 2, 1907	25,000	33,097.87	25,000	May 10, 1927	AB		24,700.00	317,100
1138	City National Bank in Kearney, Nebr.	13013	Dec. 3, 1926	150,000		150,000	May 14, 1927	A		90,800.00	1,868,476
1139	Laurel National Bank, Laurel, Nebr.	9979	Mar. 21, 1911	40,000	29,200.00	65,000	do.	C		40,000.00	524,225
1140	Farmers & Merchants National Bank, Alcester, S. Dak.	10818	Dec. 30, 1915	25,000	43,750.00	50,000	May 17, 1927	C			396,354
1141	First National Bank, Grafton, N. Dak.	2840	Nov. 14, 1882	50,000	296,500.00	50,000	May 25, 1927	AB	49,600.00	49,600.00	866,808
1144	First National Bank, Chowchilla, Calif.	10978	Mar. 29, 1917	25,000	2,750.00	25,000	May 28, 1927	AC			215,524
1145	Merchants National Bank, Greene, Iowa	6880	June 23, 1903	50,000	82,000.00	50,000	June 4, 1927	A			232,155
1146	First National Bank, Kennebec, S. Dak.	10098	Sept. 20, 1911	25,000	27,000.00	50,000	June 20, 1927	C		24,700.00	76,692
1147	First National Bank, Medaryville, Ind.	8537	Jan. 23, 1907	25,000	27,000.00	25,000	June 24, 1927	A	6,100.00	6,100.00	63,445
1148	First National Bank, Spencer, Iowa	3398	May 26, 1888	60,000	295,700.00	150,000	June 25, 1927	AC		24,300.00	855,375
1149	First National Bank, Farmersville, Ill.	10057	Feb. 4, 1911	25,000	11,875.00	25,000	June 29, 1927	C		24,990.00	94,295
1150	First National Bank, Lamberton, Minn.	7221	Apr. 2, 1904	25,000	96,250.00	50,000	July 6, 1927	D			1,781,000
1151	Peoples National Bank, Waukon, Iowa	10207	May 1, 1912	50,000		125,000	July 19, 1927	E		123,200.00	529,744
1152	First National Bank, East Grand Forks, Minn.	4638	Sept. 7, 1891	50,000	138,000.00	50,000	July 28, 1927	A		37,497.50	481,789
1153	Fayette City National Bank, Fayette City, Pa.	6800	May 16, 1903	75,000	161,250.00	75,000	do.	AB		69,400.00	1,781,014
1154	First National Bank, Webster, Pa.	6937	June 20, 1903	25,000	43,125.00	25,000	Aug. 8, 1927	A		24,100.00	283,727
1155	National Bank of Fayetteville, Fayetteville, N. C.	5677	Dec. 12, 1900	50,000	175,500.00	100,000	Aug. 12, 1927	A		49,000.00	1,969,559
1156	First National Bank, Bishop, Calif.	10999	Nov. 21, 1916	25,000	126,000.00	50,000	Aug. 15, 1927	C			763,199
1157	Citizens National Bank, Waynesburg, Pa.	4267	Jan. 15, 1890	50,000	1,565,000.00	500,000	Aug. 17, 1927	A		275,000.00	4,080,072
1159	First National Bank, Sheridan, Ind.	5296	Apr. 2, 1900	45,000	190,171.50	75,000	Aug. 18, 1927	D	22,400.00	22,400.00	
1160	First National Bank, Spirit Lake, Iowa	4758	June 7, 1892	50,000	185,333.44	50,000	Aug. 25, 1927	D	40,000.00	40,000.00	
1161	First National Bank, Inwood, Iowa	7304	May 23, 1904	25,000	121,000.00	50,000	Sept. 6, 1927	AC		25,000.00	182,242
1162	First National Bank, Tabor, Iowa	4609	July 1, 1891	50,000	94,750.00	25,000	Sept. 14, 1927	D			
1164	Farmers National Bank, Odell, Ill.	9624	Nov. 29, 1909	25,000	19,250.00	25,000	Sept. 21, 1927	D			
1165	Central National Bank, Kearney, Nebr.	6600	Jan. 26, 1903	50,000	117,500.00	50,000	Sept. 30, 1927	D			220,000
1166	City National Bank of Kearney, Kearney, Nebr.	3958	Dec. 26, 1888	100,000		100,000	do.	D			
1167	First National Bank, Mallard, Iowa	10562	May 19, 1914	25,000	20,500.00	25,000	Oct. 3, 1927	C			180,561
1168	First National Bank, Bancroft, Iowa	5643	Nov. 10, 1900	50,000	95,000.00	50,000	Oct. 20, 1927	A		50,000.00	180,859
1169	First National Bank in Sallisaw, Okla.	7571	Jan. 3, 1905	50,000	95,000.00	50,000	Oct. 24, 1927	AC	48,800.00	48,800.00	394,568
1170	First National Bank, Muldrow, Okla.	9975	Mar. 25, 1911	25,000	56,250.00	25,000	do.	A	24,400.00	24,400.00	161,965
1171	National Bank of La Grange, La Grange, Ind.	4972	July 12, 1894	50,000	201,750.00	100,000	do.	BC		49,300.00	530,086

TABLE NO. 43.—National banks in charge of receivers during year ended October 31, 1929, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
1172	First National Bank, Swea City, Iowa.....	5637	Oct. 24, 1900	\$25, 000	\$51, 750. 00	\$25, 000	Oct. 29, 1927	C		\$24, 600. 00	\$364, 021
1173	First National Bank, Milburn, Okla.....	9920	Jan. 3, 1911	25, 000	43, 750. 00	25, 000	Oct. 31, 1927	AC	\$16, 250. 00	16, 250. 00	71, 645
1174	First National Bank, Havelock, Iowa.....	7294	Apr. 30, 1904	25, 000	47, 250. 00	25, 000	Nov. 5, 1927	A		25, 000. 00	71, 865
1175	National State Bank, Stockton, Kans.....	8274	May 22, 1906	50, 000	102, 750. 00	50, 000	Nov. 14, 1927	AC		48, 900. 00	260, 504
1176	National Bank of West Palm Beach, West Palm Beach, Fla.....	12930	Apr. 27, 1926	100, 000		100, 000	Nov. 13, 1927	AC			324, 846
1177	First National Bank, New Cumberland, W. Va.....	6582	Dec. 9, 1902	40, 000	73, 350. 00	50, 000	Nov. 21, 1927	B		50, 000. 00	550, 834
1178	First National Bank, Roff, Okla.....	5417	May 28, 1900	25, 000	100, 050. 00	30, 000	do.....	AC	30, 000. 00	30, 000. 00	103, 478
1179	First National Bank, Checotah, Okla.....	5128	May 23, 1898	50, 000	234, 600. 00	50, 000	Dec. 1, 1927	A		49, 300. 00	233, 446
1180	First National Bank, Hope, N. Dak.....	5893	June 17, 1901	25, 000	171, 269. 84	50, 000	Dec. 12, 1927	C		50, 000. 00	256, 286
1181	First National Bank, Manning, S. C.....	11155	Feb. 23, 1918	25, 000	20, 500. 00	50, 000	Dec. 14, 1927	C		25, 000. 00	190, 793
1182	National Bank of Bowman, Bowman, S. C.....	11562	Dec. 3, 1919	25, 000	8, 000. 00	25, 000	Dec. 16, 1927	C			36, 915
1183	First National Bank, Abingdon, Ill.....	3377	Aug. 5, 1885	50, 000	382, 613. 66	75, 000	Dec. 17, 1927	D	8, 200. 00	8, 200. 00	
1184	First National Bank, Wynot, Nebr.....	8335	May 11, 1906	25, 000	24, 000. 00	25, 000	Dec. 27, 1927	AC		10, 000. 00	90, 077
1185	American National Bank, Sallisaw, Okla.....	12555	June 12, 1924	30, 000		30, 000	Dec. 30, 1927	C			355, 504
1185	New Georgia National Bank, Albany, Ga.....	12863	Dec. 22, 1925	300, 000	90, 000. 00	200, 000	Jan. 4, 1928	AC		197, 997. 50	721, 845
1187	First National Bank, Minnewaukan, N. Dak.....	5500	July 9, 1900	25, 000	84, 250. 00	25, 000	Jan. 6, 1928	C		24, 745. 00	172, 443
1188	First National Bank, Greenville, Tex.....	2998	June 30, 1883	56, 000	512, 750. 00	150, 000	Jan. 11, 1928	D	138, 545. 00	138, 545. 00	
1189	First National Bank, Mullens, W. Va.....	12270	Nov. 3, 1922	25, 000		25, 000	Jan. 16, 1928	A			185, 768
1190	First National Bank, Hanna, Okla.....	11551	Dec. 8, 1919	25, 000	3, 250. 00	25, 000	do.....	C			30, 241
1191	First National Bank, Lisbon, N. Dak.....	3669	Mar. 30, 1887	50, 000	188, 500. 00	50, 000	Jan. 21, 1928	C	49, 500. 00	49, 500. 00	453, 777
1192	First National Bank, Delta, Utah.....	11529	Nov. 17, 1919	30, 000		30, 000	Jan. 23, 1928	D			18, 886
1193	First National Bank, Lorena, Tex.....	8621	Mar. 15, 1907	30, 000	40, 500. 00	30, 000	do.....	C	7, 500. 00	7, 500. 00	61, 947
1194	First National Bank, Plainville, Kans.....	7313	June 17, 1904	50, 000	117, 250. 00	50, 000	do.....	C		25, 000. 00	110, 055
1195	First National Bank, Laurel, Nebr.....	9793	May 19, 1910	40, 000	41, 200. 00	40, 000	Feb. 2, 1928	AC			6, 101
1196	Chase County National Bank, Cottonwood Falls, Kans.....	2764	June 21, 1882	50, 000	307, 250. 00	100, 000	Feb. 6, 1928	A			224, 990
1197	First National Bank, Derby, Iowa.....	10848	Mar. 23, 1916	25, 000	890. 53	50, 000	Feb. 10, 1928	C			193, 892
1198	Laurens National Bank, Laurens, S. C.....	10652	Oct. 22, 1914	50, 000	48, 000. 00	50, 000	Feb. 15, 1928	A	19, 750. 00	19, 750. 00	158, 755
1199	First National Bank, La Porte City, Iowa.....	4114	Aug. 12, 1889	50, 000	183, 250. 00	75, 000	do.....	AC		75, 000. 00	166, 044
1200	Citizens National Bank, Shelbyville, Ill.....	7396	Aug. 1, 1904	50, 000	13, 250. 00	50, 000	Feb. 21, 1928	C	50, 000. 00	50, 000. 00	54, 834
1201	Astoria National Bank, Astoria, Oreg.....	4403	Aug. 9, 1890	50, 000	297, 354. 16	200, 000	Feb. 24, 1928	AC			2, 242, 061
1202	First National Bank, Balaton, Minn.....	6840	Apr. 30, 1903	25, 000	36, 750. 00	25, 000	Feb. 29, 1928	D			25, 015
1203	Farmers National Bank, Phillipsburg, Kans.....	10776	Aug. 18, 1915	25, 000	32, 725. 00	50, 000	Mar. 2, 1923	BC			156, 494
1204	First National Bank, Galva, Iowa.....	10501	Mar. 23, 1914	25, 000	32, 250. 00	50, 000	Mar. 6, 1928	D	41, 050. 00	41, 050. 00	

1205	First National Bank, Ashton, Idaho	10269	Sept. 3, 1912	35,000	24,900.00	50,000	Mar. 10, 1928	C		28,950.00	120,732
1206	New First National Bank in Springfield, Mo.	12770	June 6, 1925	125,000	3,750.00	125,000	Mar. 17, 1928	AB			494,778
1207	First National Bank, Greenfield, Iowa	5334	Apr. 23, 1900	25,000	129,250.00	50,000	Mar. 21, 1928	C		24,995.00	317,471
1208	First National Bank, Carrington, N. Dak.	5551	July 6, 1900	25,000	128,861.40	50,000	Mar. 26, 1928	C		24,700.00	325,911
1209	First National Bank, Osborne, Kans.	3319	Jan. 28, 1885	50,000	367,500.00	50,000	Mar. 30, 1928	AB		49,450.00	284,378
1210	First National Bank, Toronto, S. Dak.	6381	July 8, 1902	25,000	71,290.00	25,000	Apr. 3, 1928	C		24,300.00	205,349
1211	First National Bank, St. George, S. C.	12233	June 5, 1922	50,000	16,000.00	50,000	do	AC			271,852
1212	First National Bank, Rolfe, Iowa	4954	Apr. 24, 1894	50,000	120,000.00	50,000	do	C		12,150.00	165,909
1213	Commercial National Bank, Statesville, N. C.	9335	Dec. 26, 1908	100,000	145,500.00	100,000	Apr. 19, 1928	B		98,200.00	910,884
1214	First National Bank, Bristow, Okla.	6260	Apr. 29, 1902	25,000	202,500.00	50,000	Apr. 25, 1928	BC		25,000.00	548,130
1215	First National Bank, Stewardson, Ill.	9438	May 14, 1909	25,000	43,750.00	25,000	May 1, 1928	AB		25,000.00	396,622
1216	First National Bank, Ayoca, Minn.	11224	July 31, 1918	25,000	15,250.00	25,000	May 5, 1928	C		6,500.00	209,916
1217	First National Bank, Rice, Minn.	11709	Apr. 1, 1920	25,000		25,000	May 12, 1928	C			177,691
1218	American National Bank, Sarasota, Fla.	12751	Apr. 7, 1925	100,000		100,000	May 15, 1928	C		95,850.00	462,489
1219	First Citizens National Bank, Mount Sterling, Ohio	5382	May 16, 1900	50,000	210,185.00	85,000	May 19, 1928	AB		68,847.50	735,997
1220	First National Bank, Moweaqua, Ill.	7739	Apr. 8, 1905	25,000	79,500.00	75,000	May 23, 1928	C		49,050.00	341,086
1221	First National Bank, Marshalltown, Iowa	411	Apr. 25, 1864	50,000	839,000.00	200,000	June 11, 1928	AC		49,750.00	1,619,996
1222	First National Bank, Arcadia, Ind.	9488	July 8, 1909	25,000	15,000.00	25,000	July 3, 1928	A		25,000.00	173,740
1223	Peoples National Bank, Independence, Iowa	2187	July 30, 1874	50,000	356,000.00	75,000	July 5, 1928	D	65,050.00	65,050.00	
1224	First National Bank, Independence, Iowa	3263	Oct. 27, 1884	100,000	607,000.00	100,000	do	D			
1225	First National Bank, Calexico, Calif.	9686	Jan. 27, 1910	25,000	112,250.00	300,000	July 24, 1928	C			10,741
1226	First National Bank, Denton, Tex.	2812	Oct. 30, 1882	50,000	259,056.00	50,000	Aug. 15, 1928	B		37,500.00	280,677
1227	First National Bank, Plainview, Nebr.	9504	July 27, 1909	40,000	50,000.00	40,000	Aug. 22, 1928	C		39,700.00	267,232
1228	Lake County National Bank, Madison, S. Dak.	10636	Oct. 2, 1914	75,000	114,000.00	75,000	Aug. 29, 1928	C		65,000.00	465,247
1229	Security National Bank, Fargo, N. Dak.	11555	Nov. 25, 1919	100,000		100,000	Aug. 30, 1928	C	100,000.00	100,000.00	1,029,992
1230	Citizens National Bank, Woonsocket, R. I.	970	Jan. 19, 1865	100,000	380,500.00	100,000	Sept. 18, 1928	AB		100,000.00	1,077,615
1231	First National Bank, Dublin, Ga.	6374	May 3, 1902	50,000	461,000.00	200,000	Sept. 24, 1928	AC		100,060.00	593,686
1232	First National Bank, Aledo, Ill.	7145	Jan. 24, 1904	25,000	76,300.00	50,000	Sept. 27, 1928	A		40,000.00	457,596
1233	First National Bank, Wesley, Iowa	5457	June 26, 1900	25,000	37,250.00	25,000	Oct. 12, 1928	F		24,600.00	155,474
1235	Carolina National Bank, Darlington, S. C.	9999	Apr. 14, 1911	50,000	98,500.00	100,000	Nov. 2, 1928	B		85,500.00	600,598
1236	First National Bank, Farmland, Ind.	6504	Oct. 1, 1902	25,000	32,100.00	40,000	Nov. 3, 1928	D			
1237	Lamar National Bank, Lamar, S. C.	11080	Sept. 5, 1917	25,000	4,000.00	25,000	Nov. 9, 1928	C		25,000.00	139,968
1238	Hartington National Bank, Hartington, Nebr.	5400	May 21, 1900	40,000	73,200.00	40,000	Nov. 13, 1928	A		25,000.00	384,810
1239	First National Bank, Cheraw, S. C.	9342	Feb. 4, 1909	25,000	54,500.00	50,000	Nov. 14, 1928	B		50,000.00	253,116
1240	First National Bank, Dunn, N. C.	7188	Mar. 24, 1904	25,000	75,300.00	50,000	do	A		40,000.00	274,774
1241	Farmers National Bank, Wakefield, Nebr.	9984	Mar. 24, 1911	40,000	75,000.00	50,000	Nov. 21, 1928	A		50,000.00	461,419
1242	Fourth National Bank, Macon, Ga.	8365	Aug. 2, 1906	250,000	701,000.00	500,000	Nov. 26, 1928	A			7,690,486
1243	First National Bank, Richland Center, Wis.	7901	Aug. 7, 1905	30,000	87,300.00	50,000	do	A		49,300.00	804,491
1244	First National Bank, Garner, Iowa	4810	Aug. 24, 1892	50,000	150,000.00	50,000	Dec. 4, 1928	D			
1245	First National Bank, Warren, Ind.	7930	May 0, 1905	25,000	24,000.00	25,000	Dec. 7, 1928	A		24,995.00	185,804
1246	First National Bank, Covington, Ind.	9860	Sept. 9, 1910	50,000	80,500.00	70,000	Dec. 8, 1928	AC			
1247	Cass County National Bank, Casselton, N. Dak.	7142	Jan. 11, 1904	25,000	85,250.00	25,000	Dec. 10, 1928	C		25,000.00	269,217
1248	First National Bank, Benson, N. C.	12614	Dec. 16, 1924	100,000	18,000.00	50,000	Dec. 11, 1928	A		50,000.00	137,330
1249	Peoples National Bank, Middletown, Del.	3019	June 2, 1883	80,000	208,400.00	80,000	Dec. 14, 1928	A		50,500.00	425,318
1250	First National Bank, Fort Lauderdale, Fla.	12020	Sept. 20, 1921	50,000	61,000.00		Dec. 15, 1928	C			
1251	First National Bank, Mena, Ark.	7163	Feb. 29, 1904	50,000	110,000.00	50,000	do	A			
1252	First National Bank, Lewisville, Ohio	8978	Dec. 9, 1907	25,000	25,250.00	25,000	Dec. 19, 1928	A	24,450	24,450.00	210,288
1253	First & Moorhead National Bank, Moorhead, Minn.	2569	Aug. 13, 1881	50,000	172,500.00	150,000	Dec. 24, 1928	C		109,995.00	1,896,450

TABLE NO. 43.—National banks in charge of receivers during year ended October 31, 1929, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
1254	Exchange National Bank, Denton, Tex.	2949	May 7, 1883	\$50,000	\$259,056.00	\$100,000	Dec. 26, 1928	C		\$24,097.50	\$437,125
1255	First National Bank, Frisco, Tex.	6346	July 2, 1902	25,000	31,250.00	25,000	Dec. 31, 1928	C		24,550.00	60,490
1256	First National Bank, Kingsbury, Tex.	10266	Aug. 15, 1912	25,000	26,500.00	25,000	Jan. 10, 1929	A C		6,250.00	38,205
1257	First National Bank, Coleridge, Nebr.	9796	May 18, 1910	40,000	64,600.00	40,000	Jan. 12, 1929	A C		39,350.00	150,689
1258	Exchange National Bank, Spokane, Wash.	4044	May 4, 1889	100,000	2,720,000.00	1,000,000	Jan. 18, 1929	A		980,800.00	7,254,185
1259	First Exchange National Bank, Coeur d'Alene, Idaho	7120	Jan. 14, 1904	100,000	71,000.00	100,000	Jan. 19, 1929	A C		100,000.00	1,018,391
1260	First National Bank, Wagener, S. C.	10485	Feb. 11, 1914	25,000	25,484.00	50,000	Feb. 9, 1929	C		6,250.00	51,273
1261	Minneapolis National Bank, Minneapolis, Kans.	3731	June 14, 1887	60,000	231,600.00	60,000	do.	A		60,000.00	525,118
1262	First National Bank, Melvin, Iowa	5616	Oct. 9, 1900	25,000	32,500.00	25,000	Feb. 12, 1929	A		12,500.00	121,291
1263	First National Bank, Manchester, Iowa	4221	Jan. 17, 1890	50,000	146,000.00	50,000	Feb. 13, 1929	A		39,447.50	558,579
1264	Citizens National Bank, Hope, Ind.	5726	Feb. 7, 1901	25,000	123,000.00	30,000	Feb. 15, 1929	B		29,450.00	313,914
1265	First National Bank, Avon Park, Fla.	10826	Feb. 10, 1916	25,000	104,000.00	100,000	Feb. 18, 1929	C		16,250.00	345,432
1266	First National Bank, Punta Gorda, Fla.	10512	Apr. 6, 1914	25,000	49,375.00	50,000	do.	C		22,000.00	455,591
1267	First National Bank, Bixby, Okla.	10467	Dec. 1, 1913	25,000	22,500.00	25,000	Feb. 20, 1929	A		6,050.00	181,685
1268	First National Bank, Brunson, S. C.	10832	Mar. 7, 1916	25,000	8,083.33	25,000	do.	C		16,400.00	81,197
1269	Carlton National Bank, Wauchula, Fla.	10691	Jan. 7, 1915	50,000	39,000.00	50,000	Feb. 21, 1929	A			411,262
1270	First National Bank, Rockford, Iowa	3053	July 18, 1883	50,000	172,500.00	50,000	Feb. 23, 1929	C		12,500.00	154,787
1271	National Bank of Ainsworth, Nebr.	8992	Jan. 2, 1908	35,000	68,950.00	35,000	Feb. 27, 1929	C	\$1,200	35,000.00	218,872
1272	First National Bank, Erskine, Minn.	11173	Apr. 22, 1918	25,000	10,000.00	25,000	Mar. 2, 1929	C		25,000.00	135,516
1273	National Bank of Larimore, N. Dak.	6286	May 26, 1902	25,000	48,500.00	25,000	Mar. 5, 1929	A		21,500.00	163,618
1274	First National Bank, Denton, Mont.	10819	Jan. 8, 1916	25,000	14,250.00	25,000	do.	A	24,450	24,450.00	84,143
1275	First National Bank, West Alexandria, Ohio.	11733	May 10, 1920	40,000	18,000.00	40,000	Mar. 13, 1929	B			359,956
1276	First National Bank, Sandersville, Ga.	7934	Aug. 15, 1905	42,000	154,880.00	50,000	Mar. 14, 1929	A		25,000.00	231,649
1277	National Bank of Emmetsburg, Iowa	13059	Apr. 5, 1927	60,000		60,000	Mar. 15, 1929	C			691,652
1278	First National Bank, Waverly, Va.	10914	Oct. 2, 1916	25,000		25,000	Apr. 2, 1929	A C			
1279	First National Bank, Sanborn, N. Dak.	8448	Oct. 12, 1906	25,000	65,000.00	25,000	Apr. 10, 1929	A		25,000.00	60,358
1280	Peoples National Bank, Adena, Ohio	6016	Aug. 8, 1901	25,000	86,687.50	50,000	Apr. 13, 1929	C		25,000.00	498,265
1281	Reed City National Bank, Reed City, Mich.	12474	Dec. 8, 1923	25,000	6,000.00	25,000	May 2, 1929	A			212,659
1282	First National Bank, Ruthven, Iowa	5541	July 7, 1900	25,000	62,125.00	25,000	do.	C		7,000.00	194,631
1283	First National Bank, Sebring, Fla.	12090	Dec. 27, 1921	50,000	33,500.00	100,000	May 4, 1929	A C			390,452
1284	First National Bank, Lakeland, Fla.	9811	June 9, 1910	50,000	206,000.00	100,000	May 15, 1929	C			1,907,518
1285	First National Bank, Auburndale, Fla.	12983	Aug. 17, 1926	50,000	3,000.00	50,000	do.	C			289,053
1286	National Exchange Bank, St. Paul, Minn.	10940	Jan. 10, 1917	300,000		300,000	May 16, 1929	A B			
1287	First National Bank, Shinnston, W. Va.	9453	June 14, 1909	45,000	123,750.00	90,000	May 22, 1929	A B		44,400.00	840,213

1288	First National Bank, Aneta, N. Dak.	11311	Feb. 18, 1919	25,000	25,000	June 3, 1929	AC		185,954	
1289	Rosedale National Bank, Rosedale, Miss.	12073	Nov. 11, 1921	85,000	8,500.00	85,000	June 10, 1929	A	71,761	
1290	First National Bank in Langdon, N. Dak.	13053	Mar. 9, 1927	50,000		50,000	June 14, 1929	C	164,094	
1291	First National Bank, Mayville, N. Dak.	3673	Apr. 4, 1887	50,000	228,000.00	50,000	June 25, 1929	A	163,380	
1292	Polk County National Bank in Bartow, Fla.	13309	Apr. 1, 1929	200,000		200,000	June 28, 1929	C	1,040,039	
1293	East Alabama National Bank, Eufaula, Ala.	3622	Dec. 23, 1886	59,000	286,380.00	100,000	July 1, 1929	B	414,340	
1294	National Bank of Newberry, S. C.	1844	May 6, 1871	50,000	705,500.00	100,000	do.	A	1,108,313	
1295	South Pasadena National Bank, South Pasadena, Calif.	12852	Nov. 17, 1925	100,000		100,000	July 2, 1929	A	704,440	
1296	First National Bank, McHenry, N. Dak.	8124	Feb. 1, 1906	25,000	29,000.00	25,000	July 3, 1929	C	46,763	
1297	First National Bank, De Land, Fla.	9657	Jan. 5, 1910	50,000	85,500.00	100,000	July 12, 1929	AC	1,255,287	
1298	First National Bank, Sanford, Fla.	3798	Apr. 19, 1887	50,000	241,225.00	150,000	July 15, 1929	C	1,713,486	
1299	First National Bank, Dahlgren, Ill.	7750	Apr. 25, 1905	25,000	51,700.00	30,000	July 22, 1929	C	156,711	
1300	First National Bank, St. Augustine, Fla.	3462	Feb. 16, 1886	50,000	807,900.00	130,000	July 25, 1929	AC	1,649,312	
1301	First National Bank, Winter Garden, Fla.	11389	June 20, 1919	25,000	8,500.00	50,000	do.	C	292,099	
1302	Miners National Bank, Blossburg, Pa.	5007	June 6, 1895	50,000	127,500.00	50,000	July 30, 1929	A	1,167,522	
1303	First National Bank, Drayton, N. Dak.	6225	Mar. 22, 1902	25,000	88,500.00	50,000	Aug. 12, 1929	C	156,539	
1304	First National Bank, Maquon, Ill.	8482	Nov. 10, 1906	35,000	18,900.00	35,000	Aug. 14, 1929	C	127,145	
1305	Henry National Bank, Abbeville, Ala.	10959	Feb. 21, 1917	25,000	19,500.00	50,000	Aug. 16, 1929	A	196,597	
1306	First National Bank, Moultrie, Ga.	7565	Dec. 19, 1904	25,000	8,000.00	100,000	Aug. 27, 1929	C		
1307	First National Bank, Montezuma, Iowa	2961	May 21, 1883	50,000	191,000.00	50,000	Sept. 16, 1929	A	496,376	
1308	First National Bank, Eldorado Springs, Mo.	10055	June 30, 1911	50,000	66,500.00	50,000	Sept. 23, 1929	AC	315,831	
1309	First National Bank, Delta, Colo.	5467	May 22, 1900	30,000	156,000.00	50,000	Sept. 25, 1929	B	457,455	
1310	Farmers National Bank, Red Oak, Iowa	6056	Nov. 9, 1901	60,000	67,200.00	60,000	Oct. 14, 1929	A	401,608	
1311	Taylorville National Bank, Taylorville, Ill.	8940	Apr. 6, 1907	150,000	188,000.00	150,000	Oct. 18, 1929	AC		
1312	First National Bank, Taylorville, Ill.	3579	Oct. 9, 1886	75,000	657,290.00	200,000	do.	AC	98,550.00	
1313	First National Bank, New Bern, N. C.	13298	Mar. 18, 1929	150,000		150,000	Oct. 26, 1929	A	23,900.00	
Total				25,376,000	62,153,157.03	37,834,500		11,794,550	19,658,982.50	232,886,651

A—Incompetent management.

B—Dishonesty.

C—Local financial depression from unforeseen agricultural or industrial disaster.

D—Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

E—Temporary suspension to adjust settlement on adverse judgment.

F—Information not available.

TABLE NO. 44.—*National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929*

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
469	Farmers & Drovers National Bank, Waynesburg, Pa.	Jan. 30, 1865	\$200,000	Dec. 12, 1906
513	First National Bank, Billings, Mont.	Dec. 3, 1883	150,000	July 2, 1910
549	First National Bank, Sutton, W. Va.	Apr. 7, 1902	50,000	Aug. 29, 1914
554	First National Bank, Uniontown, Pa.	Jan. 2, 1864	100,000	Jan. 19, 1915
593	First National Bank, Eureka, S. Dak.	Nov. 18, 1919	50,000	Aug. 20, 1920
598	First National Bank, Hearne, Tex.	July 5, 1894	50,000	Jan. 21, 1921
600	First National Bank, Gridley, Calif.	Mar. 14, 1918	40,000	Jan. 29, 1921
606	First National Bank, Ranger, Tex.	Jan. 26, 1906	200,000	Mar. 2, 1921
611	Corn Belt National Bank, Scotland, S. Dak.	May 28, 1917	25,000	Mar. 28, 1921
612	First National Bank, Ambia, Ind.	July 30, 1909	25,000	Apr. 6, 1921
619	First National Bank, Bridgeport, Nebr.	Feb. 23, 1910	25,000	May 28, 1921
620	Bannock National Bank, Pocatello, Idaho	July 15, 1902	100,000	June 11, 1921
633	First National Bank, Vale, Oreg.	Jan. 14, 1907	50,000	Nov. 15, 1921
643	Stillwater Valley National Bank, Absarokee, Mont.	Aug. 11, 1917	25,000	Jan. 30, 1922
645	National City Bank, Salt Lake City, Utah	Nov. 19, 1912	250,000	Feb. 3, 1922
649	State National Bank, Ardmore, Okla.	May 6, 1913	200,000	Mar. 4, 1922
650	Corydon National Bank, Corydon, Ind.	May 23, 1905	125,000	Mar. 8, 1922
652	First National Bank, Oak Grove, La.	Mar. 2, 1920	50,000	May 13, 1922
655	First National Bank, Ingomar, Mont.	Aug. 16, 1919	25,000	Aug. 14, 1922
656	American National Bank, Billings, Mont.	Apr. 5, 1920	150,000	Sept. 23, 1922
658	Merchants National Bank, Wimbledon, N. Dak.	Sept. 17, 1907	25,000	Oct. 27, 1922
660	First National Bank, Mountainair, N. Mex.	Apr. 3, 1919	30,000	Nov. 2, 1922
663	Commercial National Bank, Great Falls, Mont.	Apr. 20, 1914	200,000	Dec. 9, 1922
664	Sterling National Bank, Sterling, Colo.	May 2, 1921	150,000	Dec. 11, 1922
665	Payette National Bank, Payette, Idaho	Jan. 9, 1906	75,000	Dec. 13, 1922
667	Citizens National Bank, Laurel, Mont.	May 3, 1907	35,000	Jan. 4, 1923
669	First National Bank, Broadview, Mont.	Nov. 26, 1915	25,000	Jan. 30, 1923
670	Commercial National Bank, Wilmington, N. C.	Apr. 17, 1922	200,000	Jan. 31, 1923
671	First National Bank, Winner, S. Dak.	Dec. 15, 1917	30,000	do.
672	First National Bank, Wessington Springs, S. Dak.	Sept. 25, 1902	50,000	Feb. 5, 1923
675	First National Bank, Harlowton, Mont.	Oct. 27, 1908	50,000	Mar. 7, 1923
679	First National Bank of Roundup, Mont.	May 22, 1908	50,000	Apr. 5, 1923
680	First National Bank, Gregory, S. Dak.	Feb. 22, 1907	50,000	Apr. 12, 1923
683	Llano National Bank, Llano, Tex.	Jan. 5, 1901	50,000	Apr. 18, 1923
687	First National Bank of Rock River, Wyo.	Apr. 24, 1919	50,000	June 14, 1923
689	First National Bank, Joseph, Oreg.	Dec. 11, 1905	25,000	do.
691	Peoples National Bank, Salisbury, N. C.	Mar. 10, 1908	100,000	July 3, 1923
696	First National Bank, Sapulpa, Okla.	Aug. 19, 1901	100,000	July 30, 1923
703	Howard National Bank, Howard, S. Dak.	Aug. 13, 1915	25,000	Sept. 1, 1923
708	First National Bank, Wells, Minn.	Dec. 12, 1891	100,000	Oct. 22, 1923
709	First National Bank, Mitchell, S. Dak.	Feb. 8, 1882	100,000	Oct. 23, 1923
710	Cavalier County National Bank, Langdon, N. Dak.	Jan. 28, 1908	25,000	Oct. 29, 1923
711	American National Bank, Three Forks, Mont.	Apr. 30, 1917	25,000	do.
713	Lehigh National Bank, Lehigh, Okla.	Feb. 14, 1901	35,000	Nov. 8, 1923
714	City National Bank, Coalgate, Okla.	Mar. 10, 1920	50,000	do.
715	First National Bank, Grey Eagle, Minn.	May 28, 1907	25,000	do.
716	First National Bank, Fairview, Mont.	Aug. 26, 1921	40,000	do.
719	Union National Bank, Beloit, Kans.	Mar. 24, 1903	50,000	Nov. 13, 1923
720	Texas County National Bank, Guymon, Okla.	Mar. 21, 1922	25,000	do.
722	National Bank of Barnesville, Barnesville, Ohio	Jan. 29, 1903	100,000	Nov. 14, 1923
723	Citizens National Bank, Roswell, N. Mex.	Apr. 20, 1903	200,000	Nov. 16, 1923
724	First National Bank, Lancaster, Minn.	May 14, 1919	25,000	Nov. 19, 1923
727	First National Bank, Turtle Lake, N. Dak.	June 8, 1907	25,000	Nov. 21, 1923
738	First National Bank, Forsyth, Mont.	June 10, 1904	75,000	Dec. 18, 1923
739	Condon National Bank, Condon, Oreg.	Mar. 26, 1906	50,000	do.
740	First National Bank, Moore, Mont.	Jan. 7, 1907	25,000	Dec. 20, 1923
743	Merchants National Bank, Mandan, N. Dak.	Aug. 24, 1914	50,000	Dec. 26, 1923
744	First National Bank, Webster, S. Dak.	Nov. 19, 1902	25,000	Jan. 2, 1924
746	Sioux Falls National Bank, Sioux Falls, S. Dak.	Nov. 14, 1882	150,000	Jan. 24, 1924
748	First National Bank, Beach, N. Dak.	May 26, 1909	50,000	do.
751	National Bank of Carlsbad, Carlsbad, N. Mex.	July 8, 1903	100,000	Feb. 6, 1924
752	Dakota National Bank, Dickinson, N. Dak.	Mar. 4, 1905	50,000	Feb. 7, 1924
754	First National Bank, St. John, Wash.	Mar. 11, 1918	40,000	do.
755	First National Bank, Warroad, Minn.	Aug. 4, 1920	25,000	Feb. 9, 1924
756	First National Bank, Brookings, S. Dak.	Nov. 15, 1883	100,000	do.
757	First National Bank, Ronan, Mont.	Aug. 31, 1910	25,000	do.
760	First National Bank, Clarkston, Wash.	Mar. 16, 1903	50,000	Feb. 12, 1924
761	First National Bank, Carthage, S. Dak.	Mar. 20, 1916	25,000	do.
762	First National Bank, Onida, S. Dak.	Jan. 17, 1920	25,000	do.
763	Commercial National Bank, Miles City, Montana	Aug. 15, 1895	250,000	Feb. 15, 1924

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Book value of assets at date of suspension			Additional assets received since date of suspension including dividends paid and recovered	Total assessment of shareholders	Total assets and stock assessments	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets including dividends paid and recovered	Cash collected from stock assessment	
\$814,783	\$2,013,406	\$130,499	\$2,068,291	\$200,000	\$5,226,979	\$1,604,125	\$149,320	469
1,087,304	505,016	552,201	663,169	150,000	2,957,690	1,913,668	7,594	513
310,050	80,899	27,210	62,100	50,000	530,259	438,805	25,180	549
1,080,785	2,388,710	47,999	1,037,383		4,554,877	3,519,484		554
750,777	192,169	32,303	181,021	50,000	1,206,270	834,692	28,750	593
84,309	273,349	144,913	98,333	50,000	650,904	369,201	30,046	598
133,615	27,037	372,056	157,392	40,000	730,100	287,393	20,001	600
741,218	1,864,464	264,810	86,842	200,000	3,157,334	1,539,158	17,835	606
217,255	198,069	50,999	78,983	25,000	570,306	288,036	15,794	611
91,391	38,298	18,935	68,404	25,000	242,088	111,534	19,266	612
91,326	72,899	34,264	72,210	25,000	295,699	121,194	3,500	619
678,103	735,340	307,421	273,383	100,000	2,094,247	1,040,468	40,510	620
29,968	286,691	76,745	63,407	50,000	506,811	203,949	16,714	633
101,355	139,877	14,313	26,057	25,000	306,602	170,783	3,625	643
2,146,734	1,367,227	80,930	913,517	250,000	4,758,408	3,201,443	193,109	645
640,092	913,996	26,058	110,496	200,000	1,890,642	869,345	77,967	649
930,940	394,591	351,628	143,691	125,000	1,945,850	1,297,928	36,945	650
39,333	75,957	19,564	28,686	50,000	213,540	56,385	14,095	652
48,652	137,880	119,042	13,588	25,000	344,162	117,742	4,913	655
165,067	913,996	309,219	104,959	150,000	999,445	251,762	58,775	656
57,132	118,292	21,981	31,804	25,000	254,209	101,344	12,449	658
308,039	22,802	802	17,432	30,000	379,075	139,255	10,797	660
447,804	1,180,442	424,765	236,246	200,000	2,498,257	1,019,242	181,264	663
241,183	463,971	270,603	260,556	150,000	1,386,313	461,027	76,132	664
63,743	123,049	168,413	51,287	75,000	481,492	180,811	42,001	665
63,740	102,694	205,526	21,638	35,000	428,598	151,167	3,900	667
40,657	74,842	39,793	10,763	25,000	191,055	59,468	12,500	669
926,972	1,226,912	548,872	236,703	200,000	3,139,459	636,629	107,425	670
141,052	149,236	53,935	41,615	30,000	415,838	212,082	14,000	671
106,852	223,691	382,175	83,405	50,000	846,123	368,420	4,803	672
81,571	90,142	405,582	71,269	50,000	698,564	175,641	32,177	675
213,681	112,832	451,201	176,026	50,000	1,003,740	316,821	18,994	679
45,209	257,777	63,798	14,450	50,000	431,324	127,353	445	680
112,936	172,844	141,127	155,586	50,000	632,493	133,968	11,712	683
94,366	122,998	66,034	58,272	50,000	391,670	124,488	25,057	687
108,961	114,303	138,678	44,975	25,000	431,917	216,495	11,192	689
478,878	255,458	575,563	66,313	100,000	1,476,212	683,636	68,322	691
219,280	566,071	235,987	142,726	100,000	1,264,064	354,210	42,548	696
75,257	150,855	65,710	31,211	25,000	348,033	151,124	14,378	703
166,679	652,820	297,201	107,077	100,000	1,323,777	558,867	29,260	708
458,659	846,395	57,902	69,624	100,000	1,532,580	792,313	40,950	709
404,632	171,990	54,696	72,404	25,000	728,722	302,765	5,508	710
38,395	50,025	33,574	48,143	25,000	195,137	57,003	9,129	711
79,658	149,623	86,078	8,649	35,000	359,008	128,716	6,191	713
107,244	103,050	76,102	83,450	50,000	419,846	124,322	5,885	714
13,849	67,799	60,287	4,731	25,000	161,666	42,524	7,800	715
47,361	74,354	171,967	22,599	40,000	356,281	110,516	23,900	716
321,654	169,837	233,227	229,459	50,000	1,004,177	397,337	29,579	719
180,421	48,653	54,570	71,243	25,000	379,887	259,408	23,471	720
457,554	53,910	520,990	171,274	200,000	1,303,737	498,471	98,450	722
123,511	847,636	672,204	85,426	200,000	1,928,777	916,796	47,490	723
89,131	156,379	77,025	46,976	25,000	394,511	173,879	6,300	724
95,358	41,582	84,856	43,687	25,000	290,513	154,834	4,563	727
242,350	299,147	140,196	49,892	75,000	806,585	346,582	32,391	738
103,031	103,632	75,577	32,522	50,000	364,762	197,674	38,776	739
46,657	138,147	53,270	37,243	25,000	300,317	159,624	13,611	740
45,048	175,697	211,368	61,448	50,000	543,561	253,176	8,657	743
125,681	113,962	74,918	55,163	25,000	394,724	156,664	8,950	744
1,748,843	746,250	458,547	310,071	150,000	3,413,711	1,678,017	52,188	746
297,840	160,685	96,317	62,169	50,000	667,011	302,570	15,223	748
731,798	220,201	215,322	140,663	100,000	1,407,984	622,326	38,257	751
17,446	153,683	91,909	82,454	50,000	395,492	127,544	21,530	752
100,653	67,235	47,400	26,317	40,000	281,605	172,735	19,000	754
117,758	102,560	30,933	40,291	25,000	316,592	141,037	16,793	755
337,212	428,837	381,524	179,599	100,000	1,426,372	529,320	100,000	756
30,884	155,788	34,080	20,298	25,000	266,050	119,400	4,724	757
98,587	170,037	15,439	30,362	50,000	364,725	183,635	32,228	760
58,572	165,098	129,011	34,986	25,000	412,667	168,952	11,420	761
69,633	79,432	54,917	25,053	25,000	254,035	127,467	12,022	762
806,234	946,948	677,140	185,645	250,000	2,865,967	1,407,273	126,884	763

TABLE NO. 44.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued

	Progress of liquidation to date of this report						Disposition of proceeds of liquidation	
	Offsets allowed and settled	Total collected from all sources including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities including offsets paid
469	\$546,326	\$2,299,771	\$2,756,181	\$120,347	\$50,680		\$1,286,325	\$754,094
513	221,864	2,143,126	156,690	515,468	142,406		1,398,788	258,322
549	12,908	476,893	16,811	11,735	24,820		315,362	34,453
554	330,370	3,849,854	199,167	505,856			1,665,621	1,030,259
593	96,311	959,753	182,447	42,820	21,250		463,157	249,595
598	20,192	425,439	190,498	21,013	13,954		63,642	310,592
600	31,356	339,250	370,851		19,999		46,454	240,222
606	277,594	1,834,587	569,835	570,747	182,165		225,746	1,457,449
611	54,217	358,047	83,566	119,487	9,206		54,034	173,601
612	38,132	168,932	67,422		5,734		47,400	88,643
619	12,812	137,506	34,425	102,268	21,500		33,695	65,115
620	94,441	1,175,419	661,605	197,733	59,490		164,881	917,594
633	16,654	237,317	234,716	1,492	33,286		15,320	182,726
643	7,809	182,217	46,847	56,163	21,375			144,327
645	150,944	3,545,496	315,870	840,151	56,891		1,049,903	2,306,738
649	117,925	1,065,237	703,372		122,033		391,131	552,575
650	81,093	1,415,966	441,820		88,055		714,560	591,682
652	37,995	108,475	69,160		35,905		15,954	76,133
655	12,860	135,515	188,560		20,087		1,286	119,181
656	13,493	324,030	28,815	555,375	91,225		108,889	114,163
658	14,180	127,973	113,685		12,551			107,800
660	18,923	168,975	190,897		19,203		36,195	93,173
663	206,283	1,406,789	1,040,791	31,941	18,736		369,370	906,944
664	68,094	605,253	707,192		73,868		138,108	423,011
665	28,136	250,948	197,545		32,999		96,762	101,878
667	10,594	165,961	116,912	114,925	31,100			128,680
669	9,078	81,046	39,063	57,846	12,500			53,723
670	835,550	1,579,604	1,217,597	249,683	92,575		253,671	1,018,046
671	22,552	248,634	148,535	2,069	16,000		33,525	146,686
672	24,848	398,071	172,173	230,682	45,197			307,255
675	25,042	232,860	447,881		17,823		64,343	138,724
679	51,297	387,112	585,622		31,006		92,272	261,832
680	20,300	148,098	220,826	12,845	49,555			117,209
683	159,195	304,875	289,330		38,288		70,464	213,471
687	57,925	207,470	159,257		24,943		30,405	127,423
689	8,741	236,428	88,874	92,807	13,808		29,874	184,864
691	111,677	863,635	501,662	79,237	31,678		111,264	334,704
696	238,671	635,429	560,600	10,583	57,452		117,144	408,472
703	5,005	170,507	166,904		10,622		21,366	126,472
708	64,520	652,647	213,053	387,337	70,740		168,749	326,720
709	53,302	886,565	261,572	325,393	59,050		156,410	519,783
710	12,348	320,621	155,525	233,084	19,492			239,716
711	10,960	77,092	102,174		15,871		10,047	54,514
713	1,818	136,725	193,474		28,809		4,507	113,764
714	14,528	144,735	74,212	156,784	44,115		8,726	111,051
715	1,778	52,102	92,364		17,200		9,964	18,726
716	9,453	143,869	196,312		16,100		27,587	99,847
719	69,443	496,359	440,237	47,160	20,421		220,755	171,878
720	45,670	328,549	47,693	2,116	1,529		117,845	169,155
722	120,973	717,894	584,293		1,550		492,352	200,736
723	89,219	1,053,505	722,762		152,510		179,101	823,724
724	25,431	205,610	15,623	154,578	18,700		44,110	134,673
727	9,169	168,566	10,031	91,479	20,437		50,089	69,793
738	42,092	421,065	144,462	198,449	42,609		109,373	239,603
739	11,103	247,553	51,360	54,625	11,224		90,294	123,124
740	9,538	182,773	106,155		11,389		81,186	80,783
743	22,487	284,320	16,765	201,133	41,343		117,576	77,338
744	17,076	182,690	75,952	120,032	16,053		59,050	67,830
746	385,902	2,116,107	314,581	885,211	97,812		763,150	943,273
748	22,278	304,071	292,163		34,777		137,453	167,333
751	131,967	792,550	553,691		61,743		160,691	590,691
752	10,519	159,593	36,897	170,532	28,470		79,028	39,942
754	10,932	202,667	57,938		21,000		106,836	79,913
755	29,603	187,433	120,952		8,207		60,580	92,849
756	44,200	673,520	366,022	386,830			148,394	443,380
757	10,086	134,211	111,564		20,276		47,962	68,063
760	10,839	226,702	120,251		17,772		146,865	48,980
761	19,426	199,798	199,289		13,580		44,953	126,801
762	3,371	142,860	27,601	70,596	12,978		37,700	85,532
763	131,009	1,065,166	297,990	779,695	123,116		751,674	674,998

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Divi- dends (per cent)	Interest dividends (per cent)	Date finally closed or restored	
Cash ad- vanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to share- holders in cash					
\$80,582	\$129,463	\$49,307		\$1,570,643	75			469
236,226	206,930	42,860		1,850,300	75			513
2,812	85,355	38,911		350,153	90			549
437,202	211,527	155,245	\$350,000	1,395,758	100	16.12		554
117,960	117,952	11,149		801,165	55			593
14,281	33,461	3,463		115,777	42			598
2,580	34,983	15,011		436,733	10			600
1,598	98,421	51,375		1,230,346	17			606
39,943	68,136	22,333		343,954	15			611
966	27,944	3,979		94,800	50			612
1,130	22,581	14,985		112,324	30			619
1,331	79,598	12,015		1,002,909	12.5			620
658	28,433	10,182		306,684	5			633
1,287	25,075	11,528		104,326				643
6,986	119,512	62,357		1,422,933	67			645
14,359	107,172			793,695	49.2		Feb. 14, 1929	649
55,666	54,058			952,760	75		Aug. 30, 1929	650
654	15,734			41,708	38		June 1, 1929	652
55	14,993			128,586	1		Dec. 15, 1928	655
16,318	74,135	10,525		507,795	20			656
1,456	11,898	6,819		170,564				658
6,864	32,743			253,125	14.3		Mar. 31, 1929	660
29,276	64,071	37,128		1,463,173	25			663
3,914	40,220			449,779	30.7		July 31, 1929	664
8,237	44,071			185,297	47		Sept. 30, 1929	665
4,786	21,842	10,359		281,433				667
726	16,332	10,265		111,062				669
1,706	118,480	187,701		1,636,133	15			670
21,195	28,143	19,085		186,259	18			671
7,699	44,212	38,905		595,923				672
1,854	27,939			419,180	14.5		Mar. 5, 1929	675
3,132	29,876			459,598	17.2		Feb. 28, 1929	679
5,147	18,609	7,073		247,864				680
19	20,921			162,364	43.4		Oct. 31, 1929	683
1,132	28,157	20,353		169,314	15			687
216	20,734	740		129,096	10			689
1,605	52,397	64,265		814,350	50			691
3,229	71,957	34,627		458,830	20			696
	22,669			260,580	8.2		Mar. 31, 1929	703
36,517	51,393	69,268		731,291	20			708
95,137	88,746	26,489		730,740	20			709
6,049	44,226	30,630		437,177				710
	12,531			51,240	15.3		Mar. 26, 1929	711
281	18,173			250,452	1.8		July 20, 1929	713
720	18,145	6,093		174,886	5			714
934	15,924	6,554		99,646	10			715
24	16,411			187,325	12.1		Nov. 1, 1928	716
6,147	60,075	37,504		605,574	35			719
1,294	29,349	10,906		188,555	62.5			720
554	24,252			904,862	54.1		Oct. 31, 1929	722
98	50,582			977,079	18.3		June 30, 1929	723
1,517	20,018	5,292		170,357	20			724
8,979	27,518	12,187		133,215	35			727
1,831	25,782	44,476		398,532	25			738
1,324	26,276	6,535		121,511	65			739
1,452	19,352			140,900	53.5		Oct. 25, 1929	740
11,917	56,612	20,877		328,749	35			743
2,107	23,510	30,193		222,055	25			744
23,761	187,989	197,925		1,904,291	40			746
4,363	30,922			374,978	33		Dec. 31, 1928	748
283	40,885			868,639	18.5		Aug. 31, 1929	751
723	30,765	9,135		174,953	45			752
53	15,865			98,788	95.5		Mar. 22, 1929	744
7,434	26,570			144,132	38.8		Oct. 31, 1929	755
15,745	53,069	12,932		976,211	15			756
422	17,763			151,969	31.5		Dec. 20, 1928	757
194	30,663			163,780	83.5		Mar. 30, 1929	760
1,794	26,250			224,715	18.4		Oct. 31, 1929	761
1,811	13,524	4,293		112,992	30			762
59,039	103,573	75,882		1,500,110	50			763

TABLE NO. 44.—*National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued*

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
764	Nowata National Bank, Nowata, Okla.	Aug. 23, 1902	\$25,000	Feb. 19, 1924
765	First National Bank, Castlewood, S. Dak.	Oct. 2, 1901	25,000	Feb. 19, 1924
770	First National Bank, Sidney, Mont.	Dec. 23, 1907	50,000	Feb. 26, 1924
771	Stockmens National Bank, Fort Benton, Mont.	Dec. 24, 1889	200,000	do.
772	First National Bank, Fort Sumner, N. Mex.	Feb. 28, 1907	25,000	do.
773	Wells National Bank, Wells, Minn.	Apr. 6, 1903	75,000	do.
774	First National Bank, Gering, Nebr.	Dec. 28, 1905	25,000	do.
775	Western National Bank, Mitchell, S. Dak.	Sept. 12, 1904	100,000	Feb. 27, 1924
776	First National Bank, Coalgate, Okla.	Dec. 8, 1900	100,000	do.
777	First National Bank, McIntosh, S. Dak.	Oct. 16, 1908	25,000	Mar. 1, 1921
780	First National Bank, St. Anthony, Idaho.	Dec. 31, 1900	50,000	Mar. 4, 1924
781	First National Bank, Huron, S. Dak.	May 19, 1882	65,000	Mar. 14, 1924
782	Farmers & Merchants National Bank, Fairbury, Nebr.	Feb. 8, 1913	60,000	Mar. 15, 1924
783	First National Bank, Golva, N. Dak.	Apr. 14, 1919	25,000	Mar. 18, 1924
784	First National Bank, Lingle, Wyo.	Aug. 19, 1918	25,000	Mar. 19, 1924
785	Torrington National Bank, Torrington, Wyo.	Feb. 3, 1919	35,000	do.
787	First National Bank, Polson, Mont.	Mar. 26, 1909	25,000	Mar. 22, 1924
789	Merchants National Bank, Crookston, Minn.	Oct. 25, 1884	75,000	Mar. 24, 1924
794	First National Bank, Lake Preston, S. Dak.	July 24, 1915	25,000	Mar. 28, 1924
796	First National Bank, Plentywood, Mont.	May 12, 1913	50,000	Mar. 31, 1924
797	First National Bank, Sterling, Colo.	Oct. 29, 1900	100,000	Apr. 5, 1924
799	First National Bank of Fergus County, Lewistown, Mont.	May 9, 1904	300,000	Apr. 12, 1924
803	First National Bank, Alexander, N. Dak.	Jan. 22, 1919	25,000	Apr. 15, 1924
804	First National Bank, Pilger, Nebr.	Aug. 2, 1901	50,000	Apr. 22, 1924
806	National Bank of Commerce, Shawnee, Okla.	Aug. 18, 1923	100,000	Apr. 28, 1924
807	Citizens National Bank, Hankinson, N. Dak.	Jan. 18, 1906	30,000	Apr. 30, 1924
810	First National Bank, Carlsbad, N. Mex.	May 19, 1900	100,000	May 14, 1924
812	Farmers National Bank, Burlington, Kans.	Sept. 10, 1903	55,000	May 21, 1924
813	Drovers National Bank, East St. Louis, Ill.	Apr. 30, 1913	200,000	May 22, 1924
814	First National Bank, Schuyler, Nebr.	Sept. 4, 1882	50,000	May 24, 1924
815	First National Bank, Morristown, S. Dak.	May 11, 1910	25,000	do.
816	City National Bank, Huron, S. Dak.	June 3, 1907	do.	do.
818	Citizens National Bank, Julesburg, Colo.	Sept. 29, 1909	25,000	June 12, 1924
819	First National Bank, Basin, Wyo.	May 15, 1916	35,000	June 14, 1924
822	Citizens National Bank, Worthington, Minn.	June 7, 1901	25,000	June 19, 1924
824	National Bank of Commerce, Rochester, N. Y.	Feb. 1, 1906	1,500,000	June 21, 1924
827	Weiser National Bank, Weiser, Idaho.	Feb. 19, 1906	75,000	June 23, 1924
830	First National Bank, Cheyenne, Wyo.	Dec. 29, 1870	200,000	July 9, 1924
832	First National Bank, Bridgewater, S. Dak.	Aug. 3, 1903	25,000	July 18, 1924
835	First National Bank, Harrington, Wash.	July 10, 1908	50,000	Aug. 6, 1924
837	First National Bank, Rexburg, Idaho.	Jan. 19, 1904	50,000	Aug. 11, 1924
839	First National Bank, Putnam, Conn.	Mar. 23, 1864	150,000	Aug. 13, 1924
843	First National Bank, Beaver Creek, Minn.	Jan. 4, 1909	30,000	Sept. 20, 1924
846	First National Bank, Ozark, Ala.	Feb. 3, 1905	35,000	Oct. 23, 1924
847	First National Bank, Ulen, Minn.	Dec. 12, 1903	25,000	Oct. 28, 1924
850	First National Bank, Alma, Wis.	May 16, 1906	25,000	Nov. 7, 1924
851	Merchants National Bank, Grinnell, Iowa.	Apr. 28, 1883	100,000	Nov. 12, 1924
855	First National Bank, Algona, Iowa.	May 22, 1884	50,000	Nov. 24, 1924
856	First National Bank, Boise City, Okla.	Aug. 30, 1917	25,000	Nov. 25, 1924
857	First National Bank, Allendale, S. C.	Nov. 30, 1917	50,000	Dec. 3, 1924
858	First National Bank, Barnwell, S. C.	Jan. 9, 1919	50,000	do.
859	First National Bank, Center, Tex.	Sept. 10, 1901	50,000	do.
860	Farmers National Bank, Dodge Center, Minn.	Feb. 4, 1903	30,000	Dec. 9, 1924
861	First National Bank, Torrington, Wyo.	Oct. 6, 1908	50,000	Dec. 16, 1924
862	Parkeburg National Bank, Parkeburg, Pa.	Feb. 27, 1880	50,000	Dec. 26, 1924
864	First National Bank, Oldham, S. Dak.	Aug. 30, 1912	25,000	Jan. 3, 1925
866	First National Bank, Spring Hope, N. C.	May 6, 1919	50,000	Jan. 7, 1925
867	Stockmens National Bank, Columbus, Mont.	July 12, 1918	50,000	do.
868	First National Bank, Alexandria, Minn.	June 9, 1883	60,000	Jan. 8, 1925
869	First National Bank, Townsend, Mont.	Jan. 31, 1911	50,000	do.
870	First National Bank, Rigby, Idaho.	June 13, 1919	80,000	Jan. 12, 1925
872	First National Bank, Sylvester, Ga.	Mar. 11, 1902	50,000	Jan. 15, 1925
873	First National Bank, Salem, S. Dak.	July 5, 1901	25,000	Jan. 16, 1925
874	Jefferson County National Bank, Rigby, Idaho.	June 9, 1919	50,000	Jan. 17, 1925
875	Neoga National Bank, Neoga, Ill.	July 11, 1905	25,000	Jan. 21, 1925
877	First National Bank, Excelsior Springs, Mo.	May 5, 1905	25,000	Jan. 24, 1925
878	Logan County National Bank, Sterling, Colo.	Oct. 11, 1905	150,000	Jan. 26, 1925
879	First National Bank, Buena Vista, Ga.	Oct. 12, 1905	50,000	do.

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Book value of assets at date of suspension			Additional assets received since date of suspension including dividends paid and recovered	Total assessment of shareholders	Total assets and stock assessments	Progress of liquidation to date of this report	
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets including dividends paid and recovered	Cash collected from stock assessment
\$288,368	\$240,028	\$115,811	\$183,593	\$25,000	\$852,800	\$373,834	\$22,630
168,897	53,246	64,991	28,971	25,000	341,105	164,582	11,912
470,454	32,690	290,148	113,369	50,000	956,661	546,528	23,803
252,126	798,011	453,156	88,330	200,000	1,791,623	824,843	114,990
85,609	61,865	20,170	10,855	25,000	203,499	103,308	14,835
393,700	901,924	15,871	87,529	75,000	1,474,024	807,931	23,560
50,628	253,229	113,727	46,988	25,000	489,572	155,564	8,540
196,375	509,732	261,195	236,483	100,000	1,303,785	691,490	48,436
463,871	345,544	161,521	73,757	100,000	1,144,693	461,864	11,179
59,230	103,589	48,945	33,032	25,000	260,796	104,194	5,500
193,783	206,458	218,988	151,403	50,000	820,632	421,656	25,186
938,783	851,487	265,511	358,092	65,000	2,478,873	1,052,798	20,664
162,379	91,506	148,925	41,832	60,000	504,642	265,654	33,652
22,914	76,454	35,842	7,753	25,000	167,963	58,394	2,157
47,111	52,914	67,224	8,903	25,000	201,152	77,020	7,178
48,570	46,686	50,498	39,582	35,000	220,336	86,550	16,830
56,400	109,949	51,548	56,161	25,000	299,058	124,899	12,155
752,444	557,258	344,707	118,272	75,000	1,847,681	1,102,411	17,829
79,237	109,207	201,387	18,266	25,000	433,097	189,798	2,845
133,898	191,366	58,241	55,406	50,000	488,911	130,924	18,004
269,033	566,659	282,733	56,625	100,000	1,275,050	618,411	30,270
1,473,857	2,307,203	833,221	339,934	300,000	5,254,215	2,445,985	168,808
98,263	112,856	87,299	21,989	25,000	345,407	127,571	9,161
116,055	138,972	74,016	46,570	50,000	425,913	129,371	7,241
498,560	449,972	264,224	130,141	100,000	1,442,897	697,427	450
61,532	107,787	97,130	18,146	30,000	314,595	147,787	7,323
229,143	691,804	71,372	256,842	100,000	1,349,161	559,014	79,467
187,375	218,309	77,534	59,618	55,000	597,836	290,189	31,986
365,514	351,033	164,452	35,907	200,000	1,116,906	549,293	100,673
183,098	331,264	164,900	38,377	50,000	767,639	334,684	23,353
10,602	100,832	109,728	52,738	25,000	298,900	127,125	15,274
90,751	97,738	86,930	33,750	25,000	334,169	182,295	11,523
181,390	116,219	44,739	27,964	35,000	405,222	207,281	15,700
225,236	214,043	102,413	60,694	25,000	627,986	265,187	8,750
67,600	1,337,085	2,271,292	1,183,344	4,859,221	4,859,221	2,141,847	824
131,765	433,357	551,491	467,635	75,000	1,659,248	632,813	19,614
2,797,972	2,820,497	585,842	720,689	200,000	7,125,000	3,516,892	80,349
153,794	133,845	35,202	20,763	25,000	368,604	213,540	18,434
242,774	120,621	29,402	27,427	50,000	470,224	250,930	45,897
132,278	184,316	503,666	61,677	50,000	931,937	317,390	15,450
1,883,750	186,081	182,201	331,817	150,000	2,733,849	1,873,639	147,284
66,588	89,377	35,167	9,600	30,000	230,732	90,524	8,901
209,287	93,641	69,001	50,050	35,000	456,979	151,653	577
76,607	146,581	99,673	26,115	25,000	373,976	155,576	6,761
100,759	75,474	113,448	27,843	25,000	342,524	145,714	18,399
728,525	286,488	450,521	194,704	100,000	1,760,238	650,993	78,169
510,551	212,738	80,493	81,502	50,000	935,284	472,006	30,500
89,453	120,273	23,857	32,594	25,000	291,177	163,094	8,270
85,653	200,411	129,161	34,469	50,000	499,694	168,252	21,732
95,679	97,131	68,283	33,665	50,000	344,758	137,580	22,097
157,173	66,322	46,307	26,164	50,000	345,967	184,614	18,664
69,229	417,626	370,429	38,338	50,000	925,622	281,881	12,887
258,131	25,546	99,817	72,835	50,000	506,329	251,209	12,140
234,591	66,923	75,618	89,451	50,000	516,583	340,328	39,545
86,664	114,512	105,880	56,341	25,000	388,397	187,772	17,341
171,583	102,568	82,604	35,155	50,000	441,910	242,141	42,965
39,730	75,311	81,382	42,328	50,000	288,751	96,101	29,753
226,188	330,013	493,467	58,092	60,000	1,167,760	575,756	45,778
26,919	52,930	105,961	26,327	50,000	262,137	76,152	20,850
340,171	342,625	275,193	140,187	80,000	1,178,176	606,999	46,869
117,882	105,566	65,803	34,335	50,000	373,586	157,010	23,363
73,357	106,969	67,459	14,334	25,000	287,119	136,155	3,664
98,536	66,307	49,126	9,267	25,000	248,236	124,029	23,643
132,279	99,534	19,411	55,958	25,000	332,182	197,315	5,053
282,949	351,688	284,520	104,475	150,000	1,173,632	527,858	111,666
108,643	44,232	55,780	19,890	50,000	278,545	112,576	24,016

TABLE NO. 44.—*National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued*

	Progress of liquidation to date of this report						Disposition of proceeds of liquidation	
	Offsets allowed and settled	Total collected from all sources including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders, agents	Dividends paid	Secured and preferred liabilities including offsets paid
764	\$62,978	\$459,442	\$169,395	\$221,593	\$2,370		\$141,424	\$217,363
765	5,326	181,820	146,197		13,088		52,259	100,495
770	22,755	593,086	52,629	284,749	26,197		134,840	417,445
771	30,130	969,963	224,830	511,820	85,010		380,989	507,553
772	15,246	133,389	59,945		10,165		44,909	74,188
773	87,147	918,638	227,918	276,028	51,440		430,182	362,465
774	55,037	219,141	63,817	190,154	16,460		34,585	139,681
775	37,288	777,214	475,007		51,564		199,591	507,624
776	32,942	505,985	273,005	276,882	88,821		34,195	420,945
777	13,449	123,143	475,007		19,500		21,276	85,529
780	6,250	453,092	342,726		24,814		107,300	314,453
781	84,223	1,157,685	260,997	1,015,855	44,336		250,718	742,461
782	41,932	341,238	137,056		26,348		158,070	137,358
783	4,586	65,137	79,983		22,843		3,038	52,330
784	5,027	89,225	94,105		17,822		19,488	48,314
785	16,869	120,249	10,868	71,049	18,170		41,488	50,248
787	22,031	159,085	127,128		12,845		32,188	107,586
789	160,560	1,280,800	140,615	369,095	57,171		987,255	173,251
794	6,335	198,978	211,964		22,155		85,802	75,097
796	1,478	150,406	306,569		31,996		40,063	91,077
797	92,563	741,244	273,831	190,245	69,730		356,943	310,535
799	509,446	3,124,239	632,593	1,366,191	131,192		1,188,858	1,518,902
803	13,491	150,223	179,345		15,839		50,478	80,291
804	5,418	142,030	240,489	635	42,759		33,924	74,970
806	97,599	795,476	547,871		99,550		343,646	396,027
807	3,368	158,478	133,440		22,677		97,954	34,514
810	31,364	609,845	639,386	19,397	20,533		280,766	322,694
812	25,449	347,624	227,198		23,014		141,255	156,969
813	31,819	681,785	56,008	279,786	99,327		374,735	230,086
814	43,361	401,398	131,348	208,246	26,647		223,822	112,055
815	4,907	147,306	141,858		9,726		20,123	108,686
816								
818	18,357	212,175	108,517		13,477		89,136	99,447
819	53,849	276,830	109,092		19,300		162,956	87,701
822	57,750	331,687	265,861	14,188	16,250		110,951	155,910
824		2,141,847	1,238,891	1,478,483				2,016,742
827	19,418	671,845	353,121	578,896	55,386		98,166	373,444
830	608,982	4,206,223	2,781,252	17,874	119,651		2,060,447	1,894,295
832	22,266	254,240	107,798		6,566		152,379	66,535
835	12,701	309,528	48,569	108,024	4,103		110,772	167,548
837	40,105	372,945	524,442		34,550		60,648	288,991
839	185,145	2,206,068	145,357	379,708	2,716		1,527,552	538,724
843	7,222	106,647	102,986		21,099		26,127	62,263
846	15,674	167,904	128,920	125,732	34,423			134,230
847	25,677	188,014	160,032	7,691	18,239			136,062
850	21,948	186,061	48,195	101,667	6,601		65,324	80,940
851	75,738	804,000	471,281	463,126	21,831		198,377	483,383
855	29,030	531,536	136,752	247,496	19,500		294,642	164,938
856	42,008	213,372	15,618	45,457	16,730		18,252	150,283
857	10,370	200,354	271,072		28,268		58,690	125,209
858	7,084	166,761	150,094		27,903		57,917	96,192
859	31,068	234,346	80,159	126	31,336		118,913	57,053
860	27,867	322,635	174,354	411,520	17,113		38,617	208,066
861	53,060	316,409	42,736	109,324	37,860		182,556	88,937
862	50,480	430,353	51,239	24,536	10,455		274,821	117,375
864	17,892	223,005	157,733		7,659		153,939	48,512
866	33,559	318,665	116,210		7,035		216,719	66,790
867	3,335	129,189		139,315	20,247		41,673	62,578
868	47,059	668,593	453,235	31,710	14,222		416,528	146,393
869	41,828	138,830	79,430	14,727	29,150		51,601	63,793
870	22,284	676,092	269,386	199,507	33,191		128,495	499,867
872	2,702	183,075	163,874		26,637		27,788	139,955
873	12,059	151,878	113,905		21,336		61,884	68,713
874								
875	17,375	165,047	81,832		1,357		69,414	63,746
877	26,676	229,044	74,415	8,776	19,947		145,598	32,954
878	91,024	730,548	109,151	295,599	38,334		387,485	279,205
879	6,780	143,372	109,189		25,984		44,400	74,402

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$5,859	\$46,925	\$47,871		\$398,867	35			764
923	28,143			163,680	31.9		June 30, 1929	765
528	34,799	5,474		315,115	36			770
2,043	56,560	22,818		439,859	88			771
1,299	12,993			74,324	60.35		June 30, 1929	772
36,146	67,616	22,229		892,036	45			773
8,718	33,469	2,688		273,146	10			774
8,704	61,295			368,210	47.6		Oct. 31, 1929	775
3,050	38,610	9,185		686,591	5			776
102	16,236			131,397	14.1		Apr. 15, 1929	777
1,630	29,709			543,218	19.75		Aug. 6, 1929	780
14,415	74,878	75,213		1,520,160	16			781
4,773	41,037			238,182	66.3		Sept. 30, 1929	782
600	9,169			100,261	3.03		Nov. 1, 1928	783
1,523	19,900			86,614	22.5		Oct. 31, 1929	784
3,009	21,333	4,171		51,861	80			785
749	18,562			114,344	28		Dec. 31, 1928	787
3,711	79,626	36,957		1,352,396	73			789
15,553	22,526			275,451	31.15		Oct. 31, 1929	794
103	19,163			320,504	12.5		Nov. 1, 1928	796
8,861	53,075	11,830		677,197	50			797
25,032	122,990	268,457		2,847,566	40			799
135	19,319			187,884	26		Jan. 30, 1929	803
3,734	18,217	11,185		204,824	16.67			804
595	55,208			707,585	48		June 1, 1929	806
	25,978	32		205,781	47.6			807
475	46,095	19,815		467,933	60			810
784	33,037	15,579		285,235	40			812
12,490	54,994	9,480		468,443	80			813
9,338	30,055	26,128		497,579	45			814
868	17,629			97,549	14.5		Aug. 30, 1929	815
								816
2	23,590			164,456	54.2		Oct. 31, 1929	818
728	25,445			215,841	75.5		Sept. 23, 1929	819
1,689	23,780	39,357		394,869	27			822
48	96,180	28,877						824
19,643	82,162	98,430		982,555	10			827
4,269	153,074	94,138		4,358,572	49			830
5,547	29,779			210,983	72.2		Oct. 16, 1929	832
1,709	21,206	8,293		170,520	65			835
220	23,086			630,860	9.6		Feb. 15, 1929	837
3,037	83,720	53,035		1,865,997	80			839
	18,257			114,828	22.7533		July 3, 1929	843
357	12,420	20,897		271,129				846
2,845	22,171	26,936		200,595				847
1,265	31,622	6,910		218,112	30			850
23,447	54,836	43,957		1,186,896	13			851
12,387	51,220	8,349		654,743	45			855
6,623	18,802	19,412		87,906	10			856
296	16,159			287,103	19.7		Jan. 31, 1929	857
615	12,037			164,187	33.9		Dec. 31, 1928	858
1,702	29,898	26,780		237,573	50			859
439	33,145	42,348		723,463	5			860
6,376	30,214	8,326		228,204	80			861
114	19,472	18,571		343,511	80			862
48	20,506			230,858	64.18		Sept. 30, 1929	864
127	35,029			248,057	83		Dec. 31, 1928	866
29	24,200	709		138,903	30			867
16,388	41,633	47,651		832,721	50			868
1,913	15,733	5,790		73,718	70			869
4,483	36,892	6,355		755,818	17			870
	15,332			73,740	23.5		Sept. 30, 1929	872
	21,231			154,723	40		July 16, 1929	873
								874
6,962	19,925			115,661	60		May 31, 1929	875
1,255	26,992	22,245		242,559	60			877
5,442	55,293	3,123		455,794	75			878
2	24,568			73,542	49		June 30, 1929	879

TABLE NO. 44.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
880	First National Bank, Hampton, Ga.....	July 13, 1911	\$50,000	Jan. 27, 1925
881	Perry National Bank, Perry, Iowa.....	Jan. 2, 1912	75,000	Feb. 5, 1925
882	Farmers National Bank, Hempstead, Texas.....	Apr. 5, 1893	50,000	Feb. 7, 1925
884	The National Bank of Abbeville, Abbeville, S. C.....	Oct. 16, 1885	75,000	do.....
885	Commercial National Bank, Charleston, S. C.....	May 5, 1914	200,000	do.....
886	First National Bank, Quincy, Fla.....	May 4, 1904	100,000	Feb. 11, 1925
887	National Bank of Commerce, Pierre, S. Dak.....	Feb. 13, 1890	100,000	do.....
888	Black Hawk National Bank, Waterloo, Iowa ¹	Apr. 17, 1903	200,000	Feb. 13, 1925
892	First National Bank, Atwater, Minn.....	June 15, 1914	25,000	Feb. 14, 1925
893	First National Bank, Renville, Minn.....	Dec. 19, 1902	25,000	do.....
894	First National Bank, Idabel, Okla.....	Dec. 10, 1906	80,000	Feb. 18, 1925
895	First National Bank, Pleasantville, Iowa.....	Aug. 2, 1900	25,000	Feb. 21, 1925
898	First National Bank, Wapanucka, Okla.....	Aug. 8, 1901	25,000	Mar. 2, 1925
899	First National Bank, Matoaka, W. Va.....	Nov. 7, 1918	50,000	Mar. 8, 1925
901	City National Bank, Clarksville, Tex.....	Oct. 8, 1914	200,000	Mar. 9, 1925
902	First National Bank, Montpelier, Idaho.....	Aug. 9, 1904	50,000	Mar. 13, 1925
904	First National Bank, Lemmon, S. Dak.....	Oct. 16, 1908	50,000	Apr. 2, 1925
905	Commercial National Bank, Greenville, Tex.....	Nov. 24, 1904	150,000	Apr. 6, 1925
909	Georgia National Bank, Athens, Ga.....	Oct. 14, 1902	400,000	Apr. 17, 1925
910	Osceola National Bank, Osceola, Iowa.....	Oct. 8, 1901	25,000	Apr. 22, 1925
911	First National Bank, Wimbledon, N. Dak.....	Feb. 7, 1903	25,000	Apr. 23, 1925
912	First National Bank, Hedrick, Iowa ¹	Aug. 11, 1900	25,000	Apr. 24, 1925
913	First National Bank, Jasper, Minn.....	Oct. 7, 1902	30,000	May 1, 1925
914	First National Bank of Las Vegas, East Las Vegas, N. Mex.....	Aug. 25, 1879	200,000	May 4, 1925
915	First National Bank, Conyers, Ga.....	Sept. 3, 1918	75,000	May 12, 1925
916	Hugo National Bank, Hugo, Okla.....	Apr. 11, 1905	200,000	do.....
917	First National Bank, Carnegie, Pa.....	May 16, 1892	100,000	do.....
918	Burgettstown National Bank, Burgettstown, Pa.....	Jan. 25, 1879	100,000	May 14, 1925
919	First National Bank, Selma, N. C.....	May 7, 1915	30,000	May 16, 1925
920	First National Bank, Madison, S. Dak.....	Mar. 29, 1884	50,000	May 21, 1925
921	Farmers National Bank, Louisville, N. C.....	Aug. 1, 1912	25,000	May 22, 1925
922	First National Bank, Florence, S. C.....	Mar. 23, 1910	150,000	do.....
923	First National Bank, Clear Lake, S. Dak.....	June 28, 1902	25,000	May 25, 1925
924	City National Bank, Crandon, Wis.....	Mar. 16, 1909	50,000	May 29, 1925
925	First National Bank, Hugo, Okla.....	Feb. 10, 1922	100,000	June 5, 1925
926	First National Bank, Springer, N. Mex.....	Oct. 18, 1919	50,000	June 15, 1925
927	Merchants National Bank, Detroit Lakes, Minn.....	Feb. 9, 1906	60,000	June 22, 1925
928	First National Bank, St. Cloud, Minn.....	Sept. 25, 1882	250,000	June 24, 1925
930	First National Bank, Abercrombie, N. Dak.....	Aug. 25, 1906	25,000	June 30, 1925
931	First National Bank, Wausa, Nebr.....	Mar. 27, 1911	75,000	July 9, 1925
932	First National Bank, Redwood Falls, Minn.....	Mar. 11, 1901	70,000	July 29, 1925
933	First National Bank, Lumberton, N. C.....	July 21, 1904	50,000	Aug. 4, 1925
935	First National Bank, Lake Park, Minn.....	Feb. 10, 1904	25,000	Aug. 24, 1925
939	Globe National Bank, Denver, Colo.....	Feb. 5, 1920	200,000	Oct. 1, 1925
941	First National Bank, Warren, Minn.....	May 18, 1901	50,000	Oct. 10, 1925
942	First National Bank, Winifred, Mont.....	May 17, 1917	25,000	Oct. 15, 1925
943	First National Bank, Hallock, Minn.....	Aug. 5, 1903	60,000	Oct. 16, 1925
944	First National Bank, Buffalo, Minn.....	June 7, 1917	50,000	Oct. 17, 1925
945	Manilla National Bank, Manilla, Iowa.....	Nov. 12, 1901	25,000	Oct. 20, 1925
946	Loveland National Bank, Loveland, Colo.....	Feb. 14, 1906	100,000	Oct. 22, 1925
947	Winner National Bank, Winner, S. Dak.....	Sept. 20, 1921	60,000	Oct. 24, 1925
948	Muskogee Security National Bank, Muskogee, Okla.....	Nov. 8, 1922	200,000	Nov. 7, 1925
950	First National Bank, Forest City, Iowa.....	Feb. 20, 1893	75,000	Nov. 14, 1925
951	Davenport National Bank, Davenport, Wash.....	Dec. 22, 1904	100,000	Nov. 17, 1925
952	First National Bank, Pasco, Wash.....	Aug. 22, 1908	50,000	Nov. 21, 1925
954	First National Bank, Howard, S. Dak.....	Nov. 29, 1902	50,000	Nov. 24, 1925
955	Gregory National Bank, Gregory, S. Dak.....	Mar. 23, 1909	50,000	Nov. 25, 1925
957	First National Bank, Sac City, Iowa.....	Oct. 6, 1890	50,000	Dec. 2, 1925
958	First National Bank, Brooklyn, Iowa.....	Dec. 22, 1884	50,000	Dec. 4, 1925
959	Warren National Bank, Warren, Minn.....	Dec. 28, 1918	50,000	Dec. 5, 1925
960	First National Bank, Covington, Ga.....	Oct. 28, 1907	50,000	Dec. 8, 1925
961	First National Bank, Delano, Minn.....	Nov. 23, 1910	25,000	Dec. 12, 1925
962	First National Bank, Creston, Iowa ¹	Oct. 22, 1881	50,000	do.....
963	Farmers & Merchants National Bank, Cannon Falls, Minn.....	Feb. 14, 1903	25,000	Dec. 17, 1925
964	Farmers National Bank, Lake Preston, S. Dak.....	July 20, 1915	25,000	do.....
965	First National Bank, Jefferson, Iowa.....	Mar. 26, 1906	50,000	Dec. 23, 1925

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Book value of assets at date of suspension			Additional assets received since date of suspension including dividends paid and recovered	Total assessment of shareholders	Total assets and stock assessments	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets including dividends paid and recovered	Cash collected from stock assessment	
\$46,072	\$61,249	\$44,929	\$25,254	\$50,000	\$227,504	\$61,226	\$31,290	880
462,489	214,831	172,325	69,956	75,000	994,601	467,623	29,457	881
121,388	126,969	21,142	60,495	50,000	379,994	177,858	36,068	882
276,265	153,733	113,575	23,743	75,000	642,316	357,051	49,571	884
231,376	643,034	486,938	58,307	200,000	1,619,655	370,660	125,838	885
187,303	259,814	134,405	76,448	100,000	757,970	354,504	67,753	886
597,405	223,923	351,952	80,760	100,000	1,354,040	720,446	41,000	887
			158,211	200,000	358,211	158,211	144,560	888
105,342	173,594	255,420	26,690	25,000	586,046	188,193	8,200	892
202,858	118,611	148,063	30,127	25,000	524,659	289,391	1,000	893
109,006	156,439	125,051	9,847	80,000	480,343	124,972	30,411	894
98,188	114,209	130,451	76,538	25,000	444,386	188,993	24,150	895
59,946	147,713	130,586	25,176	25,000	388,421	104,981		898
566,624	5,820	27	330,814	50,000	953,285	529,855	44,497	899
114,952	210,730	118,252	9,433	200,000	653,367	214,859	55,247	901
77,160	117,326	382,089	67,076	50,000	693,651	370,436	42,421	902
308,378	154,731	147,372	64,290	50,000	724,771	366,915	3,446	904
438,483	263,743	227,107	129,073	150,000	1,208,406	535,307	84,928	905
1,916,328	743,757	585,896	287,458	400,000	3,933,439	2,029,312	313,079	909
85,818	56,263	70,156	24,848	25,000	262,085	119,342	8,438	910
39,580	104,974	44,317	24,023	25,000	237,894	107,399	19,596	911
1,464	34,182	35,385	856	25,000	96,887	14,580	14,613	912
84,230	225,016	206,922	78,136	30,000	624,304	249,463	10,381	913
432,119	321,751	353,190	62,185	200,000	1,369,245	558,636	110,834	914
69,206	155,373	56,230	16,791	75,000	372,600	104,622	42,446	915
462,972	397,029	494,309	159,923	200,000	1,714,233	707,800	55,851	916
1,138,223	511,485	317,405	110,283	100,000	2,177,396	1,414,250	13,952	917
975,738	497,425	524,290	68,308	100,000	2,165,761	1,237,019	83,403	918
165,454	104,954	29,654	16,660	30,000	346,722	134,627	11,302	919
237,884	207,006	279,242	73,791	50,000	847,423	353,638	21,900	920
79,087	50,269		7,494	25,000	161,850	58,316	11,380	921
1,360,861	87,000	208,973	31,513	150,000	1,838,347	1,131,610	89,472	922
146,042	165,713	158,705	41,095	25,000	536,555	221,677	7,442	923
242,760	232,165	43,489	47,090	50,000	615,504	298,735	31,742	924
105,551	107,021	167,571	26,978	100,000	507,121	179,349	30,247	925
183,276	30,540	50,267	11,095	50,000	325,178	160,011	20,687	926
151,253	273,838	204,814	46,466	60,000	736,371	346,501	45,617	927
686,888	1,451,826	398,048	265,703	250,000	3,052,465	1,176,351	161,330	928
106,552	89,517	58,524	17,481	25,000	297,074	142,509	9,746	930
221,012	253,375	305,255	234,905	75,000	1,089,547	357,273	69,825	931
88,616	303,046	127,066	49,350	70,000	638,078	304,366	30,994	932
398,701	105,297	124,828	18,649	50,000	697,475	415,433	24,300	933
74,204	189,398	71,312	42,862	25,000	402,776	173,142	13,736	935
2,539,757	1,397,671	962,987	316,146	200,000	5,416,561	2,902,845	87,006	939
70,957	306,034	198,315	33,579	50,000	658,885	163,859	21,854	941
24,780	51,206	28,634	7,400	25,000	137,020	37,488	1,100	942
108,822	289,048	93,098	33,918	60,000	584,886	193,838	42,032	943
201,553	394,798	168,962	71,369	50,000	886,682	517,915	12,100	944
50,137	83,259	55,521	11,522	25,000	225,439	101,392	11,700	945
211,496	358,406	115,259	122,382	100,000	907,543	342,333	92,610	946
39,059	74,124	36,131	20,205	60,000	229,519	95,074	17,088	947
1,619,895	420,098	568,726	236,620	200,000	3,045,339	1,927,853	134,945	948
86,914	410,152	237,764	47,574	75,000	857,404	308,211	22,686	950
276,703	234,168	71,526	96,283	100,000	878,680	451,814	94,500	951
195,123	132,489	115,706	131,836	50,000	625,154	378,038	12,693	952
217,976	190,132	51,464	27,517	50,000	537,089	260,585	23,451	954
249,092	193,265	17,215	86,428	50,000	506,000	227,771	30,802	955
178,986	260,317	233,478	89,456	50,000	812,232	378,186	30,246	957
206,238	327,604	267,819	61,614	50,000	913,275	473,525	35,600	958
75,744	322,513	74,285	45,133	50,000	567,675	191,944	10,458	959
130,580	73,816	68,220	7,490	50,000	330,106	122,350	42,123	960
62,348	169,269	54,652	75,889	25,000	387,158	197,633	16,548	961
199,473		141,956	54,828	50,000	446,257	324,967	21,900	962
83,583	205,437	76,179	17,023	25,000	407,222	172,839	6,875	963
49,295	70,064	90,524	31,370	25,000	266,253	81,806	8,764	964
252,574	133,356	109,620	52,000	50,000	597,550	330,446	8,000	965

TABLE NO. 44.—*National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued*

	Progress of liquidation to date of this report						Disposition of proceeds of liquidation	
	Offsets allowed and settled	Total collected from all sources including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities including offsets paid
880	\$4,527	\$97,043	\$111,751		\$18,710		\$31,168	\$51,269
881	37,726	534,806	187,723	\$226,529	45,543		246,166	171,040
882	26,483	240,409	117,787	7,866	13,932		132,083	54,794
884	41,995	448,617	168,270		25,429		362,268	54,632
885	65,967	562,465	983,028		74,162		293,928	201,310
886	37,044	459,301	89,338	177,084	32,247		210,746	189,489
887	58,821	820,267	164,087	310,686	59,000		298,208	332,957
888		302,771			55,440		² 151,158	151,158
892	16,366	212,759	86,771	269,716	16,800		157,253	17,502
893	23,881	314,272	53,283	133,104	24,000		183,343	61,335
894	44,189	199,572	78,005	153,177	49,589		62,165	97,103
895	5,821	218,964	224,572		850		82,242	112,351
898	6,053	111,034	252,387		25,000		15,323	80,540
899	194,890	769,242	52,641	125,899	5,503		408,222	295,012
901	23,523	293,629	214,985		144,753		96,159	166,663
902	11,491	424,348	261,724		7,579		204,735	184,084
904	32,476	402,837	275,380		46,554		334,662	33,987
905	76,663	696,898	50,773	395,663	65,072		450,355	155,684
909	346,151	2,688,522	1,157,976		86,941		³ 1,106,399	1,376,048
910	4,109	131,889	113,634		16,562		57,056	60,964
911	8,671	135,666	96,824		5,404		110,091	9,573
912		29,193	8,419	48,888	10,387			20,735
913	22,540	282,384	318,662	3,639	19,619		110,675	134,372
914	137,896	807,366	472,713		89,166		520,229	224,220
915	3,854	150,922	189,124		32,554		48,105	68,915
916	131,273	894,924	193,743	481,417	144,149		330,872	488,012
917	90,769	1,518,971	572,377		86,048		1,253,345	210,792
918	64,163	1,384,585	380,602	383,977	16,597		1,153,765	126,727
919	20,365	166,294	140,706	21,024	18,698		27,094	90,564
920	10,867	386,405	104,270	328,648	28,100		87,695	247,054
921	18,149	87,845	60,385		13,620		29,652	42,915
922	96,662	1,317,744	145,975	314,100	60,528		186,192	1,066,915
923	9,110	238,229	37,480	243,288	17,558		134,462	70,778
924	39,904	370,381	40,501	186,364	18,258		123,209	141,467
925	15,277	224,873	84,378	128,117	69,753		85,969	97,136
926	20,539	201,237	94,398	230	29,313		70,910	107,001
927	27,142	419,260	105,987	196,741	14,383		286,511	81,437
928	120,716	1,458,397	119,889	1,385,509	88,670		393,815	750,729
930	11,218	163,473	12,310	106,037	15,254		114,448	11,325
931	38,105	465,203	573,873	45,296	5,175		139,705	231,881
932	21,883	357,243	213,746	28,083	39,006		226,714	70,399
933	26,774	466,507	205,268		25,700		253,858	193,257
935	38,307	225,185	151,252	15,075	11,264		133,584	44,728
939	604,908	3,594,759	242,743	1,466,055	112,994		2,080,220	1,187,148
941	12,682	198,395	95,414	336,930	28,146			117,695
942	7,239	45,827	67,293		23,900		13,154	26,786
943	15,748	251,618	4,918	130,382	17,968		116,959	90,756
944	53,595	583,610	33,069	232,103	37,900		366,505	107,473
945	31,781	144,873	67,266		13,300		52,355	52,213
946	39,326	474,269	425,884		7,390		346,214	105,707
947	8,892	121,054	6,034	59,519	42,912		65,122	25,793
948	310,459	2,373,257	108,493	498,529	65,055		1,117,164	1,081,390
950	10,978	341,875	274,289	188,926	52,314		114,688	160,547
951	27,484	573,798	138,299	161,083	5,500		283,761	236,597
952	29,500	420,291	35,234	132,322	37,307		213,932	141,641
954	21,913	305,949	62,141	142,450	26,549		168,552	83,567
955	49,286	307,859	32,238	236,705	19,198		59,788	175,737
957	20,656	429,088	78,464	284,926	19,754		249,991	118,358
958	28,415	537,540	166,415	194,920	14,400		262,625	160,154
959	15,552	217,954	29,337	280,842	39,542		30,630	128,464
960	10,499	174,972	147,257		7,877		85,609	53,848
961	22,201	236,382	17,063	124,631	8,452		139,364	47,571
962		346,867	71,290		28,100		18,563	279,388
963	20,792	260,506	40,900	147,691	18,125		126,161	40,879
964	15,920	106,490	115,493	28,034	16,236		14,248	62,395
965	27,564	366,010	83,584	105,686	42,000		155,662	159,756

² 68.5165 per cent paid by purchasing bank and 7.0625 per cent paid by comptroller's office.³ Including dividends paid through or by purchasing banks.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$133	\$14,473			\$86,522	36		Feb. 11, 1929	880
779	48,309	\$68,512		616,317	40			881
5,060	25,711	22,761		176,040	75			882
3,705	28,012			393,777	92		July 15, 1929	884
3,479	63,748			901,144	27.8		May 22, 1929	885
8,226	34,627	16,213		296,176	65			886
36,817	85,661	66,624		744,412	40			887
	455			200,000	75.579		Sept. 30, 1929	888
827	25,640	11,537		491,417	32			892
2,766	22,006	44,822		366,553	50			893
1,072	31,365	7,867		222,018	28			894
	24,371			210,775	38.3		Nov. 1, 1928	895
224	14,947			225,327	6.75		June 22, 1929	898
2,668	37,034	26,306		502,013	80			899
4	24,495	6,308		90,428	100	6.34		901
468	35,061			305,074	59.5		Feb. 28, 1929	902
1,872	32,316			537,930	62.2		Apr. 15, 1929	904
27,690	61,667	1,502		670,325	65			905
93,050	71,380	41,645		1,088,547	100			909
303	13,566			133,490	37.1		Dec. 31, 1928	910
595	15,407			158,433	69.5		Aug. 15, 1929	911
	6,382	2,076		25,000				912
	21,735	15,602		361,355	30			913
128	62,789			710,218	73.25		June 30, 1929	914
298	20,038	13,566		132,039	30			915
4,948	42,687	28,405		759,638	40			916
413	54,421			1,493,853	83.9		Oct. 15, 1929	917
3,157	55,060	35,876		1,647,831	70			918
	28,897	19,739		180,939	15			919
7,929	30,164	13,563		523,778	16			920
	15,278			63,094	47		Dec. 31, 1928	921
4,529	45,241	14,867		413,861	45			922
3,615	18,844	10,530		372,580	35			923
5,547	50,883	49,275		332,130	35			924
1,131	21,877	18,760		201,420	43			925
57	17,349	5,920		118,187	60			926
8,989	32,377	9,946		477,519	60			927
171,176	70,009	72,668		1,842,696	20			928
296	14,783	22,621		228,693	50			930
4,607	28,541	60,469		552,446	25			931
721	27,667	31,742		377,872	60			932
	19,392			366,272	69.31		Jan. 30, 1929	933
3,543	15,594	27,736		297,459	45			935
28,163	163,874	185,354		3,692,116	55			939
7,424	30,054	43,222		449,134				941
28	5,859			58,950	22.3		Oct. 25, 1929	942
5,843	27,929	10,131		377,253	30			943
13,224	32,812	63,596		619,394	60			944
125	13,817	26,363		131,384	40			945
	14,697	7,651		483,887	75			946
	17,474	12,665		65,116	100			947
6,847	69,272	98,584		1,372,315	80			948
12,408	31,800	22,432		599,031	19			950
3,623	23,684	26,133		405,996	70			951
3,820	32,571	28,327		303,947	70			952
5,384	30,484	17,962		327,692	50			954
36,617	28,912	6,805		245,190	20			955
2,612	40,236	17,891		499,978	50			957
3,512	43,357	67,892		595,612	45			958
5,274	34,582	19,004		319,503	8			959
184	20,469	14,862		155,682	55			960
5,115	20,251	24,081		232,274	60			961
33,000	15,916			50,000	37.125		Mar. 29, 1929	962
610	23,225	9,631		315,411	40			963
	13,176	16,671		117,857	10			964
61	37,525	13,006		277,211	55			965

TABLE NO. 44.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
966	Drovers National Bank, Denver, Colo.....	Dec. 18, 1919	\$200,000	Dec. 24, 1925
967	First National Bank, Rifle, Colo.....	Dec. 5, 1901	50,000	do.....
968	Home National Bank, Cleburne, Tex.....	June 17, 1915	100,000	Dec. 28, 1925
971	Security National Bank, Mason City, Iowa.....	July 16, 1913	100,000	Dec. 29, 1925
972	Glasgow National Bank, Glasgow, Mont.....	Feb. 19, 1907	75,000	do.....
973	National Bank of Luverne, Luverne, Minn.....	Dec. 4, 1907	25,000	Dec. 31, 1925
974	First National Bank, Greensboro, Ga.....	Aug. 1, 1903	50,000	Jan. 9, 1926
975	Broadway National Bank, Denver, Colo.....	Aug. 22, 1922	200,000	Jan. 16, 1926
976	First National Bank, Tama, Iowa.....	Aug. 5, 1871	75,000	Jan. 18, 1926
977	First National Bank, Waukon, Iowa.....	Apr. 22, 1893	100,000	do.....
978	First National Bank, Gilmore City, Iowa.....	Dec. 2, 1902	25,000	do.....
979	First National Bank, Pocahontas, Iowa.....	May 12, 1904	75,000	Jan. 30, 1926
980	Cando National Bank, Cando, N. Dak.....	July 16, 1904	25,000	Feb. 6, 1926
982	First National Bank, Ada, Minn.....	Apr. 13, 1900	50,000	Feb. 10, 1926
983	National Bank of Wessington Springs, Wessington Springs, S. Dak.....	Nov. 17, 1924	25,000	Feb. 23, 1926
984	Farmers National Bank, La Moure, N. Dak.....	Jan. 1, 1910	50,000	Feb. 25, 1926
985	First National Bank, Estherville, Iowa.....	Mar. 23, 1892	100,000	Feb. 27, 1926
986	Stockmens National Bank, Brush, Colo.....	Dec. 22, 1906	35,000	Mar. 1, 1926
987	Liberty National Bank of South Carolina, at Columbia, S. C. ¹	Feb. 10, 1910	500,000	Mar. 4, 1926
989	First National Bank in Kiefer, Okla.....	July 15, 1922	25,000	Mar. 13, 1926
990	First National Bank, Marlon, N. Dak.....	Apr. 30, 1908	25,000	Mar. 19, 1926
991	Spirit Lake National Bank, Spirit Lake, Iowa.....	Dec. 12, 1905	50,000	Mar. 23, 1926
992	First National Bank, Deep River, Iowa.....	Mar. 14, 1903	25,000	Mar. 25, 1926
993	First National Bank, Blue Mound, Ill.....	Aug. 19, 1909	25,000	Mar. 27, 1926
994	First National Bank, Intake, Mont.....	Nov. 29, 1916	25,000	Apr. 7, 1926
995	First National Bank, Frankfort, S. Dak.....	Dec. 26, 1914	25,000	Apr. 12, 1926
996	Moline National Bank, Moline, Kans.....	Aug. 31, 1906	50,000	do.....
997	First National Bank, Fulton, Mo.....	Aug. 7, 1906	100,000	Apr. 24, 1926
998	First National Bank, Shenandoah, Iowa.....	May 5, 1877	50,000	May 13, 1926
999	First National Bank, Cambridge, Iowa.....	Oct. 25, 1907	80,000	May 22, 1926
1000	First National Bank, Oktaha, Okla.....	May 13, 1911	25,000	May 26, 1926
1002	Citizens National Bank, Wayne, Nebr.....	Aug. 28, 1908	60,000	June 2, 1926
1003	First National Bank, Noblesville, Ind.....	Mar. 1, 1893	62,500	June 3, 1926
1004	First National Bank, Jonesboro, Ark.....	Dec. 20, 1905	100,000	June 4, 1926
1006	First National Bank, Hayden, Colo.....	Apr. 16, 1915	25,000	June 16, 1926
1007	First National Bank, Barnsdall, Okla.....	Sept. 17, 1919	25,000	June 22, 1926
1008	Palm Beach National Bank, Palm Beach, Fla.....	Nov. 6, 1924	50,000	July 2, 1926
1009	First National Bank, Benson, Minn.....	Feb. 24, 1902	25,000	July 6, 1926
1010	De Smet National Bank, De Smet, S. Dak.....	May 1, 1900	50,000	do.....
1011	First National Bank, Milford, Iowa.....	Aug. 3, 1900	35,000	July 8, 1926
1012	First National Bank, Dinuba, Calif. ¹	May 12, 1908	200,000	July 9, 1926
1013	First National Bank, Glenwood, Minn.....	Apr. 11, 1905	35,000	July 14, 1926
1014	Whitbeck National Bank, Chamberlain, S. Dak.....	Nov. 14, 1908	50,000	do.....
1015	First National Bank, Cumberland, Iowa.....	June 17, 1904	25,000	July 22, 1926
1016	Guthrie County National Bank, Panora, Iowa.....	July 9, 1884	50,000	do.....
1017	First National Bank, Royalton, Minn.....	Apr. 9, 1903	25,000	do.....
1018	First National Bank, Pepin, Wis.....	Apr. 7, 1915	25,000	July 23, 1926
1019	First National Bank, Woonsocket, S. Dak.....	Aug. 6, 1901	50,000	do.....
1020	Peoples National Bank, Bennettsville, S. C.....	May 21, 1915	50,000	July 27, 1926
1021	First National Bank, Eldorado, Ill.....	Dec. 17, 1904	50,000	Aug. 6, 1926
1022	First National Bank, Adrian, Minn.....	Oct. 7, 1905	35,000	Aug. 16, 1926
1023	First National Bank, Colman, S. Dak.....	Feb. 20, 1903	25,000	do.....
1024	First National Bank, Waubay, S. Dak.....	Jan. 31, 1902	25,000	Aug. 20, 1926
1025	First National Bank, Akron, Colo.....	Feb. 4, 1907	40,000	Aug. 26, 1926
1026	Oakes National Bank, Oakes, N. Dak.....	Mar. 24, 1903	25,000	Sept. 4, 1926
1027	National Farmers Bank, Owatonna, Minn.....	May 29, 1893	75,000	Sept. 10, 1926
1028	Anamoose National Bank, Anamoose, N. Dak.....	Mar. 24, 1909	25,000	Sept. 18, 1926
1029	First National Bank, Vebien, S. Dak.....	Aug. 16, 1910	40,000	do.....
1030	Farmers National Bank, in Lidgeewood, N. Dak.....	May 11, 1925	25,000	Sept. 21, 1926
1031	Farmers & Merchants National Bank, Merced, Calif.....	Jan. 4, 1913	100,000	Sept. 23, 1926
1032	National Security Bank, Fairfax, S. C.....	Mar. 23, 1925	25,000	Oct. 1, 1926
1033	First National Bank, Lake Norden, S. Dak.....	Mar. 3, 1915	35,000	Oct. 5, 1926
1034	First National Bank, Fulda, Minn.....	Dec. 14, 1901	25,000	Oct. 7, 1926
1035	First National Bank, Boswell, Okla.....	Feb. 16, 1905	50,000	Oct. 8, 1926
1036	National Bank of Franklin, Franklin, Tenn.....	May 25, 1871	100,000	Oct. 18, 1926
1037	Farmers & Merchants National Bank, Lake City, S. C.....	Dec. 26, 1914	100,000	do.....
1038	City National Bank, Bismarck, N. Dak.....	Nov. 12, 1909	50,000	do.....

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Book value of assets at date of suspension			Additional assets received since date of suspension including dividends paid and recovered	Total assessment of shareholders	Total assets and stock assessments	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets including dividends paid and recovered	Cash collected from stock assessment	
\$431,353	\$406,927	\$687,548	\$51,474	\$200,000	\$1,777,302	\$546,602	\$36,865	966
217,357	71,808	76,826	158,525	50,000	574,516	217,629	22,304	967
72,446	107,050	83,757	42,545	100,000	405,798	124,819	28,545	968
732,522	397,029	180,520	78,698	100,000	1,488,769	938,585	78,902	971
63,107	138,697	86,849	69,855	75,000	433,508	174,491	9,287	972
55,478	408,302	159,114	69,803	25,000	717,697	304,508	9,375	973
185,389	82,192	35,661	21,403	50,000	374,645	147,595	30,204	974
1,828,891	293,071	441,108	66,789	200,000	2,829,859	1,556,903	37,986	975
631,380	196,322	199,607	76,455	75,000	1,178,762	472,156	64,184	976
266,406	545,797	153,382	50,353	100,000	1,115,846	398,646	81,368	977
67,401	96,762	79,291	31,724	25,000	300,178	140,926	10,749	978
112,945	288,210	225,639	75,000	75,000	797,494	235,561	48,413	979
116,956	239,772	72,261	41,125	25,000	495,114	221,095	3,072	980
110,663	254,692	140,919	80,605	50,000	636,879	267,493	8,054	982
70,357	39,433	20,576	7,965	25,000	163,331	115,399	5,589	983
55,311	106,003	87,969	17,292	50,000	316,575	92,936	36,335	984
368,560	351,584	63,229	148,398	100,000	1,031,771	517,614	26,016	985
139,516	94,782	146,515	24,018	35,000	439,831	231,213	24,000	986
136,408	59,858	850,888	339,525	500,000	1,886,679	518,275	358,970	987
85,739	36,229	61,567	13,600	25,000	222,135	75,108	3,641	989
121,501	89,000	30,239	32,983	25,000	298,723	117,262	9,716	990
290,605	409,078	58,412	71,203	50,000	879,298	380,178	25,059	991
44,239	54,396	34,882	10,566	25,000	169,083	94,779	12,971	992
69,555	48,942	65,194	36,409	25,000	245,100	118,695	16,400	993
5,226	13,585	28,609	1,710	25,000	74,130	13,751	4,632	994
74,551	159,555	53,549	27,853	25,000	340,508	75,929	8,827	995
128,900	131,441	197,760	17,494	50,000	525,595	208,088	12,185	996
261,270	169,268	134,314	42,889	100,000	707,741	348,715	55,385	997
535,529	377,004	227,536	77,231	50,000	1,287,290	553,744	50,000	998
259,692	252,737	143,442	95,284	80,000	831,155	243,855	45,194	999
39,094	22,235	18,500	5,068	25,000	109,897	47,086	5,382	1000
209,167	259,776	151,658	60,802	60,000	741,403	434,850	21,649	1002
297,234	124,043	29,244	33,891	62,500	546,912	304,749	52,083	1003
229,374	277,776	198,077	55,428	160,000	860,665	369,105	40,062	1004
58,407	74,118	45,287	52,474	25,000	255,286	88,145	21,118	1006
182,269	59,798	87,630	38,741	25,000	393,438	168,464	10,905	1007
213,140	197,071	98,090	64,702	50,000	623,012	282,778	47,155	1008
47,737	101,590	235,747	30,726	25,000	440,800	136,826	6,644	1009
167,239	227,373	142,256	46,980	50,000	633,848	298,159	29,072	1010
172,198	292,656	147,254	65,186	35,000	712,294	237,333	12,373	1011
397	2,219	197,448	134,867	200,000	534,931	140,921	137,859	1012
52,431	107,067	88,698	93,487	35,000	376,683	164,576	11,614	1013
95,001	133,599	96,008	11,432	50,000	386,040	102,497	7,000	1014
56,050	84,815	57,293	68,630	25,000	291,788	106,132	13,495	1015
235,065	237,049	36,456	71,245	50,000	629,815	324,655	50,000	1016
145,778	165,489	93,123	17,843	25,000	447,233	184,078	11,350	1017
135,932	128,487	3,151	24,634	25,000	317,204	137,013	11,306	1018
150,814	137,140	34,364	23,213	50,000	395,031	182,259	20,074	1019
184,060	163,228	98,088	17,892	50,000	504,298	238,848	24,265	1020
248,020	157,132	58,099	105,741	50,000	618,902	277,757	43,055	1021
141,356	155,154	34,452	26,240	35,000	392,202	192,424	8,898	1022
75,290	222,568	71,424	35,067	25,000	429,349	195,561	15,975	1023
33,334	92,297	84,369	16,421	25,000	251,421	58,851	4,360	1024
212,648	146,436	102,731	22,351	40,000	524,166	227,568	14,829	1025
74,486	168,189	27,065	23,335	25,000	318,075	82,055	11,098	1026
656,612	885,553	67,493	185,005	75,000	1,869,663	898,069	21,148	1027
13,025	75,670	12,300	67,748	25,000	193,743	69,040	10,543	1028
40,342	107,964	75,036	53,747	40,000	317,089	146,602	22,264	1029
139,590	185,902	17,227	31,419	25,000	399,138	230,554	17,206	1030
278,992	658,287	436,068	360,063	100,000	1,894,040	843,986	47,982	1031
15,132	24,991	33,946	63,328	25,000	162,397	45,577	6,781	1032
84,671	155,619	44,651	10,700	35,000	339,641	148,954	25,000	1033
86,860	202,035	134,753	27,623	25,000	476,271	183,941	24,649	1034
129,242	72,652	136,005	25,617	50,000	413,516	198,511	12,465	1035
213,255	286,596	239,088	122,613	100,000	961,552	406,342	84,229	1036
308,687	309,764	193,358	50,395	100,000	962,204	297,834	75,266	1037
285,998	532,595	244,802	34,118	50,000	1,147,513	600,328	50,000	1038

TABLE NO. 44.—*National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued*

	Progress of liquidation to date of this report						Disposition of proceeds of liquidation	
	Offsets allowed and settled	Total collected from all sources including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities including offsets paid
966	\$207,220	\$790,687	\$349,617	\$473,863	\$163,135		\$304,880	\$406,279
967	87,646	327,579	167,053	52,188	27,696		194,730	88,829
968	9,595	162,959	90,312	81,072	71,455		61,261	62,385
971	114,432	1,131,919	144,907	190,845	21,098		620,507	429,218
972	7,860	191,638	43,365	132,792	65,713		105,405	58,618
973	17,874	331,757	370,315		15,625		234,250	65,015
974	18,303	196,102	56,135	102,612	19,796		56,746	102,880
975	308,002	1,902,891	311,870	453,084	162,014		1,450,548	345,681
976	39,431	575,771	110,977	481,198	10,816		303,851	132,099
977	20,788	500,802	129,626	466,880	18,632		215,921	126,871
978	7,035	158,710	127,217		14,251		104,314	34,575
979	122,922	406,896	364,011		26,587		90,146	283,907
980	21,518	245,685	44,103	183,398	21,928		51,032	143,972
982	24,915	300,462	113,776	180,695	41,946		187,866	42,374
983	9,560	130,548			19,411	\$13,372	77,089	32,873
984	17,736	147,007	9,854	146,049	13,665		87,578	28,304
985	32,831	576,461	73,428	307,898	73,984		171,749	351,082
986	25,615	280,828	35,864	112,139	11,000		108,140	132,121
987		877,245	868,404		141,030		316,730	535,674
989	48,932	127,681	73,095		21,359		19,080	87,016
990	1,967	128,945	85,495	68,999	15,284		20,219	88,999
991	40,628	445,865	64,518	343,974	24,941		158,073	202,046
992	6,680	114,430	42,624		12,029		76,901	28,423
993	12,796	147,801	21,981	66,628	8,600		31,376	82,191
994	2,525	20,908	32,854		20,368		7,786	9,725
995	5,318	90,074	8,593	225,668	16,173		13,242	40,607
996	5,558	225,831	58,972	202,977	37,815		25,016	160,039
997	19,221	423,321	177,275	62,530	44,615		202,758	172,265
998	72,932	676,676	6,366	584,248			122,205	390,506
999	24,497	313,546	84,769	398,034	34,806		48,626	179,810
1000	2,688	55,156	35,123		19,618		16,601	33,524
1002	39,305	495,804	207,248		38,351		411,914	67,003
1003	23,163	380,000	35,500	121,000	10,412		217,656	119,981
1004	30,171	439,328	4,435	356,944	59,948		128,537	266,032
1006	7,818	117,081	134,323		3,882		66,330	36,522
1007	54,349	233,718	20,663	124,962	14,095		99,491	97,915
1008	65,934	395,867	23,423	200,877	2,845		278,246	82,386
1009	19,630	163,100	56,646	202,698	18,356		32,925	97,048
1010	31,128	358,359	46,732	207,829	20,928		165,670	147,151
1011	17,513	267,219	242,468	179,980	22,627		37,701	187,685
1012		278,780	194,010		62,141		130,000	135,886
1013	3,974	180,164	173,133		23,386		112,997	50,222
1014	5,202	114,699	1,801	226,540	43,000			86,757
1015	8,611	128,238	69,842	82,203	11,505		70,516	30,060
1016	20,115	394,770	127,575	107,470			256,189	95,946
1017	9,266	204,694	40,303	188,586	13,650		94,065	66,644
1018	9,280	157,599	16,641	129,270	13,694		103,576	22,939
1019	12,819	215,152	18,764	131,189	29,926		72,306	104,264
1020	12,745	275,858	202,675		25,735		75,519	180,625
1021	50,567	371,379	12,524	228,054	6,945		146,619	133,170
1022	11,415	212,737	153,363		26,102		116,706	80,992
1023	7,945	219,481	7,143	193,700	9,025		80,215	99,321
1024	3,083	66,294	12,917	151,570	20,640		12,831	22,804
1025	12,724	255,121	58,280	185,594	25,171		54,533	157,560
1026	14,749	107,902		196,271	13,902		28,687	52,359
1027	126,211	1,045,428	92,481	677,902	53,852		628,966	304,907
1028	3,211	82,794	9,914	86,578	14,457		31,596	24,729
1029	6,220	175,086	23,012	101,255	17,736		89,899	56,211
1030	20,510	268,270	15,993	107,081	7,794		106,282	115,985
1031	92,873	984,841	84,203	712,978	52,018		442,934	423,754
1032	5,411	57,769	86,409		18,219		22,595	26,433
1033	18,799	192,753	70,843	66,045	10,000		116,996	38,639
1034	15,425	224,015	99,669	152,236	351		51,420	126,064
1035	8,937	219,913	64,038	92,030	37,535		27,340	165,506
1036	86,236	576,807	16,116	352,858	15,771		223,026	267,102
1037	70,904	444,004	74,956	418,510	24,734		209,134	154,542
1038	58,603	708,931	438,582				489,571	193,433

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$497	\$48,595	\$30,436		\$871,084	35			966
166	23,278	20,576		277,685	70			967
6,122	23,835	9,356		108,853	45			968
20,574	43,891	17,729		768,584	80			971
6,655	17,519	3,441		175,673	60			972
7,521	24,971			536,606	43.65		Aug. 29, 1929	973
1,574	20,213	14,689		149,721	30			974
948	81,475	24,239		1,958,327	74			975
3,727	38,879	97,215		868,016	35			976
56,032	39,418	62,560		719,771	30			977
	19,821			193,187	54		Oct. 25, 1929	978
	32,843			352,182	23.6		Oct. 31, 1929	979
3,134	21,078	26,469		255,229	20			980
10,203	31,239	28,780		417,550	45			982
51	18,481		\$2,054	70,397	100	8.415	June 18, 1929	983
6,401	17,752	6,972		174,835	50			984
12,852	32,785	7,993		335,960	40			985
1,758	14,539	24,270		211,505	50			986
919	17,337	6,585		623,213	84.237			987
	15,385	6,200		76,537	25			989
614	12,425	6,688		202,213	10			990
23,328	30,810	31,608		526,909	30			991
74	9,032			77,292	99.5		June 30, 1929	992
	17,238	17,086		100,774	25			993
	3,397			14,829	52.5		June 5, 1929	994
10,600	15,147	10,478		253,691	5			995
68	16,034	24,674		251,053	10			996
1,402	24,895	22,001		253,023	80			997
52,243	55,767	55,955		600,787	20			998
5,995	25,765	53,350		470,676	10			999
	5,031			24,595	67.5		Sept. 30, 1929	1000
1,841	25,046			461,273	89.3		do.	1002
329	26,359	15,675		256,258	85			1003
1,272	34,822	8,665		360,490	30			1004
	14,229			116,778	56.8		Sept. 30, 1929	1006
171	31,360	4,781		215,233	45			1007
	19,923	15,312		397,441	70			1008
82	21,936	11,109		319,493	10			1009
466	32,331	12,741		317,411	50			1010
162	29,702	11,969		381,518	10			1011
	12,579	315		200,081	64.96			1012
	16,945			187,703	60.2		Oct. 31, 1929	1013
	14,338	13,604		236,012				1014
	12,685	14,977		141,037	50			1015
2,425	30,777	9,433		365,943	70			1016
11,120	20,905	11,960		313,550	30			1017
5,779	13,289	12,016		230,168	45			1018
2,513	20,993	15,076		167,367	40			1019
790	18,924			192,504	35.5		Sept. 20, 1929	1020
2,657	33,540	5,393		340,877	40			1021
	15,039			218,141	53.5		Aug. 29, 1929	1022
	21,136	18,809		241,951	30			1023
	10,836	19,823		166,781	7			1024
216	19,221	23,591		230,370	20			1025
1,183	22,826	2,847		190,979	15			1026
28,437	68,507	14,611		1,257,926	50			1027
289	16,226	9,954		79,163	40			1028
2,106	19,168	7,702		129,940	65			1029
220	28,933	16,850		225,850	45			1030
14,409	55,508	48,236		985,044	45			1031
76	8,665			36,796	54.75		July 31, 1929	1032
3,596	13,795	19,727		212,723	55			1033
4,201	18,051	24,279		257,412	20			1034
377	13,446	13,244		114,199	20			1035
17	38,985	47,677		606,963	35			1036
3,053	36,727	40,548		522,862	40			1037
	15,311	10,616		784,596	60			1038

TABLE NO. 44.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
1039	American National Bank, Atoka, Okla.....	Dec. 26, 1907	\$25,000	Nov. 1, 1926
1040	England National Bank, Little Rock, Ark. ¹	Feb. 6, 1908	300,000	do
1041	First National Bank, Broken Bow, Okla.....	July 3, 1913	25,000	Nov. 2, 1926
1042	First National Bank, Haworth, Okla.....	Mar. 13, 1914	25,000	do
1043	First National Bank, Clearbrook, Minn.....	June 30, 1919	25,000	do
1044	First National Bank, Toledo, Iowa.....	Aug. 19, 1902	85,000	Nov. 3, 1926
1045	First National Bank, Gonvick, Minn.....	Feb. 23, 1916	25,000	Nov. 5, 1926
1046	First National Bank, Kingsburg, Calif.....	Sept. 14, 1906	50,000	Nov. 9, 1926
1047	First National Bank, Brandon, Minn.....	May 21, 1916	25,000	Nov. 11, 1926
1049	First National Bank, Milbank, S. Dak.....	Oct. 16, 1902	50,000	Nov. 15, 1926
1050	First National Bank, Armstrong, Iowa.....	May 1, 1900	50,000	Nov. 17, 1926
1051	Citizens National Bank, Spencer, Iowa.....	Aug. 11, 1903	100,000	Nov. 19, 1926
1053	First National Bank, Wilder, Idaho.....	Sept. 23, 1916	25,000	Nov. 22, 1926
1054	First National Bank, Detroit Lakes, Minn.....	Dec. 21, 1885	50,000	Nov. 23, 1926
1055	First National Bank, Terril, Iowa.....	July 17, 1912	25,000	do
1058	Citizens National Bank, Petty, Tex.....	Oct. 15, 1914	37,000	Nov. 24, 1926
1059	Farmers National Bank, Manor, Tex.....	Feb. 6, 1904	40,000	Nov. 26, 1926
1060	Clarinda National Bank, Clarinda, Iowa.....	Dec. 26, 1883	50,000	Nov. 29, 1926
1061	First National Bank, Marked Tree, Ark.....	Dec. 17, 1917	50,000	Nov. 30, 1926
1062	First National Bank, St. James, Minn.....	Jan. 30, 1893	50,000	do
1063	First National Bank, Leeds, N. Dak.....	June 9, 1902	25,000	Dec. 1, 1926
1064	Farmers National Bank, Brookings, S. Dak.....	Aug. 29, 1902	50,000	Dec. 3, 1926
1065	First National Bank, Alta, Iowa.....	Jan. 21, 1904	50,000	do
1066	First National Bank, Elkton, S. Dak.....	July 19, 1902	25,000	do
1067	Planters National Bank, Honey Grove, Tex.....	Aug. 14, 1889	100,000	Dec. 6, 1926
1068	First National Bank, New Hampton, Iowa ¹	May 3, 1880	50,000	Dec. 9, 1926
1069	First National Bank, Hannaford, N. Dak.....	Apr. 21, 1905	25,000	Dec. 10, 1926
1070	First National Bank, Malvern, Iowa.....	Feb. 9, 1875	50,000	do
1071	First National Bank, Stanley, N. Dak.....	June 15, 1909	25,000	Dec. 15, 1926
1072	First National Bank, Haleyville, Ala.....	Feb. 9, 1920	25,000	Dec. 17, 1926
1073	National Bank of Oakesdale, Wash.....	Apr. 25, 1908	25,000	Dec. 21, 1926
1074	Farmers National Bank, Newport, Ark.....	June 6, 1916	50,000	do
1075	First National Bank, Plattsmouth, Nebr.....	Dec. 12, 1871	50,000	do
1076	First National Bank, Adair, Iowa.....	Apr. 29, 1907	35,000	Dec. 27, 1926
1077	First National Bank, University Place, Nebr.....	Apr. 17, 1905	40,000	Dec. 29, 1926
1078	Story City National Bank, Story City, Iowa.....	June 24, 1912	40,000	Jan. 3, 1927
1079	Citizens National Bank, Ortonville, Minn.....	Apr. 18, 1903	25,000	Jan. 4, 1927
1080	First National Bank, Collinsville, Okla.....	Mar. 20, 1911	25,000	Jan. 5, 1927
1081	Citizens National Bank, Royal, Iowa.....	Apr. 10, 1913	35,000	do
1082	First National Bank, Carlyle, Mont.....	Nov. 23, 1916	25,000	Jan. 7, 1927
1083	Monticello National Bank, Monticello, Ind. ¹	May 10, 1902	50,000	do
1084	First National Bank, Cardwell, Mo.....	Jan. 15, 1921	50,000	Jan. 8, 1927
1085	First National Bank, Nevada, Iowa.....	Aug. 3, 1881	75,000	Jan. 10, 1927
1087	First National Bank, Renwick, Iowa.....	Nov. 24, 1905	25,000	Jan. 13, 1927
1088	First National Bank, Moulton, Iowa.....	Aug. 5, 1900	35,000	Jan. 14, 1927
1089	First National Bank, Delano, Calif.....	July 1, 1908	100,000	do
1090	National Bank of Jerseyville, Jerseyville, Ill.....	Mar. 21, 1894	50,000	Jan. 15, 1927
1091	First National Bank, Argyle, Minn.....	June 18, 1901	50,000	Jan. 18, 1927
1092	First National Bank, Boyceville, Wis.....	Dec. 8, 1917	25,000	do
1093	Citizens National Bank, Commerce, Tex.....	June 10, 1925	50,000	Jan. 20, 1927
1094	Citizens National Bank, Lone Oak, Tex.....	May 18, 1925	25,000	do
1095	First National Bank, Beardsley, Minn.....	June 7, 1904	25,000	Jan. 21, 1927
1096	Farmers National Bank, Red Lake Falls, Minn.....	July 19, 1910	25,000	Jan. 24, 1927
1097	First National Bank, Biggsville, Ill. ¹	Apr. 10, 1883	50,000	Jan. 31, 1927
1098	First National Bank, Edgeley, N. Dak.....	Aug. 29, 1905	85,000	do
1099	Farmers National Bank of Lidgerwood, N. Dak. ¹	Apr. 30, 1906	50,000	Feb. 1, 1927
1100	First National Bank, Britt, Iowa.....	Aug. 13, 1895	50,000	do
1102	First National Bank, Montevideo, Minn.....	May 25, 1903	50,000	Feb. 5, 1927
1103	Peoples First National Bank, Olivia, Minn.....	Feb. 25, 1908	25,000	do
1104	First National Bank, Lincoln, Ark.....	July 27, 1920	25,000	Feb. 9, 1927
1105	First National Bank, Clinton, Minn.....	Feb. 12, 1904	25,000	Feb. 10, 1927
1106	Citizens National Bank, Albert Lea, Minn.....	Jan. 22, 1902	50,000	Feb. 18, 1927
1107	First National Bank, Marengo, Iowa.....	May 25, 1880	65,000	do
1108	First National Bank, Allegan, Mich.....	May 11, 1871	50,000	do
1109	First National Bank, Rolette, N. Dak.....	July 24, 1905	25,000	Feb. 19, 1927
1110	Farmers & Merchants National Bank, Mount Morris, Pa.....	Sept. 22, 1903	25,000	Feb. 21, 1927
1111	First National Bank, Rush City, Minn.....	Aug. 1, 1903	50,000	do
1112	Central National Bank, Marietta, Ohio.....	May 29, 1899	300,000	Feb. 24, 1927

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

TABLE NO. 44.—*National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued*

	Progress of liquidation to date of this report						Disposition of proceeds of liquidation	
	Offsets allowed and settled	Total collected from all sources including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities including offsets paid
1039	\$6,329	\$61,766	\$301	\$83,941	\$17,587		\$12,914	\$30,398
1040	551	2,532,677	601,434	557,449	144,716		150,000	2,358,949
1041	5,062	56,471		117,723	12,225			24,139
1042	6,657	53,171	5,448	67,520	21,450		14,982	22,360
1043	8,333	99,445	4,822	72,770	8,994		39,990	30,827
1044	34,109	404,848	5,584	293,342	9,635		242,575	142,111
1045	13,227	94,660	21,805	100,363	14,237		37,467	28,875
1046	17,315	303,334	105,212	126,151	36,198		146,777	114,945
1047	4,737	139,383	78,379		16,755		85,074	37,591
1049	26,353	304,570	11,150	191,910	38,565		104,738	157,776
1050	14,727	200,147	50,808	203,609	45,934		25,026	159,068
1051	55,803	456,665	27,728	408,301	49,207		157,962	213,567
1053	18,580	104,643	50,789		11,392		65,147	26,343
1054	54,168	457,967	86,193	365,856	28,320		179,783	198,756
1055	15,452	242,525	29,086	114,778	11,585		184,511	25,700
1058	3,821	101,700	5,485	85,256	10,529		32,395	58,228
1059	15,188	121,496	86,627		8,939		80,945	23,280
1060	60,105	403,080	48,360	389,707	26,375		162,369	167,544
1061	71,348	134,677	18,687	170,628	46,676		8,753	114,852
1062	31,345	463,351	195,428		22,770		384,147	60,672
1063	12,464	119,159	8,093	74,551	4,006		68,897	26,721
1064	88,210	894,525	11,091	312,854	10,119		502,840	289,467
1065	37,214	389,504	79,535	212,730	21,181		228,352	109,599
1066	8,249	210,794	5,233	148,610	10,405		91,807	96,579
1067	28,038	346,221	12,512	226,910	28,607		166,272	144,350
1068		30,809			19,640		29,700	
1069	8,828	106,837	157,590		12,434		45,135	45,757
1070	30,077	225,849	11,301	164,270	24,686		111,001	76,923
1071	11,030	127,888	32,622	97,381	23,591		46,643	51,419
1072	5,814	109,226	14,503	53,641	10,712		31,537	44,775
1073	2,985	85,638	24,815	20,447	19,000		33,480	32,854
1074	28,451	270,215	143,451		24,343		169,011	74,954
1075	25,138	211,113	23,575	189,520	37,112		87,510	68,526
1076	15,687	192,094	66,396	121,592	22,834		43,484	125,316
1077	17,415	111,767	154,428		33,350		69,918	30,121
1078	21,265	275,233	68,540		20,770		200,601	57,870
1079	21,512	233,976	3,527	167,807			81,246	105,068
1080	21,738	281,236	23,692	176,463	17,350		72,389	177,171
1081	16,106	221,006	37,943	55,187	22,208		112,186	88,932
1082	2,008	51,184	5,279		7,500	\$29,154	30,041	14,402
1083		65,651		138,175	31,800		12,000	47,294
1084	10,108	82,674	12,428	52,502	40,610		10,561	61,669
1085	22,822	238,633	87,213	221,760	53,025		123,589	74,019
1087	12,385	94,220	27,082	48,456	17,500		17,680	54,011
1088	7,849	159,290	12,286	59,989	8,609		108,067	26,515
1089	38,045	592,706	135,128	176,246	30,437		321,706	187,711
1090	26,658	384,686	53,389	132,712	24,733		259,225	60,375
1091	7,263	84,617	123,506	88,809	36,200		19,009	46,408
1092	12,817	137,006	6,600	73,065	11,639		95,269	12,953
1093	12,572	135,292	13,925	80,771	23,382		40,079	74,957
1094	8,901	71,764	15,016	49,064	13,501		30,880	28,831
1095	10,529	190,222	1,099	118,912	20,000		120,121	15,882
1096	6,998	120,331	16,324	85,384	19,122		38,955	49,893
1097		43,145			6,802		41,500	
1098	17,346	262,789	6,156	175,701	18,723		196,324	26,915
1099	2,990	59,901	24,954	50,392	29,855		14,762	37,264
1100	29,066	472,381	144,485	311,880	20,190		217,679	188,252
1102	40,288	409,362	107,997	281,039	29,787		165,987	171,711
1103	15,678	225,486	49,578	168,830	14,197		83,897	78,113
1104	3,364	53,584	91,499		16,332		16,504	28,062
1105	9,448	139,430	1,356	133,999	17,756		52,733	60,715
1106	68,397	743,679	34,963	332,494	19,907		470,159	139,439
1107	36,797	585,088	146,140	295,771	21,407		444,178	73,302
1108	24,187	385,631	42,076	377,765	32,302		154,583	147,362
1109	4,458	61,899	3,354	135,698	21,913		20,324	20,368
1110	19,994	252,550	80	182,605	1,725		161,084	46,730
1111	15,812	287,355	20,888	197,606	29,189		168,191	51,362
1112	109,580	2,154,589	760,316		131,082		1,845,892	233,927

^a Including dividends paid through or by purchasing banks.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$182	\$11,329	\$6,943		\$78,661	15			1039
	12,142	11,586		2,600,625	5.767			1040
60	11,077	21,195		62,024				1041
15	7,912	7,902		59,927	25			1042
868	12,632	15,128		99,931	40			1043
960	10,046	9,156		373,001	3.65			1044
64	12,452	15,802		149,989	25			1045
820	17,017	23,775		325,427	45			1046
3,213	13,565			130,520	64.6		Oct. 31, 1929	1047
2,180	25,438	14,438		543,044	40			1049
5,382	13,005	3,666		250,559	10			1050
17,920	38,598	28,618		394,715	40			1051
	13,153			88,042	74		Feb. 23, 1929	1053
7,514	25,375	46,539		597,411	30			1054
803	13,209	18,102		263,590	70			1055
208	9,974	895		64,791	50			1058
733	16,538			84,045	100	5.404	Nov. 30, 1928	1059
1,724	17,052	54,391		540,989	30			1060
81	9,213	1,778		87,534	10			1061
	18,532			427,304	89.9		July 15, 1929	1062
875	9,982	12,684		114,536	60			1063
28,887	32,987	40,344		772,105	65			1064
3,027	25,679	22,847		415,186	55			1065
	18,629	3,779		208,896	40			1066
5,315	21,122	9,162		182,545	70			1067
	1,109			50,000	59.4		Dec. 31, 1928	1068
2,843	13,102			132,765	34		Aug. 31, 1929	1069
13,100	12,628	12,197		201,828	55			1070
687	16,646	11,093		155,559	30			1071
10,009	11,771	11,134		109,455	35			1072
	10,928	8,376		65,594	45			1073
2,802	23,448			219,513	77		Sept. 16, 1929	1074
1,423	22,020	31,634		258,542	35			1075
	16,294	7,900		183,837	20			1076
6	11,722			124,861	56		June 1, 1929	1077
130	16,632			195,153	100	2.8	Aug. 7, 1929	1078
1,417	21,417	24,828		224,337	35			1079
1,224	26,805	3,647		213,468	25			1080
2,993	13,355	4,440		160,240	70			1081
64	5,357		\$1,330	22,804	100	11.5	Jan. 28, 1929	1082
	1,840	4,517		95,781	12.53			1083
	9,343	1,101		26,403	40			1084
1,879	18,483	20,663		247,193	50			1085
379	10,274	11,876		84,163	20			1087
715	14,564	9,429		154,391	70			1088
3,525	27,651	52,113		366,409	85			1089
405	37,904	26,777		370,332	70			1090
232	13,721	5,247		183,349	10			1091
1,703	13,203	13,878		158,790	60			1092
4	14,984	5,268		62,005	65			1093
3	10,154	1,896		68,717	45			1094
3,952	15,385	34,882		240,242	50			1095
52	17,823	13,608		122,480	30			1096
	848	797		50,835	81.57			1097
1,240	22,589	15,721		245,529	80			1098
	1,742	6,133		74,803	20			1099
2,583	26,339	37,528		624,028	35			1100
1,018	37,216	33,430		555,371	30			1102
17,800	24,357	21,229		279,414	30			1103
	9,018			82,518	20		Sept. 30, 1929	1104
666	13,626	11,690		147,920	35			1105
10,247	48,987	74,847		783,302	60			1106
5,088	26,487	36,033		716,501	62			1107
921	31,096	51,669		515,313	30			1108
	10,070	2,137		146,695	20			1109
8,166	22,228	14,342		292,880	50			1110
19,507	24,144	24,151		366,400	50			1111
3	49,834	24,933		1,845,892	3.100			1112

TABLE NO. 44.—*National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929*—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
1113	American National Bank, Stigler, Okla.	Sept. 14, 1904	\$25,000	Mar. 1, 1927
1114	First National Bank, Belle Plaine, Iowa	May 31, 1872	60,000	Mar. 3, 1927
1115	First National Bank, Dunbar, Pa.	Jan. 20, 1905	50,000	Mar. 7, 1927
1116	Exchange National Bank, Leon, Iowa	June 20, 1900	35,000	Mar. 9, 1927
1119	First National Bank, Hartley, Iowa	Feb. 22, 1893	75,000	Mar. 22, 1927
1120	First National Bank, Norway, Iowa	May 23, 1904	25,000	Mar. 23, 1927
1121	United States National Bank, Dinuba, Calif.	May 2, 1908	50,000	Mar. 25, 1927
1122	First National Bank, Lepanto, Ark.	Mar. 19, 1919	35,000	do
1123	Provident National Bank, Waco, Tex. ¹	Mar. 31, 1890	300,000	Mar. 26, 1927
1124	First National Bank of Benson, Hollsopple, Pa.	June 23, 1905	75,000	Mar. 28, 1927
1125	First National Bank, Sheldon, Iowa	Feb. 8, 1888	150,000	Mar. 29, 1927
1126	American National Bank, Green City, Mo.	Feb. 13, 1907	45,000	Mar. 31, 1927
1128	First National Bank, Columbia City, Ind.	Feb. 2, 1904	100,000	do
1129	First National Bank, Fairfax, S. C. ¹	Apr. 3, 1917	50,000	Apr. 1, 1927
1130	First National Bank, Lake Worth, Fla.	Apr. 19, 1920	100,000	Apr. 2, 1927
1131	First National Bank, Lake Mills, Iowa	Feb. 21, 1898	50,000	Apr. 8, 1927
1132	First National Bank, Lineville, Iowa	Apr. 23, 1904	25,000	Apr. 9, 1927
1133	First National Bank, Bend, Oreg.	Jan. 23, 1909	100,000	Apr. 29, 1927
1134	New First National Bank, in Lamberton, Minn.	Oct. 13, 1925	25,000	Apr. 30, 1927
1135	First National Bank, Dubois, Idaho	Oct. 27, 1919	25,000	May 5, 1927
1136	First National Bank, Biwabik, Minn.	Apr. 2, 1907	25,000	May 10, 1927
1138	City National Bank in Kearney, Nebr.	Dec. 3, 1926	150,000	May 14, 1927
1139	Laurel National Bank, Laurel, Nebr.	Mar. 21, 1911	65,000	do
1140	Farmers & Merchants National Bank, Alcester, S. Dak.	Dec. 30, 1915	50,000	May 17, 1927
1141	First National Bank, Grafton, N. Dak.	Nov. 14, 1882	50,000	May 25, 1927
1144	First National Bank, Chowchilla, Calif.	Mar. 29, 1917	25,000	May 28, 1927
1145	Merchants National Bank, Greene, Iowa	June 23, 1903	50,000	June 4, 1927
1146	First National Bank, Kennebec, S. Dak.	Sept. 20, 1911	50,000	June 20, 1927
1147	First National Bank, Medaryville, Ind.	Jan. 23, 1907	25,000	June 24, 1927
1148	First National Bank, Spencer, Iowa	May 26, 1888	150,000	June 25, 1927
1149	First National Bank, Farmersville, Ill.	Feb. 4, 1911	25,000	June 29, 1927
1150	First National Bank, Lamberton, Minn. ¹	Apr. 2, 1904	50,000	July 6, 1927
1151	Peoples National Bank, Waukon, Iowa	May 1, 1912	125,000	July 19, 1927
1152	First National Bank, East Grand Forks, Minn.	Sept. 7, 1891	50,000	July 28, 1927
1153	Fayette City National Bank, Fayette City, Pa.	May 16, 1903	75,000	do
1154	First National Bank, Webster, Pa.	June 20, 1903	25,000	Aug. 8, 1927
1155	National Bank of Fayetteville, Fayetteville, N. C.	Dec. 12, 1900	100,000	Aug. 12, 1927
1156	First National Bank, Bishop, Calif.	Nov. 21, 1916	50,000	Aug. 15, 1927
1157	Citizens National Bank, Waynesburg, Pa.	Jan. 15, 1890	500,000	Aug. 17, 1927
1159	First National Bank, Sheridan, Ind. ¹	Apr. 2, 1900	75,000	Aug. 18, 1927
1160	First National Bank, Spirit Lake, Iowa ¹	June 7, 1892	50,000	Aug. 25, 1927
1161	First National Bank, Inwood, Iowa	May 23, 1904	50,000	Sept. 6, 1927
1162	First National Bank, Tabor, Iowa ¹	July 1, 1891	25,000	Sept. 14, 1927
1164	Farmers National Bank, Odell, Ill. ¹	Nov. 29, 1909	25,000	Sept. 21, 1927
1165	Central National Bank, Kearney, Nebr. ¹	Jan. 26, 1903	50,000	Sept. 30, 1927
1166	City National Bank of Kearney, Kearney, Nebr. ¹	Dec. 26, 1888	100,000	do
1167	First National Bank, Mallard, Iowa	May 19, 1914	25,000	Oct. 3, 1927
1168	First National Bank, Bancroft, Iowa	Nov. 10, 1900	50,000	Oct. 20, 1927
1169	First National Bank in Sallisaw, Okla.	Jan. 3, 1905	50,000	Oct. 24, 1927
1170	First National Bank, Muldrow, Okla.	Mar. 25, 1911	25,000	do
1171	National Bank of Lagrange, Lagrange, Ind.	July 12, 1894	100,000	do
1172	First National Bank, Swea City, Iowa	Oct. 24, 1900	25,000	Oct. 29, 1927
1173	First National Bank, Milburn, Okla.	Jan. 3, 1911	25,000	Oct. 31, 1927
1174	First National Bank, Havelock, Iowa	Apr. 30, 1904	25,000	Nov. 5, 1927
1175	National State Bank, Stockton, Kans.	May 22, 1906	50,000	Nov. 14, 1927
1176	National Bank of West Palm Beach, West Palm Beach Fla.	Apr. 27, 1926	100,000	Nov. 18, 1927
1177	First National Bank, New Cumberland, W. Va.	Dec. 9, 1902	50,000	Nov. 21, 1927
1178	First National Bank, Roff, Okla.	May 28, 1900	30,000	do
1179	First National Bank, Checotah, Okla.	May 23, 1898	50,000	Dec. 1, 1927
1180	First National Bank, Hope, N. Dak.	June 17, 1901	50,000	Dec. 12, 1927
1181	First National Bank, Manning, S. C.	Feb. 23, 1918	50,000	Dec. 14, 1927
1182	National Bank of Bowman, Bowman, S. C.	Dec. 3, 1919	25,000	Dec. 16, 1927
1183	First National Bank, Abingdon, Ill. ¹	Aug. 5, 1885	75,000	Dec. 17, 1927
1184	First National Bank, Wynot, Nebr.	May 11, 1906	25,000	Dec. 27, 1927
1185	American National Bank, Sallisaw, Okla.	June 12, 1924	30,000	Dec. 30, 1927
1186	New Georgia National Bank, Albany, Ga.	June 22, 1925	200,000	Jan. 4, 1928
1187	First National Bank, Minnewaukan, N. Dak.	July 9, 1900	25,000	Jan. 6, 1928
1188	First National Bank, Greenville, Tex. ¹	June 30, 1883	150,000	Jan. 11, 1928

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Book value of assets at date of suspension			Additional assets received since date of suspension including dividends paid and recovered	Total assessment of shareholders	Total assets and stock assessments	Progress of liquidation to date of this report	
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets including dividends paid and recovered	Cash collected from stock assessment
\$103,630	\$216,883	\$69,748	\$11,518	\$25,000	\$426,779	\$268,597	\$4,227
337,743	444,734	243,669	43,868	60,000	1,130,014	522,153	15,460
266,910	163,121	28,015	39,234	50,000	547,280	267,842	25,760
175,044	97,248	117,522	107,745	35,000	532,559	150,798	33,437
123,687	221,179	118,202	27,951	75,000	566,019	263,459	8,233
65,548	132,574	28,437	46,599	25,000	298,158	141,422	19,001
157,880	208,856	112,028	28,966	50,000	557,730	316,141	16,669
20,127	86,094	46,731	8,610	35,000	196,562	40,589	12,589
			1,158	300,000	301,158	1,158	282,700
109,803	73,975	123,176	18,233	75,000	400,187	137,724	34,385
346,669	794,076	10,492	95,030	150,000	1,396,267	769,867	25,873
85,001	238,112	123,668	40,341	45,000	532,122	173,062	39,004
512,727	498,470	188,005	65,433	100,000	1,364,635	702,455	63,251
			148	50,000	50,148	148	13,803
938,698	497,533	184,335	318,969	100,000	2,039,535	708,935	72,845
173,318	260,124	53,320	26,069	50,000	562,831	217,862	4,290
169,321	102,723	5,903	62,552	25,000	365,499	183,480	10,670
421,441	689,716	333,688	109,811	100,000	1,654,656	634,842	30,069
40,579	185,376	43,281	9,786	25,000	304,022	147,924	17,225
44,759	74,434	42,591	56,521	25,000	243,305	81,756	4,460
182,311	86,211	79,928	48,937	25,000	422,387	224,713	10,106
675,280	1,643,546	21,783	62,126	150,000	2,552,526	980,498	84,992
200,309	345,851	155,713	78,655	65,000	845,528	350,408	25,604
136,778	240,680	97,892	97,206	50,000	622,556	266,410	27,403
227,724	450,675	260,775	28,163	50,000	1,017,337	461,370	30,235
43,316	155,469	62,428	32,801	25,000	319,014	199,345	10,250
60,231	169,745	124,574	12,525	50,000	417,075	127,596	11,600
19,043	134,982	8,274	8,590	50,000	220,889	30,259	3,800
42,447	55,521	23,168	8,822	25,000	154,958	68,016	16,336
245,121	613,042	55,375	312,355	150,000	1,375,893	631,881	95,780
62,718	86,237	41,111	12,328	25,000	227,394	91,149	16,249
14	45,729	57,906	3,761	50,000	157,410	7,450	28,660
98,784	473,901	223,916	64,739	125,000	986,340	222,730	101,671
279,559	215,106	45,609	57,537	50,000	647,811	314,333	12,919
458,944	654,918	1,042,404	61,548	75,000	2,292,814	487,965	32,397
165,808	69,926	137,072	10,293	25,000	408,099	160,252	9,440
1,720,495	249,206	619,658	66,291	100,000	2,755,650	979,556	83,350
306,184	330,486	91,002	285,029	50,000	1,062,701	357,266	155
3,369,712	1,841,822	479,048	776,718		6,467,300	4,149,694	1157
14,903	41,194	31,768	79,600	75,000	242,465	98,635	66,875
	15,098		1,511	50,000	66,609	5,959	42,619
62,052	136,331	94,673	77,192	50,000	420,248	97,887	29,000
			384	25,000	25,384	384	11,400
13,748	31,283	16,092	2,113	25,000	88,236	14,249	14,200
2,534	172,991	156,647	4,235	50,000	386,407	48,841	8,769
33,792	723,745	455,091	62,406	100,000	1,375,034	234,060	15,380
77,196	188,884	5,405	38,239	25,000	334,724	135,915	11,100
52,291	183,269	103,124	10,287	50,000	398,971	122,268	30,800
59,557	238,174	221,084	26,402	50,000	595,217	214,086	18,688
58,091	73,202	65,047	11,215	25,000	232,555	125,225	6,164
430,166	144,407	176,311	61,398	100,000	911,922	452,512	93,200
102,572	249,554	64,108	30,694	25,000	471,928	142,829	8,825
38,585	74,396	29,812	25,558	25,000	193,351	91,369	2,435
15,787	68,243	6,251	34,585	25,000	149,866	55,620	17,895
109,777	209,322	143,374	30,124	50,000	542,597	214,138	18,424
258,828	169,456	55,398	22,020	100,000	605,702	258,843	26,872
115,516	161,392	392,001	30,020	50,000	748,929	112,906	6,350
54,131	81,810	30,332	4,969	30,000	201,242	78,221	4,194
186,513	81,455	42,363	15,000	50,000	375,331	213,639	7,742
43,061	187,387	84,371	44,250	50,000	400,069	190,615	15,500
109,001	113,710	88,220	7,460	50,000	368,391	73,576	14,395
11,549	46,704	23,177	4,712	25,000	111,142	19,271	16,906
			591	75,000	75,591	591	70,605
58,615	85,592	9,231	7,392	25,000	185,830	60,480	19,600
262,658	124,851	32,397	11,666	30,000	461,572	307,436	8,608
568,491	633,460	318,088	137,468	200,000	1,857,507	666,387	172,389
83,262	93,810	4,691	33,956	25,000	240,719	86,841	16,725
			4,206	150,000	154,206	4,206	104,960

TABLE NO. 44.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued

	Progress of liquidation to date of this report						Disposition of proceeds of liquidation	
	Offsets allowed and settled	Total collected from all sources including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities including offsets paid
1113	\$24,525	\$297,349	\$40,695	\$67,962	\$20,773	-----	\$43,992	\$205,418
1114	55,831	593,444	95,420	396,610	44,540	-----	335,509	207,925
1115	33,079	326,681	29,306	167,053	24,240	-----	243,752	33,678
1116	30,094	214,329	309,679	6,988	1,563	-----	119,794	64,336
1119	44,819	316,511	42,941	139,800	66,767	-----	143,019	146,558
1120	14,156	174,579	36,127	81,453	5,999	-----	109,401	45,702
1121	17,980	350,790	36,582	137,027	33,331	-----	256,915	45,382
1122	9,604	62,782	6,482	104,887	22,411	-----	19,395	31,053
1123	-----	283,858	-----	-----	17,300	-----	274,000	-----
1124	15,938	188,047	13,648	157,877	40,615	-----	96,414	48,300
1125	106,568	902,308	99,427	270,405	124,127	-----	467,230	365,393
1126	12,474	224,540	116,700	184,886	5,996	-----	85,378	107,422
1128	71,884	837,590	34,427	455,869	36,749	-----	558,761	169,924
1129	-----	13,951	-----	-----	36,197	-----	13,340	-----
1130	285,502	1,067,282	46,217	898,881	27,155	-----	395,344	575,488
1131	20,046	242,198	46,464	228,459	45,710	-----	100,249	107,647
1132	22,068	216,218	134,951	-----	14,330	-----	133,170	69,258
1133	143,132	808,043	18,258	758,424	69,931	-----	308,776	349,114
1134	15,607	180,756	4,612	110,879	7,775	-----	103,026	58,154
1135	4,737	90,953	12,868	118,944	20,540	-----	41,949	35,482
1136	20,272	255,091	102	152,300	14,894	-----	133,455	77,485
1138	168,167	1,233,657	18,838	1,235,232	65,008	-----	575,753	542,493
1139	29,893	405,965	198,867	201,300	39,396	-----	170,177	163,108
1140	26,522	320,335	15,288	264,336	22,597	-----	179,872	70,535
1141	43,613	535,218	392,111	70,243	19,765	-----	409,777	43,859
1144	28,015	237,610	29,486	37,168	14,750	-----	133,864	79,153
1145	1,943	141,139	53,165	184,371	38,400	-----	27,262	82,481
1146	3,537	37,587	6,003	131,099	46,200	-----	-----	20,304
1147	4,098	88,450	9,820	48,024	8,664	-----	50,873	18,545
1148	62,487	790,148	87,136	444,389	54,220	-----	657,320	94,051
1149	2,094	109,492	31,091	78,060	8,751	-----	24,199	70,734
1150	-----	36,110	12,184	87,776	21,340	-----	31,655	-----
1151	34,477	358,878	67,245	536,888	23,329	-----	224,147	93,514
1152	24,879	352,131	23,660	234,939	37,081	-----	183,800	90,896
1153	69,262	589,624	78,400	1,582,187	42,603	-----	227,111	191,934
1154	12,034	181,726	6,391	204,422	15,560	-----	120,044	42,369
1155	167,846	1,230,752	317,109	1,191,139	16,650	-----	242,921	717,574
1156	134,920	492,186	1,447	519,068	50,000	-----	284,354	180,050
1157	-----	4,149,694	508,855	1,808,751	-----	-----	4,037,561	3,367
1159	-----	165,510	19,073	49,757	8,125	-----	74,916	74,740
1160	-----	48,578	10,650	-----	7,381	-----	44,559	-----
1161	10,564	137,451	7,090	254,707	21,000	-----	52,900	66,926
1162	-----	11,784	-----	-----	13,600	-----	11,346	-----
1164	-----	28,449	400	48,587	10,800	-----	-----	13,416
1165	-----	57,610	15,669	271,897	41,231	-----	-----	43,922
1166	3,565	253,011	101,393	936,010	84,620	-----	-----	199,051
1167	10,827	157,842	19,644	143,338	13,900	-----	66,559	74,177
1168	5,837	158,905	87,833	133,033	19,200	-----	17,282	113,474
1169	38,516	271,290	227,939	64,676	31,312	-----	39,237	192,628
1170	10,328	141,717	72,002	-----	18,836	-----	66,216	68,703
1171	37,769	583,481	41,791	279,850	6,800	-----	404,077	132,648
1172	29,052	180,706	19,703	255,344	16,175	-----	84,629	62,767
1173	943	94,747	76,039	-----	22,565	-----	3,327	87,960
1174	5,501	79,016	20,008	43,737	7,105	-----	48,523	22,673
1175	12,079	244,641	18,738	247,642	31,576	-----	36,128	145,045
1176	37,198	322,913	70,443	139,218	73,128	-----	98,788	209,609
1177	47,597	166,943	3,820	534,516	43,650	-----	-----	100,194
1178	5,109	87,524	10,822	77,090	25,806	-----	9,569	63,089
1179	12,954	234,335	3,652	95,086	42,558	-----	79,062	132,030
1180	14,883	220,998	6,081	147,490	34,500	-----	171,377	14,883
1181	5,842	93,813	24,230	214,743	35,605	-----	14,748	45,617
1182	1,220	37,397	686	64,965	8,094	-----	18,071	11,664
1183	-----	71,196	-----	-----	4,395	-----	67,201	-----
1184	11,347	91,427	4,209	84,794	5,400	-----	31,727	44,570
1185	17,481	333,525	8,747	97,908	21,392	-----	88,085	214,393
1186	32,574	871,350	119,326	839,220	27,611	-----	201,236	564,768
1187	13,755	117,321	-----	115,123	8,275	-----	76,231	16,324
1188	-----	109,166	-----	-----	45,040	-----	94,832	-----

* Including dividends paid through or by purchasing banks.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation .				Amount of claims proved	Dividends (percent)	Interest dividends (per cent)	Date finally closed or restored	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$48	\$14,903	\$32,988		\$146,644	30			1113
9,317	38,847	1,846		745,577	45			1114
15	20,055	29,181		325,009	75			1115
	13,381	16,818		298,223	40			1116
2,778	18,126	6,030		226,641	60			1119
231	8,008	11,237		156,286	70			1120
1,821	16,514	30,158		395,175	65			1121
109	10,059	2,166		96,976	20			1122
	1,527	8,331		301,754	90.8			1123
18,493	14,309	10,531		214,254	45			1124
3,831	34,344	31,510		662,964	70			1125
152	19,939	11,649		279,546	30			1126
17,513	42,533	48,859		931,304	60			1128
	611			50,257	26.542		June 15, 1929	1129
1,459	40,367	54,624		1,119,418	35			1130
3,103	19,734	11,465		335,055	30			1131
25	13,765			182,470	66		Oct. 31, 1929	1132
4,926	47,557	97,670		1,030,029	30			1133
334	13,259	5,983		187,321	55			1134
213	11,652	1,657		106,968	38			1135
14,384	20,148	9,619		242,673	55			1136
1,005	34,801	79,605		1,648,207	35			1138
1,947	24,412	46,321		486,517	35			1139
7,577	23,742	38,608		359,757	50			1140
	19,460	62,122		819,554	50			1141
93	13,716	10,784		167,255	80			1144
2,321	17,208	11,867		224,548	10			1145
400	6,560	10,323		91,301				1146
1,527	14,648	2,857		59,850	85			1147
5,916	27,104	5,757		773,318	85			1148
333	12,624	1,602		118,669	20			1149
16	2,403	2,036		63,311	50			1150
14,997	23,770	2,450		499,075	45			1151
12,518	22,262	42,655		408,469	45			1152
1,270	38,878	130,431		1,519,302	15			1153
	10,117	9,196		266,763	45			1154
5,473	44,978	219,806		1,619,557	15			1155
	27,136	646		710,893	40			1156
16,490	48,891	43,385		4,068,042	³ 100			1157
1,894	6,907	7,053		73,193	100	2.23		1159
2,273	1,746			51,994	85.7		Sept. 18, 1929	1160
	14,668	2,957		176,337	30			1161
	438			25,700	44.107		Sept. 30, 1929	1162
	731	14,302		43,560				1164
3,009	1,036	9,643						1165
33,319	4,335	16,306						1166
57	9,103	7,946		166,405	40			1167
2,200	12,850	13,599		172,830	10			1168
45	11,783	27,597		381,743	10			1169
	6,798			107,223	55.5		Oct. 31, 1929	1170
4,455	24,523	17,773		505,109	80			1171
5,369	13,766	14,175		338,533	25			1172
	3,460			19,936	17		Oct. 31, 1929	1173
34	4,543	3,243		69,322	70			1174
	14,863	48,605		393,495	10			1175
	11,732	2,784		175,999	55			1176
722	20,034	45,993		518,442				1177
15	6,247	8,604		80,823	10			1178
3,759	18,186	1,298		121,637	65			1179
8,860	11,982	13,896		244,829	70			1180
1,083	14,358	18,007		214,984	7			1181
	4,196	3,466		43,687	40			1182
	1,335	2,660		84,001	80			1183
	6,575	8,291		90,660	35			1184
264	13,141	17,867		175,882	50			1185
39	28,172	75,270		1,005,907	20			1186
1,904	8,672	13,333		152,467	60			1187
2,761	8,006	6,328		158,054	60			1188

TABLE NO. 44.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
1189	First National Bank, Mullens, W. Va.	Nov. 3, 1922	\$25,000	Jan. 16, 1928
1190	First National Bank, Hanna, Okla.	Dec. 8, 1919	25,000	do
1191	First National Bank, Lisbon, N. Dak.	Mar. 30, 1887	50,000	Jan. 21, 1928
1192	First National Bank, Delta, Utah ¹	Nov. 17, 1919	30,000	Jan. 23, 1928
1193	First National Bank, Lorena, Tex.	Mar. 15, 1907	30,000	do
1194	First National Bank, Plainville, Kans.	June 17, 1904	50,000	do
1195	First National Bank, Laurel, Nebr.	May 19, 1910	40,000	Feb. 2, 1928
1196	Chase County National Bank, Cottonwood Falls, Kans.	June 21, 1882	100,000	Feb. 6, 1928
1197	First National Bank, Derby, Iowa	Mar. 23, 1916	50,000	Feb. 10, 1928
1198	Laurens National Bank, Laurens, S. C.	Oct. 22, 1914	50,000	Feb. 15, 1928
1199	First National Bank, La Porte City, Iowa	Aug. 12, 1889	75,000	do
1200	Citizens National Bank, Shelbyville, Ill.	Aug. 1, 1904	50,000	Feb. 21, 1928
1201	Astoria National Bank, Astoria, Oreg.	Aug. 9, 1890	200,000	Feb. 24, 1928
1202	First National Bank, Balaton, Minn. ¹	Apr. 30, 1903	25,000	Feb. 29, 1928
1203	Farmers National Bank, Phillipsburg, Kans.	Aug. 18, 1915	50,000	Mar. 2, 1928
1204	First National Bank, Galva, Iowa ¹	Mar. 23, 1914	50,000	Mar. 6, 1928
1205	First National Bank, Ashton, Idaho	Sept. 3, 1912	50,000	Mar. 10, 1928
1206	New First National Bank in Springfield, Mo.	June 6, 1925	125,000	Mar. 17, 1928
1207	First National Bank, Greenfield, Iowa	Apr. 23, 1900	50,000	Mar. 21, 1928
1208	First National Bank, Carrington, N. Dak.	July 6, 1900	50,000	Mar. 26, 1928
1209	First National Bank, Osborne, Kans.	Jan. 28, 1885	50,000	Mar. 30, 1928
1210	First National Bank, Toronto, S. Dak.	July 8, 1902	25,000	Apr. 3, 1928
1211	First National Bank, St. George, S. C.	June 5, 1922	50,000	do
1212	First National Bank, Rolfe, Iowa	Apr. 24, 1894	50,000	do
1213	Commercial National Bank, Statesville, N. C.	Dec. 28, 1908	100,000	Apr. 19, 1928
1214	First National Bank, Bristow, Okla.	Apr. 29, 1902	50,000	Apr. 25, 1928
1215	First National Bank, Stewardson, Ill.	May 14, 1909	25,000	May 1, 1928
1216	First National Bank, Avoca, Minn.	July 31, 1918	25,000	May 5, 1928
1217	First National Bank, Rice, Minn.	Apr. 1, 1920	25,000	May 12, 1928
1218	American National Bank, Sarasota, Fla.	Apr. 7, 1925	100,000	May 15, 1928
1219	First Citizens National Bank, Mt. Sterling, Ohio	May 16, 1900	85,000	May 19, 1928
1220	First National Bank, Moveagua, Ill.	Apr. 5, 1905	75,000	May 23, 1928
1221	First National Bank, Marshalltown, Iowa	Apr. 25, 1864	200,000	June 11, 1928
1222	First National Bank, Arcadia, Ind.	July 8, 1909	25,000	July 3, 1928
1223	Peoples National Bank, Independence, Iowa ¹	July 30, 1874	75,000	July 5, 1928
1224	First National Bank, Independence, Iowa ¹	Oct. 27, 1884	100,000	do
1225	First National Bank, Calexico, Calif.	Jan. 27, 1910	300,000	July 24, 1928
1226	First National Bank, Denton, Tex.	Oct. 30, 1882	50,000	Aug. 15, 1928
1227	First National Bank, Plainview, Nebr.	July 27, 1909	40,000	Aug. 22, 1928
1228	Lake County National Bank, Madison, S. Dak.	Oct. 2, 1914	75,000	Aug. 29, 1928
1229	Security National Bank, Fargo, N. Dak.	Nov. 25, 1919	100,000	Aug. 30, 1928
1230	Citizens National Bank, Woonsocket, R. I.	Jan. 19, 1865	100,000	Sept. 18, 1928
1231	First National Bank, Dublin, Ga.	May 3, 1902	200,000	Sept. 24, 1928
1232	First National Bank, Aledo, Ill.	Jan. 24, 1904	50,000	Sept. 27, 1928
1234	First National Bank, Wesley, Iowa	May 1, 1900	25,000	Oct. 12, 1928
1235	Carolina National Bank, Darlington, S. C.	Apr. 14, 1911	100,000	Nov. 2, 1928
1236	First National Bank, Farmland, Ind. ¹	Oct. 1, 1902	40,000	Nov. 3, 1928
1237	Lamar National Bank, Lamar, S. C.	Sept. 5, 1917	25,000	Nov. 9, 1928
1238	Hartington National Bank, Hartington, Nebr.	May 21, 1900	40,000	Nov. 13, 1928
1239	First National Bank, Cheraw, S. C.	Feb. 4, 1909	50,000	Nov. 14, 1928
1240	First National Bank, Dunn, N. C.	Mar. 24, 1904	50,000	do
1241	Farmers National Bank, Wakefield, Nebr.	Mar. 24, 1911	50,000	Nov. 21, 1928
1242	Fourth National Bank, Macon, Ga.	Aug. 2, 1906	500,000	Nov. 26, 1928
1243	First National Bank, Richland Center, Wis.	Aug. 7, 1905	50,000	do
1244	First National Bank, Garner, Iowa ¹	Aug. 24, 1892	50,000	Dec. 4, 1928
1245	First National Bank, Warren, Ind.	May 10, 1905	25,000	Dec. 7, 1928
1246	First National Bank, Covington, Ind. ¹	Sept. 9, 1910	70,000	Dec. 8, 1928
1247	Cass County National Bank, Casselton, N. D.	Jan. 11, 1904	25,000	Dec. 10, 1928
1248	First National Bank, Benson, N. C.	Dec. 16, 1924	50,000	Dec. 11, 1928
1249	Peoples National Bank, Middletown, Del.	June 2, 1883	80,000	Dec. 14, 1928
1250	First National Bank, Fort Lauderdale, Fla. ¹	Sept. 20, 1921	100,000	Dec. 15, 1928
1251	First National Bank, Mena, Ark. ¹	Feb. 29, 1904	50,000	do
1252	First National Bank, Lewisville, Ohio	Dec. 9, 1907	25,000	Dec. 19, 1928
1253	First and Moorhead National Bank, Moorhead, Minn.	Aug. 13, 1881	150,000	Dec. 24, 1928
1254	Exchange National Bank, Denton, Tex.	May 7, 1883	100,000	Dec. 26, 1928
1255	First National Bank, Frisco, Tex.	July 2, 1902	25,000	Dec. 31, 1928
1256	First National Bank, Kingsbury, Tex.	Aug. 15, 1912	25,000	Jan. 10, 1929
1257	First National Bank, Coleridge, Nebr.	May 18, 1910	40,000	Jan. 12, 1929

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Book value of assets at date of suspension			Additional assets received since date of suspension including dividends paid and recovered	Total assessment of shareholders	Total assets and stock assessments	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets including dividends paid and recovered	Cash collected from stock assessment	
\$149,568	\$87,107	\$22,244	\$11,529	\$25,000	\$295,448	\$130,428	\$2,526	1189
14,826	25,403	15,410	1,883	25,000	82,522	27,669	7,000	1190
89,322	333,568	74,200	13,948	50,000	561,058	200,635	13,700	1191
		39,399	976	30,000	70,375	976	6,980	1192
26,206	46,754	25,228	2,948	30,000	131,136	44,791	17,950	1193
68,589	74,973	77,633	12,058	50,000	283,253	102,349	3,000	1194
1,714	18,171	85,831	86,350	40,000	232,066	9,831	1,300	1195
140,515	136,853	125,243	25,320	100,000	527,931	200,855	94,595	1196
81,903	269,273	17,513	32,607	50,000	451,296	87,015	33,617	1197
118,869	87,663	42,139	6,444	50,000	305,115	173,872	39,419	1198
65,424	126,551	70,968	9,738	75,000	347,711	112,328	57,124	1199
54,593	37,969	63,104	6,032	50,000	211,698	73,467	21,045	1200
1,296,515	953,690	445,399	123,707	200,000	3,019,311	1,396,202	112,082	1201
			1,202	25,000	26,202	1,202	3,235	1202
47,200	226,463	13,283	162,820	50,000	499,776	172,670	27,794	1203
			1,787	50,000	51,787	1,787	50,000	1204
51,424	89,472	53,607	38,429	50,000	282,932	92,600	13,526	1205
323,105	321,868	128,764	17,314	125,000	916,051	275,021	18,000	1206
119,161	150,720	115,613	17,828	50,000	453,322	186,102	5,665	1207
79,235	291,387	60,297	119,384	50,000	600,303	185,405	16,395	1208
85,559	240,239	91,593	53,146	50,000	520,537	220,978	7,100	1209
95,992	109,552	20,578	85,731	25,000	336,853	92,752	4,800	1210
68,044	272,817	30,184	44,953	50,000	465,998	124,186	9,300	1211
57,346	91,082	73,778	44,861	50,000	317,067	99,144	11,516	1212
769,917	195,038	106,718	82,480	100,000	1,254,153	609,109	70,165	1213
380,361	245,257	73,177	25,582	50,000	774,317	268,660	5,000	1214
152,372	105,545	197,412	23,527	25,000	503,856	115,987	5,700	1215
45,385	128,714	79,176	24,832	25,000	303,107	131,703	8,834	1216
91,198	88,058	23,842	17,563	25,000	245,661	153,681	8,059	1217
310,931	260,082	100,369	18,941	100,000	790,323	274,227	46,386	1218
412,178	346,583	202,150	130,815	85,000	1,176,726	494,353	38,994	1219
233,863	114,097	174,664	15,276	75,000	612,900	249,676	17,325	1220
908,443	807,084	127,382	48,330	200,000	2,091,239	890,669	129,650	1221
122,205	102,141	12,554	28,060	25,000	289,960	157,112	17,979	1222
			318	75,000	75,318	318	59,468	1223
			448	100,000	100,448	448	83,112	1224
846,745	151,541	106,191	61,840		1,166,317	179,882		1225
151,744	128,337	104,273	15,405	50,000	449,759	206,561	19,075	1226
117,512	229,458	41,285	10,510	40,000	438,765	161,209	6,598	1227
238,383	196,325	103,740	21,739	75,000	635,187	232,835	43,905	1228
510,349	640,336		16,612		1,167,297	1,040,585		1229
580,971	703,792	122,891	26,150	100,000	1,533,804	621,504	83,868	1230
277,770	911,439	561,448	15,775	200,000	1,966,432	414,682	24,243	1231
421,553	98,004	97,699	19,703	50,000	686,959	277,912	29,893	1232
39,593	155,093	3,910	2,099	25,000	225,695	81,744	11,475	1234
248,066	361,998	115,736	74,475	100,000	900,275	266,783	38,312	1235
10,159	57,042	44,718	29,595	40,000	181,514	38,039	29,225	1236
19,831	166,462	2,494	4,103	25,000	217,890	37,551	11,143	1237
174,700	243,428	38,088	72,099	40,000	568,315	216,153	14,410	1238
60,535	131,274	110,309	20,668	50,000	372,786	64,285	19,747	1239
203,073	84,614	80,343	4,957	50,000	422,987	104,301	20,123	1240
187,282	264,963	112,196	74,708	50,000	689,149	330,690	11,000	1241
8,123,464	1,070,097	938,815	154,237	500,000	10,786,613	6,514,439	241,639	1242
153,637	463,144	204,104	91,106	50,000	961,991	187,115	38,910	1243
			110	50,000	50,119	110	26,775	1244
105,789	63,659	32,768	12,897	25,000	240,113	83,418	575	1245
2,850	73,134	51,957	78,184	70,000	276,125	21,561	52,815	1246
187,197	140,485	34,873	47,952	25,000	435,507	148,204	17,300	1247
141,837	61,811	111,021	14,461	50,000	379,130	120,090	36,425	1248
399,828	195,906	119,051	46,994	80,000	841,779	306,595	68,076	1249
103,309	66,890	50,101			220,360			1250
5,013	42,344	56,394	12,430	50,000	166,181	18,217	10,750	1251
139,426	92,781	17,600	24,135	25,000	298,942	125,077	22,658	1252
1,268,833	813,433	184,253	92,400	150,000	2,508,919	1,199,741	52,207	1253
194,447	251,873	94,634	10,582	100,000	651,536	258,733	56,033	1254
46,202	30,135	16,601	2,550	25,000	120,488	30,397	1,400	1255
33,998	42,033	8,250	2,494	25,000	111,784	22,806	9,025	1256
128,618	132,545	6,547	88,239	40,000	395,949	132,410	6,750	1257

TABLE NO. 44.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued

	Progress of liquidation to date of this report						Disposition of proceeds of liquidation	
	Offsets allowed and settled	Total collected from all sources including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities including offset paid
1189	\$23,688	\$156,642	\$45	\$116,287	\$22,474		\$71,913	\$74,510
1190	2,307	36,976	629	26,917	18,000		26,049	5,483
1191	9,464	223,799	298,439	2,500	36,300		177,391	9,464
1192		7,956	39,399		23,020		5,099	
1193	3,103	65,844	53,242		12,050		58,658	3,385
1194	2,174	107,573	6,320	122,360	47,000		24,883	63,625
1195	522	11,653	7,693	174,020	38,700			522
1196	19,537	314,987	207,539		5,405		204,931	97,009
1197	18,146	138,778	51,753	244,382	16,383			92,817
1198	5,987	219,278	75,256		10,581		160,489	46,806
1199	5,912	175,364	27,216	127,255	17,876		127,535	29,187
1200	3,541	98,053	13,262	71,428	28,955		50,170	36,270
1201	115,313	1,623,597	28,462	1,279,334	87,918		788,603	739,107
1202		4,437			21,765		3,422	
1203	9,470	269,934	13,752	253,884	22,206		78,671	103,291
1204		51,787					49,422	
1205	6,445	112,580	17,357	116,521	36,474		48,937	49,625
1206	60,002	353,023	7,364	448,664	107,000		80,689	218,921
1207	14,991	206,758	52,846	149,383	44,335		168,561	15,093
1208	27,311	229,111	879	336,708	33,605		56,434	133,078
1209	20,902	248,980	00,315	168,342	42,900		130,551	77,296
1210	8,438	105,990		210,663	20,200		33,905	54,749
1211	41,855	175,341	253	249,704	40,700		49,748	100,355
1212	10,084	120,744	29,423	128,416	38,484		73,265	29,224
1213	84,740	755,014		469,304	29,835		312,215	289,360
1214	35,946	339,606		389,711	45,000		103,738	191,697
1215	25,043	146,730	4,884	332,942	19,300		56,917	46,526
1216	14,819	155,356	17,371	114,214	16,166		94,012	40,405
1217	7,129	168,869	7,094	52,757	16,941		136,851	16,685
1218	10,602	331,215	11,301	394,193	53,614		32,597	268,182
1219	53,035	586,382	116,605	427,733	46,006		236,238	227,567
1220	28,517	295,518	36,142	223,565	57,675		132,294	147,719
1221	165,012	1,185,331	38,575	796,983	70,350		852,071	176,245
1222	9,493	184,584	3,554	94,801	7,021		113,996	52,503
1223		59,786			15,532		45,927	
1224		83,560			16,888		81,358	
1225	10,741	190,623	988	974,706				151,821
1226	20,131	245,767	4,852	168,215	30,925		143,076	56,205
1227	16,004	183,811	25,129	196,423	33,402		47,748	115,899
1228	26,270	303,010	6,335	294,747	31,095		163,609	89,119
1229		1,040,585	120,691	6,021			1,030,659	1,150
1230	105,496	810,868	16,707	690,097	16,132		391,860	301,216
1231	50,736	489,661	13,048	1,287,966	175,757			364,531
1232	25,158	332,963	4,594	329,295	20,107		169,529	133,026
1234	6,535	99,754	7,318	105,068	13,525		56,025	21,974
1235	53,692	358,787	10,237	469,563	61,688		124,536	154,961
1236		67,264		103,475	10,775		28,155	37,819
1237	5,318	54,012		150,021	13,857		21,784	20,228
1238	6,907	237,470	11,662	293,593	25,590		124,759	76,743
1239	22,623	106,655	975	234,903	30,253		52,043	43,348
1240	38,545	162,969	3,728	226,413	29,877		49,415	89,556
1241	39,676	381,366	41,714	227,069	39,000		178,548	108,745
1242	921,914	7,677,992	251,387	2,598,873	258,361		34,295,819	2,677,421
1243	33,804	259,829	7,864	683,208	11,090		110,628	61,163
1244		26,885			23,225		23,186	
1245	6,870	90,863		124,825	24,425		50,181	13,077
1246		74,376	8,798	175,766	17,185		66,550	651
1247	23,273	188,777	3,650	235,380	7,700		68,104	72,321
1248	8,197	164,712		200,843	13,575		51,344	96,953
1249	16,681	391,352	1,235	437,268	11,924		156,863	178,159
1250				220,360				
1251		28,967	583	97,381	89,250		9,113	15,163
1252	6,381	154,116	10,613	131,871	2,342		82,960	36,437
1253	130,568	1,382,516	36,356	992,254	97,793		3770,486	545,467
1254	44,927	359,693	30	247,846	43,967		284,657	49,994
1255	3,959	35,756		61,132	23,600		12,304	10,675
1256	12,394	44,225		51,584	15,975			25,576
1257	10,562	149,722	6,973	206,004	33,250			91,027

³ Including dividends paid through or by purchasing banks.⁴ 100 per cent paid by purchasing bank.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Divi- dends (per cent)	Interest dividends (per cent)	Date finally closed or restored	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$92	\$8,734	\$1,393		\$152,030	45			1189
51	4,810	583		26,046	100			1190
	9,848	27,096		443,512	40			1191
	775	2,082		18,886	27			1192
266	3,535			58,658	4 100		Mar. 30, 1929	1193
248	7,367	11,450		104,383	20			1194
	1,290	9,841		14,822				1195
	12,147			204,931	100		June 30, 1929	1196
	9,060	36,901		171,412				1197
1,678	9,289		\$1,016	152,935	100	4.94	Aug. 31, 1929	1198
557	9,192	8,913		159,425	80			1199
762	6,035	4,816		50,180	100			1200
1,583	40,992	53,312		1,752,452	45			1201
	1,015			25,015	13.67		June 18, 1929	1202
1,280	14,383	12,309		123,805	45			1203
	2,365			50,172	98.505		Mar. 18, 1929	1204
387	8,446	5,185		108,682	40			1205
4,660	19,634	29,119		403,450	20			1206
763	13,676	8,665		307,661	55			1207
5,500	16,710	17,389		222,636	20			1208
4,842	15,267	21,024		261,179	50			1209
1,991	9,331	6,014		167,961	20			1210
1,093	12,101	12,044		210,545	25			1211
	7,744	10,511		133,359	55			1212
	29,788	123,651		892,042	35			1213
1,057	20,353	22,761		436,852	25			1214
195	8,320	34,772		381,946	15			1215
5,785	6,860	8,294		188,229	50			1216
2,821	6,808	5,704		161,044	85			1217
1,094	17,640	11,702		312,108	10			1218
12,182	25,000	85,395		676,299	35			1219
4,117	8,896	2,492		293,926	45			1220
41,424	29,683	85,908		1,420,111	60			1221
5,203	7,551	5,331		163,920	70			1222
	1,344	12,515		76,545	60			1223
	2,202			102,059	79.717		Oct. 31, 1929	1224
1,647	16,370	20,785						1225
220	13,979	32,287		286,959	50			1226
541	8,903	10,720		221,039	25			1227
	10,111	40,171		349,751	45			1228
	785	7,991		1,030,659	100			1229
392	19,562	97,838		978,365	40			1230
	11,800	113,330		1,112,865				1231
10,513	14,073	5,822		423,844	40			1232
	5,777	15,978		148,815	40			1234
102	12,946	66,242		416,041	30			1235
	729	561		93,851	30			1236
115	5,541	6,344		126,865	20			1237
1,386	8,153	26,429		356,461	35			1238
	6,540	4,724		260,421	20			1239
1,440	9,183	13,375		200,935	25			1240
258	7,886	85,929		397,519	45			1241
5,322	73,574	625,856		6,607,415	3 65			1242
14,486	14,340	59,207		742,125	15			1243
	392	3,307		51,525	60			1244
651	4,816	22,138		171,132	30			1245
623	2,604	3,948		70,053	95			1246
2	6,810	41,540		266,990	25			1247
10	6,620	9,785		129,595	40			1248
1,617	8,295	46,418		400,549	33.333			1249
								1250
762	489	3,440		60,756	15			1251
	4,692	20,127		186,062	50			1252
5,342	17,928	43,293		1,467,862	3 50			1253
548	12,204	12,290		379,543	75			1254
3,394	2,441	6,942		45,421	30			1255
	4,549	14,100		10,766				1256
1,651	4,690	52,354		137,166				1257

TABLE NO. 44.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
1258	Exchange National Bank, Spokane, Wash.	May 4, 1889	\$1,000,000	Jan. 18, 1929
1259	First Exchange National Bank, Coeur d'Alene, Idaho.	Jan. 14, 1904	100,000	Jan. 19, 1929
1260	First National Bank, Wagener, S. C.	Feb. 11, 1914	50,000	Feb. 9, 1929
1261	Minneapolis National Bank, Minneapolis, Kans.	June 14, 1887	60,000	do.
1262	First National Bank, Melvin, Iowa.	Oct. 9, 1900	25,000	Feb. 12, 1929
1263	First National Bank, Manchester, Iowa.	Jan. 17, 1890	50,000	Feb. 13, 1929
1264	Citizens National Bank, Hope, Ind.	Feb. 7, 1901	30,000	Feb. 15, 1929
1265	First National Bank, Avon Park, Fla.	Feb. 10, 1916	100,000	Feb. 18, 1929
1266	First National Bank, Punta Gorda, Fla.	Apr. 6, 1914	50,000	do.
1267	First National Bank, Bixby, Okla.	Dec. 1, 1913	25,000	Feb. 20, 1929
1268	First National Bank, Brunson, S. C.	Mar. 7, 1916	25,000	do.
1269	Carlton National Bank, Wauchula, Fla.	Jan. 7, 1915	50,000	Feb. 21, 1929
1270	First National Bank, Rockford, Iowa.	July 18, 1883	50,000	Feb. 23, 1929
1271	National Bank of Ainsworth, Nebr. ¹	Jan. 2, 1908	35,000	Feb. 27, 1929
1272	First National Bank, Erskine, Minn.	Apr. 22, 1918	25,000	Mar. 2, 1929
1273	National Bank of Larimore, N. Dak.	May 26, 1902	25,000	Mar. 5, 1929
1274	First National Bank, Denton, Mont.	Jan. 8, 1916	25,000	do.
1275	First National Bank, West Alexandria, Ohio.	May 10, 1920	40,000	Mar. 13, 1929
1276	First National Bank, Sandersville, Ga.	Aug. 15, 1905	60,000	Mar. 14, 1929
1277	National Bank of Emmetsburg, Iowa.	Apr. 5, 1927	60,000	Mar. 15, 1929
1278	First National Bank, Waverly, Va. ¹	Oct. 2, 1916	25,000	Apr. 2, 1929
1279	First National Bank, Sanborn, N. Dak.	Oct. 12, 1906	25,000	Apr. 10, 1929
1280	Peoples National Bank, Adena, Ohio.	Aug. 8, 1901	50,000	Apr. 13, 1929
1281	Reed City National Bank, Reed City, Mich.	Dec. 8, 1923	25,000	May 2, 1929
1282	First National Bank, Ruthven, Iowa.	July 7, 1900	25,000	do.
1283	First National Bank, Sebring, Fla.	Dec. 27, 1921	100,000	May 4, 1929
1284	First National Bank, Lakeland, Fla.	June 9, 1910	100,000	May 15, 1929
1285	First National Bank, Auburndale, Fla.	Aug. 17, 1926	50,000	do.
1286	National Exchange Bank, St. Paul, Minn. ¹	Jan. 10, 1917	300,000	May 16, 1929
1287	First National Bank, Shinnston, W. Va.	June 14, 1909	90,000	May 22, 1929
1288	First National Bank, Aneta, N. Dak.	Feb. 18, 1919	25,000	June 3, 1929
1289	Rosedale National Bank, Rosedale, Miss.	Nov. 11, 1921	85,000	June 10, 1929
1290	First National Bank in Langdon, Langdon, N. Dak.	Mar. 9, 1927	50,000	June 14, 1929
1291	First National Bank, Mayville, N. Dak.	Apr. 4, 1887	50,000	June 25, 1929
1292	Polk County National Bank, in Bartow, Fla.	Apr. 1, 1929	200,000	June 28, 1929
1293	East Alabama National Bank, Eufaula, Ala.	Dec. 23, 1886	100,000	July 1, 1929
1294	National Bank of Newberry, S. C.	May 6, 1871	100,000	do.
1295	South Pasadena National Bank, South Pasadena, Calif.	Nov. 17, 1925	100,000	July 2, 1929
1296	First National Bank, McHenry, N. Dak.	Feb. 1, 1906	25,000	July 3, 1929
1297	First National Bank, De Land, Fla.	Jan. 5, 1910	100,000	July 12, 1929
1298	First National Bank, Sanford, Fla.	Apr. 19, 1887	150,000	July 15, 1929
1299	First National Bank, Dahlgren, Ill.	Apr. 25, 1905	30,000	July 22, 1929
1300	First National Bank, St. Augustine, Fla.	Feb. 16, 1886	130,000	July 25, 1929
1301	First National Bank, Winter Garden, Fla. ¹	June 20, 1919	50,000	do.
1302	Miners National Bank, Blossburg, Pa.	June 6, 1895	50,000	July 30, 1929
1303	First National Bank, Drayton, N. Dak.	Mar. 22, 1902	50,000	Aug. 12, 1929
1304	First National Bank, Maquon, Ill.	Nov. 10, 1906	35,000	Aug. 14, 1929
1305	Henry National Bank, Abbeville, Ala.	Feb. 21, 1917	50,000	Aug. 16, 1929
1306	First National Bank, Moultrie, Ga.	Dec. 19, 1904	100,000	Aug. 27, 1929
1307	First National Bank, Montezuma, Iowa.	May 21, 1883	50,000	Sept. 16, 1929
1308	First National Bank, El Dorado Springs, Mo.	June 30, 1911	50,000	Sept. 23, 1929
1309	First National Bank, Delta, Colo.	May 22, 1900	50,000	Sept. 25, 1929
1310	Farmers National Bank, Red Oak, Iowa.	Nov. 9, 1901	60,000	Oct. 14, 1929
1311	Taylorville National Bank, Taylorville, Ill.	Apr. 6, 1907	150,000	Oct. 18, 1929
1312	First National Bank, Taylorville, Ill.	Oct. 9, 1886	200,000	do.
1313	First National Bank, New Bern, N. C.	Mar. 18, 1929	150,000	Oct. 26, 1929
			37,834,500	

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.² Restored to solvency.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Book value of assets at date of suspension			Additional assets received since date of suspension including dividends paid and recovered	Total assessment of shareholders	Total assets and stock assessments	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets including dividends paid and recovered	Cash collected from stock assessment	
\$7,277,683	\$1,194,550	\$1,492,690	\$1,175,122	\$1,000,000	\$12,140,045	\$6,442,025	\$511,848	1258
804,625	211,021	125,967	28,344	100,000	1,269,957	784,414	21,472	1259
19,033	96,372	17,254	1,018	50,000	183,677	11,411	12,825	1260
142,500	274,462	280,881	35,846	60,000	793,680	142,602	38,588	1261
54,673	73,401	2,360	49,450	25,000	204,884	76,605	3,000	1262
301,745	301,538	85,373	44,509	50,000	783,215	225,812	39,356	1263
169,120	150,469	44,256	30,104	30,000	423,940	192,228	22,700	1264
181,452	274,513	131,038	5,986	100,000	692,989	88,735	12,075	1265
165,603	261,903	100,670	8,584	50,000	586,760	193,986	16,136	1266
108,968	71,598	27,203	7,034	25,000	239,803	98,209	2,950	1267
25,093	89,504	20,435	616	25,000	160,648	6,073		1268
186,455	275,893	55,126	3,854	50,000	581,328	90,797	20,165	1269
43,172	90,652	112,833	65,276	50,300	361,933	79,947	2,425	1270
								1271
70,978	82,186	42,261	938	25,000	221,363	44,476	7,979	1272
63,238	102,306	12,042	24,309	25,000	226,895	44,107	2,185	1273
37,685	61,243	14,115	1,951	25,000	139,994	72,520	2,900	1274
289,334	69,988	66,271	16,007	40,000	482,200	246,944	33,125	1275
77,510	378,082	72,135	5,396	50,000	583,123	97,559	5,351	1276
303,761	441,349	42,345	4,246	60,000	851,701	201,300	5,425	1277
4,928	13,986	40,107	16,141	25,000	100,162	25,151	19,075	1278
50,910	56,235	217	17,128	25,000	149,490	32,790	3,875	1279
296,523	325,168	12,609	7,339	50,000	691,639	252,863	32,700	1280
189,752	59,678	7,747	5,732		262,909	43,349		1281
85,764	142,649	138	7,921	25,000	261,472	95,590	4,985	1282
85,097	232,666	236,331	309	100,000	654,403	88,850	4,375	1283
731,968	1,315,256	293,814	187,370	100,000	2,628,408	849,619	20,190	1284
109,607	236,338	82,267	24,085	50,000	502,357	22,640	4,025	1285
65,490	273,007	18,889	5,386	300,000	662,772	36,903	850	1286
458,887	456,963	76,073	22,546	90,000	1,104,469	216,016	54,740	1287
35,134	152,126	54,923	8,868	25,000	276,051	29,740	14,443	1288
57,380	118,576	60,618	1,721	85,000	323,295	45,423		1289
113,710	173,490	11,430	2,460	50,000	351,090	28,442	4,625	1290
78,536	134,102	18,299	28,831	50,000	309,768	22,880	7,150	1291
413,486	885,600	730,857	5,399	200,000	2,235,342	344,900	64,700	1292
234,813	294,669	276,029	11,162	100,000	916,673	137,289	9,146	1293
409,892	709,759	231,915	2,272	100,000	1,444,838	92,187	31,063	1294
519,063	131,400	146,441	11,250	100,000	908,154	348,629	43,067	1295
7,051	59,573	41,094	790	25,000	124,508	4,485		1296
411,626	877,755	326,744	2,972	100,000	1,719,097	208,180	19,771	1297
535,531	1,203,586	390,535	5,046	150,000	2,284,698	331,209	32,863	1298
147,783	64,560	12,041	506		224,890	27,949		1299
812,843	1,164,714	526,181	4,352	130,000	2,638,090	213,600	83,775	1300
								1301
695,771	378,266	263,683		50,000	1,387,720			1302
51,931	136,996	35,688	629		225,244	11,964		1303
118,657	59,176	16,354	2,112		190,299	34,066		1304
99,772	206,860	153,078	1,093	50,000	510,803	57,915	500	1305
14,201	139,786	36,808			190,795			1306
149,375	298,984	116,382			564,741			1307
105,651	133,113	163,553			402,317			1308
205,160	307,531	90,903			603,594			1309
248,084	217,766	5,966			471,816			1310
								1311
								1312
								1313
139,954,352	133,480,564	73,510,989	37,496,442	34,149,500	418,591,847	181,035,904	16,531,932	

TABLE NO. 44.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1929—Continued

	Progress of liquidation to date of this report						Disposition of proceeds of liquidation	
	Offsets allowed and settled	Total collected from all sources including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities including offsets paid
1258	\$686,695	\$7,640,568	\$143,484	\$3,867,841	\$488,152		\$5,123,826	\$2,007,150
1259	95,084	900,970	33,348	257,111	78,528		\$519,162	319,792
1260	3,383	27,619		118,883	37,175			12,769
1261	54,914	236,104	10,281	525,892	21,412		124,899	62,011
1262	9,154	88,759		94,125	22,000		52,962	9,197
1263	32,256	297,418		475,147	10,650		149,101	92,623
1264	26,858	241,786		174,863	7,300		129,979	53,939
1265	12,554	113,364		491,700	87,925			81,284
1266	48,134	258,256	137	294,503	33,864		151,273	64,553
1267	18,224	119,383	635	97,735	22,050		22,351	71,619
1268	11,948	18,021		117,627	25,000			14,763
1269	29,531	140,493		411,000	29,835		67,262	56,149
1270	9,268	91,640		222,718	47,575			48,205
1271								
1272	5,628	58,083	2,970	143,289	17,021			38,760
1273	12,603	58,895	372	144,813	22,815		27,684	17,226
1274	10,260	85,680	29,631	2,583	22,100		36,896	32,469
1275	14,512	294,581		180,744	6,875		238,538	31,841
1276	17,267	120,177		418,297	44,649			83,542
1277	33,128	239,913	902	556,311	54,575		148,693	33,655
1278		44,226	50,011		5,925		16,000	25,000
1279	2,115	38,780		89,585	21,125			21,497
1280	22,586	309,149	3,886	361,304	17,300		128,945	143,533
1281		43,349		219,560				22,173
1282	7,480	108,055	1,231	132,171	20,015		42,048	33,423
1283	11,540	104,765		454,013	95,625			77,567
1284	187,687	1,057,496	50,257	1,440,845	79,810		\$3,985,909	472,985
1285	29,405	56,070		400,312	45,975			46,596
1286		37,753		325,869	299,150			28,865
1287	46,965	317,721		751,488	35,260			97,958
1288	8,145	52,328		213,166	10,557			12,816
1289	62	45,485		192,810	85,000			30,290
1290	2,303	35,370		270,345	45,375			22,889
1291	6,008	36,038		230,880	42,850			8,457
1292	45,330	454,930		1,645,112	135,300			321,284
1293	2,585	149,020		676,799	90,854			111,911
1294	24,180	147,450		1,228,471	68,917			66,894
1295	43,103	434,799	24,983	391,439	56,933			244,822
1296	549	5,034		94,474	25,000			3,607
1297	19,674	247,625	950	1,390,293	80,229			199,060
1298	85,471	449,543		1,718,018	117,137			248,222
1299	2,868	30,817	88	193,985				10,563
1300	39,904	287,279		2,254,586	96,225			169,485
1301								
1302				1,337,720	50,000			
1303	1,213	13,177		212,067				4,937
1304	1,431	35,497		160,802				18,053
1305	2,653	61,068		400,235	49,500			51,398
1306				190,795				
1307				564,741				
1308				402,317				
1309				608,594				
1310				471,816				
1311								
1312								
1313								
	22,363,737	219,931,573	65,020,500	115,979,680	17,617,568	\$42,526	99,146,915	91,627,505

* Including dividends paid through or by purchasing banks.

appointment of receivers, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Date finally closed or restored	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$21,212	\$54,038	\$434,342		\$6,404,854	^a 80			1258
110	9,179	52,727		684,086	^a 75			1259
75	1,852	12,923		61,818				1260
204	6,924	42,066		500,019	25			1261
103	3,504	22,993		104,864	50			1262
943	5,106	49,645		501,626	30			1263
807	5,539	51,522		341,574	40			1264
1,200	8,038	22,842		218,780				1265
260	7,762	34,408		382,974	40			1266
200	3,695	21,518		98,653	25			1267
	1,705	1,553		55,540				1268
391	6,945	9,746		336,310	20			1269
9,567	5,944	27,924		128,299				1270
							Mar. 25, 1929	1271
	2,164	17,159		93,508				1272
122	3,568	10,295		138,427	20			1273
128	2,593	13,594		54,581	70			1274
	3,887	20,315		340,774	70			1275
157	5,408	31,070		177,831				1276
	6,175	51,390		600,773	25			1277
	455	2,771		36,729	43.56			1278
	1,380	15,903		57,711				1279
52	6,156	30,463		429,817	30			1280
	2,173	19,003						1281
3,449	1,618	27,617		176,188	25			1282
266	3,338	23,594		131,480				1283
406	9,790	188,406		1,543,635	^a 25			1284
97	2,515	6,862		124,823				1285
6,192	1,890	806						1286
122	6,116	214,525		683,231				1287
85	2,235	37,192		128,305				1288
	1,708	13,487		46,016				1289
	1,828	10,653		60,265				1290
110	2,070	25,401		140,117				1291
1,178	4,119	128,349		173,717				1292
	3,931	33,178						1293
11	4,206	76,339		567,535				1294
9	4,875	185,093		205,092				1295
288	761	378						1296
32	3,150	45,383		408,494				1297
	3,382	197,939		823,076				1298
	1,002	19,252						1299
63	3,992	113,739		171,435				1300
							Oct. 30, 1929	1301
	472	7,768						1302
	995	16,449		84,416				1303
	1,473	8,197						1304
								1305
								1306
								1307
								1308
								1309
								1310
								1311
								1312
								1313
3,257,265	13,023,895	12,521,593	\$354,400	215,103,321				

TABLE NO. 45.—*National banks restored to solvency after having been placed in charge of receivers*

	Title and location of bank	Receiver appointed	Capital stock
111	Abington National Bank, Abington, Mass.	Aug. 3, 1886	\$150,000
163	Farley National Bank, Montgomery, Ala.	Oct. 7, 1891	100,000
200	First National Bank, Arkansas City, Kans.	June 15, 1893	125,000
203	City National Bank, Brownwood, Tex.	June 20, 1893	150,000
208	Citizens National Bank, Spokane Falls, Wash.	July 1, 1893	150,000
209	First National Bank, Philipsburg, Mont.	July 8, 1893	50,000
215	Bozeman National Bank, Bozeman, Mont.	July 23, 1893	50,000
220	Montana National Bank, Helena, Mont.	Aug. 2, 1893	500,000
223	First National Bank, Great Falls, Mont.	Aug. 5, 1893	250,000
224	First National Bank, Kankakee, Ill.	do.	50,000
232	First National Bank, Orlando, Fla.	Aug. 14, 1893	150,000
233	Citizens National Bank, Muncie, Ind.	do.	200,000
242	First National Bank, Port Angeles, Wash.	Oct. 5, 1893	50,000
300	State National Bank, Denver, Colo.	Aug. 24, 1895	300,000
318	American National Bank, Denver, Colo.	July 26, 1896	500,000
343	First National Bank, Sioux City, Iowa.	Jan. 7, 1897	100,000
374	Hampshire County National Bank, Northampton, Mass.	May 23, 1898	250,000
401	Seventh National Bank, New York, N. Y.	June 27, 1901	500,000
403	First National Bank, Austin, Tex.	Aug. 3, 1901	100,000
416	Boliver National Bank, Boliver, Pa.	Oct. 1, 1903	30,000
417	Federal National Bank, Pittsburgh, Pa.	Oct. 21, 1903	2,000,000
418	First National Bank, Allegheny, Pa.	Oct. 22, 1903	350,000
473	First National Bank, Brooklyn, N. Y.	Oct. 25, 1907	300,000
498	Union National Bank, Somerville, Pa.	Oct. 16, 1908	50,000
507	First National Bank, Burnside, Ky.	Sept. 17, 1909	25,000
529	First-Second National Bank, Pittsburgh, Pa.	July 7, 1913	3,400,000
539	Marion National Bank, Marion, Kans.	Jan. 12, 1914	25,000
544	First National Bank, Gallatin, Tenn.	Mar. 25, 1914	50,000
550	American National Bank, Pensacola, Fla.	Sept. 2, 1914	300,000
553	First National Bank, Islip, N. Y.	Dec. 30, 1914	25,000
555	Farmers & Merchants National Bank, Mount Morris, Pa.	Feb. 4, 1915	25,000
556	Union National Bank, Providence, Ky.	Feb. 12, 1915	25,000
561	First National Bank, Perry, Ark.	May 17, 1915	25,000
562	Third National Bank, Fitzgerald, Ga.	June 3, 1915	50,000
566	Wharton National Bank, Wharton, Tex.	July 29, 1915	30,000
572	First National Bank, Casselton, N. Dak.	Dec. 6, 1915	50,000
584	First National Bank, Daytona, Fla.	Apr. 16, 1917	50,000
595	First National Bank, Killeen, Tex.	Nov. 16, 1920	50,000
604	First National Bank, Streeter, N. Dak.	Feb. 16, 1921	25,000
608	State National Bank, Carlsbad, N. Mex.	Mar. 19, 1921	75,000
609	Nocona National Bank, Nocona, Tex.	Mar. 25, 1921	50,000
622	First National Bank, Tombstone, Ariz.	Aug. 25, 1921	25,000
627	First National Bank, Lafayette, Colo.	Sept. 16, 1921	25,000
631	First National Bank, Poplar, Mont.	Nov. 9, 1921	25,000
636	First National Bank, Lawton, Okla.	Dec. 12, 1921	200,000
637	National Bank of Hastings, Hastings, Okla.	Dec. 22, 1921	25,000
639	First National Bank, Mohall, N. Dak.	Jan. 4, 1922	25,000
641	First National Bank, Ackerman, Miss.	Jan. 12, 1922	25,000
647	Merchants National Bank, Ada, Okla.	Feb. 20, 1922	100,000
690	First National Bank, Watts, Calif.	June 20, 1923	50,000
705	First National Bank, Wetumka, Okla.	Oct. 2, 1923	40,000
712	First National Bank, Tower City, N. Dak.	Nov. 7, 1923	50,000
730	Milnor National Bank, Milnor, N. Dak.	Nov. 28, 1923	30,000
750	First National Bank, Spanish Fork, Utah	Jan. 28, 1924	25,000
786	Citizens National Bank, Jamestown, N. Dak.	Mar. 21, 1924	50,000
790	Citizens National Bank, Sisseton, S. Dak.	Mar. 24, 1924	50,000
792	Farmers National Bank, Red Oak, Iowa.	Mar. 27, 1924	60,000
793	Powell National Bank, Powell, Wyo.	do.	40,000
826	First National Bank, Walhalla, N. Dak.	June 23, 1924	25,000
828	City National Bank, McAlester, Okla.	June 24, 1924	50,000
900	First National Bank, Volant, Pa.	Mar. 7, 1925	25,000
940	First National Bank, Libby, Mont.	Oct. 6, 1925	40,000
953	Farmers National Bank, Laurens, S. C.	Nov. 21, 1925	50,000
956	First National Bank, Hardin, Mont.	Nov. 27, 1925	65,000
1050	First National Bank, Steele, N. Dak.	Nov. 23, 1926	25,000
1086	First National Bank, Granger, Tex.	Jan. 12, 1927	35,000
1118	First National Bank, Warsaw, N. C.	Mar. 17, 1927	50,000
1143	Stockmens National Bank, Nampa, Idaho.	May 27, 1927	75,000
1163	First National Bank, Hawarden, Iowa.	Sept. 15, 1927	50,000
1233	First National Bank, Fort Branch, Ind.	Oct. 6, 1928	25,000
1271	National Bank of Ainsworth, Ainsworth, Nebr.	Feb. 27, 1929	35,000
1301	First National Bank, Winter Garden, Fla.	July 25, 1929	50,000
Total, 72 banks			12,180,000

TABLE NO. 45.—*National banks restored to solvency after having been placed in charge of receivers—Continued.*

	Title and location of bank	Receiver appointed	Capital stock
	NATIONAL BANKS RESTORED TO SOLVENCY WHICH SUBSEQUENTLY BECAME INSOLVENT		
271	Citizens National Bank, Spokane Falls, Wash. ¹	Dec. 3, 1894	\$150,000
291	First National Bank, Port Angeles, Wash. ¹	Apr. 26, 1895	50,000
304	First National Bank, Orlando, Fla. ¹	Nov. 29, 1895	85,000
386	First National Bank, Arkansas City, Kans. ¹	Oct. 19, 1899	100,000
575	Ben Hill National Bank, Fitzgerald, Ga. ^{1,2}	Mar. 6, 1916	50,000
608	State National Bank, Carlsbad, N. Mex. ¹	Aug. 25, 1924	75,000
639	First National Bank, Mohall, N. Dak. ¹	Jan. 22, 1925	25,000
661	First National Bank, Lawton, Okla. ¹	Nov. 18, 1922	200,000
736	First National Bank, Poplar, Mont. ¹	Dec. 17, 1923	25,000
1048	First National Bank, Ackerman, Miss. ¹	Nov. 12, 1926	25,000
1110	Farmers & Merchants National Bank, Mount Morris, Pa. ¹	Feb. 21, 1927	25,000
1310	Farmers National Bank, Red Oak, Iowa. ¹	Oct. 14, 1929	60,000
	Total, 12 banks.....		870,000

¹ Second failure.² Formerly "Third National Bank."TABLE NO. 46.—*Dividends paid to creditors of insolvent national banks during the year ended October 31, 1929*

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Per cent	
National Bank of Abbeville, Abbeville, S. C.....	Feb. 7, 1925	\$47,688.02	12	92
First National Bank, Abingdon, Ill.....	Dec. 17, 1927	54,200.98	63.3	80
First National Bank, Adair, Iowa.....	Dec. 27, 1926	18,401.25	10	20
Peoples National Bank, Adena, Ohio.....	Apr. 13, 1929	128,945.36	30	30
First National Bank, Adrian, Minn.....	Aug. 16, 1926	19,947.62	8.5	53.5
New Georgia National Bank, Albany, Ga.....	Jan. 4, 1923	6,296.92	—	20
Citizens National Bank, Albert Lea, Minn.....	Feb. 18, 1927	79,411.40	10	60
Farmers & Merchants National Bank, Alcester, S. Dak.....	May 17, 1927	71,946.50	20	60
First National Bank, Aledo, Ill.....	Sept. 27, 1923	169,528.70	40	40
First National Bank, Alexander, N. Dak.....	Apr. 15, 1924	30,383.23	16	26
First National Bank, Alexandria, Minn.....	Jan. 8, 1925	23.68	—	50
First National Bank, Algona, Iowa.....	Nov. 24, 1924	66,863.97	10	45
First National Bank, Allegan, Mich.....	Feb. 19, 1927	51,965.91	10	30
First National Bank, Allendale, S. C.....	Dec. 3, 1924	13,503.83	4.7	19.7
First National Bank, Alma, Wis.....	Nov. 7, 1924	19,403.99	10	30
Anamoose National Bank, Anamoose, N. Dak.....	Sept. 18, 1926	19,880.03	25	40
First National Bank, Arcadia, Ind.....	July 3, 1928	113,995.55	70	70
State National Bank, Ardmore, Okla.....	Mar. 4, 1922	33,428.77	4.2	49.2
First National Bank, Armstrong, Iowa.....	Nov. 17, 1926	25,026.10	10	10
First National Bank, Ashton, Idaho.....	May 10, 1928	22,225.33	20	40
Astoria National Bank, Astoria, Oreg.....	Feb. 24, 1928	362,524.63	20	45
Georgia National Bank, Athens, Ga.....	Apr. 17, 1925	348.68	—	10
First National Bank, Avoca, Minn.....	May 5, 1928	95,983.45	50	50
First National Bank, Baker, Mont.....	May 20, 1924	10.16	—	89
First National Bank, Balaton, Minn.....	Feb. 29, 1928	3,421.19	13.67	13.67
First National Bank, Bancroft, Iowa.....	Oct. 20, 1927	808.01	—	10
National Bank of Barnesville, Barnesville, Ohio.....	Nov. 14, 1923	82,364.56	9.1	54.1
First National Bank, Barnsdall, Okla.....	June 22, 1926	12.36	—	45
First National Bank, Barnwell, S. C.....	Dec. 3, 1924	6,473.02	3.9	33.9
First National Bank, Basin, Wyo.....	June 14, 1924	22,606.95	10.5	75.5
First National Bank, Beach, N. Dak.....	Jan. 24, 1924	1,951.00	—	33
First National Bank, Beardsley, Minn.....	Jan. 21, 1927	72,072.44	30	65
First National Bank, Beaver Creek, Minn.....	Sept. 20, 1924	14,606.27	12.7533	22.7533
First National Bank, Belle Plaine, Iowa.....	Mar. 3, 1927	74,875.11	10	45
Union National Bank, Beloit, Kans.....	Nov. 13, 1923	60,556.23	10	35
First National Bank, Bend, Oreg.....	Apr. 29, 1927	3,056.11	—	30
Peoples National Bank, Bennettsville, S. C.....	July 27, 1926	32,021.42	15.5	35.5
First National Bank, Benson, Minn.....	July 6, 1926	1,250.82	—	10
First National Bank, Benson, N. C.....	Dec. 11, 1928	51,343.97	40	40
First National Bank of Benson, Hollisopple, Pa.....	Mar. 28, 1927	45.00	—	45
First National Bank, Biggsville, Ill.....	Jan. 31, 1927	1,000.00	1.97	81.57
American National Bank, Billings, Mont.....	Sept. 23, 1922	50,793.41	10	20
First National Bank, Bishop, Calif.....	Aug. 15, 1927	71,155.96	10	40

¹ Deduction by reason of dividend previously reported as paid but now canceled.

TABLE NO. 46.—*Dividends paid to creditors of insolvent national banks during the year ended October 31, 1929—Continued*

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Per cent	
City National Bank, Bismarck, N. Dak.	Oct. 18, 1926	\$3,890.84	-----	2100
First National Bank, Biwabik, Minn.	May 10, 1927	25,194.20	10	55
First National Bank, Bixby, Okla.	Feb. 20, 1929	24,721.76	25	25
First National Bank, Boswell, Okla.	Oct. 8, 1926	237.64	-----	20
National Bank of Bowman, Bowman, S. C.	Dec. 16, 1927	250.52	-----	40
First National Bank, Boyceville, Wis.	Jan. 18, 1927	840.72	-----	60
First National Bank, Brandon, Minn.	Nov. 11, 1926	25,830.41	19.6	64.6
First National Bank, Bridgewater, S. Dak.	July 18, 1924	25,737.77	12.2	72.2
First National Bank, Bristow, Okla.	Apr. 25, 1928	106,073.36	25	25
First National Bank, Britt, Iowa	Feb. 1, 1927	64,002.90	10	35
First National Bank, Broadview, Mont.	Jan. 30, 1923	10,101.20	9.1	9.1
Farmers National Bank, Brookings, S. Dak.	Dec. 3, 1926	79,089.87	10	65
First National Bank, Brookings, S. Dak.	Feb. 9, 1924	48,871.81	5	15
Stockmens National Bank, Brush, Colo.	Mar. 1, 1926	24,728.62	12.75	62.75
First National Bank, Buena Vista, Ga.	Jan. 26, 1925	6,607.66	9	49
Burgettstown National Bank, Burgettstown, Pa.	May 14, 1925	1,925.71	-----	70
Farmers National Bank, Burlington, Kans.	May 21, 1924	14,832.16	5.2	45.2
Cando National Bank, Cando, N. Dak.	Feb. 6, 1926	51,091.48	20	30
Farmers and Merchants National Bank, Cannon Falls, Minn.	Dec. 17, 1925	31,506.13	10	40
First National Bank, Cardwell, Mo.	Jan. 8, 1927	10,561.11	40	40
National Bank of Carlisbad, Carlisbad, N. Mex.	Feb. 6, 1924	73,831.03	8.5	18.5
First National Bank, Carlisbad, N. Mex.	May 14, 1924	23,628.07	5	60
First National Bank, Carlyle, Mont.	Jan. 7, 1927	16,465.93	71.5	111.5
First National Bank, Carnegie, Pa.	May 12, 1925	208,727.41	13.9	83.9
First National Bank, Carrington, N. Dak.	Mar. 26, 1928	27,993.69	10	20
First National Bank, Carthage, S. Dak.	Feb. 12, 1924	24,271.24	10.4	18.4
Cass County National Bank, Casselton, N. Dak.	Dec. 10, 1928	68,103.80	25	25
First National Bank, Castlewood, S. Dak.	Feb. 19, 1924	27,464.62	16.9	31.9
Commercial National Bank, Charleston, S. C.	Feb. 7, 1925	82,567.19	7.8	27.8
First National Bank, Checotah, Okla.	Dec. 1, 1927	31,501.54	25	65
First National Bank, Cheraw, S. C.	Nov. 14, 1928	52,042.76	20	20
First National Bank, Cheyenne, Wyo.	July 9, 1924	629.57	-----	49
First National Bank, Chowchilla, Calif.	May 28, 1927	17,507.94	10	80
Clarinda National Bank, Clarinda, Iowa	Nov. 29, 1926	295.81	-----	83.5
First National Bank, Clarkston, Wash.	Feb. 12, 1924	38,585.27	23.5	30
City National Bank, Clarksville, Tex.	Mar. 9, 1925	79.75	-----	106.34
First National Bank, Clayton, N. Mex.	Mar. 1, 1924	.01	-----	17.2
First National Bank, Clear Lake, S. Dak.	May 25, 1925	35,787.09	10	35
Home National Bank, Clinton, Tex.	Dec. 28, 1925	93.65	-----	45
First National Bank, Clinton, Minn.	Feb. 10, 1927	37,090.15	25	35
City National Bank, Coalgate, Okla.	Nov. 8, 1923	1.60	-----	5
First National Bank, Coleridge, Nebr.	Jan. 12, 1929	41,148.31	30	30
First National Bank, Collinsville, Okla.	Jan. 5, 1927	22,038.93	10	25
First National Bank, Colman, S. Dak.	Aug. 19, 1926	50,487.99	20	30
Liberty National Bank of South Carolina, Columbia, S. C.	Mar. 4, 1926	6,229.09	1	85.23719
First National Bank, Columbia City, Ind.	Mar. 31, 1927	96,076.43	10	60
Citizens National Bank, Commerce, Tex.	Jan. 20, 1927	15,756.85	25	65
First National Bank, Conyers, Ga.	May 12, 1925	35.16	-----	30
Corydon National Bank, Corydon, Ind.	Mar. 8, 1922	47,628.15	5	75
Chase County National Bank, Cottonwood Falls, Kans.	Feb. 6, 1928	92,798.29	45	100
First National Bank, Covington, Ind.	Dec. 8, 1928	70,053.15	100	100
First National Bank, Creston, Iowa	Dec. 12, 1925	3,562.51	7.125	37.125
Merchants National Bank, Crookston, Minn.	Mar. 24, 1924	145.42	-----	73
Carolina National Bank, Darlington, S. C.	Nov. 2, 1928	124,536.05	30	30
First National Bank, Deep River, Iowa	Mar. 25, 1926	11,207.01	14.5	99.5
First National Bank, Delano, Minn.	Dec. 12, 1925	2,407.50	-----	60
First National Bank, Delta, Utah	Jan. 23, 1928	3,210.54	17	27
First National Bank, Denton, Mont.	Mar. 5, 1929	36,896.25	70	70
Exchange National Bank, Denton, Tex.	Dec. 26, 1928	284,637.46	75	75
First National Bank, Denton, Tex.	Aug. 15, 1928	143,479.42	50	50
Broadway National Bank, Denver, Colo.	Jan. 10, 1926	78,637.82	4	74
Drovers National Bank, Denver, Colo.	Dec. 24, 1925	339.30	-----	35
Globe National Bank, Denver, Colo.	Oct. 1, 1925	15,461.61	-----	55
De Smet National Bank, De Smet, S. Dak.	July 6, 1926	32,015.57	10	50
Merchants National Bank of Detroit, Detroit Lakes, Minn.	June 22, 1925	47,782.41	10	60
First National Bank, Dimuba, Calif.	July 9, 1926	20,000.00	9.994	64.96
United States National Bank, Dimuba, Calif.	Mar. 25, 1927	214.02	-----	65
First National Bank, Dubois, Idaho	May 5, 1927	27,925.33	26	38
First National Bank, Dumbur, Pa.	7, 1927	2,189.93	-----	75

¹ Deduction by reason of dividend previously reported as paid but now canceled.² To nonassenting creditors in accordance with agreement.³ To assenting creditors in accordance with agreement.

TABLE NO. 46.—Dividends paid to creditors of insolvent national banks during the year ended October 31, 1929—Continued

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Per cent	
First National Bank, Dunn, N. C.	Nov. 14, 1928	\$49,415.48	25	25
First National Bank, East Grand Forks, Minn.	July 28, 1927	46,573.76	10	45
Drovers National Bank, East St. Louis, Ill.	May 22, 1924	46,838.16	10	80
First National Bank, Edgeley, N. Dak.	Jan. 31, 1927	24,519.52	10	80
First National Bank, Eldorado, Ill.	Aug. 6, 1926	35,452.25	10	40
First National Bank, Elkton, S. Dak.	Dec. 3, 1928	20,844.99	10	40
National Bank of Emmetsburg, Emmetsburg, Iowa.	Mar. 15, 1929	148,692.79	25	25
First National Bank, Estherville, Iowa.	Feb. 27, 1928	68,964.50	20	40
First National Bank, Excelsior Springs, Mo.	Jan. 24, 1925	300.00	-----	60
Farmers and Merchants National Bank, Fairbury, Nebr.	Mar. 15, 1924	38,820.95	16.3	66.3
First National Bank, Fairfax, S. C.	Apr. 1, 1927	2,282.74	4.542	26.542
National Security Bank, Fairfax, S. C.	Oct. 1, 1926	1,980.36	4.75	54.75
Security National Bank, Fargo, N. Dak.	Aug. 30, 1928	666.33	100	100
First National Bank, Farmersville, Ill.	June 29, 1927	11,806.87	10	20
First National Bank, Farmland, Ind.	Nov. 3, 1928	28,155.15	30	30
Yayette City National Bank, Fayette City, Pa.	July 28, 1927	1,044.82	-----	15
National Bank of Fayetteville, Fayetteville, N. C.	Aug. 12, 1927	17,316.38	-----	15
First National Bank, Florence, S. C.	May 22, 1925	41,617.25	10	45
First National Bank, Forest City, Iowa.	Nov. 14, 1925	1,812.78	-----	19
Stockmens National Bank, Fort Benton, Mont.	Feb. 26, 1924	36,651.79	8	88
First National Bank, Fort Sumner, N. Mex.	do	3,974.04	5.35	60.35
First National Bank, Frankfort, S. Dak.	Apr. 12, 1926	65.53	-----	5
National Bank of Franklin, Franklin, Tenn.	Oct. 18, 1926	72,514.43	10	35
First National Bank, Frisco, Tex.	Dec. 31, 1928	13,626.22	30	30
First National Bank, Galva, Iowa.	Mar. 6, 1928	11,422.15	22.766	98.505
First National Bank, Garner, Iowa.	Dec. 6, 1928	23,186.25	45	45
First National Bank of Gilmore, Gilmore City, Iowa.	Jan. 18, 1926	27,044.70	14	54
Glasgow National Bank, Glasgow, Mont.	Dec. 29, 1925	17,768.66	10	60
First National Bank, Glenwood, Minn.	July 14, 1926	20,053.08	10.2	60.2
First National Bank, Golva, N. Dak.	Mar. 18, 1924	3,037.90	3.03	3.03
First National Bank, Gonvick, Minn.	Nov. 5, 1926	15,121.66	10	25
First National Bank, Grafton, N. Dak.	May 25, 1927	1,757.85	-----	50
Commercial National Bank, Great Falls, Mont.	Dec. 9, 1922	3,989.72	-----	25
American National Bank, Green City, Mo.	Mar. 31, 1927	28,224.78	10	30
Merchants National Bank, Greene, Iowa.	June 4, 1927	27,262.42	10	10
First National Bank, Greenfield, Iowa.	Mar. 21, 1928	79,368.51	25	55
First National Bank, Greensboro, Ga.	Jan. 9, 1926	4,378.98	-----	30
Commercial National Bank, Greenville, Tex.	Apr. 6, 1925	1,500.43	-----	65
First National Bank, Greenville, Tex.	Jan. 11, 1928	94,832.26	60	60
Gregory National Bank, Gregory, S. Dak.	Nov. 25, 1925	24,924.28	10	20
Merchants National Bank, Grinnell, Iowa.	Nov. 12, 1924	1,519.10	-----	16
Texas County National Bank, Guyton, Okla.	Nov. 13, 1923	18,855.51	10	62.5
First National Bank, Haleyville, Ala.	Dec. 17, 1926	7,052.84	-----	35
First National Bank, Hallock, Minn.	Oct. 16, 1925	37,742.52	10	30
First National Bank, Hampton, Ga.	Jan. 27, 1925	5,364.90	6	36
Citizens National Bank, Hankinson, N. Dak.	Apr. 30, 1924	15,639.37	7.6	47.6
First National Bank, Hanna, Okla.	Jan. 16, 1928	22,044.00	80.14	105.14
First National Bank, Hannaford, N. Dak.	Dec. 10, 1926	20,007.78	14	34
First National Bank, Harlowton, Mont.	Mar. 7, 1923	33,807.39	8	14.5
Hartington National Bank, Hartington, Nebr.	Nov. 13, 1928	124,758.91	35	35
First National Bank, Hartley, Iowa.	Mar. 22, 1927	46,525.10	20	60
First National Bank, Havelock, Iowa.	Nov. 5, 1927	22,555.29	30	70
First National Bank, Haworth, Okla.	Nov. 2, 1926	564.62	-----	25
First National Bank, Hayden, Colo.	June 16, 1926	20,330.49	16.8	56.8
Planters National Bank, Honey Grove, Tex.	Dec. 6, 1926	38,021.06	20	70
Citizens National Bank, Hope, Ind.	Feb. 15, 1929	140,506.89	40	40
First National Bank, Hope, N. Dak.	Dec. 12, 1927	76,450.67	30	70
First National Bank, Howard, S. Dak.	Nov. 24, 1925	33,676.88	10	50
Howard National Bank, Howard, S. Dak.	Sept. 1, 1923	21,366.24	8.2	8.2
City National Bank, Hugo, Okla.	June 5, 1925	654.49	-----	43
Hugo National Bank, Hugo, Okla.	May 12, 1925	333.86	-----	40
First National Bank, Huron, S. Dak.	Mar. 14, 1924	760.73	-----	16
First National Bank, Idabel, Okla.	Feb. 18, 1925	33.65	-----	28
First National Bank, Independence, Iowa.	July 5, 1928	81,357.97	79.717	79.717
Peoples National Bank, Independence, Iowa.	July 5, 1928	45,926.95	60	60
First National Bank, Ingomar, Mont.	Aug. 14, 1922	1,285.86	1	1
First National Bank, Intake, Mont.	Apr. 7, 1926	4,819.36	32.5	52.5
First National Bank, Inwood, Iowa.	Sept. 6, 1927	52,900.42	30	30
First National Bank, Jasper, Minn.	May 1, 1925	114.60	-----	30
National Bank of Jerseyville, Jerseyville, Ill.	Jan. 15, 1927	4,035.10	-----	70
First National Bank, Jonesboro, Ark.	June 4, 1926	35,655.20	10	30
Citizens National Bank, Julesburg, Colo.	June 12, 1924	15,129.92	9.2	54.2
City National Bank in Kearney, Nebr.	May 1, 1927	163,622.02	10	35
National Bank of La Grange, La Grange, Ind.	Oct. 24, 1927	205,140.63	40	80
Farmers & Merchants National Bank, Lake City, S. C.	Oct. 18, 1926	1,188.24	-----	40
First National Bank, Lake Mills, Iowa.	Apr. 8, 1927	33,443.76	10	30

† Deduction by reason of dividend previously reported as paid but now canceled.

TABLE NO. 46.—Dividends paid to creditors of insolvent national banks during the year ended October 31, 1929—Continued

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Per cent	
First National Bank, Lake Norden, S. Dak.	Oct. 5, 1926	\$21,281.45	10	55
Farmers National Bank, Lake Preston, S. Dak.	Dec. 17, 1925	493.24		10
First National Bank, Lake Preston, S. Dak.	Mar. 28, 1924	30,723.51	11.15	31.15
First National Bank, Lake Worth, Fla.	Apr. 2, 1927	868.77		35
Lamar National Bank, Lamar, S. C.	Nov. 9, 1928	21,784.15	20	20
First National Bank, Lambertton, Minn.	July 6, 1927	18,993.27	30	50
New First National Bank in Lambertton, Minn.	Apr. 30, 1927	66,102.44	35	55
Farmers National Bank, La Moure, N. Dak.	Feb. 25, 1926	17,487.64	10	50
First National Bank, Lancaster, Minn.	Nov. 19, 1923	17,293.37	10	20
First National Bank, La Porte City, Iowa	Feb. 15, 1928	55,859.51	35	80
National Bank of Larimore, Larimore, N. Dak.	Mar. 5, 1929	27,683.85	20	20
First National Bank, Las Vegas, N. Mex.	May 4, 1925	94,306.90	13.25	73.25
Laurel National Bank, Laurel, Neb.	May 14, 1927	73,880.12	15	35
Laurens National Bank, Laurens, S. C.	Feb. 15, 1928	84,492.97	54.94	104.94
First National Bank, Leeds, N. Dak.	Dec. 1, 1926	22,974.10	20	60
Lehigh National Bank, Lehigh, Okla.	Nov. 8, 1923	4,506.63	1.8	1.8
First National Bank, Lemmon, S. Dak.	Apr. 2, 1925	38,762.16	7.2	62.2
Exchange National Bank, Leon, Iowa	Mar. 9, 1927	32,865.72	10	40
First National Bank, Lepanto, Ark.	Mar. 25, 1927	10,191.71	10	20
First National Bank of Fergus County, Lewistown, Mont.	Apr. 12, 1924	8,822.27		40
First National Bank, Lewisville, Ohio	Dec. 19, 1928	92,859.78	50	50
Farmers National Bank in Lidgerwood, N. Dak.	Sept. 21, 1926	22,597.42	10	45
First National Bank, Lincoln, Ark.	Feb. 9, 1927	16,803.65	20	20
First National Bank, Lineville, Iowa	Apr. 9, 1927	50,132.55	26	66
First National Bank, Lingle, Wyo.	Mar. 19, 1924	10,826.77	12.5	22.5
First National Bank, Lisbon, N. Dak.	Jan. 21, 1928	177,390.91	40	40
Llano National Bank, Llano, Tex.	Apr. 18, 1923	29,885.68	18.4	43.4
Citizen National Bank, Lone Oak, Tex.	Jan. 20, 1927	7,134.24	10	45
Farmers National Bank, Louisburg, N. C.	May 22, 1925	17,094.18	27	47
Loveland National Bank, Loveland, Colo.	Oct. 22, 1925	673.96		100
First National Bank, Lumberton, N. C.	Aug. 4, 1925	53,217.90	14.31	69.31
National Bank of Luverne, Luverne, Minn.	Dec. 31, 1925	100,214.43	18.65	43.65
First National Bank, McIntosh, S. Dak.	Mar. 1, 1924	8,015.70	6.1	14.1
Fourth National Bank, Macon, Ga.	Nov. 26, 1928	992,430.90	15	15
First National Bank, Madison, S. Dak.	May 21, 1925	41,815.74	8	16
Lake County National Bank, Madison, S. Dak.	Aug. 29, 1928	198,584.54	55	55
First National Bank, Mallard, Iowa	Oct. 3, 1927	50,590.99	30	40
First National Bank, Malvern, Iowa	Dec. 10, 1926	30,272.70	15	55
First National Bank, Manchester, Iowa	Feb. 13, 1929	151,242.41	30	30
Manilla National Bank, Manilla, Iowa	Oct. 20, 1925	188.90		40
First National Bank, Manning, S. C.	Dec. 14, 1927	14,997.63	7	7
Farmers National Bank, Manor, Tex.	Nov. 26, 1926	41.01		105.404
First National Bank, Marengo, Iowa	Feb. 18, 1927	50,452.85	7	62
First National Bank, Marion, N. Dak.	Mar. 19, 1926	20,219.37	10	10
First National Bank, Marked Tree, Ark.	Nov. 30, 1926	8,753.42	10	10
First National Bank, Marshalltown, Iowa	June 11, 1928	201,523.89	10	60
Security National Bank, Mason City, Iowa	Dec. 29, 1925	78,687.00	10	80
First National Bank, Matoaka, W. Va.	Mar. 3, 1925	289.87		80
First National Bank, Medaryville, Ind.	June 24, 1927	18,095.83	30	85
First National Bank, Melvin, Iowa	Feb. 12, 1929	75,504.25	70	70
First National Bank, Mena, Ark.	Dec. 15, 1928	9,113.35	15	15
Farmers & Merchants National Bank, Merced, Calif.	Sept. 23, 1926	99,559.70	10	45
Peoples National Bank, Middletown, Del.	Dec. 14, 1928	156,862.85	33.333	33.333
First National Bank, Milbank, S. Dak.	Nov. 15, 1926	24,519.21	10	40
First National Bank, Milburn, Okla.	Oct. 31, 1927	3,327.02	17	17
First National Bank, Milford, Iowa	July 8, 1926	37,701.24	10	10
Minneapolis National Bank, Minneapolis, Kans.	Feb. 9, 1929	124,898.52	25	25
First National Bank, Minnewaukan, N. Dak.	Jan. 6, 1928	31,518.36	20	50
First National Bank, Mitchell, S. Dak.	Oct. 23, 1923	73,573.75	10	20
Western National Bank, Mitchell, S. Dak.	Feb. 27, 1924	46,488.61	12.6	47.6
Moline National Bank, Moline, Kans.	Apr. 12, 1926	7.19		10
First National Bank, Montevideo, Minn.	Feb. 5, 1927	73,195.39	10	30
First National Bank, Montpelier, Idaho	Mar. 13, 1925	13,801.65	4.5	59.5
First National Bank, Moore, Mont.	Dec. 20, 1923	26,332.27	18.5	53.5
First National Bank, Morristown, S. Dak.	May 24, 1924	12,593.30	9.5	14.5
First National Bank, Moulton, Iowa	Jan. 14, 1927	15,436.43	10	70
First National Bank, Mountainair, N. Mex.	Nov. 2, 1922	10,889.97	4.3	14.3
Farmers & Merchants National Bank, Mount Morris, Pa.	Feb. 21, 1927	47,450.60	10	50
First Citizens National Bank, Mount Sterling, Ohio	May 19, 1928	237,518.16	35	35
First National Bank, Moweaqua, Ill.	May 23, 1928	132,293.76	45	45
First National Bank, Muldrow, Okla.	Oct. 24, 1927	46,183.09	40.5	55.5

¹ Deduction by reason of dividend previously reported as paid but now canceled.

² To nonassenting creditors in accordance with agreement.

³ To assenting creditors in accordance with agreement.

TABLE No. 46.—*Dividends paid to creditors of insolvent national banks during the year ended October 31, 1929—Continued*

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Per cent	
First National Bank, Mullens, W. Va.	Jan. 16, 1928	\$31,470.41	20	45
Muskogee Security National Bank, Muskogee, Okla.	Nov. 7, 1925	2,088.81		80
Neoga National Bank, Neoga, Ill.	Jan. 21, 1925	11,606.44	10	60
First National Bank, Nevada, Iowa	Jan. 10, 1927	24,275.68	10	50
First National Bank, New Hampton, Iowa	Dec. 9, 1926	3,700.00	7.4	59.4
Farmers National Bank, Newport, Ark.	Dec. 21, 1926	49,028.18	22	77
Oakes National Bank, Oakes, N. Dak.	Sept. 4, 1926	28,687.17	15	15
First National Bank, Oak Grove, La.	May 13, 1922	7,502.31	18	38
First National Bank, Oktaha, Okla.	May 26, 1936	3,066.29	12.5	67.5
First National Bank, Oidham, S. Dak.	Jan. 3, 1925	34,076.42	14.18	64.18
Peoples First National Bank, Olivia, Minn.	Feb. 5, 1927	27,974.77	10	30
Citizens National Bank, Ortonville, Minn.	Jan. 4, 1927	26,872.63	10	35
First National Bank, Osborne, Kans.	Mar. 30, 1928	156,700.52	60	60
Osceola National Bank, Osceola, Iowa	Apr. 22, 1928	9,478.96	7.1	37.1
National Farmers Bank, Owatonna, Minn.	Sept. 10, 1926	129,145.96	10	50
Palm Beach National Bank, Palm Beach, Fla.	July 2, 1926	3,345.11		70
Quithrie County National Bank, Panora, Iowa	July 22, 1926	73,557.68	20	70
Parkeburg National Bank, Parkeburg, Pa.	Dec. 26, 1924	34,349.10	10	80
Payette National Bank, Payette, Idaho.	Dec. 13, 1922	22,126.63	12	47
Perry National Bank, Perry, Iowa	Feb. 5, 1925	7.07		40
Citizens National Bank, Petty, Tex.	Nov. 24, 1926	6,567.85	10	50
Farmers National Bank, Phillipsburg, Kans.	Mar. 2, 1928	30,569.32	20	45
National Bank of Commerce, Pierre, S. Dak.	Feb. 11, 1925	5,825.88		40
First National Bank, Plainview, Nebr.	Aug. 22, 1928	65,259.68	25	25
First National Bank, Plainview, Kans.	Jan. 23, 1928	10,964.03	10	20
First National Bank, Plattsmouth, Nebr.	Dec. 21, 1926	37,646.71	15	35
First National Bank, Pleasantville, Iowa	Feb. 21, 1925	17,494.11	8.3	38.3
First National Bank in Pocahontas, Iowa	Jan. 30, 1926	48,203.86	13.6	23.6
First National Bank, Polson, Mont.	Mar. 22, 1924	20,786.34	18	28
First National Bank, Punta Gorda, Fla.	Feb. 18, 1929	153,153.26	40	40
First National Bank, Putnam, Conn.	Aug. 13, 1924	102,302.05	5	80
Farmers National Bank, Red Lake Falls, Minn.	Jan. 24, 1927	153.00		30
First National Bank, Redwood Falls, Minn.	July 29, 1925	2,065.27		60
First National Bank, Renville, Minn.	Feb. 14, 1925	10.43		50
First National Bank, Renwick, Iowa	Jan. 13, 1927	8,300.52	10	20
First National Bank, Rexburg, Idaho	Aug. 11, 1924	13,248.37	2.1	9.6
First National Bank, Rice, Minn.	May 12, 1928	76,508.75	45	85
First National Bank, Richland Center, Wis.	Nov. 26, 1928	111,398.73	15	15
First National Bank, Rifle, Colo.	Dec. 24, 1925	2,948.44		70
First National Bank, Rockford, Iowa	Feb. 23, 1929	26,659.71	20	20
First National Bank, Roff, Okla.	Nov. 21, 1927	1,826.14		10
First National Bank, Rolette, N. Dak.	Feb. 19, 1927	15,544.60	10	20
First National Bank, Rolfe, Iowa	Apr. 3, 1928	54,622.98	40	55
First National Bank, Roman, Mont.	Feb. 9, 1924	13,807.71	9	31.5
Citizens National Bank, Roswell, N. Mex.	Nov. 16, 1923	32,569.61	3.3	18.3
First National Bank, Roundup, Mont.	Apr. 5, 1923	10,218.40	2.2	17.2
Roundup National Bank, Roundup, Mont.	Sept. 6, 1923	321.95		6
Citizens National Bank, Royal, Iowa	Jan. 4, 1927	36,244.11	20	70
First National Bank, Royalton, Minn.	July 22, 1926	31,628.26	10	30
First National Bank, Rush City, Minn.	Feb. 21, 1927	34,176.73	10	50
First National Bank, Ruthven, Iowa	May 2, 1929	42,048.05	25	25
First National Bank, St. Anthony, Idaho	Mar. 4, 1924	25,893.40	4.75	19.75
First National Bank, St. Cloud, Minn.	June 24, 1925	197.76		20
First National Bank, St. George, S. C.	Apr. 3, 1928	53,145.67	25	25
First National Bank, St. James, Minn.	Nov. 30, 1926	42,331.65	9.9	89.9
First National Bank, St. John, Wash.	Feb. 7, 1924	10,384.63	10.5	95.5
First National Bank, Salem, S. Dak.	Jan. 16, 1925	23,271.74	15	40
Peoples National Bank, Salisbury, N. C.	July 3, 1923	754.01		50
American National Bank, Sallisaw, Okla.	Dec. 30, 1927	35,497.25	20	50
First National Bank in Sallisaw, Okla.	Oct. 24, 1927	66.95		10
National City Bank, Salt Lake City, Utah	Feb. 3, 1922	14.66		67
First National Bank, Sanborn, N. Dak.	Apr. 10, 1929	17,335.37	30	30
American National Bank, Sarasota, Fla.	May 15, 1928	32,596.65	10	10
Corn Belt National Bank, Scotland, S. Dak.	Mar. 28, 1921	61.55		15
National Bank of Commerce, Shawnee, Okla.	Apr. 28, 1924	56,643.07		48
Citizens National Bank, Shelbyville, Ill.	Feb. 21, 1928	14,215.01	28.14	103.14
First National Bank, Sheldon, Iowa	Mar. 29, 1927	133,372.51	20	70
First National Bank, Shenandoah, Iowa	May 13, 1926	1,066.34		20
First National Bank, Sidney, Mont.	Feb. 26, 1924	31,529.59	10	36
Sioux Falls National Bank, Sioux Falls, S. Dak.	Jan. 24, 1924	1,880.64		40
Citizens National Bank, Spencer, Iowa	Nov. 19, 1926	39,560.38	10	40
First National Bank, Spencer, Iowa	June 25, 1927	158,720.77	20	85
First National Bank, Spirit Lake, Iowa	Aug. 25, 1927	21,161.48	40.7	85.7
Spirit Lake National Bank, Spirit Lake, Iowa	Mar. 23, 1926	52,698.72	10	30
First National Bank, Springer, N. Mex.	June 15, 1925	11,816.73	10	60
New First National Bank in Springfield, Mo.	Mar. 17, 1928	80,689.20	20	20

¹Deduction by reason of dividend previously reported as paid but now concealed.

TABLE NO. 46.—*Dividends paid to creditors of insolvent national banks during the year ended October 31, 1929—Continued*

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Per cent	
First National Bank, Spring Hope, N. C.	Jan. 7, 1925	\$32,271.00	13	83
First National Bank, Stanley, N. Dak.	Dec. 15, 1926	16,840.77	10	30
Commercial National Bank, Statesville, N. C.	Apr. 19, 1928	192,396.45	20	35
First National Bank, Sterling, Colo.	Apr. 5, 1924	67,844.18	10	50
Logan County National Bank, Sterling, Colo.	Jan. 26, 1925	45,862.47	10	85
Sterling National Bank, Sterling, Colo.	Dec. 11, 1922	48,139.62	10.7	30.7
First National Bank, Stewardson, Ill.	May 1, 1928	396.79	-----	15
American National Bank, Stigler, Okla.	Mar. 1, 1927	5,901.76	-----	30
National State Bank, Stockton, Kans.	Nov. 14, 1927	35,950.64	15	25
Story City National Bank, Story City, Iowa	Jan. 3, 1927	55,941.60	27.8	102.8
First National Bank, Swea City, Iowa	Oct. 29, 1927	34,550.82	10	25
First National Bank, Sylvester, Ga.	Jan. 15, 1925	10,119.71	13.5	23.5
First National Bank, Tabor, Iowa	Sept. 14, 1927	11,345.84	44.107	44.107
American National Bank, Three Forks, Mont.	Oct. 29, 1923	2,692.50	5.3	15.3
First National Bank, Toronto, S. Dak.	Apr. 3, 1928	16,754.83	10	20
First National Bank, Torrington, Wyo.	Dec. 16, 1924	22,825.75	10	80
Torrington National Bank, Torrington, Wyo.	Mar. 19, 1924	5,389.99	10	80
First National Bank, Townsend, Mont.	Jan. 8, 1925	1,095.78	-----	70
First National Bank, University Place, Nebr.	Dec. 29, 1926	7,487.85	6	56
First National Bank, Veblen, S. Dak.	Sept. 18, 1926	39,071.41	30	65
Farmers National Bank, Wakefield, Nebr.	Nov. 21, 1928	258,386.21	65	65
First National Bank, Wapanucka, Okla.	Mar. 2, 1925	6,024.43	1.75	6.75
First National Bank, Warren, Ind.	Dec. 7, 1928	50,181.15	30	30
First National Bank, Warroad, Minn.	Feb. 9, 1924	16,950.16	11.8	38.8
Black Hawk National Bank, Waterloo, Iowa	Feb. 13, 1925	14,125.00	7.0625	7.0625
First National Bank, Waubay, S. Dak.	Aug. 20, 1926	11.87	-----	7
Carlton National Bank, Wauchula, Fla.	Feb. 21, 1929	69,761.89	20	20
Peoples National Bank, Waukon, Iowa	July 19, 1927	100,817.82	20	45
First National Bank, Wausa, Nebr.	July 9, 1925	86.43	-----	25
First National Bank, Waverly, Va.	Apr. 2, 1929	16,000.00	43.56	43.56
Citizens National Bank, Wayne, Nebr.	June 2, 1926	42,929.90	9.3	89.3
First National Bank, Wesley, Iowa	Oct. 12, 1928	59,523.01	40	40
National Bank of Wessington Springs, Wessington Springs, S. Dak.	Feb. 23, 1926	6,013.73	8.415	108.415
First National Bank, West Alexandria, Ohio	Mar. 13, 1929	238,936.40	70	70
National Bank of West Palm Beach, West Palm Beach, Fla.	Nov. 18, 1927	35,659.60	20	55
First National Bank, Wilder, Idaho	Nov. 22, 1926	12,839.36	14	74
Commercial National Bank, Wilmington, N. C.	Jan. 31, 1923	1,876.94	-----	15
First National Bank, Wimbledon, N. Dak.	Apr. 23, 1925	22,970.50	14.5	69.5
First National Bank, Winfred, Mont.	Oct. 15, 1925	7,376.40	12.3	22.3
Winner National Bank, Winner, S. Dak.	Oct. 24, 1925	32,561.19	50	100
Citizens National Bank, Woonsocket, R. I.	Sept. 18, 1928	391,560.34	40	40
First National Bank, Woonsocket, S. Dak.	July 23, 1926	16,744.54	10	40
First National Bank, Wynot, Nebr.	Dec. 27, 1927	31,727.46	35	35
Total		16,030,560.55	-----	-----

	Amount	Per cent	Total dividends paid to creditors (per cent)
Dividends paid through or by purchasing banks to creditors of insolvent national banks, assets of which were sold by order of court:			
First Exchange National Bank, Coeur d'Alene, Idaho	\$519,162.00	75	75
First National Bank, Lakeland, Fla.	385,909.00	25	25
Fourth National Bank, Macon, Ga.	3,303,388.00	50	65
First and Moorhead National Bank, Moorhead, Minn.	770,486.00	50	50
Exchange National Bank, Spokane, Wash.	5,123,826.00	80	80
First National Bank, Toledo, Iowa	93,375.00	25	65
Total	10,196,146.00	-----	-----
Total dividends paid by comptroller's checks and purchasing banks	26,228,706.55	-----	-----

¹ Deduction by reason of dividend previously reported as paid but now canceled.

TABLE 47.—*Dates of reports of condition of national banks from 1914 to 1929*

[For dates of previous calls see report for 1920, vol. 2, Table No. 42, p. 150]

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1914.....	13		4			30			12	31		31
1915.....			4		1	23			2		10	31
1916.....			7		1	30			12		17	27
1917.....			5		1	20			11		20	31
1918.....			4		10	29		31			1	31
1919.....			4		12	30			12		17	31
1920.....		28			4	30			8		15	29
1921.....		21		28		30			6			31
1922.....			10		5	30			15			29
1923.....				3		30			14			31
1924.....			31			30				10		31
1925.....				6		30			28			31
1926.....				12		30						31
1927.....			23			30				10		31
1928.....		28				30				3		31
1929.....			27			29				4		31

NOTES

Act of February 25, 1863, provided for reports of condition on the first of each quarter, before commencement of business.

Act of June 3, 1864—First Monday of January, April, July, and October, before commencement of business, on form prescribed by comptroller (in addition to reports on first Tuesday of each month showing condition at commencement of business in respect to certain items; i. e., loans, specie, deposits, and circulation).

Act of March 3, 1869, not less than five reports per year, on form prescribed by comptroller, at close of business on any past date by him specified.

Act of December 28, 1922, minimum number of calls reduced from five to three per year.

Act of February 25, 1927, authorized a vice president or an assistant cashier designated by the board of directors to verify reports of condition in absence of president and cashier.

TABLE No. 48.—Condition of foreign branches of National City Bank and Chase National Bank, of New York, N. Y., and First National Bank of Boston, Mass., on June 29, 1929

RESOURCES												
[In thousands of dollars]												
Country and city	Loans and discounts, including overdrafts and re-discounts	Investments	Customers' liability on account of acceptances	Real estate, furniture, and fixtures	Cash in vault	Due from branches	Due from home office	Due from other banks	Checks and other cash items	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Other resources	Aggregate resources
NATIONAL CITY BANK OF NEW YORK, N. Y.												
Argentina:												
Buenos Aires.....	19,272	2,419	314	1,163	746	862	656	2,183	294	4,534	1,809	34,252
Rosario.....	6,691		514		179	1,557	236	478	3		20	9,678
Belgium:												
Antwerp.....	4,392	33	6,447		19	391		145	29	180	768	12,404
Brussels.....	4,471	33	4,397		54	143		456	7	16	23	9,600
Brazil:												
Pernambuco.....	2,760		129	5	155	250		331	2	356	34	4,022
Rio de Janeiro.....	7,998	1,068	67	336	402	704	70	1,839	10	1,010	679	14,183
Sao Paulo.....	15,490	10	659		697	1,664	21	934	11	3,659	112	23,257
Chile:												
Santiago.....	15,122	670	12		51	1,666		685	4	4,438	165	22,815
Valparaiso.....	3,908	185	69		32	249		268	8	2,082	38	6,833
China:												
Canton.....	1,239			67	148	3,157			2		2	4,615
Dairen.....	1,951				13			1,346	1		7	3,318
Hankow.....	1,641			124	423	258	1,516	30	3		2	3,997
Harbin.....	11,968		158		373	3,215		1,182	20	2,942	55	19,913
Hong Kong.....	3,668	48	168		102	11,747		316	10		69	16,128
Mukden.....	410				246	308		457	13	136	833	2,403
Peking.....	240		69		912	3,180	856	35	1		6	4,799
Shanghai.....	9,618	52	262		4,666	3,416		29	1		91	18,135
Tientsin.....	6,030		59		1,918	333		237	1		38	8,615
Columbia: Bogota.....	1,296	92	55		74	12		76			58	1,663
Cuba:												
Caibarien.....	2,162		160		183			9			271	2,785
Camaguey.....	568		23		377	713		7			4	1,692
Cardenas.....	4,622		7		156			6			13	4,804
Ciego de Avila.....	74		10		135	453					7	679
Cienfuegos.....	957		135		188	987		6	1		29	2,303
Florida.....	2,075				102						1	2,178
Guantanamo.....	763		7		125						4	899

Habana.....	22,781	45	14,790	743	1,167	703		1,655	473	10,295	1,163	53,815
Habana (Belascoain).....	172				34	622		2			4	834
Habana (Cuatro Caminos).....	1,415				57	363		19			2	1,856
Habana (Fraternidad).....	208				19	327						554
Habana (Galiano).....	201		12		100	3,179					3	3,495
Habana (La Lonja).....	967		220		57	998		1	4		5	2,252
Manzanillo.....	890		9		98			3			2	1,002
Matanzas.....	3,516		6		145			3			12	3,682
Moron.....	318				37						1	356
Nuevitas.....	25		46		48	265		3	1		2	390
Palma Soriano.....	89		2		124	310		5			2	532
Pinar del Rio.....	437		2		57	70		2			6	574
Remedios.....	37				46	503		3				559
Sagua La Grande.....	1,086		19		94			1			28	1,228
Sancti Spiritus.....	752				101						6	859
Santa Clara.....	238		2		109	691		3			2	1,045
Santiago de Cuba (Oriente).....	1,310		750		631	311		36	2		17	3,057
Vertientes.....	156				46							202
Dominican Republic:												
Barahona.....	30				61	100						191
La Vega.....	9				90	132		15			6	252
Puerto Plata.....	102				41	35					4	182
San Pedro de Macoris.....	676		7		88	9		10			10	800
Santiago de los Caballeros.....	64				156	303		8			1	532
Santo Domingo.....	2,460		1,301	98	504	110		82	1	217	113	5,001
England: London.....	34,960	1,496	28,893		49	30,997	6,411	1,632	38	23,271	11,822	139,572
India:												
Bombay.....	6,851	1,343	2			42		665	1	375	109	9,388
Calcutta.....	5,155	516			24	495	1	39	1		86	6,317
Rangoon (Burma).....	2,073			14	26	99		59		409	5	2,685
Italy:												
Genoa.....	4,063	138	581		24	214	335	706	11		683	6,755
Milan.....	3,671	86	699		1	41		328	10	266	1,559	6,661
Japan:												
Kobe.....	6,189	535	26		5	1,111		1,502	1	5,140	742	15,251
Osaka.....	15,046	6	162	425	11	642		389		149	1,279	18,109
Tokyo.....	2,907	12	167		7	754		1,411		26	26	5,310
Yokohama.....	4,795	3	17		18	649		328	1	6,946	23	12,780
Java: Batavia.....	1,282			111	51	658	1	123	2		5	2,233
Panama (Republic of):												
Colon.....	488		3		30	948		61	8		296	1,834
Panama City.....	3,329	234	34		219		7,365	568	5		110	11,864
Peru: Lima.....	7,246	50	5		140	23		44	3	192	55	7,758
Porto Rico:												
Caguas.....	3,792				42	11		8			1	3,854
San Juan.....	6,677	1,000	33	272	185	2,784		349	7		148	11,455
Straits Settlements: Singapore.....	6,073				132	81		51	2	1,855	123	8,317
Uruguay: Montevideo.....	4,905	64	91		252	9	2	751	5	813	85	6,977
Venezuela: Caracas.....	3,305		16		1,458	62	2,249	484	1	24	50	7,649
Total.....	290,132	10,166	60,990	4,074	19,060	83,916	19,219	22,404	997	69,331	23,734	604,623

TABLE No. 48.—Condition of foreign branches of National City Bank and Chase National Bank, of New York, N. Y., and First National Bank of Boston, Mass., on June 29, 1929—Continued

RESOURCES—Continued

[In thousands of dollars]

Country and city	Loans and discounts, including overdrafts and re-discounts	Investments	Customers' liability on account of acceptances	Real estate, furniture, and fixtures	Cash in vault	Due from branches	Due from home office	Due from other banks	Checks and other cash items	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Other resources	Aggregate resources
CHASE NATIONAL BANK OF NEW YORK, N. Y.												
Canal Zone: Cristobal.....	688				148		1,975	188	6		5	2,990
Cuba: Habana.....	6,571		18	341	2,247			212			53	9,442
Panama (Republic of): Panama City.....	2,178	238			439	172	1,511	254	22		410	5,224
Total.....	9,437	238	18	341	2,834	172	3,486	634	28		468	17,656
FIRST NATIONAL BANK OF BOSTON, MASS.												
Argentina: Buenos Aires.....	39,160	10,169	863	270	836			8,691	60	5,223	2,650	67,922
Cuba: Habana.....	6,171	13	775	161	280	130	53	383	36		21	8,023
Total.....	45,331	10,182	1,638	431	1,116	130	53	9,074	96	5,223	2,671	75,945

TABLE NO. 48.—Condition of foreign branches of National City Bank and Chase National Bank, of New York, N. Y., and First National Bank of Boston, Mass., June 29, 1929—Continued

LIABILITIES

[In thousands of dollars]

Country and city	Capital	Undivided profits, including amounts reserved for taxes and interest accrued	Due to branches	Due to home office	Due to other banks	Certified and cashiers' checks outstanding	Cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits	Bills payable and rediscounts	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting branches	Other liabilities
NATIONAL CITY BANK OF NEW YORK, N. Y.														
Argentina:														
Buenos Aires.....	990	241	2,284	233	6,085	74	155	10,271	6,700	2,101	4,534	14	300	270
Rosario.....	248	10	130		54		36	4,645	3,757				706	92
Belgium:														
Antwerp.....		75	98	286	199		22	2,709	2,168	215	180	584	5,866	2
Brussels.....		18	1,149	400	1,570		9	1,946	89	3	16	697	3,699	4
Brazil:														
Pernambuco.....		13	136	290	143	37	66	1,485	907		356	172		412
Rio de Janeiro.....	1,065	40	265	643	248	261	269	6,693	2,968		1,010		67	654
Sao Paulo.....		213	455	3,936	664	518	191	6,554	4,940		3,659		659	1,468
Chile:														
Santiago.....	2,411	10	516	3,142	8	65	118	6,916	2,628		4,438		12	2,549
Valparaiso.....		45	1,288	523	53	16	231	882	951		2,082		69	699
China:														
Canton.....		29			53		1	978	3,554					
Dairen.....		7	2,066	165				364	285	401				
Hankow.....		14	1,390		438			1,210	945					
Harbin.....		29	9,003	993	561	32	14	2,788	3,546		2,942			5
Hong Kong.....		272	3,291	680	47	3		2,808	8,960					67
Mukden.....		10	178	1,094	87			422	476		136			
Peking.....		33	51		887	2		1,478	2,368					
Shanghai.....		164	4,919	835	1,385	19	48	16,788	3,974					3
Tientsin.....		55	365	121	1,297	9		13,634	2,401	733				
Colombia: Bogota.....	601	1		729	2	7	20	209	28			10	45	11
Cuba:														
Caibarien.....		5	916			287		1,144	268				160	5
Canaguey.....		7			37	178	7	868	570				23	2
Cardenas.....		7	3,719			58		815	197				7	1
Ciego de Avila.....		1				13	1	269	385				10	

¹ Includes United States deposits.

TABLE NO. 48.—Condition of foreign branches of National City Bank and Chase National Bank, of New York, N. Y., and First National Bank of Boston, Mass., June 29, 1929—Continued

LIABILITIES—Continued

In thousands of dollars]

Country and city	Capital	Undivided profits, including amounts reserved for taxes and interest accrued	Due to branches	Due to home office	Due to other banks	Certified and cashiers' checks outstanding	Cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits	Bills payable and rediscounts	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting branches	Other liabilities
Cuba—Continued.														
Cienfuegos.....		9				139	1	1,308	710				135	1
Florida.....		5	1,440			38	2	635	158					
Guantanamo.....		6	239			110		246	289				7	2
Habana.....	1,000	208	12	522	1,620	241	178	20,421	4,440		10,295	32	14,782	64
Habana (Belascoain).....		2				55	5	636	235					1
Habana (Cuatro Caminos).....		11			115	205	10	945	563					7
Habana (Fraternidad).....		1				28	23	348	153					1
Habana (Galiano).....		16				17	8	2,553	888				12	1
Habana (La Lonja).....		12				44		1,722	251			24	196	3
Manzanillo.....		3	81			96	2	658	152				10	
Matanzas.....		12	1,992			47	7	1,060	557				6	1
Moron.....			59			13		178	106					
Nuevitas.....		3				52		168	120				47	
Palma Soriano.....		2				80		297	151				2	
Pinar del Rio.....		5				22		355	188				2	2
Remedios.....		2				11	3	317	256					
Segua La Grande.....		5	473			13		311	406				19	1
Sancti Spiritus.....		5	65			27		517	242					3
Santa Clara.....		3				8	5	723	303				2	1
Santiago de Cuba (Oriente).....		12		4		89	15	1,524	660			750		3
Vertientes.....		1	21			9		62	109					
Dominican Republic:														
Barahona.....					5	2		116	68					
La Vega.....					6			101	145					
Puerto Plata.....					1			61	120					
San Pedro de Macoris.....		1	111		10	3	2	315	345				7	
Santiago de los Caballeros.....		1			104	6	2	304	314					
Santo Domingo.....		7	564	197	8	33	41	1,854	686		217		1,391	3
England: London.....		309	18,244	14,598	12,411	6	31	33,182	6,310	1,945	23,271	26,622	2,303	340

TABLE NO. 49.—*Number, capital stock paid in, circulation outstanding, and aggregate resources of national banks at date of each report from February 21, 1921, to October 4, 1929, together with the total amount of money in the United States on June 30 of each year, and the percentage of national-bank circulation to capital, to assets, and to money in the country.*¹

[For prior years see annual report 1920]

[In millions of dollars]

Date	Number of banks	Paid-in capital	Circulation	Aggregate resources	Money in United States	Percentage of circulation—		
						Capital	Assets	Money in United States
1921								
Feb. 21.....	8, 143	1, 273. 2	684. 4	21, 451. 7	-----	53. 8	3. 2	-----
Apr. 28.....	8, 152	1, 271. 4	679. 6	20, 560. 3	-----	53. 5	3. 3	-----
June 30.....	8, 154	1, 273. 9	704. 1	20, 517. 9	8, 174. 5	55. 3	3. 4	8. 6
Sept. 6.....	8, 155	1, 276. 2	704. 7	19, 719. 2	-----	55. 2	3. 6	-----
Dec. 31.....	8, 169	1, 282. 4	717. 5	19, 943. 7	-----	55. 9	3. 6	-----
1922								
Mar. 10.....	8, 197	1, 289. 5	719. 6	19, 850. 4	-----	55. 8	3. 6	-----
May 5.....	8, 230	1, 296. 2	721. 0	20, 176. 6	-----	55. 6	3. 6	-----
June 30.....	8, 249	1, 307. 2	725. 7	20, 706. 0	8, 276. 1	55. 5	3. 5	8. 8
Sept. 15.....	8, 240	1, 307. 1	726. 8	20, 926. 1	-----	55. 6	3. 5	-----
Dec. 29.....	8, 225	1, 317. 0	723. 8	21, 975. 0	-----	55. 0	3. 3	-----
1923								
Apr. 3.....	8, 229	1, 319. 1	728. 1	21, 612. 7	-----	55. 2	3. 4	-----
June 30.....	8, 241	1, 328. 9	720. 0	21, 511. 8	8, 702. 8	54. 2	3. 3	8. 3
Sept. 14.....	8, 239	1, 332. 4	731. 5	21, 712. 9	-----	54. 9	3. 4	-----
Dec. 31.....	8, 184	1, 325. 8	725. 9	22, 406. 1	-----	54. 8	3. 2	-----
1924								
Mar. 31.....	8, 115	1, 335. 6	726. 5	22, 062. 9	-----	54. 4	3. 3	-----
June 30.....	8, 085	1, 334. 0	729. 7	22, 565. 9	8, 846. 5	54. 7	3. 2	8. 2
Oct. 10.....	8, 074	1, 332. 5	723. 5	23, 323. 1	-----	54. 3	3. 1	-----
Dec. 31.....	8, 049	1, 334. 8	714. 8	24, 381. 3	-----	53. 6	2. 9	-----
1925								
Apr. 6.....	8, 016	1, 361. 4	649. 4	23, 832. 5	-----	47. 7	2. 7	-----
June 30.....	8, 072	1, 369. 4	648. 5	24, 350. 9	8, 303. 6	47. 4	2. 7	7. 8
Sept. 28.....	8, 085	1, 375. 0	649. 2	24, 569. 5	-----	47. 2	2. 6	-----
Dec. 31.....	8, 054	1, 379. 1	648. 5	25, 852. 4	-----	47. 0	2. 5	-----
1926								
Apr. 12.....	8, 000	1, 410. 4	649. 5	24, 893. 7	-----	46. 1	2. 6	-----
June 30.....	7, 978	1, 412. 9	651. 2	25, 315. 6	8, 429. 0	46. 1	2. 6	7. 7
Dec. 31.....	7, 912	1, 410. 7	646. 4	25, 683. 8	-----	45. 8	2. 5	-----
1927								
Mar. 23.....	7, 828	1, 460. 5	642. 6	25, 690. 1	-----	44. 0	2. 5	-----
June 30.....	7, 796	1, 474. 2	650. 9	26, 581. 9	8, 667. 3	44. 2	2. 4	7. 5
Oct. 10.....	7, 804	1, 499. 4	649. 9	27, 213. 8	-----	43. 3	2. 4	-----
Dec. 31.....	7, 765	1, 528. 5	650. 4	28, 164. 2	-----	42. 6	2. 3	-----
1928								
Feb. 28.....	7, 734	1, 537. 2	646. 7	27, 573. 7	-----	42. 1	2. 3	-----
June 30.....	7, 691	1, 593. 9	649. 1	28, 508. 2	8, 118. 1	40. 7	2. 3	8. 0
Oct. 3.....	7, 676	1, 615. 7	648. 5	28, 925. 5	-----	40. 1	2. 2	-----
Dec. 31.....	7, 635	1, 616. 5	650. 4	30, 589. 2	-----	40. 2	2. 1	-----
1929								
Mar. 27.....	7, 575	1, 633. 3	647. 8	29, 021. 9	-----	39. 7	2. 2	-----
June 29.....	7, 536	1, 627. 4	649. 5	27, 440. 2	8, 538. 8	39. 9	2. 4	7. 6
Oct. 4.....	7, 473	1, 671. 3	641. 1	27, 924. 3	-----	38. 4	2. 3	-----

¹ Revised.

TABLE No. 50.—*Abstract of reports of condition of national banks in the central reserve cities of New York and Chicago, in other reserve cities, and elsewhere, at close of business October 4, 1929*

[In thousands of dollars]

	New York (20 banks) ¹	New York and Chicago (33 banks)	Other reserve city banks (331 banks)	Country banks (7,109 banks)	Total (7,473 banks)
RESOURCES					
Loans and discounts (including rediscounts).....	2, 289, 338	2, 820, 254	5, 282, 830	6, 858, 793	14, 961, 877
Overdrafts.....	1, 491	1, 609	4, 501	9, 333	15, 533
United States Government securities owned.....	464, 807	499, 579	1, 079, 037	1, 126, 258	2, 704, 874
Other bonds, stocks, securities, etc., owned.....	323, 044	367, 985	846, 918	2, 526, 101	3, 741, 014
Customers' liability account of acceptances.....	274, 512	310, 784	166, 624	7, 320	484, 728
Banking house, furniture and fixtures.....	55, 053	74, 070	258, 619	413, 730	746, 419
Other real estate owned.....	4, 987	5, 265	27, 412	89, 007	121, 684
Reserve with Federal reserve bank.....	289, 638	353, 152	469, 057	498, 218	1, 320, 427
Cash in vault.....	21, 130	26, 532	93, 001	227, 829	347, 362
Due from banks.....	873, 690	983, 805	1, 120, 429	865, 956	2, 970, 900
Outside checks and other cash items.....	9, 831	10, 409	36, 833	22, 679	69, 921
Redemption fund and due from United States Treasurer.....	1, 783	2, 093	7, 722	23, 039	32, 854
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	139, 504	145, 442	42, 552	931	188, 925
Securities borrowed.....	9	707	13, 172	8, 050	21, 929
Other resources.....	109, 436	111, 440	56, 441	28, 692	196, 573
Total.....	4, 858, 253	5, 713, 226	9, 505, 148	12, 705, 936	27, 924, 310
LIABILITIES					
Capital stock paid in.....	310, 882	359, 932	532, 579	778, 763	1, 671, 274
Surplus.....	381, 025	416, 375	447, 843	651, 023	1, 515, 241
Undivided profits—net.....	81, 511	89, 560	154, 179	312, 134	555, 873
Reserves for dividends, contingencies, etc.....	14, 529	18, 316	21, 167	22, 276	61, 769
Reserves for interest, taxes, and other expenses accrued and unpaid.....	11, 580	17, 318	38, 023	31, 134	86, 475
National bank notes outstanding.....	34, 245	40, 335	151, 501	449, 268	641, 104
Due to banks ²	1, 007, 857	1, 152, 936	1, 258, 995	418, 029	2, 829, 960
Demand deposits.....	1, 979, 668	2, 382, 170	3, 621, 872	4, 563, 970	10, 568, 012
Time deposits (including postal savings).....	507, 995	639, 697	2, 548, 573	5, 113, 481	8, 301, 751
United States deposits.....	29, 702	36, 160	111, 768	54, 346	202, 274
<i>Total deposits.....</i>	<i>3, 525, 222</i>	<i>4, 210, 963</i>	<i>7, 541, 208</i>	<i>10, 149, 886</i>	<i>21, 901, 997</i>
Agreements to repurchase United States Government or other securities sold.....	—	500	34, 148	7, 042	41, 690
Bills payable and rediscounts.....	41, 290	55, 209	330, 935	271, 428	657, 572
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	139, 504	145, 442	42, 552	931	188, 925
Acceptances executed for customers.....	269, 951	305, 825	167, 449	6, 654	479, 931
Acceptances executed by other banks for account of reporting banks.....	11, 964	12, 943	6, 501	1, 174	20, 618
Securities borrowed.....	9	707	13, 172	8, 050	21, 929
Other liabilities.....	36, 541	39, 798	23, 891	16, 233	79, 922
Total.....	4, 858, 253	5, 713, 226	9, 505, 148	12, 705, 936	27, 924, 310

¹ Figures in this column included with New York and Chicago in the next column.² Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

TABLE No. 51.—Abstract of reports of condition of national banks in central reserve and other reserve cities and country banks at date of each call during year ended October 31, 1929

DECEMBER 31, 1928

[In thousands of dollars]

	Central reserve city banks (32 banks)	Other reserve city banks (365 banks)	Country banks (7,238 banks)	Total (7,635 banks)
RESOURCES				
Loans and discounts (including rediscounts).....	3,668,107	4,982,868	6,628,656	15,279,631
Overdrafts.....	1,403	3,702	6,533	11,638
United States Government securities owned.....	719,861	1,148,067	1,140,795	3,008,723
Other bonds, stocks, securities, etc., owned.....	496,104	983,115	2,639,376	4,118,595
Customers' liability account of acceptances.....	355,489	164,967	10,849	531,305
Banking house, furniture and fixtures.....	89,113	242,363	398,706	730,182
Other real estate owned.....	1,311	32,250	99,489	123,050
Reserve with Federal reserve banks.....	496,981	486,028	513,307	1,496,316
Cash in vault.....	35,551	99,466	253,112	388,129
Amount due from banks and trust companies.....	1,883,710	1,309,949	991,034	4,184,693
Outside checks and other cash items.....	34,290	54,367	27,530	116,187
Redemption fund and due from United States Treasurer.....	1,994	8,192	23,240	33,426
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	236,608	91,809	1,347	329,764
Securities borrowed.....	350	10,052	10,070	20,472
Other assets.....	139,083	47,945	30,017	217,045
Total.....	8,159,955	9,665,140	12,764,061	30,589,156
LIABILITIES				
Capital stock paid in.....	343,550	508,323	764,603	1,616,476
Surplus.....	434,905	425,291	629,950	1,490,146
Undivided profits—net.....	95,208	142,944	253,529	491,681
Reserves for dividends, contingencies, etc.....	31,923	23,585	29,847	85,360
Reserves for interest, taxes, and other expenses accrued and unpaid.....	17,679	26,190	22,740	66,609
National-bank notes outstanding.....	39,399	161,234	449,772	650,405
Due to banks (including certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding).....	2,095,527	1,494,919	483,105	4,073,551
Demand deposits.....	3,303,998	3,788,158	4,688,565	11,780,721
Time deposits (including postal savings).....	735,737	2,443,970	5,127,331	8,306,938
United States deposits.....	28,137	111,321	46,712	186,170
Agreements to repurchase United States Government or other securities sold.....	50,590	17,738	6,837	75,165
Bills payable and rediscounts.....	331,903	228,196	225,210	785,309
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	236,608	91,809	1,347	329,764
Acceptances executed for customers.....	354,196	160,436	10,093	524,725
Acceptances executed by other banks for account of reporting banks.....	12,564	9,786	898	23,248
Securities borrowed.....	350	10,052	10,070	20,472
Liabilities other than those above stated.....	47,676	21,188	13,552	82,416
Total.....	8,159,955	9,665,140	12,764,061	30,589,156

TABLE NO. 51.—*Abstract of reports of condition of national banks in central reserve and other reserve cities and country banks at date of each call during year ended October 31, 1929—Continued*

MARCH 27, 1929

[In thousands of dollars]

	Central reserve city banks (33 banks)	Other reserve city banks (349 banks)	Country banks (7,193 banks)	Total (7,575 banks)
RESOURCES				
Loans and discounts (including rediscounts).....	3, 110, 735	5, 042, 441	6, 696, 750	14, 849, 926
Overdrafts.....	1, 169	3, 714	7, 374	12, 257
United States Government securities owned.....	712, 367	1, 212, 430	1, 171, 963	3, 096, 760
Other bonds, stocks, securities, etc., owned.....	439, 939	923, 847	2, 610, 209	3, 973, 995
Customers' liability account of acceptances.....	330, 468	134, 233	7, 785	472, 486
Banking house, furniture and fixtures.....	78, 940	241, 634	405, 693	726, 267
Other real estate owned.....	3, 036	33, 456	90, 411	126, 903
Reserve with Federal reserve banks.....	434, 218	475, 591	494, 719	1, 404, 528
Cash in vault.....	31, 781	95, 143	236, 567	363, 491
Amount due from banks and trust companies.....	1, 567, 232	1, 043, 086	775, 343	3, 385, 661
Outside checks and other cash items.....	21, 860	33, 387	17, 043	72, 290
Redemption fund and due from United States Treasurer.....	1, 994	8, 051	22, 741	32, 786
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	184, 669	62, 862	336	247, 867
Securities borrowed.....	15, 009	11, 066	9, 350	35, 425
Other assets.....	136, 003	55, 099	30, 168	221, 270
Total.....	7, 069, 420	9, 376, 040	12, 576, 452	29, 021, 912
LIABILITIES				
Capital stock paid in.....	344, 150	518, 733	770, 388	1, 633, 271
Surplus.....	458, 705	432, 525	637, 096	1, 528, 326
Undivided profits—net.....	92, 543	154, 925	291, 276	538, 744
Reserves for dividends, contingencies, etc.....	26, 417	22, 110	18, 744	67, 271
Reserves for interest, taxes, and other expenses accrued and unpaid.....	17, 709	34, 439	28, 552	80, 700
National-bank notes outstanding.....	38, 934	159, 203	449, 711	647, 848
Due to banks (including certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding).....	1, 834, 235	1, 265, 937	398, 225	3, 498, 397
Demand deposits.....	2, 788, 377	3, 677, 085	4, 469, 532	10, 934, 994
Time deposits (including postal savings).....	587, 543	2, 425, 044	5, 154, 009	8, 166, 596
United States deposits.....	99, 891	112, 012	60, 090	272, 893
Agreements to repurchase United States Government or other securities sold.....	12, 493	34, 860	6, 098	53, 451
Bills payable and rediscounts.....	155, 512	291, 815	256, 485	703, 812
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	184, 669	62, 862	336	247, 867
Acceptances executed for customers.....	332, 372	134, 665	6, 472	473, 509
Acceptances executed by other banks for account of reporting banks.....	12, 262	7, 219	1, 437	20, 918
Securities borrowed.....	15, 009	11, 066	9, 350	35, 425
Liabilities other than those above stated.....	68, 599	31, 540	17, 751	117, 890
Total.....	7, 069, 420	9, 376, 040	12, 576, 452	29, 021, 912

TABLE NO. 51.—*Abstract of reports of condition of national banks in central reserve and other reserve cities and country banks at date of each call during year ended October 31, 1929—Continued*

JUNE 29, 1929

[In thousands of dollars]

	Central reserve city banks (33 banks)	Other reserve city banks (344 banks)	Country banks (7,159 banks)	Total (7,536 banks)
RESOURCES				
Loans and discounts (including rediscounts).....	2,952,066	5,115,355	6,733,709	14,801,130
Overdrafts.....	1,595	3,066	5,532	10,193
United States Government securities owned.....	503,661	1,156,801	1,143,398	2,803,860
Other bonds, stocks, securities, etc., owned.....	367,872	932,920	2,551,883	3,852,675
Customers' liability account of acceptances.....	261,668	129,867	5,798	397,333
Banking house, furniture and fixtures.....	79,468	256,568	411,648	747,684
Other real estate owned.....	441	28,397	90,001	118,839
Reserve with Federal reserve banks.....	367,377	482,000	495,574	1,344,951
Cash in vault.....	25,935	79,318	192,750	298,003
Amount due from banks and trust companies.....	674,442	1,089,477	805,179	2,569,098
Outside checks and other cash items.....	4,083	42,288	23,724	70,095
Redemption fund and due from United States Treasurer.....	2,015	7,836	22,889	32,740
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	124,303	40,202	361	164,866
Securities borrowed.....	9	11,815	8,362	20,186
Other assets.....	116,939	60,195	31,441	208,575
Total.....	5,481,874	9,436,105	12,522,249	27,440,228
LIABILITIES				
Capital stock paid in.....	326,175	527,175	774,025	1,627,375
Surplus.....	391,825	443,942	643,285	1,479,052
Undivided profits—net.....	76,351	139,773	271,380	487,504
Reserves for dividends, contingencies, etc.....	19,875	29,322	31,635	80,832
Reserves for interest, taxes, and other expenses accrued and unpaid.....	20,822	28,460	24,686	73,968
National bank notes outstanding.....	40,124	154,372	554,956	649,452
Due to banks (including certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding).....	954,919	1,203,255	390,308	2,548,482
Demand deposits.....	2,438,307	3,671,651	4,394,310	10,504,268
Time deposits (including postal savings).....	546,410	2,635,704	5,134,981	8,317,095
United States deposits.....	46,332	125,890	56,021	228,243
Agreements to repurchase United States Government or other securities sold.....	3,750	39,475	6,435	49,660
Bills payable and rediscounts.....	180,595	223,012	310,900	714,507
Acceptance of other banks and bills of exchange or drafts sold with indorsement.....	124,303	40,202	361	164,866
Acceptances executed for customers.....	261,208	126,479	4,936	392,623
Acceptances executed by other banks for account of reporting banks.....	8,675	8,900	1,073	18,648
Securities borrowed.....	9	11,815	8,362	20,186
Liabilities other than those above stated.....	42,194	26,678	14,595	83,467
Total.....	5,481,874	9,436,105	12,522,249	27,440,228

TABLE No. 51.—*Abstract of report of condition of national banks in central reserve and other reserve cities and country banks at date of each call during year ended October 31, 1929—Continued*

OCTOBER 4, 1929

[In thousands of dollars]

	Central re- serve city banks (33 banks)	Other re- serve city banks (331 banks)	Country banks (7,109 banks)	Total (7,473 banks)
RESOURCES				
Loans and discounts (including rediscounts)	2,820,254	5,282,830	6,858,793	14,961,877
Overdrafts	1,699	4,501	9,333	15,533
United States Government securities owned	499,579	1,079,037	1,126,258	2,704,874
Other bonds, stocks, securities, etc., owned	367,995	846,918	2,526,101	3,741,014
Customers' liability account of acceptances	310,784	166,624	7,320	484,728
Banking house, furniture and fixtures	74,070	258,619	413,730	746,419
Other real estate owned	5,265	27,412	89,007	121,684
Reserve with Federal reserve banks	353,152	469,057	498,218	1,320,427
Cash in vault	26,532	93,001	227,829	347,362
Due from banks	983,805	1,120,429	865,956	2,970,190
Outside checks and other cash items	10,409	36,833	22,679	69,921
Redemption fund and due from United States Treas- urer	2,093	7,722	23,039	32,854
Acceptances of other banks and bills of exchange or drafts sold with indorsement	145,442	42,552	931	188,925
Securities borrowed	707	13,172	8,050	21,929
Other resources	111,440	56,441	28,692	196,573
Total	5,713,226	9,505,148	12,705,936	27,924,310
LIABILITIES				
Capital stock paid in	359,932	532,579	778,763	1,671,274
Surplus	416,375	447,843	651,023	1,515,241
Undivided profits—net	89,560	154,179	312,134	555,873
Reserves for dividends, contingencies, etc.	18,316	21,167	22,276	61,759
Reserves for interest, taxes, and other expenses accrued and unpaid	17,318	38,023	31,134	86,475
National bank notes outstanding	40,335	151,501	449,268	641,104
Due to banks	1,152,936	1,258,995	418,029	2,829,960
Demand deposits	2,382,170	3,621,872	4,563,970	10,568,012
Time deposits (including postal savings)	639,697	2,548,573	5,113,481	8,301,751
United States deposits	36,160	111,768	54,346	202,274
Agreements to repurchase United States Government or other securities sold	500	34,148	7,042	41,690
Bills payable and rediscounts	55,209	330,935	271,423	657,572
Acceptances of other banks and bills of exchange or drafts sold with indorsement	145,442	42,552	931	188,925
Acceptances executed for customers	305,823	167,449	6,654	479,931
Acceptances executed by other banks for account of re- porting banks	12,943	6,501	1,174	20,618
Securities borrowed	707	13,172	8,050	21,929
Other liabilities	39,798	23,891	16,233	79,922
Total	5,713,226	9,505,148	12,705,936	27,924,310

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1929

DECEMBER 31, 1928

[In thousands of dollars]

Banks in—	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
CENTRAL RESERVE CITIES												
New York.....	157,948	37,430	1,448,119	-----	54,843	1,698,340	-----	738,958	241,437	847,875	2,970	1,831,240
Chicago.....	24,686	80,822	73,129	-----	6,733	185,370	-----	238,846	4,550	18,941	1,950	264,287
Total Central reserve cities.....	182,634	118,252	1,521,248	-----	61,576	1,883,710	-----	977,804	245,987	866,816	4,920	2,095,527
OTHER RESERVE CITIES												
Boston.....	35,838	41,112	43,325	-----	14,692	134,967	-----	90,224	25,402	19,397	327	135,350
Albany.....	5,336	4,111	922	-----	20	10,389	2,167	11,137	22	207	-----	13,533
Brooklyn and Bronx.....	1,363	1,152	2,574	-----	59	5,148	-----	3,148	56	1,093	8	4,305
Buffalo.....	424	1,271	712	-----	116	2,523	-----	873	101	681	-----	1,655
Philadelphia.....	34,963	51,010	63,760	1	4,909	154,643	88	149,085	3,271	7,173	61	159,678
Pittsburgh.....	25,066	22,985	11,629	-----	386	60,066	-----	77,571	717	4,003	3,885	86,176
Baltimore.....	14,257	11,166	8,219	-----	157	33,799	-----	32,246	223	1,282	1	33,752
Washington.....	3,679	8,442	5,866	12	161	18,160	1,305	13,658	239	1,091	27	16,320
Richmond.....	3,476	3,494	1,004	-----	4	7,978	-----	11,000	-----	752	-----	11,752
Charlotte.....	646	755	304	-----	-----	1,705	-----	484	-----	191	-----	675
Atlanta.....	5,942	15,299	2,656	-----	-----	23,897	-----	18,127	-----	2,311	-----	20,438
Savannah.....	2,437	8,970	1,988	7	-----	13,402	-----	14,763	-----	814	-----	15,577
Jacksonville.....	1,580	11,220	1,018	14	19	13,851	-----	14,226	12	857	-----	15,095
Birmingham.....	2,764	5,685	795	-----	-----	9,244	-----	7,546	-----	275	-----	7,821
New Orleans.....	1,456	2,780	3,189	-----	118	7,543	-----	9,281	267	289	-----	9,837
Dallas.....	11,695	13,583	5,202	-----	28	30,508	-----	36,781	42	6,765	26	43,614
El Paso.....	1,295	2,967	663	-----	99	5,024	-----	3,221	403	754	1	4,379
Fort Worth.....	7,706	10,137	1,902	8	-----	19,753	551	24,370	-----	12,020	1	36,942
Galveston.....	617	2,277	872	-----	23	3,689	202	8,569	-----	243	-----	9,014
Houston.....	6,944	13,279	6,747	4	201	27,175	-----	30,986	216	4,398	-----	35,600
San Antonio.....	1,975	7,902	1,399	-----	14	11,290	-----	8,441	181	1,418	2	10,042
Waco.....	669	2,581	260	-----	-----	3,510	282	2,541	-----	337	-----	3,160
Little Rock.....	846	436	102	-----	-----	944	-----	1,727	-----	176	-----	1,903

Louisville	6,842	8,088	1,908	4	16,842	26,941	894	27,835				
Memphis	548	5,013	666		6,227	6,212	284	6,496				
Nashville	3,730	7,224	1,276		12,230	12,440	551	12,991				
Cincinnati	5,575	7,164	2,940	11	15,690	13,341	3,609	16,974				
Cleveland	3,358	7,876	2,860	1	14,412	6,080	9,006	15,319				
Columbus	4,446	6,295	1,919	68	12,728	1,511	12,052	15,175				
Toledo	230	667	202		1,099	302	1,321	1,772				
Indianapolis	5,267	12,534	2,535	106	20,442	1,229	20,967	23,013				
Chicago	995	6,098	1,256	1	8,358	1,260	1	2,756				
Peoria	506	2,525	673		3,704	4,512	324	4,836				
Detroit	14,570	8,811	11,075	8	34,996	23,191	1,021	3,493				
Grand Rapids	628	2,876	1,169	49	4,722	3,340	147	3,488				
Milwaukee	5,810	18,371	5,519	177	29,877	1,220	87	32,615				
Minneapolis	3,719	23,238	7,603	645	35,205	49,587	690	53,683				
St. Paul	2,111	17,045	2,694	485	22,335	25,977	185	27,330				
Cedar Rapids	1,684	3,557	516		5,757	10,459	272	10,731				
Des Moines	1,926	2,945	923		5,794	9,108	657	9,765				
Dubuque	173	800	109		1,082	848	84	932				
Sioux City	468	4,410	693		5,571	8,060	691	8,838				
Kansas City, Mo.	10,454	17,767	4,864	21	33,106	52,009	2	5,194				
St. Joseph	424	4,733	487		5,644	9,529	232	9,762				
St. Louis	17,956	21,992	11,852	1,027	53,404	67,720	256	5,932				
Lincoln	504	2,836	609		3,949	7,276	199	7,476				
Omaha	4,144	16,000	4,021	1	24,166	30,671	1,445	32,131				
Kansas City, Kans.	516	1,701	183		2,400	3,774	95	3,869				
Topeka	257	3,127	596		3,980	3,144	97	3,241				
Wichita	1,220	5,977	1,289		8,486	10,190	722	10,912				
Helena	404	1,036	78		1,518	2,281	145	2,426				
Denver	4,782	16,735	4,024	50	25,591	20,235	61	2,575				
Pueblo		9,794	192		9,986	5,850	351	6,201				
Muskogee	117	1,826	149		2,092	1,949	1,045	2,994				
Oklahoma City	5,284	15,190	1,305		21,779	25,208	5,356	30,564				
Tulsa	714	15,759	2,290	35	18,798	26,871	5,220	32,243				
Seattle	2,929	17,889	6,548	21	28,117	17,817	851	21,127				
Spokane	1,695	3,297	894	143	6,029	5,316	48	5,932				
Portland	2,489	11,377	4,468	432	18,766	13,540	539	1,370				
Los Angeles	8,068	39,190	14,332	1	63,135	33,346	2,121	10,863				
Oakland		3,815	973		4,788	5,650	1,175	6,825				
San Francisco	6,146	43,897	48,924	7,843	106,810	71,732	5,886	31,808				
Ogden	392	2,351	535		3,278	4,793	53	4,846				
Salt Lake City	2,193	4,479	1,175	1	7,848	8,961	378	9,339				
Total other reserve cities	303,648	648,619	321,492	1,104	35,086	1,309,949	9,015	1,263,386	43,236	174,287	4,995	1,494,919
Total all reserve cities	486,282	766,871	1,842,740	1,104	96,662	3,193,659	9,015	2,241,190	289,223	1,041,103	9,915	3,590,446

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1929—Continued

DECEMBER 31, 1928—Continued

[In thousands of dollars]

Banks in—	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
COUNTRY BANKS												
Maine.....	1,144	5,304	791	-----	56	7,295	172	2,119	4	611	-----	2,906
New Hampshire.....	2,156	3,648	486	-----	25	6,315	557	3,206	-----	715	1	4,479
Vermont.....	899	2,683	267	-----	84	3,933	266	1,336	-----	542	-----	2,144
Massachusetts.....	9,972	14,150	2,792	-----	40	26,954	3,446	14,688	20	2,271	3	20,428
Rhode Island.....	971	1,713	879	-----	26	3,589	356	1,490	-----	429	15	2,290
Connecticut.....	8,349	14,461	5,049	-----	73	27,932	3,587	7,245	6	2,503	6	13,347
Total New England States.....	23,491	41,959	10,264	-----	304	76,018	8,384	30,084	30	7,071	25	45,594
New York.....	11,259	32,455	4,424	19	217	48,374	4,277	8,773	54	5,111	8	18,223
New Jersey.....	15,977	30,680	7,995	5	80	54,737	3,984	11,763	46	4,857	55	20,705
Pennsylvania.....	6,995	61,953	6,648	21	107	75,724	3,687	12,035	-----	6,977	87	22,786
Delaware.....	150	1,128	167	-----	-----	1,445	23	381	14	97	-----	515
Maryland.....	34	3,432	325	-----	-----	3,791	36	671	-----	388	-----	1,095
Total Eastern States.....	34,415	129,648	19,559	45	404	184,071	12,007	33,623	114	17,430	150	63,324
Virginia.....	5,178	14,903	2,913	4	83	23,141	2,406	11,863	64	2,681	4	17,018
West Virginia.....	1,350	9,576	1,233	-----	-----	12,159	768	5,962	-----	2,302	-----	9,032
North Carolina.....	1,927	18,026	1,312	-----	-----	21,265	1,194	13,290	-----	1,454	-----	15,938
South Carolina.....	1,447	13,623	1,516	1	35	16,622	695	9,046	-----	1,127	-----	10,868
Georgia.....	83	7,490	818	-----	-----	8,391	59	1,934	-----	436	58	2,487
Florida.....	376	16,633	1,160	10	5	18,234	296	7,103	75	1,655	3	9,132
Alabama.....	713	15,966	1,054	-----	44	17,777	418	5,462	444	957	-----	7,281
Mississippi.....	310	11,557	611	-----	-----	12,478	52	6,661	-----	1,080	-----	7,793
Louisiana.....	736	11,694	786	-----	-----	13,216	316	10,781	-----	721	1	11,519
Texas.....	2,157	89,092	3,566	4	136	94,955	866	33,633	554	8,548	4	43,905
Arkansas.....	221	13,436	554	-----	-----	14,211	15	10,302	-----	892	2	11,211
Kentucky.....	178	15,491	1,089	-----	4	16,762	279	3,933	-----	834	-----	5,046
Tennessee.....	1,171	18,552	1,834	-----	-----	21,557	1,388	16,135	-----	985	-----	18,508
Total Southern States.....	15,847	256,149	18,446	19	307	290,768	8,752	136,105	1,137	23,972	72	170,088

Ohio.....	2, 215	33, 227	5, 639	86	20	41, 187	753	6, 022	4	6, 791	22	14, 492
Indiana.....	3, 017	24, 087	3, 467	28	2	30, 601	506	15, 754	-----	2, 245	5	18, 510
Illinois.....	4, 735	37, 969	3, 735	3	51	46, 493	20	21, 534	-----	3, 296	34	24, 884
Michigan.....	489	16, 076	2, 486	-----	52	19, 103	34	4, 848	5	2, 007	28	6, 922
Wisconsin.....	709	21, 658	2, 349	-----	-----	24, 716	56	8, 869	-----	1, 946	21	10, 892
Minnesota.....	683	25, 508	1, 667	25	208	28, 091	-----	14, 189	157	2, 282	4	16, 632
Iowa.....	1, 399	22, 160	1, 151	-----	28	24, 738	21	10, 072	-----	1, 820	-----	11, 913
Missouri.....	159	11, 537	743	-----	-----	12, 439	-----	7, 420	-----	537	-----	7, 957
Total Middle Western States.....	13, 406	192, 222	21, 237	142	361	227, 368	1, 390	89, 608	166	20, 924	114	112, 202
North Dakota.....	95	9, 705	417	-----	29	10, 246	-----	4, 146	10	756	-----	4, 912
South Dakota.....	273	9, 661	364	-----	-----	10, 298	-----	4, 689	31	822	-----	5, 542
Nebraska.....	8	9, 336	530	-----	-----	9, 874	-----	4, 470	-----	639	12	5, 121
Kansas.....	207	24, 674	851	-----	15	25, 747	205	8, 503	-----	1, 600	11	10, 319
Montana.....	324	11, 725	596	-----	44	12, 689	-----	3, 589	9	726	7	4, 331
Wyoming.....	7	6, 097	238	-----	-----	6, 342	-----	3, 677	-----	394	-----	4, 071
Colorado.....	176	13, 091	630	-----	8	14, 505	-----	1, 968	-----	1, 138	3	3, 109
New Mexico.....	120	4, 889	226	-----	-----	5, 235	53	1, 436	-----	661	1	2, 151
Oklahoma.....	290	35, 592	1, 466	-----	176	37, 524	67	8, 500	-----	5, 859	3	14, 429
Total Western States.....	1, 500	125, 370	5, 318	-----	272	132, 460	325	40, 978	50	12, 595	37	53, 985
Washington.....	98	11, 534	1, 230	50	133	13, 045	30	2, 830	123	1, 449	-----	4, 432
Oregon.....	9	9, 081	373	-----	-----	9, 463	-----	1, 431	-----	715	4	2, 150
California.....	1, 208	34, 033	3, 419	4	37	38, 701	482	13, 122	65	7, 464	27	21, 160
Idaho.....	667	7, 077	530	-----	1	8, 275	195	3, 376	-----	606	-----	4, 177
Utah.....	-----	911	27	-----	-----	938	-----	125	-----	96	-----	221
Nevada.....	108	3, 284	41	-----	-----	3, 413	142	2, 261	-----	152	-----	2, 555
Arizona.....	55	3, 850	676	-----	22	4, 603	26	1, 035	143	618	-----	1, 822
Total Pacific States.....	2, 145	69, 750	6, 296	54	193	78, 438	875	24, 180	331	11, 100	31	36, 517
Alaska (nonmember banks).....	-----	620	12	-----	4	636	-----	12	-----	47	-----	59
The Territory of Hawaii (nonmember banks).....	-----	776	481	-----	18	1, 275	-----	1, 111	3	272	-----	1, 386
Total (nonmember banks).....	-----	1, 396	493	-----	22	1, 911	-----	1, 123	3	319	-----	1, 445
Total country banks.....	90, 804	816, 494	81, 613	260	1, 863	991, 034	31, 733	355, 701	1, 831	93, 411	429	483, 105
Total United States.....	577, 086	1, 583, 365	1, 924, 353	1, 364	98, 525	4, 184, 093	40, 748	2, 596, 891	291, 054	1, 134, 514	10, 344	4, 073, 551

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1929—Continued

MARCH 27, 1929												
[In thousands of dollars]												
Banks in—	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
CENTRAL RESERVE CITIES												
New York.....	165,184	42,028	1,216,842	17	56,844	1,480,915		620,584	196,801	864,557	3,787	1,685,729
Chicago.....	17,826	34,895	29,627		3,969	86,317		131,994	2,137	13,370	1,005	148,506
Total central reserve cities.....	183,010	76,923	1,246,469	17	60,813	1,567,232		752,578	198,938	877,927	4,792	1,834,235
OTHER RESERVE CITIES												
Boston.....	35,419	35,500	25,777		7,670	104,366		87,054	17,789	10,969	453	116,265
Albany.....	2,424	3,719	509		29	6,681	5,812	9,012	17	254		15,095
Brooklyn and Bronx.....	1,104	1,210	1,272		156	3,742		3,017	35	1,263	20	4,335
Buffalo.....	384	559	677		110	1,730		538	95	218		851
Philadelphia.....	26,999	36,946	38,861	1	3,616	106,423	100	124,390	4,538	8,470	143	137,641
Pittsburgh.....	20,686	21,802	6,713		482	49,683		71,105	718	1,989	4,902	78,714
Baltimore.....	11,748	7,106	4,700		116	23,670		23,072	231	783		24,086
Washington.....	2,301	7,237	3,423	10	117	12,988	985	10,887	229	1,061	37	13,190
Richmond.....	4,450	2,477	606		5	7,538		10,256		426		10,682
Charlotte.....	395	952	194		5	1,541		391		111		502
Atlanta.....	5,058	12,138	1,625			18,821		16,112		387		16,499
Savannah.....	2,513	8,494	1,411			12,418		13,400		465		13,865
Jacksonville.....	3,247	8,857	519	74	40	12,737		15,130	22	516		15,658
Birmingham.....	2,321	6,359	406			8,086		5,417		215		5,632
New Orleans.....	1,247	1,904	2,114		129	5,394		7,367	236	781		7,881
Dallas.....	8,262	14,573	1,837		8	24,680		24,814	45	2,242	41	27,142
El Paso.....	1,064	3,282	240		67	4,683		2,444	188	591		3,523
Fort Worth.....	5,284	9,216	1,092		2	15,594	178	16,876		1,371	1	18,426
Galveston.....	271	3,033	335		14	3,653	125	4,934		154		5,213
Houston.....	5,494	13,986	2,700	2	108	22,290		22,450	212	2,927	4	25,593
San Antonio.....	1,758	5,349	848		8	7,963		6,509	140	675	1	7,325
Waco.....	501	1,264	104			1,869	112	1,617		106		1,885
Little Rock.....	199	728	36			963		846		36		882

Louisville	5,430	7,127	1,111	11	13,679	22,456	588	23,044
Memphis	512	3,007	305		3,824	4,365	203	4,568
Nashville	2,948	5,695	629		9,272	14,616	384	15,000
Cincinnati	5,491	5,400	1,852	15	12,758	11,574	954	12,590
Cleveland	2,038	4,129	1,159	1	7,696	5,900	544	6,771
Columbus	3,963	8,431	1,046	91	13,531	1,461	569	14,059
Toledo	288	945	147		1,380	243	23	1,463
Indianapolis	5,998	7,055	1,249	136	12,438	667	908	15,586
Chicago	708	4,753	587	19	6,067	867	1,716	2,588
Peoria	477	1,569	354		2,400	4,029	273	4,302
Detroit	14,413	8,827	7,407	1,691	32,338	25,797	3,109	29,183
Grand Rapids	592	2,916	431	84	4,023	3,445	42	3,489
Milwaukee	4,743	19,199	3,229	211	27,382	34,466	1,101	36,988
Minneapolis	3,269	18,216	4,346	20	26,653	48,196	3,519	52,437
St. Paul	1,788	9,988	1,316	748	13,840	23,006	765	24,057
Cedar Rapids	1,360	2,744	288		4,392	9,954	149	10,103
Des Moines	1,495	2,413	539		4,447	8,452	563	9,015
Dubuque	185	360	66		611	1,017	76	1,104
Sioux City	500	4,252	535		5,287	9,283	472	9,755
Kansas City, Mo.	9,226	18,165	3,240	16	30,647	48,173	1,765	49,966
St. Joseph	436	4,081	420		4,937	9,849	147	10,008
St. Louis	14,983	20,480	7,039	523	43,843	69,356	2,268	72,080
Lincoln	537	8,108	273		3,918	8,152	150	8,313
Omaha	4,085	14,087	8,050	5	21,177	32,409	2,057	34,498
Kansas City, Kans.	449	927	135		1,511	3,181	131	3,312
Topeka	198	2,048	180		2,426	3,029	118	3,147
Wichita	1,239	4,673	455		6,367	7,779	543	8,322
Helena	419	796	26		1,241	1,806	117	1,923
Denver	4,484	13,302	2,287	70	20,143	15,259	1,046	16,352
Pueblo		4,487	97		4,584	3,517	233	3,750
Muskogee	105	1,255	84		1,544	1,120	187	1,307
Oklahoma City	4,585	14,389	767		19,741	19,024	1,211	20,235
Tulsa	607	13,354	983	35	14,979	14,213	2,185	16,432
Seattle	3,329	17,125	3,429	6	24,715	17,525	1,540	20,049
Spokane	1,164	3,458	454	70	5,146	5,846	637	6,487
Portland	2,425	9,047	2,288	556	14,316	12,950	1,457	14,940
Los Angeles	9,955	40,042	10,751	1,374	62,122	28,667	7,730	37,875
Oakland		2,684	419		3,103	3,978	443	4,423
San Francisco	7,095	45,739	25,676	11,602	90,112	72,150	16,278	94,732
Ogden	252	1,286	109		1,647	3,699	48	3,747
Salt Lake City	1,988	2,699	698	1	5,336	6,792	301	7,093
Total other reserve cities	264,718	560,049	185,455	648	32,216	1,043,086	10,884	1,120,631
Total all reserve cities	447,728	636,972	1,431,924	665	93,029	2,610,318	10,884	1,873,209
							234,350	970,314
							11,415	3,100,172

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1929—Continued

MARCH 27, 1929—Continued

[In thousands of dollars]

Banks in—	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
COUNTRY BANKS												
Maine.....	1,224	3,590	302		104	5,220	190	1,852	4	371		2,417
New Hampshire.....	1,319	2,538	220		26	4,093	431	2,447		488	1	3,367
Vermont.....	871	1,976	94		95	3,036	280	881		383		1,544
Massachusetts.....	7,541	12,038	1,508		46	21,133	3,386	11,814	10	1,797	4	17,011
Rhode Island.....	730	1,464	632		15	2,841	185	937		305	13	1,440
Connecticut.....	6,769	10,503	2,330		170	19,772	3,082	6,442		1,601	5	11,130
Total New England States.....	18,454	32,099	5,086		456	56,095	7,554	24,373	14	4,945	23	36,909
New York.....	11,276	26,931	2,408		220	40,835	4,243	8,006	65	3,574	6	15,894
New Jersey.....	11,262	20,357	4,174		74	35,867	4,046	9,891	60	4,145	32	18,174
Pennsylvania.....	6,737	51,008	3,700	175	176	61,796	4,020	11,965		5,212	57	21,254
Delaware.....	128	717	78			923	69	344	7	32		452
Maryland.....	44	2,930	180			3,154	27	577		239		843
Total Eastern States.....	29,447	101,943	10,540	175	470	142,575	12,405	30,783	132	13,202	95	56,617
Virginia.....	4,033	12,739	1,235	4	78	18,089	1,596	8,717	60	1,150	3	11,526
West Virginia.....	1,212	11,011	616			12,839	604	6,836		989	2	8,431
North Carolina.....	1,738	13,835	678		1	16,252	817	10,141		1,637		12,595
South Carolina.....	1,114	9,462	678		7	11,261	1,311	6,973		705	24	9,013
Georgia.....	108	5,705	248			6,061	62	1,407		253		1,722
Florida.....	751	22,260	632	5	10	23,658	275	6,988	78	2,507		9,548
Alabama.....	518	11,859	378		297	13,052	334	4,454	402	650		5,849
Mississippi.....	377	9,639	301			10,317	25	5,288		664		5,977
Louisiana.....	827	6,162	457			7,446	256	6,677		403		7,336
Texas.....	2,005	64,328	1,495	6	442	68,276	565	26,169	386	5,034	12	32,166
Arkansas.....	228	9,330	182			9,740	24	7,010		502	6	7,542
Kentucky.....	158	10,145	311		4	10,613		3,571		888		4,459
Tennessee.....	1,346	14,834	736			16,916	1,251	13,358		552		15,161
Total Southern States.....	14,415	201,309	7,947	15	839	224,525	7,120	107,589	926	15,943	47	131,625

Ohio.....	1, 248	30, 734	2, 636	45	34, 663	540	7, 543	2, 656	133	10, 872
Indiana.....	2, 528	18, 325	1, 860	3	22, 716	323	13, 021	1, 892	4	15, 240
Illinois.....	4, 801	33, 466	2, 149	3	40, 419	16	21, 195	2, 578	5	23, 794
Michigan.....	950	15, 928	1, 479	74	18, 431	60	5, 475	1, 288	26	6, 849
Wisconsin.....	825	22, 388	1, 254		24, 467	260	11, 128	1, 272	20	12, 680
Minnesota.....	535	21, 324	709	233	22, 801		11, 479	1, 943		13, 611
Iowa.....	1, 410	18, 468	734	7	20, 619	5	9, 755	1, 732	10	11, 502
Missouri.....	253	8, 423	494		9, 170	3	6, 829	637		7, 469
Total Middle Western States.....	12, 550	169, 056	11, 315	365	193, 286	1, 207	86, 425	13, 998	188	102, 017
North Dakota.....	121	7, 278	295	38	7, 732		3, 412	7	726	4, 145
South Dakota.....	222	6, 946	235		7, 403		4, 057		663	4, 720
Nebraska.....	71	10, 106	354		10, 531		5, 217	5	581	5, 819
Kansas.....	133	19, 593	379	32	20, 144		9, 036		1, 154	10, 196
Montana.....	238	8, 353	289	29	8, 909	2	2, 814	9	677	3, 518
Wyoming.....	8	4, 095	148	127	4, 378		2, 472		289	2, 761
Colorado.....	73	10, 615	353	8	11, 049		1, 680	14	1, 169	2, 868
New Mexico.....	107	3, 127	97		3, 331	37	1, 074		401	1, 512
Oklahoma.....	254	25, 358	635	158	26, 405	17	6, 303		2, 767	9, 095
Total Western States.....	1, 227	95, 471	2, 785	32	99, 882	56	36, 065	35	8, 427	44, 634
Washington.....	119	12, 957	972	157	14, 205	27	3, 301	104	1, 035	4, 467
Oregon.....	132	6, 547	196		6, 875		1, 031		584	1, 617
California.....	1, 239	21, 505	1, 764	105	24, 657	301	10, 319	68	3, 243	13, 964
Idaho.....	246	4, 507	142	1	4, 896	72	1, 898		238	2, 208
Utah.....		694	14		708		55		58	113
Nevada.....	59	2, 248	23		2, 330	63	1, 481		136	1, 680
Arizona.....	65	3, 417	353	90	3, 925		768	318	481	1, 567
Total Pacific States.....	1, 860	51, 875	3, 464	105	57, 596	463	18, 853	490	5, 775	25, 616
Alaska (nonmember banks).....		611	3	3	617		12		65	77
The Territory of Hawaii (nonmember banks).....		634	109	24	767		696	4	25	730
Total (nonmember banks).....		1, 245	112	27	1, 384		708	4	90	807
Total country banks.....	77, 953	652, 998	41, 249	327	2, 816	775, 343	28, 805	304, 796	1, 800	62, 380
Total United States.....	525, 681	1, 289, 970	1, 473, 173	992	95, 845	3, 385, 661	39, 689	2, 178, 005	236, 150	1, 032, 694
									11, 850	3, 498, 397

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1929—Continued

JUNE 29, 1929

[In thousands of dollars]

Banks in—	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing-house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and banks in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
CENTRAL RESERVE CITIES												
New York.....	93,823	23,964	403,630	-----	38,259	559,676	-----	471,824	163,312	171,351	6,192	812,679
Chicago.....	18,624	61,896	30,259	-----	3,987	114,766	-----	129,692	3,018	8,115	1,415	142,240
Total central reserve cities.....	112,447	85,860	433,889	-----	42,246	674,442	-----	601,516	166,330	179,466	7,607	954,919
OTHER RESERVE CITIES												
Boston.....	31,906	29,594	19,672	-----	9,113	90,285	-----	86,809	17,108	11,310	800	116,027
Albany.....	5,558	4,116	14,966	-----	28	24,668	2,155	9,424	18	577	-----	12,174
Brooklyn and Bronx.....	760	787	462	18	-----	2,027	-----	279	-----	324	2	605
Buffalo.....	79	75	140	-----	1	295	-----	-----	-----	84	-----	84
Philadelphia.....	26,062	46,020	41,248	1	3,708	117,039	118	134,393	3,317	3,565	122	141,515
Pittsburgh.....	21,928	19,787	8,018	-----	816	50,549	-----	69,757	787	2,139	6,340	79,023
Baltimore.....	10,863	12,117	4,675	-----	129	27,784	-----	29,607	252	752	2	30,613
Washington.....	2,598	8,851	4,968	8	52	16,477	1,309	11,206	228	896	92	13,731
Richmond.....	3,364	2,414	684	-----	1	6,463	-----	7,706	-----	217	-----	7,923
Charlotte.....	431	838	233	-----	-----	1,502	-----	535	-----	132	-----	667
Atlanta.....	4,358	8,356	1,624	-----	-----	14,338	-----	12,336	-----	753	-----	13,089
Savannah.....	2,242	7,789	1,276	-----	-----	11,307	-----	10,045	4	180	-----	10,229
Jacksonville.....	2,098	7,349	704	22	5	10,178	-----	13,036	12	520	5	13,573
Birmingham.....	2,169	4,819	569	-----	-----	7,557	210	3,739	-----	182	-----	4,131
New Orleans.....	864	2,338	1,476	-----	141	4,819	-----	6,833	196	276	-----	7,304
Dallas.....	8,087	12,567	1,685	-----	10	22,349	-----	19,047	35	2,705	51	21,838
El Paso.....	870	2,647	265	-----	76	3,858	-----	2,026	426	890	22	3,364
Fort Worth.....	5,434	8,773	1,899	-----	2	15,098	506	15,981	-----	1,429	1	17,917
Galveston.....	367	2,204	316	-----	10	2,897	156	3,807	-----	63	-----	4,026
Houston.....	5,793	18,051	4,190	4	123	25,161	-----	19,302	155	2,218	40	21,715
San Antonio.....	1,405	6,082	977	-----	4	8,468	-----	5,720	134	655	4	6,513
Waco.....	310	1,034	128	-----	-----	1,472	138	1,184	-----	168	-----	1,490
Little Rock.....	249	300	125	-----	-----	674	-----	808	-----	233	-----	1,041

Louisville	4,378	7,186	1,615	8	13,187	17,039	4,194	21,233
Memphis	585	2,147	407		3,139	2,944	128	3,072
Nashville	3,094	6,299	823		10,216	9,509	1,124	10,633
Cincinnati	4,353	6,502	1,671	18	12,544	11,267	884	12,177
Cleveland	2,608	2,925	1,344	567	7,444	6,602	229	7,696
Columbus	3,159	6,536	1,334	121	11,150	10,144	59	12,741
Toledo	436	694	153		1,283	1,121	11	1,439
Indianapolis	4,116	9,202	1,914	144	15,376	15,218	48	17,226
Chicago	563	5,143	698	44	6,448	862	2	2,095
Peoria	473	2,101	629		3,203	3,419	482	3,901
Detroit	16,038	10,012	8,291	1,483	35,824	20,998	958	24,955
Grand Rapids	488	1,889	638	20	3,035	1,639	65	1,704
Milwaukee	4,816	15,800	3,376	234	24,226	29,152	322	32,319
Minneapolis	3,220	21,822	6,035	30	31,871	41,494	773	47,906
St. Paul	1,544	14,958	1,089	163	18,328	19,358	300	20,761
Cedar Rapids	1,201	3,293	316		4,810	9,093	165	9,258
Des Moines	2,231	3,199	1,012		6,442	9,987	823	10,810
Dubuque	210	615	111		936	766	10	867
Sioux City	479	4,223	371		5,073	8,816	960	9,777
Kansas City, Mo.	8,977	14,774	3,350	3	27,144	43,392	12	45,289
St. Joseph	306	4,733	458		5,497	9,070	142	9,214
St. Louis	10,060	15,533	5,700	24	31,516	43,422	323	47,011
Lincoln	442	3,145	437		4,024	9,051	332	9,393
Omaha	3,807	15,078	2,005	5	20,895	29,376	1,198	30,618
Kansas City, Kans.	460	1,121	209		1,790	2,780	413	3,193
Topeka	229	5,149	281		5,659	3,121	131	3,252
Wichita	892	5,105	1,039		7,036	7,719	876	8,595
Helena	468	971	75		1,514	1,710	267	1,977
Denver	4,333	14,768	2,676	109	21,886	14,678	59	16,710
Pueblo		3,441	111		3,552	2,293	1,959	2,403
Muskogee	84	1,432	64		1,580	944	110	1,283
Oklahoma City	4,702	12,781	1,304		18,787	17,216	2,305	19,521
Tulsa	401	14,557	1,259		16,217	14,396	1,684	16,088
Seattle	2,382	20,389	3,687	15	27,184	20,384	988	23,096
Spokane	970	3,022	581		4,669	5,232	3	5,734
Portland	2,438	10,188	3,491		16,726	13,100	466	15,111
Los Angeles	9,017	48,389	9,744	1,392	68,542	31,394	1,414	41,776
Oakland		2,821	1,092		3,885	5,043	1,101	6,149
San Francisco	7,326	57,189	36,916	10,534	111,965	83,380	5,683	106,612
Ogden	114	687	108		909	3,145	33	3,178
Salt Lake City	1,942	4,654	1,295	1	7,892	8,183	297	8,480
Total other reserve cities	251,137	588,381	217,779	296	31,884	1,089,477	9,370	1,203,255
Total all reserve cities	363,584	674,241	651,668	296	74,130	1,763,919	9,370	2,158,174

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1929—Continued

JUNE 29, 1929—Continued

[In thousands of dollars]

Banks in—	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
COUNTRY BANKS												
Maine.....	1,120	3,776	458	-----	69	5,423	220	1,736	2	589	-----	2,547
New Hampshire.....	1,729	2,396	294	-----	21	4,440	454	2,966	5	762	2	4,189
Vermont.....	792	2,240	125	-----	90	3,247	303	970	-----	475	-----	1,748
Massachusetts.....	8,051	11,915	2,062	-----	65	22,093	3,573	11,147	19	2,386	2	17,127
Rhode Island.....	708	1,448	538	-----	16	2,710	116	1,288	-----	277	11	1,692
Connecticut.....	8,298	13,304	3,004	-----	142	24,748	3,187	7,264	22	2,380	34	12,887
Total New England States.....	20,698	35,079	6,481	-----	403	62,661	7,853	25,371	48	6,869	49	40,190
New York.....	10,890	28,881	2,938	-----	329	43,038	3,583	9,214	67	5,405	18	18,287
New Jersey.....	13,054	24,352	6,150	-----	98	43,654	3,924	8,864	69	5,391	91	18,339
Pennsylvania.....	7,821	52,815	5,836	-----	156	66,628	3,099	11,125	-----	7,315	38	21,577
Delaware.....	138	1,089	160	-----	-----	1,387	40	476	-----	83	4	603
Maryland.....	49	3,777	287	-----	-----	4,113	17	688	-----	446	-----	1,151
Total Eastern States.....	31,952	110,914	15,371	-----	583	158,820	10,663	30,367	136	18,640	151	59,957
Virginia.....	3,671	13,549	1,734	5	38	18,997	1,749	7,922	146	1,787	5	11,609
West Virginia.....	1,351	11,170	733	-----	-----	13,254	857	5,718	-----	1,636	8	8,219
North Carolina.....	1,447	14,340	1,210	-----	-----	16,997	1,001	8,339	-----	1,845	-----	11,185
South Carolina.....	772	8,701	855	-----	28	10,356	281	6,589	-----	803	15	7,688
Georgia.....	105	4,833	533	-----	-----	5,471	96	1,185	-----	385	6	1,672
Florida.....	356	16,966	972	8	7	18,309	327	6,383	51	1,475	5	8,241
Alabama.....	612	10,797	1,007	-----	34	12,450	310	3,814	341	890	33	5,388
Mississippi.....	186	8,527	460	-----	-----	9,173	34	4,202	-----	764	-----	5,000
Louisiana.....	586	6,291	462	-----	-----	7,339	380	6,386	-----	593	-----	7,359
Texas.....	1,470	56,146	2,347	-----	136	60,099	382	20,542	461	4,741	13	26,139
Arkansas.....	159	8,901	290	-----	-----	9,350	25	5,167	1	534	2	5,729
Kentucky.....	107	9,574	806	-----	1	10,488	74	2,249	1	1,250	4	3,578
Tennessee.....	1,223	13,829	1,433	-----	-----	16,485	1,378	10,437	-----	1,024	-----	12,839
Total Southern States.....	12,045	183,624	12,842	13	244	208,768	6,894	88,933	1,001	17,727	91	114,646

Ohio.....	1,212	28,407	4,180	4	37	33,840	945	6,806	1	3,548		11,300
Indiana.....	2,679	19,146	4,212	1	3	26,041	354	13,623		2,683	2	16,662
Illinois.....	4,984	36,692	3,776		3	45,455	45	22,298	3	3,651	8	26,005
Michigan.....	679	15,810	2,251	49	58	18,847	47	5,002		1,860	10	6,919
Wisconsin.....	813	20,897	1,831	36		23,577	46	9,275	27	1,786	46	11,180
Minnesota.....	418	24,692	1,113	7	269	26,499		10,667	203	2,390		13,260
Iowa.....	1,379	18,060	904		35	20,378	81	9,027		1,003		10,111
Missouri.....	323	10,270	907	31		11,531		6,395		784	6	7,185
Total Middle Western States.....	12,487	173,974	19,174	128	405	206,168	1,518	83,093	234	17,705	72	102,622
North Dakota.....	142	7,014	283		28	7,467		2,529	6	630		3,165
South Dakota.....	233	8,228	413			8,874		3,406	574	673	43	4,696
Nebraska.....	73	10,267	360			10,700		4,851	232	506	11	5,600
Kansas.....	185	20,784	836	7		21,812		7,928	150	1,448	34	9,560
Montana.....	382	8,625	325	49		9,381	1	2,411	219	749	14	3,394
Wyoming.....	6	4,621	159			4,786		2,277		322	4	2,603
Colorado.....	64	8,886	509	7		9,466		1,248		930	5	2,183
New Mexico.....	70	3,282	149			3,501	34	906		434		1,374
Oklahoma.....	217	24,212	1,047	23	140	25,639	32	5,158	44	2,877	3	8,114
Total Western States.....	1,372	95,919	4,081	23	231	101,626	67	30,714	1,225	8,569	114	40,689
Washington.....	363	11,873	952		177	13,365	33	3,006	243	1,335		4,617
Oregon.....	58	7,728	321			8,107		1,165	1	726	3	1,895
California.....	1,111	27,572	2,621	23	53	31,380	355	13,936	6	4,566	37	18,900
Idaho.....	151	5,205	196		2	5,554	91	1,542		413		2,046
Utah.....		571	21			592		77		57		134
Nevada.....	38	2,805	66			2,909	13	1,796		350		2,159
Arizona.....	25	2,676	392		218	3,311	10	877	125	396	2	1,410
Total Pacific States.....	1,746	58,430	4,569	23	450	65,218	502	22,399	375	7,843	42	31,161
Alaska (nonmember banks).....		630	4		3	637		6		62		68
The Territory of Hawaii (nonmember banks).....		545	721		15	1,281		931	4	35	5	975
Total (nonmember banks).....		1,175	725		18	1,918		937	4	97	5	1,043
Total country banks.....	80,300	659,115	63,243	187	2,334	805,179	27,497	281,814	3,023	77,450	524	390,308
Total United States.....	443,884	1,333,356	714,911	483	76,464	2,569,098	36,867	1,935,367	203,698	354,253	18,297	2,548,482

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1929—Continued

OCTOBER 4, 1929

[In thousands of dollars]

Banks in—	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and banks in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
CENTRAL RESERVE CITIES												
New York City.....	168, 136	35, 296	638, 742	-----	31, 516	873, 690	-----	408, 884	165, 830	429, 190	3, 953	1, 007, 857
Chicago.....	20, 381	58, 064	26, 928	-----	4, 742	110, 115	-----	133, 344	2, 672	8, 081	982	145, 079
Total central reserve cities.....	188, 517	93, 360	665, 670	-----	36, 258	983, 805	-----	542, 228	168, 502	437, 271	4, 935	1, 152, 936
OTHER RESERVE CITIES												
Boston.....	36, 108	41, 689	38, 638	-----	7, 116	123, 551	-----	95, 715	17, 445	15, 333	332	128, 825
Brooklyn and Bronx.....	616	615	1, 000	-----	-----	2, 231	-----	170	-----	658	-----	828
Buffalo.....	71	125	159	-----	31	386	-----	-----	-----	140	-----	140
Philadelphia.....	28, 518	38, 714	35, 905	1	3, 543	106, 681	73	134, 825	3, 635	6, 541	46	145, 120
Pittsburgh.....	20, 151	21, 483	9, 023	-----	647	51, 304	-----	78, 731	786	1, 795	4, 278	85, 590
Baltimore.....	10, 210	7, 473	4, 976	-----	111	22, 770	-----	26, 445	277	940	2	27, 664
Washington.....	3, 175	8, 359	4, 153	59	104	15, 850	1, 369	11, 780	185	765	61	14, 160
Richmond.....	4, 615	2, 989	648	-----	-----	8, 252	-----	10, 322	-----	348	-----	10, 670
Charlotte.....	347	756	202	-----	-----	1, 305	-----	463	-----	51	-----	514
Atlanta.....	4, 966	15, 891	1, 523	-----	-----	22, 380	-----	16, 955	-----	435	-----	17, 390
Savannah.....	2, 174	7, 747	1, 529	-----	-----	11, 450	-----	13, 351	-----	280	-----	13, 631
Jacksonville.....	1, 801	6, 611	505	32	10	8, 959	-----	9, 977	10	584	3	10, 574
Birmingham.....	3, 189	8, 376	406	-----	-----	11, 971	299	6, 373	-----	391	-----	7, 063
New Orleans.....	1, 243	2, 781	2, 635	-----	21	6, 680	-----	8, 447	203	228	-----	8, 878
Dallas.....	10, 500	17, 249	3, 086	-----	20	30, 855	-----	30, 462	40	3, 149	10	33, 661
El Paso.....	1, 200	3, 290	303	-----	109	4, 902	-----	1, 975	432	1, 000	1	3, 408
Fort Worth.....	6, 769	10, 827	1, 141	-----	2	18, 739	423	17, 656	-----	995	-----	19, 074
Galveston.....	748	2, 825	606	-----	17	4, 196	89	4, 650	-----	119	-----	4, 858
Houston.....	7, 242	15, 089	3, 629	4	51	26, 015	-----	29, 693	183	2, 181	7	32, 064
San Antonio.....	1, 570	5, 451	667	-----	5	7, 693	-----	6, 809	172	418	1	7, 400
Waco.....	782	3, 023	181	-----	-----	3, 986	313	2, 653	-----	227	-----	3, 193
Little Rock.....	229	392	90	-----	-----	711	-----	948	-----	225	-----	1, 173
Louisville.....	5, 052	7, 281	1, 316	5	-----	13, 654	-----	16, 459	-----	561	-----	17, 020

Memphis	2,211	12,665	1,419		22	16,317		13,229		343		13,572
Nashville	4,141	7,203	804			12,148		9,008		403		9,411
Cincinnati	4,979	5,185	1,808		17	11,969		11,485	47	864	4	12,400
Cleveland	2,742	3,405	1,444		832	8,423		7,254	282	1,694	6	9,236
Columbus	5,210	9,255	1,137		129	15,731		11,181	42	604		13,424
Toledo	191	553	350			1,094	1,597	292	1,097	33		1,422
Indianapolis	4,348	6,870	1,452		123	12,793	1,167	14,495	49	889	7	16,597
Chicago	895	5,428	808		2	7,133		854	5	1,518	7	2,384
Peoria	513	1,905	617			3,035		3,736		253		3,989
Detroit	12,519	7,596	7,795		1,298	29,208		20,325	1,084	3,054	42	24,505
Grand Rapids	518	2,493	540		4	3,555		2,020		31		2,051
Milwaukee	5,002	17,373	3,344		228	25,947	1,350	32,525		167	20	34,796
Minneapolis	4,279	25,546	7,273	45	838	37,981		48,859		863	4,611	54,380
St. Paul	1,917	14,341	1,369	260	529	18,416		21,357		601	17	22,698
Cedar Rapids	1,517	3,177	344		18	5,056		9,688		117		9,805
Des Moines	943	5,983	707			7,633		10,117		932		11,049
Dubuque	305	644	84			1,033		761	1	53		815
Sioux City	469	4,086	680			5,235		8,027		395		8,422
Kansas City, Mo.	11,063	17,310	3,254		23	31,650		48,776	3	2,042	5	50,826
St. Joseph	362	4,874	394			5,630		8,984		130	4	9,118
St. Louis	13,666	16,197	4,451	17	294	34,626		41,347	329	2,402	7	44,085
Lincoln	836	3,607	393			4,836		9,247		274	22	9,543
Omaha	4,529	18,082	2,638		4	25,253		32,666		1,594	57	34,317
Kansas City, Kans.	598	1,233	217			2,048		3,679		109		3,788
Topeka	612	2,276	270			3,158		3,778		131		3,909
Wichita	1,527	4,886	601			7,014		9,023		424		9,447
Helena	626	1,357	51			2,034		2,432		131		2,563
Denver	7,006	14,517	3,900		205	25,628		17,493	59	1,384	8	18,944
Pueblo		4,384	106			4,490		3,118		221		3,339
Muskogee	144	1,359	81			1,584		1,146		134		1,280
Oklahoma City	5,553	14,592	1,389			21,534		20,958		1,283		22,241
Tulsa	509	13,624	919			15,052		14,480		1,386	11	15,877
Seattle	2,900	15,839	3,820	20	745	23,324		19,121	905	1,775	28	21,829
Spokane	1,434	3,296	366		99	5,195		5,324	4	422		5,750
Portland	3,160	9,993	3,018		878	17,049		14,829	400	1,213	26	16,468
Los Angeles	10,723	41,244	9,467		1,008	62,442		30,472	1,431	7,373	200	39,476
Oakland		2,393	455			2,848		4,502		358	9	4,869
San Francisco	6,527	43,553	31,930	10	7,051	89,071		65,317	4,174	13,858	1,203	84,552
Ogden	159	943	143			1,245		3,374		43		3,417
Salt Lake City	2,140	4,429	920		2	7,491		9,224		279		9,503
Total other reserve cities	278,049	602,712	213,079	453	26,136	1,120,429	6,962	1,120,167	33,814	91,581	6,471	1,258,995
Total all reserve cities	466,566	696,072	878,749	453	62,394	2,104,234	6,962	1,662,395	202,316	528,852	11,406	2,411,931

TABLE No. 52.—Classification of amounts "due from" and "due to" banks reported by national banks at date of each call during year ended October 31, 1929—Continued

OCTOBER 4, 1929—Continued

[In thousands of dollars]

Banks in—	Items with Federal reserve banks in process of collection	Due from banks and trust companies in United States	Exchanges for clearing house and other checks on local banks	Balances payable in dollars due from foreign branches of American banks	Due from banks and bankers in foreign countries	Total	Due to Federal reserve banks (deferred credits)	Due to other banks and trust companies in United States	Due to banks in foreign countries	Certified and cashiers' checks, including dividend checks outstanding	Letters of credit and travelers' checks sold for cash and outstanding	Total
COUNTRY BANKS												
Maine.....	1,507	4,706	627		85	6,925	223	2,172	2	519		2,916
New Hampshire.....	2,254	3,583	342		23	6,202	711	3,112		605	1	4,429
Vermont.....	1,105	2,441	189		104	3,839	404	808		486		1,698
Massachusetts.....	9,326	13,653	2,275		54	25,308	3,536	12,603	9	2,471	2	18,621
Rhode Island.....	588	1,180	522		14	2,304	109	1,180		227		1,516
Connecticut.....	7,743	14,336	3,475		173	25,727	3,459	8,846		2,358	5	14,668
Total New England States.....	22,523	39,899	7,430		453	70,305	8,442	28,721	11	6,666	8	43,848
New York.....	15,709	35,152	3,765		331	54,957	6,102	20,157	38	5,732	12	32,041
New Jersey.....	13,184	25,567	4,850		103	43,704	4,211	10,138	69	4,879	47	19,344
Pennsylvania.....	7,727	61,441	4,898	73	74	74,213	3,755	11,773	2	5,458	38	21,026
Delaware.....	119	1,082	166			1,367	18	381		46		445
Maryland.....	26	5,509	233	2		5,770	153	951		274		1,378
Total Eastern States.....	36,765	128,751	13,912	75	508	180,011	14,239	43,400	109	16,389	97	74,234
Virginia.....	4,863	15,708	1,506	4	241	22,322	2,158	9,286	117	1,148	2	12,711
West Virginia.....	1,514	9,276	683	12		11,485	552	5,645		1,033	1	7,231
North Carolina.....	1,037	9,439	822			11,298	382	5,495		1,395		7,272
South Carolina.....	818	8,377	3,011	274	121	12,601	399	8,430		532		9,361
Georgia.....	130	6,161	455			6,746	93	1,914		228		2,235
Florida.....	358	11,947	466	8	69	12,848	258	4,085	42	1,208		5,593
Alabama.....	711	14,051	930		336	16,028	482	5,401	346	769	17	7,015
Mississippi.....	429	10,163	737			11,329	46	5,803		598	1	6,448
Louisiana.....	764	9,825	672			11,261	293	8,699		790		9,782
Texas.....	2,005	70,542	2,332	52		74,931	837	25,652	611	4,508	7	31,615
Arkansas.....	610	12,580	490			13,580	86	9,137		668		9,899
Kentucky.....	33	7,578	561	29	3	8,234	9	2,214	15	490		2,728
Tennessee.....	1,614	14,832	1,182		35	17,663	2,143	11,722		616		14,481
Total Southern States.....	14,786	200,479	13,877	327	857	230,326	7,738	103,483	1,131	13,984	35	126,371

Ohio.....	1,439	27,429	2,981	33	31,882	1,106	6,779	2,273	36	10,194
Indiana.....	2,827	19,038	2,606	1	24,472	361	11,533	1,592	5	13,491
Illinois.....	5,618	34,662	2,412	54	42,746	66	22,407	2,597	7	25,080
Michigan.....	877	15,581	1,628	67	18,153	24	5,197	1,873	14	7,108
Wisconsin.....	1,036	20,788	1,567		23,391	47	9,975	1,341	24	11,367
Minnesota.....	681	19,940	988	262	21,871		10,855	230		13,234
Iowa.....	1,682	18,348	970		21,000	53	8,139	1,031	18	9,241
Missouri.....	330	10,187	585	16	11,118		6,974	706		7,680
Total Middle Western States.....	14,490	165,973	13,737	16	417	194,633	1,657	81,859	233	13,562
North Dakota.....	197	11,528	378	60	12,163		4,252	9		769
South Dakota.....	368	7,948	353		8,669	1	4,069			799
Nebraska.....	149	8,981	355		9,485		4,439		7	4,993
Kansas.....	321	21,674	587	46	22,635		9,293		2	10,386
Montana.....	574	11,432	410	33	12,449		3,582	5		4,516
Wyoming.....	3	6,891	213		7,107		2,939			3,252
Colorado.....	166	11,576	499	1	12,242		1,541		1	2,480
New Mexico.....	131	3,658	148		3,937	58	1,078		1	1,576
Oklahoma.....	240	25,475	876	6	105	26,702	112	5,996	16	2,408
Total Western States.....	2,149	109,163	3,819	52	206	115,389	171	37,189	30	8,229
Washington.....	185	12,255	963	252	13,655	24	3,493	104	1,001	9
Oregon.....	7	9,404	352		9,763	1	1,341		637	
California.....	1,071	30,113	2,292	2	36	33,514	478	35	3,513	41
Idaho.....	297	5,550	380	1	6,228	135	2,282		474	
Utah.....		728	19		747		123		62	
Nevada.....	62	3,089	39		3,190	39	1,596		158	
Arizona.....	28	2,644	449	5	149	3,275		732	169	313
Total Pacific States.....	1,650	63,783	4,494	7	438	70,372	677	22,074	308	6,158
Alaska (nonmember banks).....		917	6	4	927		11		30	2
The Territory of Hawaii (nonmember bank).....		3,502	419	72	3,993		1,043	5	120	29
Total (nonmember banks).....		4,419	425	76	4,920		1,054	5	159	31
Total country banks.....	92,363	712,467	57,694	477	2,955	865,956	32,924	317,780	1,827	65,147
Total United States.....	558,929	1,408,539	936,443	930	65,349	2,970,190	39,886	1,980,175	204,143	593,999

TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1929

DECEMBER 31, 1928

[In thousands of dollars]

Banks in—	Demand deposits					Time deposits, including postal savings							Number of savings accounts ¹
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies	Other time deposits			Postal savings deposits	Total	
								Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
CENTRAL RESERVE CITIES													
New York.....	2,467,302	6,625	99,361	75,873	2,649,161	2,874	28,113	239,703	24,587	233,754	9,647	538,678	645,173
Chicago.....	602,815	4,050	46,927	1,045	654,837	22,696	11,224	56,856	39,325	65,802	1,156	197,059	151,193
Total central reserve cities.....	3,070,117	10,675	146,288	76,918	3,303,998	25,570	39,337	296,559	63,912	299,556	10,803	735,737	796,366
OTHER RESERVE CITIES													
Boston.....	402,551	411	18,998	4,772	426,732	2,247	568	115,728	27,053	35,692	2,628	183,916	254,339
Albany.....	21,310	23	21,460	813	43,606	33	56	9,509	1,368	7	7	10,973	4,241
Brooklyn and Bronx.....	37,602	371	1,487	82	39,542	164	-----	17,077	304	274	591	18,410	62,421
Buffalo.....	7,253	307	275	34	7,869	1,307	250	16,069	1,203	128	3	18,960	41,692
Philadelphia.....	355,565	853	22,059	2,557	381,034	1,995	1,815	84,828	7,401	32,003	1,345	129,387	199,446
Pittsburgh.....	244,655	454	10,992	2,505	258,606	10	75	90,675	9,301	3,263	710	104,034	135,070
Baltimore.....	67,816	51	5,929	20	73,816	1,532	952	30,166	642	5,657	49	38,998	46,377
Washington.....	73,663	407	4	635	74,709	500	51	36,471	4,844	1,805	335	44,006	81,543
Richmond.....	18,371	7	4,279	-----	22,657	-----	-----	13,511	307	46	19	13,883	35,187
Charlotte.....	7,899	2	813	434	9,148	30	-----	3,087	4,442	3	23	7,585	18,118
Atlanta.....	44,044	866	1,968	1	46,879	830	-----	30,418	75	2,008	551	33,882	122,649
Savannah.....	27,143	126	412	-----	27,681	64	-----	21,263	3,052	901	592	25,872	67,387
Jacksonville.....	24,211	33	1,633	41	25,918	4,498	443	20,127	4,368	23	785	30,244	71,183
Birmingham.....	30,096	342	3,432	3	33,873	500	58	18,066	923	536	79	20,162	46,612
New Orleans.....	24,090	10	1,838	996	26,934	287	-----	-----	1,954	500	100	2,841	-----
Dallas.....	71,747	431	1,799	158	74,135	5,685	1,335	22,237	701	1,032	169	31,159	47,761
El Paso.....	16,163	683	1,362	76	18,254	44	-----	6,517	730	-----	339	7,630	16,020
Fort Worth.....	30,813	615	3,335	359	35,122	1,486	-----	12,849	548	563	162	15,608	33,247
Galveston.....	7,531	362	389	-----	8,282	412	-----	12,947	541	50	44	13,994	20,247
Houston.....	63,310	1,085	6,234	672	71,301	150	-----	32,562	3,111	16	105	35,944	75,993
San Antonio.....	30,904	566	1,621	635	33,726	7,176	56	9,310	1,836	150	132	18,660	11,023

Waco	9,396	73	1,696	37	11,202			6,944	449		24	7,417	9,750
Little Rock	1,469		256		1,725			983	320		13	1,316	2,152
Louisville	44,258	20	4,770		49,048	2,317	450	17,343	6,884	127	106	27,227	56,216
Memphis	9,461	850		40	10,351			6,012	2,362		136	8,510	12,465
Nashville	22,187	12	1,954	67	24,220	3,576		12,261	7,792	451	63	24,143	33,366
Cincinnati	37,097	337	4,368	1	41,803	850	5	16,366	1,145	586	106	19,058	25,886
Cleveland	27,467	677	5,569	644	34,357	8,006		25,323	4,717	1,896	15	39,957	61,840
Columbus	34,399	725	8,416	11	43,551	1,402		4,633	5,652	530	215	12,432	24,427
Toledo	4,090	314			4,404	1,570	10	3,589	1,006		71	6,246	5,063
Indianapolis	46,630	6	6,010	192	52,838			7,790	4,589	1,135	208	13,722	23,727
Chicago	35,993	560	2,443	264	39,260	575	100	59,090	1,420	637	368	62,190	298,568
Peoria	11,908	9	2,963	79	14,959	115	400	7,473	4,527	38	35	12,588	28,891
Detroit	122,453	2,146	5,385	448	130,432	1,043		59,297	3,231	1,009	399	64,979	110,322
Grand Rapids	13,117	533	3,506		17,156			8,990	3,551	63	21	12,625	29,387
Milwaukee	87,166		6,467	250	93,883			42,503	10,562	579	363	54,007	159,222
Minneapolis	88,799	328	7,213	345	96,685	1,265	6,600	43,901	11,310	1,555	847	65,478	151,180
St. Paul	53,545	4	5,128	59	58,736			25,559	10,275	590	3,203	39,627	59,605
Cedar Rapids	7,196	62	699	187	8,144		230	7,581	908	158	51	8,928	18,356
Des Moines	15,961	173	2,517	1,749	20,400			2,064	571		2,764	5,399	9,061
Dubuque	3,385	307	279	299	4,270			5,129	1,679	65	38	6,911	9,621
Sioux City	9,228	399	1,326	61	11,014		450	5,090	1,917	4	746	8,207	27,357
Kansas City, Mo.	67,737	5,143	3,414	416	76,710		300	6,981	1,508	237	1,327	10,353	33,651
St. Joseph	7,996	288	2,005		10,289			5,744	927	4	205	6,890	11,402
St. Louis	161,176	2,491	7,176	418	171,261	1,523	2,018	49,543	17,825	5,312	456	76,677	202,656
Lincoln	10,030	142	2,241	12	12,425			3,280	148	17	40	3,485	18,889
Omaha	47,807	945	4,596	9	53,357			9,819	3,764	1,246	670	15,499	80,261
Kansas City, Kans.	3,463	268	2,417		6,148			2,156	659	11	464	3,290	7,436
Topeka	11,429	463	2,364		14,256	192		468	895	114	929	2,598	3,290
Wichita	17,459	250	3,280		20,989			5,904	812	55	204	6,975	14,943
Helena	3,502	100	374		3,976			1,614	674		113	2,401	2,456
Denver	65,542	639	4,536	151	70,868	2,313		47,683	856	103	1,704	52,659	105,678
Pueblo	8,274	148	599		9,021	32		4,381	1,017		157	5,587	4,965
Muskogee	4,342		274		5,330	371		1,860	290	962	290	4,754	3,902
Oklahoma City	36,413	764	5,104	68	42,349	8,980		9,434	3,958	4,460	2,158	28,990	30,717
Tulsa	56,583	308	4,077	20	60,997	940		12,522	585	3,458	2,585	17,790	30,594
Seattle	66,507		6,417	1,859	75,191			30,476	2,581		2,337	35,394	82,886
Spokane	12,291	3	1,652	250	14,196			12,498	3,427		21	16,061	30,402
Portland	43,998	1,015	3,950	294	49,257			51,588	2,205	579	2,016	56,388	106,157
Los Angeles	196,628	874	12,850	9,020	219,372	33,136	248	200,930	15,627	4,187	467	254,595	349,325
Oakland	15,249	12	3,763	946	19,970			5,179	1,629		149	6,961	8,301
San Francisco	305,270	2,817	8,248	2,848	319,153	81,183	3,756	401,762	26,014	5,865	1,024	519,604	1,026,608
Ogden	4,427	179	838		5,444			869	654		18	1,541	2,652
Salt Lake City	15,047	557	3,691	12	19,307	100	20	5,791	2,307		155	8,373	20,087
Total other reserve cities	3,453,052	33,354	265,620	36,132	3,788,158	178,439	20,246	1,841,820	248,914	120,708	33,843	2,443,970	4,723,770
Total all reserve cities	6,523,169	44,029	411,908	113,050	7,092,156	204,009	59,583	2,138,379	312,826	420,294	44,646	3,179,707	5,520,136

¹ Represents only deposits evidenced by savings pass books, and does not include Christmas savings accounts, etc.

TABLE NO. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1929—Con.

DECEMBER 31, 1928—Continued

In thousands of dollars]

Banks in—	Demand deposits					Time deposits, including postal savings							Number of savings accounts ¹
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies	Other time deposits			Postal savings deposits	Total	
								Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
COUNTRY BANKS													
Maine.....	31,331	772	2,278	17	34,398	420	-----	90,203	3,530	2,852	71	97,076	173,698
New Hampshire.....	33,568	1,965	2,936	600	39,069	80	156	18,023	2,779	350	198	21,586	49,710
Vermont.....	17,790	201	508	69	18,568	140	-----	40,232	1,531	190	59	42,152	83,775
Massachusetts.....	197,368	3,103	12,036	758	213,265	929	355	196,913	10,638	2,541	626	212,002	453,552
Rhode Island.....	24,449	1,131	2,354	-----	27,934	-----	-----	13,554	1,680	31	41	15,306	13,555
Connecticut.....	138,850	3,913	6,950	3,005	152,718	540	86	87,446	10,142	1,091	608	99,913	166,988
Total New England States.....	443,356	11,085	27,062	4,449	485,952	2,109	597	446,371	30,300	7,055	1,603	488,035	941,278
New York.....	322,379	5,567	45,154	3,316	376,416	4,647	564	605,551	51,748	5,840	560	668,910	1,147,983
New Jersey.....	311,386	4,667	56,787	2,368	375,208	6,537	336	442,290	13,415	2,920	945	466,443	1,003,791
Pennsylvania.....	416,799	8,582	43,537	6,533	475,451	10,460	1,770	776,261	131,269	4,240	3,179	927,179	1,634,904
Delaware.....	8,968	-----	903	7	9,878	26	-----	9,318	206	12	39	9,601	11,729
Maryland.....	21,342	179	4,781	54	26,356	1,799	-----	70,124	3,107	364	11	75,405	119,183
Total Eastern States.....	1,080,874	18,995	151,162	12,278	1,263,309	23,469	2,670	1,903,544	199,745	13,376	4,734	2,147,538	3,917,590
Virginia.....	86,350	5,510	7,458	591	99,909	2,799	44	95,268	36,194	578	85	134,968	251,587
West Virginia.....	61,383	350	6,278	161	68,172	126	-----	55,597	20,990	726	327	77,766	163,877
North Carolina.....	55,699	1,092	6,977	475	64,243	1,700	191	32,232	22,987	1,245	323	58,678	118,423
South Carolina.....	35,757	251	8,243	29	44,280	6,309	45	40,574	7,589	161	1,137	55,815	87,784
Georgia.....	29,918	680	2,420	103	33,121	372	75	15,412	9,962	185	342	26,348	53,288
Florida.....	47,101	250	11,856	214	59,421	4,857	1,755	42,387	7,944	944	2,727	60,614	105,060
Alabama.....	63,495	1,502	8,081	189	73,267	901	100	38,915	8,133	2,437	147	50,633	102,273
Mississippi.....	33,170	345	6,731	381	40,627	656	96	20,157	11,658	71	72	32,710	47,144
Louisiana.....	38,689	833	5,419	55	44,996	247	-----	16,018	3,121	27	31	19,444	33,791
Texas.....	314,747	8,521	36,546	696	360,510	4,360	125	35,290	21,625	2,260	2,144	65,804	83,532
Arkansas.....	37,081	1,422	3,504	175	42,182	299	20	17,615	11,987	734	487	31,142	37,567

Kentucky.....	73,497	373	4,966	147	78,983	448	59	32,022	33,018	304	67	65,918	79,134
Tennessee.....	54,069	84	3,644	4,435	62,232	598	410	30,847	27,669	3,082	88	62,694	101,575
Total Southern States.....	930,956	21,213	112,123	7,651	1,071,943	23,672	2,920	472,334	222,877	12,754	7,977	742,534	1,265,065
Ohio.....	181,802	10,645	26,812	1,626	220,885	6,315	235	141,789	69,787	1,520	834	220,480	463,762
Indiana.....	113,155	2,935	21,671	1,468	139,229	1,171	323	78,280	57,537	703	760	138,774	253,299
Illinois.....	208,716	7,929	18,182	1,100	235,927	2,176	100	149,777	82,266	5,393	2,241	241,953	512,872
Michigan.....	77,128	3,973	12,100	1,643	94,844	3,580	67	136,741	29,899	474	618	171,379	379,896
Wisconsin.....	84,337	2,561	7,687	476	95,061	357	86	97,073	54,334	1,220	608	153,678	348,073
Minnesota.....	70,137	6,532	12,325	836	89,830	2,092	1	72,604	63,966	3,508	3,334	145,505	286,032
Iowa.....	72,085	6,136	12,024	760	91,005	91	38	38,817	57,150	1,809	2,261	100,166	149,259
Missouri.....	46,265	1,130	4,733	151	52,279	328	15	10,970	17,884	429	535	30,161	55,286
Total Middle Western States.....	853,625	41,841	115,534	8,060	1,019,060	16,110	865	726,051	432,823	15,056	11,191	1,202,096	2,448,479
North Dakota.....	29,523	3,303	4,473	211	37,510	2,273	105	12,578	24,196	361	1,781	41,294	53,313
South Dakota.....	26,978	2,688	6,404	332	36,402	468	4	7,744	18,535	172	2,839	29,762	38,258
Nebraska.....	33,948	5,476	3,812	359	43,595	294	102	5,608	27,543	632	127	34,306	43,345
Kansas.....	79,962	6,671	17,865	259	104,757	215	-----	10,500	31,696	1,018	1,442	44,871	74,180
Montana.....	35,837	2,324	8,337	760	47,258	4	-----	19,755	15,241	51	3,558	38,609	45,173
Wyoming.....	15,577	1,090	5,137	34	21,838	26	-----	8,224	4,907	105	1,223	14,488	20,690
Colorado.....	44,967	3,123	5,198	240	53,528	654	-----	21,783	12,129	180	1,174	35,920	62,768
New Mexico.....	18,843	1,875	4,665	8	25,391	249	10	3,587	2,930	24	918	7,718	11,348
Oklahoma.....	110,257	3,308	21,351	724	135,640	4,545	44	9,836	21,819	5,052	2,510	43,806	45,871
Total Western States.....	395,892	29,858	77,242	2,927	505,919	8,728	265	99,615	158,996	7,598	15,572	290,774	394,955
Washington.....	54,242	1,479	13,329	645	69,695	676	31	44,961	9,626	759	2,270	58,323	128,726
Oregon.....	36,962	1,767	7,793	898	47,420	543	-----	19,478	9,836	216	862	30,935	63,356
California.....	133,809	3,439	19,838	1,250	158,336	10,202	36	95,966	9,864	5,143	503	121,714	222,005
Idaho.....	20,437	1,039	6,042	34	27,552	129	-----	10,856	6,029	114	987	18,115	32,305
Utah.....	3,230	52	1,491	16	4,789	150	-----	4,020	731	-----	44	4,945	15,136
Nevada.....	6,406	272	1,621	27	8,326	9	45	7,863	280	-----	221	8,418	9,060
Arizona.....	17,744	85	2,422	164	20,415	2,875	-----	6,457	1,482	22	391	11,227	17,294
Total Pacific States.....	272,830	8,133	52,536	3,034	336,533	14,584	112	189,601	37,848	6,254	5,278	253,677	487,882
Alaska (nonmember banks).....	2,281	14	84	9	2,388	27	-----	1,410	166	-----	165	1,768	2,403
The Territory of Hawaii (nonmember banks).....	2,615	195	651	-----	3,461	250	-----	438	117	-----	4	809	1,214
Total (nonmember banks).....	4,896	209	735	9	5,849	277	-----	1,848	283	-----	169	2,577	3,617
Total country banks.....	3,982,429	131,334	536,394	38,408	4,688,565	88,949	7,429	3,839,364	1,082,872	62,063	46,524	5,127,231	9,458,866
Total United States.....	10,505,598	175,363	948,302	151,458	11,780,721	292,958	67,012	5,977,743	1,395,698	482,357	91,170	8,306,938	14,979,002

¹ Represents only deposits evidenced by savings pass books, and does not include Christmas savings accounts, etc.

TABLE NO. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1929—Con.

MARCH 27, 1929

[In thousands of dollars]

Banks in—	Demand deposits					Time deposits, including postal savings							Number of savings accounts ¹
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies	Other time deposits			Postal savings deposits	Total	
								Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
CENTRAL RESERVE CITIES													
New York.....	2,290,752	7,627	61,841	77,899	2,438,119	2,070	17,582	240,679	24,222	204,142	9,423	498,118	755,970
Chicago.....	338,348	822	10,410	678	350,258	30,209	6,570	8,146	8,287	35,449	764	89,425	47,387
Total central reserve cities.....	2,629,100	8,449	72,251	78,577	2,788,377	32,279	24,152	248,825	32,509	239,591	10,187	587,543	803,357
OTHER RESERVE CITIES													
Boston.....	387,852	554	14,131	4,721	407,258	497	643	118,918	22,202	43,300	2,573	188,133	259,284
Albany.....	19,621	7	45,564	542	65,734	513	32	9,057	914	-----	7	10,523	4,229
Brooklyn and Bronx.....	33,783	225	1,438	154	35,600	144	-----	17,227	375	443	680	18,869	63,418
Buffalo.....	6,580	4	625	32	7,241	2,081	250	16,389	1,193	466	4	20,383	42,147
Philadelphia.....	324,803	663	13,990	8,053	347,509	1,628	1,453	80,389	5,848	33,060	1,281	123,659	165,986
Pittsburgh.....	221,563	316	13,535	2,461	237,875	10	75	92,199	9,488	7,971	675	110,418	132,225
Baltimore.....	54,945	3	3,166	14	58,128	1,932	2,679	27,984	595	2,004	52	35,246	45,591
Washington.....	74,269	383	4	1,088	75,744	500	40	40,016	4,495	2,576	326	47,953	84,701
Richmond.....	22,552	7	4,639	-----	27,198	-----	-----	13,565	358	132	19	14,074	33,008
Charlotte.....	7,820	2	1,121	251	9,194	-----	-----	3,228	3,877	23	20	7,148	19,484
Atlanta.....	45,996	579	2,062	111	48,688	280	-----	29,129	95	2,030	498	32,032	126,040
Savannah.....	26,532	213	488	-----	27,233	68	50	20,889	2,710	753	621	25,091	66,825
Jacksonville.....	25,827	38	3,782	41	29,688	4,202	321	19,601	3,559	88	807	28,578	72,644
Birmingham.....	26,058	267	2,988	3	29,316	500	-----	17,556	825	541	77	19,499	43,867
New Orleans.....	20,592	22	2,520	295	23,429	1,084	-----	-----	2,273	-----	98	3,455	-----
Dallas.....	67,351	229	3,524	19	71,123	8,959	1,410	22,905	410	1,513	173	35,370	52,985
El Paso.....	15,475	410	1,903	-----	17,788	445	-----	6,482	726	-----	351	8,004	16,560
Fort Worth.....	36,191	532	6,918	67	43,708	1,401	-----	13,672	888	206	172	16,339	34,325
Galveston.....	6,488	195	1,413	-----	8,096	551	-----	12,415	587	50	47	13,650	19,711
Houston.....	62,798	1,184	9,646	668	74,296	200	157	32,842	3,259	156	105	36,719	81,678

San Antonio.....	30,221	511	4,824	109	35,665	6,227	42	9,659	1,531	335	132	17,926	12,395
Waco.....	8,292	130	3,441	76	11,939			6,920	402		22	7,344	9,815
Little Rock.....	2,060		222	12	2,294			1,818	407		12	2,237	3,092
Louisville.....	39,251	19	4,880		44,150	2,520	666	16,531	7,457	364	99	27,637	56,862
Memphis.....	8,861	461		16	9,338			5,843	3,027		123	8,993	12,650
Nashville.....	22,350	12	2,761	74	25,197	2,988		12,554	5,641	604	60	21,847	9,301
Cincinnati.....	40,055	707	6,015	1	46,778	850	5	16,394	1,541	207	102	19,099	26,359
Cleveland.....	25,035	431	10,001	2,396	37,863	14,541		24,438	5,100	1,893	15	45,987	64,720
Columbus.....	33,991	749	16,056	2	50,798	2,085		5,044	3,539	668	215	11,541	23,464
Toledo.....	4,898	13	300		5,211	2,000		3,368	873		73	6,314	5,177
Indianapolis.....	42,657	5	3,744	129	46,535			7,792	3,603	1,092	250	12,737	22,989
Chicago.....	32,778	562	2,010	307	35,657	465	100	57,599	1,275	1,476	350	61,265	298,931
Peoria.....	11,173	1,112	2,995	32	15,312	695	400	7,306	3,284	112	34	11,831	31,416
Detroit.....	132,439	534	3,413	404	136,790	1,816		74,476	3,413	1,344	440	81,489	175,383
Grand Rapids.....	12,153	500	3,102		15,755			8,986	3,271		19	12,504	29,987
Milwaukee.....	77,373		12,160	244	89,777			40,006	9,581	868	349	50,804	154,057
Minneapolis.....	81,651	350	7,520	174	89,695	775	5,300	43,172	9,104	1,770	756	60,877	147,118
St. Paul.....	43,107		10,401	150	53,658			24,254	4,856	649	3,055	32,814	59,240
Cedar Rapids.....	6,755	73	840	187	7,855		230	7,520	917	216	51	8,934	18,634
Des Moines.....	17,304	194	2,151	457	20,106			1,984	436		2,680	5,100	9,092
Dubuque.....	2,987		196		3,736			5,007	1,744	78	30	6,859	9,983
Sioux City.....	8,874	359	1,351	59	10,643		550	5,050	1,980	64	714	8,358	20,526
Kansas City, Mo.....	68,287	4,878	2,695	549	76,309			6,606	859	599	1,319	9,383	32,925
St. Joseph.....	8,117	288	9,899		9,304			5,532	873	36	167	6,608	10,807
St. Louis.....	154,598	1,604	10,310	209	166,721	1,523	1,080	48,035	17,873	10,914	450	79,875	188,144
Lincoln.....	9,356	109	2,317	25	11,807			3,060	179	37	44	3,320	19,146
Omaha.....	45,258	808	4,794	3	50,863			9,783	3,892	1,379	762	15,816	81,614
Kansas City, Kans.....	3,381	267	1,606		5,254			2,175	653	41	467	3,336	7,570
Topeka.....	9,674	506	3,208		13,388	192		463	911	10	981	2,557	3,622
Wichita.....	16,743	275	3,508		20,526			6,365	880	75	203	7,523	17,637
Helena.....	2,711	101	3,202		3,202			1,625	673		113	2,411	2,610
Denver.....	60,602	546	9,111	84	70,343	2,378		48,789	837	374	1,711	54,089	105,388
Pueblo.....	6,210	145	1,177		7,532	8		4,310	1,010		149	5,477	5,108
Muskogee.....	4,224		1,462	162	5,848	457		1,992	1,437	1,254	281	5,421	3,631
Oklahoma City.....	35,346	627	8,172	146	44,291	6,289		9,436	3,786	4,174	2,058	25,743	31,431
Tulsa.....	55,750	300	8,612	32	64,694	644		13,730	1,258	8,419	393	24,444	33,893
Seattle.....	56,807	509	11,444	2,370	71,130			28,089	2,343		2,212	32,644	77,651
Spokane.....	9,068	1	2,770	136	11,975			8,973	2,443	48	225	11,692	22,275
Portland.....	42,089	594	6,619	264	49,566		3	52,203	2,428	638	1,977	57,249	118,890
Los Angeles.....	187,962	950	14,585	10,834	214,331	24,416	175	206,902	15,450	3,428	465	250,836	354,320
Oakland.....	14,409	274	3,400	508	18,588			6,006	795	14	138	6,953	9,219
San Francisco.....	285,671	1,695	10,883	1,889	300,138	61,443	3,760	391,721	24,152	9,615	1,044	491,735	1,073,619
Ogden.....	3,475	108	507		4,090			811	674		18	1,503	2,745
Salt Lake City.....	14,454	441	2,992		17,587	572	40	5,899	2,125		153	8,789	19,260
Total other reserve cities.....	3,265,553	28,131	342,841	40,560	3,677,085	157,879	19,461	1,842,689	223,190	148,325	33,500	2,425,044	4,788,002
Total all reserve cities.....	5,894,653	36,580	415,092	119,137	6,465,462	190,158	43,613	2,091,514	255,699	387,916	43,687	3,012,587	5,591,359

¹ Represents only deposits evidenced by savings pass books, and does not include Christmas savings accounts, etc.

TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1929—Con.

MARCH 27, 1929—Continued

[In thousands of dollars]

Banks in—	Demand deposits					Time deposits, including postal savings							Number of savings accounts ¹
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies	Other time deposits			Postal savings deposits	Total	
								Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
COUNTRY BANKS													
Maine.....	30,588	776	1,525	2	32,891	423	43	92,262	3,370	1,293	72	97,463	181,854
New Hampshire.....	30,477	2,225	2,036	633	35,371	146	176	18,007	2,835	630	242	22,036	49,990
Vermont.....	15,871	246	529	8	16,654	57	25	40,131	1,553	316	54	42,136	83,517
Massachusetts.....	188,833	3,024	9,664	531	202,052	1,013	127	198,282	12,685	5,342	624	218,073	439,322
Rhode Island.....	23,394	718	2,117		26,229			13,584	1,695	133	40	15,452	13,887
Connecticut.....	126,393	1,727	7,952	3,293	139,365	561	85	88,443	12,466	2,052	761	104,368	179,314
Total New England States.....	415,556	8,716	23,823	4,467	452,562	2,200	456	450,709	34,604	9,766	1,793	499,528	947,884
Eastern States													
New York.....	300,391	5,026	55,051	2,691	363,159	5,091	437	601,027	49,393	8,616	481	665,045	1,154,764
New Jersey.....	287,298	4,703	43,508	2,205	337,714	5,588	337	444,011	12,464	7,323	940	470,663	1,001,484
Pennsylvania.....	396,505	9,179	41,043	6,012	452,739	10,053	826	771,684	128,798	13,196	3,118	927,675	1,848,827
Delaware.....	8,251		965	5	9,221	6		9,164	220	356	37	9,783	12,112
Maryland.....	20,629	210	4,306	414	25,569	1,828		70,042	3,342	323	15	75,550	120,313
Total Eastern States.....	1,013,084	19,118	144,873	11,327	1,188,402	22,566	1,600	1,895,928	194,217	29,814	4,591	2,148,716	4,137,500
South and West													
Virginia.....	82,388	4,972	6,050	169	93,579	4,030	53	93,317	35,744	2,024	94	135,262	206,755
West Virginia.....	59,733	304	8,586	695	69,318	96		56,414	21,056	658	413	78,637	164,757
North Carolina.....	48,423	851	8,829	44	58,147	2,805	771	31,977	20,109	1,212	360	57,234	115,699
South Carolina.....	31,830	193	7,624	155	39,802	7,121	55	39,020	7,172	228	1,104	54,700	88,422
Georgia.....	26,966	536	1,539	70	29,111	352		15,104	9,936	256	388	26,036	53,626
Florida.....	58,998	121	10,670	248	70,037	4,425	2,473	43,816	6,981	243	3,346	61,284	107,855
Alabama.....	59,256	1,104	6,322	100	66,782	659	60	40,653	8,276	366	144	50,158	94,512
Mississippi.....	29,460	149	11,634	288	41,531	1,335	275	19,353	11,744	220	64	32,991	40,396
Louisiana.....	33,698	648	3,752	41	38,139	256		16,309	3,116	85	34	19,800	31,295
Texas.....	273,792	6,906	53,993	527	335,218	6,884	310	36,402	23,637	2,698	2,256	72,187	85,240
Arkansas.....	32,428	1,255	4,103	1,616	39,402	326		17,716	11,984	723	467	31,166	38,627

Kentucky.....	68,832	377	3,448	84	72,741	432	84	32,515	32,838	1,568	70	67,507	75,027
Tennessee.....	54,078	104	6,972	21	61,175	1,497	686	32,463	32,041	2,121	88	68,896	112,696
Total Southern States.....	859,882	17,520	133,522	4,058	1,014,982	30,218	4,767	475,059	224,584	12,402	8,828	755,858	1,274,807
Ohio.....	172,334	7,104	42,057	1,549	223,104	7,270	323	140,022	67,053	2,248	875	217,791	457,028
Indiana.....	104,157	2,012	17,555	1,568	125,292	832	612	78,609	53,591	2,910	932	137,486	256,905
Illinois.....	202,158	8,118	23,348	1,069	233,693	3,368	112	148,040	80,104	6,384	2,170	240,178	509,459
Michigan.....	75,094	2,677	23,256	1,672	101,699	3,785	165	137,190	30,657	1,309	628	173,734	389,705
Wisconsin.....	75,673	2,379	22,962	617	101,631	1,412	8	91,058	55,354	3,255	617	151,704	357,963
Minnesota.....	66,707	6,531	13,203	829	87,270	2,385	20	74,225	65,449	2,156	3,649	147,884	294,914
Iowa.....	71,805	6,094	14,980	624	93,503	62	37	38,790	56,069	1,497	2,115	98,570	145,354
Missouri.....	47,702	1,299	6,357	39	55,397	581	-----	15,950	20,904	632	562	38,629	89,240
Total Middle Western States.....	815,630	36,274	161,718	7,967	1,021,589	19,695	1,277	723,884	429,181	20,391	11,548	1,205,976	2,500,568
North Dakota.....	24,229	2,506	8,049	186	34,970	2,320	129	12,638	23,819	649	1,875	41,430	52,843
South Dakota.....	25,519	2,916	5,735	376	34,546	508	4	7,899	18,023	690	2,591	29,715	38,111
Nebraska.....	36,045	5,239	3,476	495	45,255	286	-----	5,600	27,179	452	163	33,680	41,040
Kansas.....	77,808	6,560	13,366	270	98,004	198	-----	10,495	30,371	931	1,459	43,454	75,019
Montana.....	31,273	3,039	6,121	181	40,614	5	35	19,936	15,309	46	3,599	38,930	44,223
Wyoming.....	13,499	952	4,396	34	18,881	57	-----	7,969	5,114	271	1,069	14,480	21,160
Colorado.....	40,283	2,166	8,764	186	51,399	739	-----	21,933	12,993	363	1,170	37,198	64,140
New Mexico.....	16,779	1,282	4,083	23	22,167	139	2	3,511	3,839	34	917	8,442	8,974
Oklahoma.....	99,290	2,376	24,578	703	126,947	4,256	44	10,245	22,614	6,389	2,544	46,092	44,896
Total Western States.....	364,725	27,036	78,568	2,454	472,783	8,508	214	100,226	159,261	9,825	15,387	293,421	390,406
Washington.....	49,483	1,355	25,561	345	76,744	594	31	44,727	9,902	938	2,211	58,403	132,296
Oregon.....	33,442	2,069	7,150	197	42,858	550	-----	19,118	9,920	542	890	31,020	63,158
California.....	120,046	3,094	15,774	1,237	140,151	10,566	56	90,194	9,179	6,428	446	116,869	216,741
Idaho.....	16,423	919	3,995	10	21,347	166	-----	10,083	5,437	125	863	16,674	29,725
Utah.....	2,846	52	942	16	3,856	146	-----	4,616	390	20	48	5,220	13,799
Nevada.....	6,158	173	1,279	5	7,615	13	45	8,001	423	-----	243	8,725	9,243
Arizona.....	18,850	115	2,256	74	21,295	2,550	7	6,707	1,606	22	376	11,268	17,829
Total Pacific States.....	247,248	7,777	56,957	1,884	313,866	14,585	139	183,446	36,857	8,075	5,077	248,179	482,791
Alaska (nonmember banks).....	2,100	13	100	9	2,222	41	-----	1,372	184	-----	172	1,769	2,146
The Territory of Hawaii (nonmember banks).....	2,202	420	504	-----	3,126	-----	-----	430	128	-----	4	562	2,886
Total (nonmember banks).....	4,302	433	604	9	5,348	41	-----	1,802	312	-----	176	2,331	5,032
Total country banks.....	3,720,427	116,874	600,065	32,166	4,469,532	97,813	8,453	3,831,054	1,079,016	90,273	47,400	5,154,009	9,738,988
Total United States.....	9,615,080	153,454	1,015,157	151,303	10,934,994	287,971	52,066	5,922,568	1,334,715	478,189	91,087	8,166,596	15,330,347

¹ Represents only deposits evidenced by savings pass books, and does not include Christmas savings accounts, etc.

TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1929—Con.

JUNE 29, 1929

[In thousands of dollars]

Banks in—	Demand deposits					Time deposits, including postal savings								
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings deposits	Total	Number of savings accounts ¹
							United States	Foreign countries	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
CENTRAL RESERVE CITIES														
New York.....	1,845,372	12,547	91,911	96,485	2,046,315	1,048	14,557	16,859	232,527	18,999	127,873	7,986	419,849	692,910
Chicago.....	349,024	785	37,572	4,611	391,992	37,928	11,271	-----	20,167	6,865	49,556	774	126,561	89,476
Total central reserve cities.....	2,194,396	13,332	129,483	101,096	2,438,307	38,976	25,828	16,859	252,694	25,864	177,429	8,760	546,410	782,386
OTHER RESERVE CITIES														
Boston.....	374,692	1,774	13,517	7,174	397,157	5,777	60	8,517	114,493	17,555	29,706	2,484	178,592	256,076
Albany.....	21,392	37	56,861	261	78,551	-----	17	-----	9,307	443	-----	7	9,774	4,325
Brooklyn and Bronx.....	20,747	96	946	35	21,824	-----	-----	-----	14,995	292	258	389	15,934	52,977
Buffalo.....	1,848	-----	236	-----	2,084	674	-----	-----	3,297	438	1,240	-----	5,649	10,739
Philadelphia.....	334,483	1,020	31,160	2,128	368,791	571	1,316	-----	84,890	6,029	26,320	1,248	120,374	198,177
Pittsburgh.....	222,333	518	14,498	3,579	240,928	11	227	-----	97,079	8,707	7,777	684	114,485	131,011
Baltimore.....	56,367	3	2,409	1	58,780	1,157	2,724	25	38,273	700	3,554	40	35,624	45,027
Washington.....	72,409	337	4	2,567	75,317	500	40	-----	27,424	4,307	3,055	332	46,507	84,475
Richmond.....	19,103	7	4,382	-----	23,492	-----	-----	-----	12,501	492	164	19	13,176	29,209
Charlotte.....	7,178	2	606	182	7,968	-----	-----	-----	3,250	3,300	39	20	6,609	19,410
Atlanta.....	44,953	531	2,257	91	47,832	-----	2	-----	29,774	71	2,048	471	32,366	126,636
Savannah.....	26,248	277	516	-----	27,041	66	-----	-----	21,831	2,564	792	606	25,859	67,931
Jacksonville.....	23,616	56	3,960	37	27,669	4,092	324	-----	19,253	3,153	137	886	27,845	79,372
Birmingham.....	26,167	108	3,430	3	29,708	590	-----	-----	18,237	1,063	4	69	19,873	43,840
New Orleans.....	20,572	23	2,694	196	23,485	853	-----	-----	-----	1,824	47	90	2,814	-----
Dallas.....	64,528	45	3,663	12	68,248	5,670	1,375	-----	23,826	216	1,840	163	33,090	52,727
El Paso.....	15,409	297	1,477	-----	17,183	11	-----	-----	6,425	753	-----	334	7,523	17,192
Fort Worth.....	35,093	367	4,751	207	40,418	1,391	-----	-----	14,644	931	342	169	17,477	35,695

Galveston.....	5,972	414	1,143	7,529	219	12,423	352	50	48	13,092	19,604
Houston.....	62,465	1,022	8,445	72,649	150	118	33,137	3,012	226	99	84,131
San Antonio.....	28,847	431	2,558	31,929	6,673	42	10,043	1,399	150	119	13,020
Waco.....	7,644	129	2,427	10,315			7,118	370		22	9,942
Little Rock.....	1,441		520	1,970			1,707	391	42	13	5,746
Louisville.....	30,851	19	3,424	34,294	1,957	250	12,778	6,237	387	88	41,948
Memphis.....	8,712	745		9,457			5,983	2,733		109	8,825
Nashville.....	22,121	13	2,373	24,573	7,577		13,957	6,208	894	53	36,314
Cincinnati.....	36,788	649	6,020	43,459	650	5	15,984	1,218	282	102	26,490
Cleveland.....	27,945	573	8,101	37,320	14,109	50	24,535	3,947	2,994	14	65,408
Columbus.....	36,182	767	10,247	47,244	1,699	954	4,261	3,264	592	199	22,813
Toledo.....	5,012	13		5,025	1,000		3,301	637		74	5,418
Indianapolis.....	44,455	4	6,555	51,014			8,062	3,929	1,118	243	24,035
Chicago.....	32,644	536	1,608	35,165	359	100	60,028	1,151	2,080	355	309,143
Peoria.....	11,758	9	3,061	14,873	377	280	7,485	4,894	167	36	27,460
Detroit.....	138,089	275	10,303	149,128	1,508		76,424	4,750	473	352	194,952
Grand Rapids.....	7,102	22	1,376	8,500			5,630	1,747	235	3	13,172
Milwaukee.....	77,950		5,897	83,965	170		39,822	9,729	1,158	354	151,780
Minneapolis.....	80,975	420	13,288	95,041	1,177	8,400	42,058	10,782	1,838	657	145,792
St. Paul.....	44,485		11,976	56,659			24,199	4,442	1,241	2,799	59,076
Cedar Rapids.....	6,899	191	768	8,052		220	7,405	863	208	39	18,590
Des Moines.....	20,293	210	3,389	23,943	53	50	3,815	931	31	2,848	15,626
Dubuque.....	2,946	640	358	3,964			5,167	1,600	88	30	10,117
Sioux City.....	8,681	399	1,158	10,297		400	5,059	1,986	66	622	22,803
Kansas City, Mo.....	64,596	4,297	2,956	72,186			6,773	1,096	624	1,306	34,526
St. Joseph.....	7,164	261	745	8,170			5,631	846	60	156	10,997
St. Louis.....	124,568	1,726	8,808	135,495	6,250	684	37,021	13,731	4,807	326	137,617
Lincoln.....	11,520	256	4,320	16,124			3,806	464	55	52	22,085
Omaha.....	45,320	820	5,700	51,843			9,643	4,074	1,442	865	81,121
Kansas City, Kans.....	3,766	252	2,551	6,573	50		2,149	627	71	441	7,640
Topeka.....	9,602	401	6,294	17,912			518	1,007	17	944	3,624
Wichita.....	17,013	207	4,537	21,757			6,225	670	89	206	18,984
Helena.....	2,620	101	543	3,264			1,686	628		117	2,651
Denver.....	63,064	361	5,410	68,999	2,263		43,782	1,002	589	1,614	104,682
Pueblo.....	6,575	133	545	7,253	28		4,501	979		146	5,222
Muskogee.....	3,993		1,369	5,509	554		2,143	1,083	1,591	256	3,755
Oklahoma City.....	32,595	628	10,339	43,661	5,377		11,078	3,781	5,096	1,919	33,056
Tulsa.....	53,759	947	10,282	65,018	1,476		14,763	541	10,045	351	34,079
Seattle.....	60,666	436	8,089	70,591		344	27,947	2,167		2,130	77,781
Spokane.....	9,039	1	1,706	11,011			8,995	2,123	78	203	22,409
Portland.....	44,350	540	6,278	51,505			54,301	2,369	616	1,950	125,387
Los Angeles.....	221,379	1,025	13,158	256,237	43,013	179	383,312	20,338	4,616	448	577,941
Oakland.....	14,064	250	4,015	18,973			5,365	619	23	117	9,736
San Francisco.....	281,332	1,604	9,560	294,899	80,983	5,500	416,631	24,859	12,710	1,028	1,180,845
Ogden.....	3,284	74	236	3,594			829	636		13	2,658
Salt Lake City.....	15,804	331	2,089	18,236	300	3	6,031	1,370	629	145	20,476
Total other reserve cities.....	3,233,468	27,630	369,409	41,144	3,671,651	199,245	23,664	8,542	2,023,010	214,420	134,801
Total all reserve cities.....	5,427,864	40,962	498,892	142,240	6,109,958	238,221	49,492	25,401	2,275,704	240,284	312,230
										40,782	3,182,114
											5,883,207

¹ Represents only deposits evidenced by savings pass books, and does not include Christmas savings accounts, etc.

TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1929—Con.

JUNE 29, 1929—Continued

[In thousands of dollars]

Banks in—	Demand deposits					Time deposits, including postal savings								
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings deposits	Total	Number of savings accounts ¹
							United States	Foreign countries	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
COUNTRY BANKS														
Maine.....	28,349	782	2,077		31,209	443			87,554	2,643	413	69	91,122	165,417
New Hampshire.....	31,100	1,852	1,716	603	35,271	73	227		17,982	2,255	833	236	21,606	50,772
Vermont.....	17,133	196	276	10	17,615	56			40,558	1,653	426	50	42,743	83,953
Massachusetts.....	186,898	2,752	7,366	849	197,865	972	65		197,218	10,166	6,868	604	215,893	458,567
Rhode Island.....	22,489	487	585	10	23,571				13,681	1,664	227	34	15,606	13,321
Connecticut.....	133,602	1,696	6,249	3,196	144,743	425	85		85,126	11,240	1,627	724	99,227	182,639
Total New England States.....	419,571	7,765	18,269	4,668	450,273	1,969	377		442,119	29,621	10,394	1,717	486,197	954,669
New York.....	304,805	4,555	56,147	3,916	369,423	8,880	343	94	598,792	46,953	12,359	516	667,937	1,152,130
New Jersey.....	284,322	4,699	63,971	2,041	355,033	7,330	553		443,828	13,977	11,132	912	477,732	1,001,792
Pennsylvania.....	391,607	7,212	42,351	6,341	447,511	9,187	410		766,761	127,092	15,841	2,964	922,255	1,661,108
Delaware.....	8,165		532	5	8,702	8			9,228	217	72	41	9,566	12,005
Maryland.....	20,647	117	5,510	48	26,322	1,780			69,584	3,423	933	15	75,735	121,214
Total Eastern States.....	1,009,546	16,583	168,511	12,351	1,206,991	27,185	1,306	94	1,888,193	191,662	40,337	4,448	2,153,225	3,948,249
Virginia.....	82,742	3,838	4,977	182	91,739	3,649	73		92,425	36,445	3,438	97	136,127	254,846
West Virginia.....	61,295	326	9,049	859	71,529	60	22		55,784	20,492	1,055	546	77,959	164,467
North Carolina.....	44,426	841	8,532	67	53,866	2,382	362		31,671	19,384	408	389	54,596	114,731
South Carolina.....	29,695	67	4,898	25	34,685	6,094	31		38,406	6,694	955	1,103	53,283	81,633
Georgia.....	24,631	550	1,032	77	26,290	271			14,973	9,380	749	424	25,797	53,941
Florida.....	42,539	108	10,442	345	53,434	4,762	928		41,145	7,056	580	3,545	58,016	98,985
Alabama.....	51,066	966	4,996	243	57,271	954	50		40,937	7,987	653	144	50,725	102,639
Mississippi.....	26,485	148	8,337	265	35,235	994	250		20,572	10,460	1,194	61	33,531	46,194

Louisiana.....	33,419	659	4,272	17	38,367	228	-----	-----	15,696	3,326	170	33	19,453	31,700
Texas.....	255,732	7,307	40,820	1,715	305,574	5,386	342	12	35,747	24,311	2,688	2,308	70,794	83,997
Arkansas.....	29,344	1,029	8,183	478	39,034	280	-----	-----	16,966	10,096	2,031	478	29,851	38,766
Kentucky.....	64,399	378	3,614	135	68,526	495	269	-----	33,056	32,783	1,662	69	68,334	76,028
Tennessee.....	53,715	84	6,143	261	60,203	5,310	319	-----	33,658	29,786	2,156	86	71,315	109,946
Total Southern States.....	799,488	16,301	115,295	4,669	935,753	30,865	2,646	12	471,036	218,200	17,739	9,283	749,781	1,257,873
Ohio.....	173,378	6,193	36,871	2,665	219,107	7,977	120	-----	136,852	64,281	3,496	882	213,608	442,893
Indiana.....	103,996	2,018	26,271	1,730	134,015	780	445	1	78,713	54,127	2,320	964	137,350	259,641
Illinois.....	202,211	7,373	25,098	1,172	236,454	3,132	118	-----	146,678	80,088	7,285	2,112	239,413	512,663
Michigan.....	78,163	2,648	16,510	1,457	98,778	4,402	64	-----	135,273	28,175	4,471	597	172,982	384,740
Wisconsin.....	79,153	2,304	15,861	481	97,799	1,228	26	-----	96,754	51,858	2,892	596	153,354	360,207
Minnesota.....	67,061	6,053	20,389	1,509	95,012	2,252	-----	-----	74,109	65,095	1,605	3,826	146,887	290,876
Iowa.....	68,101	5,499	13,774	947	88,321	47	28	-----	40,407	55,599	755	2,013	98,849	151,490
Missouri.....	47,687	1,277	6,149	127	55,240	1,711	-----	1,149	15,114	20,273	683	574	39,504	89,449
Total Middle Western States.....	819,750	33,365	161,523	10,088	1,024,726	21,529	801	1,150	723,900	419,496	23,507	11,564	1,201,947	2,491,959
North Dakota.....	23,403	2,495	4,520	160	30,578	2,508	105	-----	12,127	22,643	635	1,954	39,972	51,003
South Dakota.....	25,308	2,674	7,491	71	35,544	527	4	-----	7,997	18,079	401	2,910	29,918	38,283
Nebraska.....	33,291	5,050	5,456	541	44,338	624	-----	-----	5,476	27,012	1,246	196	34,554	41,888
Kansas.....	75,952	5,673	17,401	267	99,293	177	10	-----	10,701	29,206	1,240	1,453	42,787	72,668
Montana.....	28,300	2,709	7,216	376	38,601	4	-----	-----	20,411	14,922	46	3,454	38,837	44,901
Wyoming.....	13,539	975	4,439	32	18,985	57	-----	-----	7,857	4,965	58	1,171	14,108	21,492
Colorado.....	38,773	2,641	5,570	370	47,354	690	-----	-----	22,121	13,177	212	1,129	37,329	65,251
New Mexico.....	15,567	1,382	5,237	42	22,228	184	-----	-----	3,623	3,496	66	875	8,244	11,622
Oklahoma.....	88,234	2,416	26,599	1,956	119,205	4,285	11	-----	10,327	22,256	6,484	2,503	45,866	45,618
Total Western States.....	342,367	26,015	83,929	3,815	456,126	9,056	130	-----	100,640	155,756	10,388	15,645	291,615	392,726
Washington.....	51,649	1,707	20,992	293	74,641	516	6	-----	44,630	9,400	755	2,153	57,460	133,587
Oregon.....	33,223	2,379	9,117	362	45,081	773	-----	-----	19,228	8,925	606	925	30,457	64,573
California.....	120,823	7,720	17,949	1,163	142,655	11,657	26	-----	92,640	9,341	5,882	405	119,951	224,838
Idaho.....	15,537	771	5,228	122	21,058	260	-----	-----	10,228	5,221	130	850	16,689	29,945
Utah.....	2,755	61	716	19	3,551	105	-----	-----	4,282	703	-----	46	5,136	14,128
Nevada.....	6,810	226	1,434	5	8,475	3	-----	-----	7,995	367	-----	234	8,599	9,367
Arizona.....	16,828	70	1,963	37	18,898	2,312	5	-----	7,183	1,407	35	351	11,293	17,075
Total Pacific States.....	247,625	7,934	57,399	2,001	314,959	15,626	37	-----	186,186	35,364	7,408	4,964	249,585	493,513
Alaska (nonmember banks).....	2,301	12	98	5	2,410	42	-----	-----	1,448	194	-----	162	1,846	2,542
The Territory of Hawaii (nonmember banks).....	2,565	170	331	-----	3,066	-----	-----	-----	411	370	-----	4	785	2,601
Total (nonmember banks).....	4,866	182	429	5	5,482	42	-----	-----	1,859	564	-----	166	2,631	5,143
Total country banks.....	3,643,213	108,145	605,355	37,597	4,394,310	106,272	5,297	1,256	3,813,933	1,050,663	109,773	47,787	5,134,981	9,544,132
Total United States.....	9,071,077	149,107	1,104,247	179,837	10,504,268	344,493	54,789	26,657	6,089,637	1,290,947	422,003	88,569	8,317,095	15,427,339

¹ Represents only deposits evidenced by savings pass books, and does not include Christmas savings accounts, etc.

TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1929—Con.

OCTOBER 4, 1929
[In thousands of dollars]

Banks in—	Demand deposits					Time deposits, including postal savings								
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings deposits	Total	Number of savings accounts ¹
							United States	Foreign countries	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.			
CENTRAL RESERVE CITIES														
New York.....	1,834,961	11,739	36,345	96,623	1,979,668	6,032	38,305	20,475	238,499	22,823	173,866	7,995	507,995	777,625
Chicago.....	376,875	859	23,593	1,175	402,502	43,784	12,018	.....	19,211	12,423	43,522	744	131,702	91,212
Total central reserve cities.....	2,211,836	12,598	59,938	97,798	2,382,170	49,816	50,323	20,475	257,710	35,246	217,388	8,739	639,697	868,837
OTHER RESERVE CITIES														
Boston.....	385,948	1,101	31,576	3,847	422,472	1,650	68	9,521	114,581	18,881	38,030	2,509	185,330	260,943
Brooklyn and Bronx.....	19,601	225	1,157	1	20,984	275	.....	.....	10,854	320	278	265	11,992	39,846
Buffalo.....	2,480	.....	136	.....	2,616	689	68	.....	3,137	326	1,601	.....	5,821	11,765
Philadelphia.....	319,218	1,185	15,119	4,481	340,003	885	795	.....	82,569	5,742	24,367	1,258	115,616	190,928
Pittsburgh.....	225,545	328	12,588	3,531	241,992	4	313	.....	90,646	8,825	5,205	650	105,643	133,168
Baltimore.....	56,478	4	4,699	20	61,201	2,182	3,201	.....	27,351	863	3,434	52	37,083	46,783
Washington.....	75,615	160	39	1,909	77,723	500	40	.....	38,318	4,652	5,321	339	49,170	83,932
Richmond.....	19,623	7	3,557	.....	23,187	.....	.....	.....	12,544	586	231	19	13,380	20,497
Charlotte.....	7,133	2	679	115	7,929	.....	.....	.....	3,387	3,395	55	26	6,863	19,429
Atlanta.....	48,089	496	1,140	68	49,793	214	2	.....	27,746	130	2,064	545	30,701	128,568
Savannah.....	27,911	274	408	.....	28,593	214	83	.....	20,407	2,247	724	629	24,304	67,777
Jacksonville.....	24,024	66	3,182	65	27,327	3,736	10	.....	15,789	2,718	172	1,942	24,367	79,412
Birmingham.....	29,694	103	3,167	3	32,957	500	.....	.....	17,028	488	5	121	18,142	44,479
New Orleans.....	20,301	15	2,185	549	23,050	343	.....	.....	.....	1,318	50	84	1,795	.....
Dallas.....	63,595	67	2,386	36	71,084	3,352	848	.....	23,205	245	1,675	166	29,491	54,944
El Paso.....	15,975	285	1,432	.....	17,692	26	.....	.....	6,148	640	.....	325	7,139	18,672
Fort Worth.....	35,657	292	4,946	305	41,200	1,279	.....	.....	13,963	1,236	347	169	16,984	37,023

Galveston.....	7,060	84	554	21	7,719				13,114	608	50	49	13,821	19,090
Houston.....	59,074	1,210	5,697	886	66,867	100	131		32,447	2,980	295	91	36,044	77,770
San Antonio.....	24,027	405	2,894	125	27,451	3,775			9,429	734		92	14,080	10,725
Waco.....	9,930	159	1,949	120	12,158				6,801	359		21	7,181	10,003
Little Rock.....	1,627		273	11	1,911				1,578	442	58	15	2,093	3,703
Louisville.....	34,893	19	2,575		37,487	2,167	100		12,266	13,703	501	88	28,825	42,255
Memphis.....	19,096	669	3,205		23,870	1,706	222		10,593	4,906	408	217	18,052	35,777
Nashville.....	22,021	13	2,852	158	25,044	3,825			12,822	6,325	874	51	23,897	37,845
Cincinnati.....	38,406	357	4,627	5	43,395	900	5		15,479	1,204	385	91	18,064	26,592
Cleveland.....	26,962	306	4,889	1,100	36,257	15,031	51		23,870	3,402	1,860	14	44,228	65,678
Columbus.....	36,248	717	14,168	3	51,131	2,889			4,799	3,623	668	180	12,159	24,035
Toledo.....	4,127	11			4,138	1,500			2,913	596		69	5,078	5,454
Indianapolis.....	44,670		3,648		48,320				7,908	3,765	1,580	245	13,498	24,501
Chicago.....	39,833	553	754	257	35,397	300	100		57,992	1,360	2,080	349	62,781	314,823
Peoria.....	11,979	9	2,123	36	14,147	454	280		7,333	5,103	241	40	13,451	28,085
Detroit.....	146,312	276	4,582	746	151,916	456			73,908	4,746	667	350	80,127	193,806
Grand Rapids.....	7,211	18	5,341		12,570				5,619	1,469	337	3	7,428	21,902
Milwaukee.....	77,273		10,953	446	88,677	128			39,047	9,091	1,798	357	51,021	152,316
Minneapolis.....	59,507	455	8,392	85	98,439	990	6,150		41,296	8,369	2,866	643	60,314	146,456
St. Paul.....	49,825		9,590	189	59,604				23,353	6,078	1,803	2,954	34,188	59,275
Cedar Rapids.....	7,082	518	1,063	189	8,552		225		6,858	869	256	35	8,243	18,755
Des Moines.....	21,665	141	3,164	292	25,262		13	22	8,685	1,910	44	2,786	13,460	32,979
Dubuque.....	2,531	624	297	1	3,753				4,928	1,591	93	31	6,643	10,263
Sioux City.....	9,255	357	1,269	66	10,967		550		5,082	2,021	71	623	8,347	24,003
Kansas City, Mo.....	65,988	4,453	2,541	313	73,295				6,746	1,135	842	1,302	10,025	33,920
St. Joseph.....	7,703	259	784		8,746				5,089	791	84	153	6,117	10,650
St. Louis.....	108,752	1,230	5,038	150	115,170	3,550	516		35,226	11,648	4,987	254	56,181	127,437
Lincoln.....	12,207	160	3,283		15,650				3,508	457	78	57	4,100	22,048
Omaha.....	43,940	961	6,580	3	51,484				9,868	3,716	2,852	1,081	17,517	84,811
Kansas City, Kans.....	3,407	235	1,192		4,534				2,215	585	100	421	3,321	7,786
Topeka.....	9,841	394	1,676		11,911				455	777	22	914	2,168	3,691
Wichita.....	18,124	218	2,260	2	20,604				6,300	699	134	214	7,347	16,946
Helena.....	3,097	101	297		3,495				1,507	557		112	2,176	2,628
Denver.....	66,272	415	6,553	143	73,389	1,645			43,819	941	797	1,534	48,736	105,287
Pueblo.....	5,753	137	796		6,686	32			4,257	954		141	5,384	4,964
Muskogee.....	4,142		1,379	134	5,855	474			2,108	858	1,821	257	5,518	3,827
Oklahoma City.....	35,065	500	7,377	100	43,042	5,444			11,709	3,499	4,849	1,811	27,312	33,662
Tulsa.....	53,135	198	9,333	21	62,687	786			13,891	1,375	12,001	383	28,456	35,033
Seattle.....	64,185	369	8,936	1,147	69,637		355		27,689	2,489	125	2,116	32,774	77,989
Spokane.....	11,055	9	1,069	290	12,423				8,763	2,007	102	231	11,103	21,649
Portland.....	48,833	442	4,274	277	53,826	5			54,044	2,350	617	2,197	59,213	126,001
Los Angeles.....	226,062	459	14,066	7,977	248,594	37,891	185		369,543	18,498	3,823	491	430,431	570,101
Oakland.....	14,695	80	2,960	443	18,178				5,289	784	31	112	6,216	10,730
San Francisco.....	307,182	1,180	5,338	1,538	315,238	69,713	7,631		393,758	23,508	12,328	1,038	507,976	1,025,477
Ogden.....	3,941	70	213		4,224				784	565		16	1,365	2,638
Salt Lake City.....	15,959	337	1,680	13	17,989	100			6,078	2,050		135	8,363	19,213
Total other reserve cities.....	3,297,009	23,712	268,934	32,217	3,621,872	169,723	21,951	9,521	1,948,439	218,709	146,687	33,543	2,548,573	4,979,845
Total all reserve cities.....	5,508,845	36,310	328,872	130,015	6,004,042	219,539	72,274	29,996	2,206,149	253,955	364,075	42,282	3,188,270	5,848,682

1 Represents only deposits evidenced by savings pass books, and does not include Christmas savings accounts, etc.

TABLE No. 53.—Classification of demand and time deposits in national banks at date of each call during year ended October 31, 1929—Con.

OCTOBER 4, 1929—Continued

[In thousands of dollars]

Banks in—	Demand deposits					Time deposits, including postal savings									
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits of other banks and trust companies located in—		Other time deposits			Postal savings deposits	Total	Number of savings accounts ¹	
							United States	Foreign countries	Deposits evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings accounts, etc.				
COUNTRY BANKS															
Maine.....	32,996	665	2,524	12	36,197	486	-----	-----	87,388	3,252	592	73	91,791	164,949	
New Hampshire.....	35,421	1,806	2,150	612	39,989	21	227	-----	18,441	2,418	985	234	22,326	53,633	
Vermont.....	18,248	239	877	12	19,376	197	-----	-----	40,135	1,716	561	49	42,658	84,520	
Massachusetts.....	199,230	3,153	9,072	562	212,017	1,138	82	-----	197,707	10,602	8,800	609	218,938	461,839	
Rhode Island.....	23,415	360	91	26	23,892	-----	-----	-----	13,271	2,336	326	38	15,971	13,804	
Connecticut.....	131,614	1,592	7,321	3,218	143,745	503	25	-----	73,517	10,473	4,653	603	89,774	172,378	
Total New England States.....	440,924	7,815	22,035	4,442	475,216	2,345	334	-----	430,459	30,797	15,917	1,606	481,458	951,123	
EASTERN STATES															
New York.....	346,992	5,033	39,705	4,728	446,458	8,428	343	-----	601,539	51,945	16,295	629	679,179	1,161,880	
New Jersey.....	299,919	3,705	39,533	2,358	345,515	11,054	436	-----	448,703	13,687	15,089	1,075	490,044	1,019,536	
Pennsylvania.....	403,823	7,046	56,072	5,355	472,296	10,210	383	-----	757,937	125,227	19,587	3,183	916,527	1,666,880	
Delaware.....	8,820	25	731	474	10,050	9	-----	-----	9,057	225	104	37	9,432	12,112	
Maryland.....	23,057	128	7,551	41	30,777	2,326	586	-----	69,021	3,429	1,848	15	77,225	121,310	
Total Eastern States.....	1,082,611	15,937	193,592	12,956	1,305,096	32,027	1,748	-----	1,886,257	194,513	52,923	4,939	2,172,407	3,981,718	
SOUTH ATLANTIC STATES															
Virginia.....	86,385	3,570	5,207	628	95,790	3,567	68	-----	91,568	34,962	2,601	343	133,109	252,039	
West Virginia.....	62,319	288	5,904	714	69,225	47	-----	-----	54,911	19,529	1,148	741	76,376	166,853	
North Carolina.....	34,400	312	4,046	34	38,792	2,332	71	-----	24,141	17,469	259	419	44,691	92,615	
South Carolina.....	30,187	65	4,415	36	34,703	4,414	106	-----	37,734	5,957	585	1,131	49,927	85,684	
Georgia.....	26,886	501	920	68	28,375	294	-----	-----	15,430	9,819	508	599	26,650	58,826	
Florida.....	37,783	50	9,399	240	47,472	3,487	1,287	-----	32,208	5,633	1,335	6,161	50,111	91,869	
Alabama.....	58,561	968	3,622	85	63,236	796	150	-----	39,175	8,486	1,061	116	49,784	105,199	
Mississippi.....	30,694	148	5,684	201	36,517	872	225	-----	20,622	11,209	468	67	33,463	48,564	

Louisiana.....	35, 297	633	4, 069	51	40, 050	297	-----	-----	15, 463	3, 386	185	35	19, 366	32, 265
Texas.....	286, 383	7, 039	33, 177	841	327, 440	5, 187	160	12	36, 139	25, 032	3, 018	2, 352	71, 900	85, 564
Arkansas.....	31, 513	1, 038	6, 309	129	38, 989	327	-----	-----	17, 789	10, 675	806	493	30, 090	43, 313
Kentucky.....	61, 426	382	3, 158	81	65, 047	585	336	-----	33, 174	32, 393	997	66	67, 551	76, 076
Tennessee.....	53, 751	53	6, 761	4	60, 569	2, 489	282	-----	32, 144	29, 783	2, 480	90	67, 268	108, 607
Total Southern States.....	835, 585	15, 047	92, 671	3, 202	946, 505	24, 694	2, 685	12	450, 498	214, 333	15, 451	12, 613	720, 286	1, 247, 474
Ohio.....	169, 134	5, 733	37, 301	1, 113	213, 281	9, 148	401	-----	128, 075	60, 736	4, 858	885	204, 103	425, 636
Indiana.....	109, 992	1, 734	18, 367	1, 515	131, 608	918	353	2	77, 300	53, 405	3, 258	974	136, 210	260, 362
Illinois.....	206, 082	7, 812	19, 374	1, 094	234, 362	3, 401	60	-----	145, 769	77, 557	10, 782	2, 129	239, 698	520, 329
Michigan.....	80, 140	2, 026	15, 633	1, 370	99, 769	3, 642	42	-----	138, 632	31, 459	3, 370	580	177, 725	381, 888
Wisconsin.....	81, 750	2, 425	10, 053	350	94, 578	418	66	-----	95, 272	51, 160	2, 634	592	150, 142	359, 613
Minnesota.....	72, 495	5, 704	10, 935	1, 061	90, 195	2, 111	-----	-----	73, 811	63, 861	2, 150	3, 862	145, 795	296, 777
Iowa.....	69, 471	5, 399	17, 889	743	93, 502	48	39	-----	38, 057	54, 826	1, 923	1, 941	96, 834	151, 145
Missouri.....	48, 440	993	4, 384	130	53, 947	1, 225	15	-----	16, 067	19, 535	1, 503	595	38, 940	90, 832
Total Middle Western States.....	837, 504	32, 426	133, 936	7, 376	1, 011, 242	20, 911	976	2	712, 983	412, 539	30, 478	11, 558	1, 189, 447	2, 486, 582
North Dakota.....	32, 402	2, 934	4, 041	121	39, 498	2, 093	95	-----	12, 083	21, 731	655	2, 206	38, 863	54, 780
South Dakota.....	29, 226	2, 667	5, 489	269	37, 651	486	-----	-----	7, 844	18, 089	304	2, 993	29, 716	38, 247
Nebraska.....	35, 780	4, 769	4, 000	433	44, 982	760	-----	-----	5, 507	28, 020	559	240	35, 086	41, 830
Kansas.....	83, 946	5, 256	12, 408	324	101, 934	262	-----	-----	10, 354	29, 206	1, 826	1, 516	43, 164	71, 179
Montana.....	34, 761	2, 561	4, 781	196	42, 299	3	20	-----	18, 900	13, 981	87	3, 352	36, 343	44, 873
Wyoming.....	16, 029	939	3, 522	25	20, 515	76	-----	-----	7, 551	4, 884	69	1, 121	13, 701	20, 270
Colorado.....	41, 892	2, 529	7, 572	259	52, 252	689	-----	-----	21, 005	12, 873	252	1, 096	35, 915	63, 930
New Mexico.....	16, 521	1, 229	3, 296	100	21, 146	167	-----	-----	3, 567	3, 578	42	879	8, 233	11, 577
Oklahoma.....	96, 460	1, 981	22, 875	487	121, 803	4, 291	11	-----	9, 625	21, 542	7, 236	2, 591	45, 296	47, 178
Total Western States.....	387, 017	24, 865	67, 984	2, 214	482, 080	8, 827	126	-----	96, 436	153, 904	11, 030	15, 994	286, 317	393, 864
Washington.....	58, 702	1, 634	15, 472	376	76, 184	542	32	-----	45, 157	9, 359	510	2, 122	57, 722	129, 362
Oregon.....	40, 482	2, 146	6, 034	291	48, 953	1, 096	-----	-----	19, 286	9, 266	485	1, 145	31, 278	68, 605
California.....	134, 046	2, 273	13, 685	1, 245	151, 249	11, 935	25	-----	91, 836	9, 679	5, 536	422	119, 493	225, 061
Idaho.....	18, 716	895	3, 268	180	23, 059	255	-----	-----	10, 030	4, 985	147	835	16, 252	30, 031
Utah.....	2, 912	49	615	17	3, 593	103	-----	-----	3, 716	1, 214	4	44	5, 081	15, 062
Nevada.....	7, 965	219	1, 274	2	9, 460	13	-----	-----	8, 017	299	-----	250	8, 579	9, 463
Arizona.....	15, 468	105	1, 866	10	17, 449	2, 256	-----	-----	7, 079	1, 259	61	344	10, 999	17, 891
Total Pacific States.....	278, 291	7, 321	42, 214	2, 121	329, 947	16, 200	57	-----	185, 121	36, 061	6, 743	5, 162	249, 344	495, 475
Alaska (nonmember banks).....	2, 491	12	242	6	2, 751	5	-----	-----	1, 554	208	-----	166	1, 933	2, 785
The Territory of Hawaii (nonmember bank).....	9, 635	535	963	-----	11, 133	1, 417	-----	-----	8, 843	1, 634	379	16	12, 289	43, 261
Total (nonmember banks).....	12, 126	547	1, 205	6	13, 884	1, 422	-----	-----	10, 397	1, 842	379	182	14, 222	46, 046
Total country banks.....	3, 874, 058	103, 958	553, 637	32, 317	4, 563, 970	106, 426	5, 926	14	3, 772, 151	1, 043, 989	132, 921	52, 054	5, 113, 481	9, 602, 282
Total United States.....	9, 382, 903	140, 268	882, 509	162, 332	10, 568, 012	325, 965	78, 200	30, 010	5, 978, 300	1, 297, 944	496, 996	94, 336	8, 301, 751	15, 450, 964

¹ Represents only deposits evidenced by savings pass books, and does not include Christmas savings accounts, etc.

TABLE No. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1929*

DECEMBER 31, 1928

[In thousands of dollars]

Banks in—	Bills payable				Rediscounts		Total bills payable and rediscounts	
	Advances received on reporting banks' own promissory notes	From Federal reserve banks	From other banks and trust companies	Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks		
						With Federal reserve banks		With other banks, trust companies, etc.
CENTRAL RESERVE CITIES								
New York.....	257,750				5,500	7,847	9,521	280,618
Chicago.....	19,767		1,000			30,518		51,285
Total central reserve cities.....	277,517		1,000		5,500	38,365	9,521	331,903
OTHER RESERVE CITIES								
Boston.....	5,860				500	28,690		35,050
Albany.....	1,100		300			946		2,346
Brooklyn and Bronx.....	675		655			1,919		3,249
Buffalo.....	379		770			343		1,492
Philadelphia.....	18,345		1,000		550	2,546		22,441
Pittsburgh.....	23,472		350			3,199		27,021
Baltimore.....	6,360		440		775	225		7,800
Washington.....	3,905		850			566		5,321
Richmond.....	375					115		490
Charlotte.....	1,515		125			370		2,010
Atlanta.....								
Savannah.....								
Jacksonville.....								
Birmingham.....	4,252					24		4,276
New Orleans.....	2,535							2,535
Dallas.....	3,475							3,475
El Paso.....								
Fort Worth.....	300							300
Galveston.....	860					400		1,260
Houston.....	3,075							3,075
San Antonio.....	925							925
Waco.....								
Little Rock.....								
Louisville.....	7,660					5,323		12,983
Memphis.....								
Nashville.....	1,244					1,100		2,344
Cincinnati.....	2,795		175					2,970
Cleveland.....	3,265		1,100			3,430		7,795
Columbus.....	2,290		537			1,168		3,995
Toledo.....	1,500							1,500
Indianapolis.....						1,122		1,122
Chicago.....	1,095		50					1,145
Peoria.....								
Detroit.....	7,500					700	206	8,406
Grand Rapids.....								
Milwaukee.....	6,485					11,578		17,063
Minneapolis.....	1,750		50			155		1,955
St. Paul.....								
Cedar Rapids.....								
Des Moines.....	1,027		265			437		1,729
Dubuque.....								
Sioux City.....								
Kansas City, Mo.....	1,839					963		963
St. Joseph.....						2,314		4,153
St. Louis.....	7,815				100			7,915
Lincoln.....						472		472
Omaha.....	4,472					3,618		8,090
Kansas City, Kans.....								
Topeka.....								
Wichita.....								
Helena.....								
Denver.....							174	174
Pueblo.....								
Muskogee.....								
Oklahoma City.....								
Tulsa.....								
Seattle.....								
Spokane.....								
Portland.....						748		748

TABLE NO. 54.—Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1929—Continued

DECEMBER 31, 1928—Continued

[In thousands of dollars]

Banks in—	Bills payable				Rediscounts		
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks		Total bills payable and rediscounts
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
OTHER RESERVE CITIES—CON.							
Los Angeles	1,900						1,900
Oakland							
San Francisco	16,300			958	350		17,608
Ogden							
Salt Lake City	100						100
Total other reserve cities	145,445	6,667		2,883	72,995	206	228,196
Total all reserve cities	422,962	7,667		8,383	111,360	9,727	560,099
COUNTRY BANKS							
Maine	712	1,210	65		1,124		3,111
New Hampshire	1,351	600	360		599	19	2,929
Vermont	382	308	35		998	10	1,733
Massachusetts	5,186	1,812	275		2,284	100	9,657
Rhode Island	1,200	60			330	50	1,640
Connecticut	3,037	1,640	335		1,636		6,643
Total New England States	11,868	5,630	1,070		6,971	179	25,718
New York	12,317	5,422	88	48	3,987	278	22,140
New Jersey	20,640	6,833		79	6,243	604	34,399
Pennsylvania	20,568	5,292		632	4,945	301	31,738
Delaware	420	158			86		664
Maryland	744	1,258			393	86	2,481
Total Eastern States	54,689	18,963	88	759	15,654	1,269	91,422
Virginia	5,335	1,288			5,149	41	11,813
West Virginia	2,807	968		131	1,400	129	5,435
North Carolina	1,020	1,188			2,272	533	5,013
South Carolina	130	173			897		1,200
Georgia	317	145		11	1,941	30	2,444
Florida	385	1,058		305	1,955	177	3,880
Alabama	2,473	927			3,296	292	6,988
Mississippi	431	632			979	154	2,196
Louisiana	100	150			686	1	937
Texas	831	372	12	2	848	56	2,121
Arkansas	85	62			122		269
Kentucky	1,040	773			204	74	2,091
Tennessee	112	907	625	5	3,975	68	5,692
Total Southern States	15,066	8,643	637	454	23,724	1,555	50,079
Ohio	4,227	4,900	9	82	3,896	112	13,226
Indiana	2,667	2,109	35		1,878	322	7,011
Illinois	4,165	1,876			2,354	293	8,688
Michigan	3,125	2,031			1,853	264	7,273
Wisconsin	977	467			906	10	2,360
Minnesota	185	517	17		433	19	1,171
Iowa	710	415			1,420	195	2,740
Missouri	260	68			163		491
Total Middle Western States	16,316	12,383	61	82	12,903	1,215	42,960
North Dakota	15	99	10		325		449
South Dakota		30			398		428
Nebraska	1,029	181			2,248		3,458
Kansas	1,809	150	16	6	1,186		3,167
Montana							
Wyoming		50			14		64
Colorado	453	80			1,626	4	2,163
New Mexico					15		15
Oklahoma	131	207			307		645
Total Western States	3,437	797	26	6	6,119	4	10,389

TABLE NO. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1929—Continued*

DECEMBER 31, 1928—Continued

[In thousands of dollars]

Banks in—	Bills payable				Rediscounts			Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks			
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.		
COUNTRY BANKS—continued								
Washington.....	297	290			176		763	
Oregon.....	283	35			679	12	1,009	
California.....	229	869	257	2	551	218	2,126	
Idaho.....		30					30	
Utah.....	50		10		24		84	
Nevada.....								
Arizona.....		247			133		380	
Total Pacific States.....	859	1,471	267	2	1,563	230	4,392	
Alaska (nonmember banks).....								
The Territory of Hawaii (nonmember banks).....		250					250	
Total (nonmember banks).....		250					250	
Total country banks.....	102,235	48,137	2,149	1,303	66,934	4,452	225,210	
Total United States.....	525,197	55,804	2,149	9,686	178,294	14,179	785,309	

MARCH 27, 1929

CENTRAL RESERVE CITIES							
New York.....	92,800	500		37,486	100	11,852	142,738
Chicago.....	1,229	3,015			8,530		12,774
Total central reserve cities.....	94,029	3,515		37,486	8,630	11,852	155,512
OTHER RESERVE CITIES							
Boston.....	13,310				7,673		20,983
Albany.....							
Brooklyn and Bronx.....	999	460			3,100		4,559
Buffalo.....	264	820			21		1,125
Philadelphia.....	41,597	931	150		1,698		44,376
Pittsburgh.....	24,307	450			953	157	25,867
Baltimore.....	6,525			325	456		7,306
Washington.....	2,100	700			243		3,043
Richmond.....	85						85
Charlotte.....	335	150			619	250	1,354
Atlanta.....	3,870						3,870
Savannah.....							
Jacksonville.....					1,476		6,596
Birmingham.....	5,120						
New Orleans.....							
Dallas.....	860						860
El Paso.....							
Fort Worth.....	1,400				806		2,206
Galveston.....	910						910
Houston.....	1,300						1,300
San Antonio.....	1,000						1,000
Waco.....							
Little Rock.....	175						175
Louisville.....	8,694				4,761		13,455
Memphis.....							
Nashville.....	1,623				1,650		3,273
Cincinnati.....	3,130	100					3,230
Cleveland.....	900	1,900					2,800
Columbus.....	2,373	824			360		3,557
Toledo.....	1,100	500					1,600
Indianapolis.....					6,971		6,971
Chicago.....	840	350			405		1,595
Peoria.....							
Detroit.....	21,300				1,250	70	22,620
Grand Rapids.....					228		228
Milwaukee.....	4,800				11,379		16,179
Minneapolis.....	10,725						10,725

TABLE No. 54.—Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1929—Continued

MARCH 27, 1929—Continued

[In thousands of dollars]

Banks in—	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
OTHER RESERVE CITIES—CON.							
St. Paul	360						360
Cedar Rapids	350						350
Des Moines					516		516
Dubuque							
Sioux City					435		435
Kansas City, Mo.	1,017				3,542		4,559
St. Joseph	750						750
St. Louis	7,450				6,533		13,983
Lincoln	200						200
Omaha	4,050				601		4,651
Kansas City, Kans.	280						280
Topeka							
Wichita							
Helena							
Denver	750						750
Pueblo							
Muskogee	100						100
Oklahoma City	600				940		1,540
Tulsa					159		159
Seattle	925						925
Spokane					357		357
Portland	325						325
Los Angeles	4,450				338		4,788
Oakland	680				869		1,549
San Francisco	42,650				515	150	43,315
Ogden							
Salt Lake City	75						75
Total other reserve cities	224,674	7,185	150	325	58,854	627	291,815
Total all reserve cities	318,703	10,700	150	37,811	67,484	12,479	447,327
COUNTRY BANKS							
Maine	840	1,135	10		913		2,898
New Hampshire	1,926	917	300	27	802		3,972
Vermont	404	515	45		843		1,807
Massachusetts	9,876	1,874	1,315		2,520		15,585
Rhode Island	1,580				630	95	2,305
Connecticut	3,622	3,255	125		2,444	340	9,786
Total New England States	18,248	7,696	1,795	27	8,152	435	36,353
New York	13,674	7,675		228	4,144	7	25,728
New Jersey	13,393	9,770	200	79	6,832	719	30,993
Pennsylvania	21,376	7,838	45	670	5,206	97	35,232
Delaware	450	256			208		914
Maryland	857	850			433	73	2,213
Total Eastern States	49,750	26,389	245	977	16,823	896	95,080
Virginia	6,086	1,922		63	6,911	207	15,189
West Virginia	2,838	534		105	1,262	53	4,792
North Carolina	1,254	2,005		30	3,354	590	7,233
South Carolina	951	574			1,138		2,663
Georgia	600	256		11	1,798		2,665
Florida	405	1,050			1,340	105	2,900
Alabama	2,249	1,040		7	4,319	322	7,937
Mississippi	314	230			1,377		1,921
Louisiana	52	405			2,529	150	3,136
Texas	1,468	1,064	40	2	894	481	3,949
Arkansas	850	194			189		1,233
Kentucky	1,632	425		20	239	59	2,375
Tennessee	90	602	45	5	2,981	48	3,771
Total Southern States	18,789	10,301	85	243	28,331	2,015	59,764
Ohio	3,932	4,330		153	5,009	308	13,732
Indiana	4,262	2,410	10		3,305	393	10,380
Illinois	3,600	2,284	10	3	2,829	259	8,985

TABLE NO. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1929—Continued*

MARCH 27, 1929—Continued

[In thousands of dollars]

Banks in--	Bills payable				Rediscounts		
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks		Total bills payable and rediscounts
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
COUNTRY BANKS--continued							
Michigan.....	2,933	1,839	100	-----	1,226	20	6,118
Wisconsin.....	1,208	604	-----	-----	1,174	21	3,007
Minnesota.....	1,054	309	12	24	325	35	1,759
Iowa.....	516	371	-----	-----	1,142	101	2,130
Missouri.....	951	389	-----	-----	1,045	-----	2,385
Total Middle Western States.....	18,456	12,536	132	180	16,055	1,137	48,496
North Dakota.....	15	128	10	-----	453	-----	606
South Dakota.....	-----	10	-----	-----	456	-----	466
Nebraska.....	870	44	-----	-----	1,191	-----	2,105
Kansas.....	564	196	-----	-----	934	5	1,699
Montana.....	-----	7	3	-----	67	-----	77
Wyoming.....	190	100	-----	-----	64	-----	354
Colorado.....	754	100	-----	-----	734	21	1,609
New Mexico.....	53	27	-----	-----	72	-----	152
Oklahoma.....	325	146	-----	-----	468	-----	939
Total Western States.....	2,771	758	13	-----	4,439	26	8,007
Washington.....	157	230	105	-----	202	92	786
Oregon.....	615	71	-----	-----	1,343	10	2,039
California.....	2,696	1,280	273	2	661	72	4,984
Idaho.....	-----	23	-----	-----	83	-----	106
Utah.....	150	30	10	14	55	-----	259
Nevada.....	-----	-----	-----	-----	-----	-----	-----
Arizona.....	-----	275	-----	-----	86	-----	361
Total Pacific States.....	3,618	1,909	388	16	2,430	174	8,535
Alaska (nonmember banks).....	-----	-----	-----	-----	-----	-----	-----
The Territory of Hawaii (nonmember banks).....	-----	250	-----	-----	-----	-----	250
Total (nonmember banks).....	-----	250	-----	-----	-----	-----	250
Total country banks.....	111,632	59,839	2,658	1,443	76,230	4,683	256,485
Total United States.....	430,335	70,539	2,808	39,254	143,714	17,162	703,812

JUNE 29, 1929

CENTRAL RESERVE CITIES							
New York.....	148,328	425	-----	-----	703	10,664	160,120
Chicago.....	150	1,500	-----	-----	18,825	-----	20,475
Total central reserve cities.....	148,478	1,925	-----	-----	10,528	10,664	180,595
OTHER RESERVE CITIES							
Boston.....	10,590	-----	-----	-----	18,310	-----	28,900
Albany.....	-----	575	-----	-----	296	-----	1,683
Brooklyn and Bronx.....	812	-----	-----	-----	-----	-----	-----
Buffalo.....	-----	-----	-----	-----	2,601	75	28,632
Philadelphia.....	24,921	685	-----	350	1,230	-----	13,900
Pittsburgh.....	12,170	500	-----	-----	1,209	-----	4,209
Baltimore.....	3,575	225	-----	300	485	-----	4,715
Washington.....	3,430	800	-----	-----	-----	-----	450
Richmond.....	450	-----	-----	-----	541	-----	1,716
Charlotte.....	975	200	-----	-----	-----	-----	-----
Atlanta.....	-----	-----	-----	-----	-----	-----	-----
Savannah.....	-----	-----	-----	-----	-----	-----	-----
Jacksonville.....	-----	-----	-----	-----	-----	-----	-----
Birmingham.....	5,657	-----	-----	-----	1,864	-----	7,521
New Orleans.....	704	-----	-----	-----	2,537	-----	3,241

TABLE NO. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1929—Continued*

JUNE 29, 1929—Continued

[In thousands of dollars]

Banks in—	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
OTHER RESERVE CITIES—CON.							
Dallas.....							100
El Paso.....	100						3,833
Fort Worth.....	1,741	400			1,692		85
Galveston.....	85						900
Houston.....	300		100		500		1,254
San Antonio.....	1,150				104		260
Waco.....							15,775
Little Rock.....	260						500
Louisville.....	9,139	500			6,136		5,000
Memphis.....	500						4,100
Nashville.....	1,425				3,575		1,320
Cincinnati.....	3,750	350					4,779
Cleveland.....	500	820					950
Columbus.....	2,325	310			2,144		2,026
Toledo.....	950						509
Indianapolis.....					2,026		300
Chicago.....	424	85					3,800
Peoria.....	300						941
Detroit.....		3,800					12,450
Grand Rapids.....					941		625
Milwaukee.....	1,990				12,450		5,760
Minneapolis.....	5,135				625		450
St. Paul.....							2,846
Cedar Rapids.....	450				2,156		677
Des Moines.....	690						8,484
Dubuque.....							1,844
Sioux City.....							275
Kansas City, Mo.....	1,304	250			677		8,484
St. Joseph.....					8,484		35
St. Louis.....	5,619	35		275	1,844		5,735
Lincoln.....							250
Omaha.....	5,735				766		250
Kansas City, Kans.....	250						441
Topeka.....					441		350
Wichita.....							350
Helena.....							1,000
Denver.....	350						1,000
Pueblo.....							2,828
Muskogee.....							700
Oklahoma City.....	1,335				2,828		463
Tulsa.....	500	1,000			2,755		3,250
Seattle.....	700						7,100
Spokane.....					463		407
Portland.....	3,250						267
Los Angeles.....	7,100				40		683
Oakland.....					407		650
San Francisco.....	9,850	259		267	683		650
Ogden.....							650
Salt Lake City.....	650						131,141
Total other reserve cities.....	131,141	10,794	100	1,192	79,710	75	223,012
Total all reserve cities.....	279,619	12,719	100	1,192	99,238	10,739	403,607
COUNTRY BANKS							
Maine.....	1,315	1,483	60	20	1,946	65	4,889
New Hampshire.....	1,426	1,025	455	59	1,352	28	4,345
Vermont.....	331	891	55		1,139	25	2,441
Massachusetts.....	11,086	2,105	615	150	3,061		17,017
Rhode Island.....	1,115			200	1,441	50	2,806
Connecticut.....	4,009	1,535	310	400	1,954	135	8,343
Total New England States.....	19,282	7,039	1,495	829	10,893	303	39,841

TABLE No. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1929—Continued*

JUNE 29, 1929—Continued

[In thousands of dollars]

Banks in—	Bills payable				Rediscounts		
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks		Total bills payable and rediscounts
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
COUNTY BANKS—continued							
New York.....	13,591	7,484	-----	166	5,554	28	26,823
New Jersey.....	13,853	5,915	200	679	6,346	560	27,553
Pennsylvania.....	27,909	11,708	-----	576	8,731	119	49,043
Delaware.....	575	324	-----	-----	218	-----	1,117
Maryland.....	820	937	30	-----	563	110	2,460
Total Eastern States.....	56,748	26,368	230	1,421	21,412	817	106,996
Virginia.....	2,712	2,645	40	45	9,890	463	15,795
West Virginia.....	3,508	3,043	-----	68	1,544	25	8,188
North Carolina.....	1,872	3,088	-----	25	8,111	807	13,903
South Carolina.....	673	480	-----	-----	2,818	30	4,001
Georgia.....	769	833	-----	6	3,462	161	5,231
Florida.....	10	178	-----	-----	1,314	-----	1,502
Alabama.....	3,241	1,704	30	28	7,204	257	12,464
Mississippi.....	489	530	-----	-----	4,883	220	6,122
Louisiana.....	93	675	-----	-----	1,433	263	2,464
Texas.....	2,322	2,321	15	17	5,577	323	10,575
Arkansas.....	835	253	-----	-----	371	-----	1,459
Kentucky.....	1,894	1,599	-----	50	1,433	57	5,033
Tennessee.....	354	1,039	655	5	4,167	342	6,562
Total Southern States.....	18,772	18,388	740	244	52,207	2,948	93,299
Ohio.....	5,167	4,124	69	97	3,906	94	13,457
Indiana.....	2,863	1,897	-----	-----	3,028	317	8,105
Illinois.....	3,331	2,940	20	-----	3,241	279	9,811
Michigan.....	2,530	2,086	-----	20	1,357	571	6,564
Wisconsin.....	904	185	-----	50	1,500	73	2,712
Minnesota.....	504	247	20	12	399	14	1,196
Iowa.....	277	450	-----	-----	914	13	1,654
Missouri.....	1,066	548	-----	-----	1,595	3	3,212
Total Middle Western States.....	16,642	12,477	109	179	15,940	1,364	46,711
North Dakota.....	346	176	10	-----	1,011	5	1,548
South Dakota.....	-----	24	-----	-----	613	-----	637
Nebraska.....	471	152	-----	-----	993	-----	1,616
Kansas.....	643	128	-----	-----	2,178	34	2,983
Montana.....	108	185	35	15	803	-----	1,146
Wyoming.....	40	35	-----	-----	734	-----	809
Colorado.....	894	300	-----	-----	538	167	1,899
New Mexico.....	45	15	-----	-----	493	-----	553
Oklahoma.....	594	354	-----	55	2,054	72	3,129
Total Western States.....	3,141	1,369	45	70	9,417	278	14,320
Washington.....	419	405	-----	-----	763	195	1,782
Oregon.....	535	119	-----	-----	1,163	139	1,956
California.....	1,627	882	516	53	1,561	128	4,767
Idaho.....	60	86	-----	-----	346	-----	492
Utah.....	200	10	10	12	104	-----	336
Nevada.....	-----	-----	-----	-----	-----	-----	-----
Arizona.....	-----	-----	-----	-----	-----	-----	-----
Total Pacific States.....	2,841	1,502	526	65	3,937	462	9,333

TABLE No. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1929—Continued*

JUNE 29, 1929—Continued

[In thousands of dollars]

Banks in—	Bills payable				Rediscounts		Total bills payable and rediscounts
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks		
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
COUNTRY BANKS—continued							
Alaska (nonmember banks).....							
The Territory of Hawaii (nonmember banks).....		400					400
Total (nonmember banks).....		400					400
Total country banks.....	117,426	67,543	3,145	2,808	113,806	6,172	310,900
Total United States.....	397,045	80,262	3,245	4,000	213,044	16,911	714,507

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CENTRAL RESERVE CITIES							
New York.....	19,690	8,875		550	1,000	11,175	41,290
Chicago.....	919	2,700			10,300		13,919
Total central reserve cities.....	20,609	11,575		550	11,300	11,175	55,209
OTHER RESERVE CITIES							
Boston.....	9,220			2,577	13,325		25,122
Brooklyn and Bronx.....	161	250		40	90		541
Buffalo.....							
Philadelphia.....	28,387	828		145	2,859		32,319
Pittsburgh.....	7,508	160			2,204	409	10,281
Baltimore.....	4,675	643		300	585		6,213
Washington.....	2,367	765			695		3,827
Richmond.....	220	110					330
Charlotte.....	625	200			327		1,152
Atlanta.....	775						775
Savannah.....							
Jacksonville.....							
Birmingham.....	500				7,037		7,537
New Orleans.....	251				5,218		5,469
Dallas.....	3,625						3,625
El Paso.....	740	250			867		1,957
Fort Worth.....	5,100	500			1,588		7,188
Galveston.....	615						615
Houston.....	1,583		50		1,030		2,663
San Antonio.....	1,525	40			258		1,823
Waco.....	300				87		387
Little Rock.....					123		123
Louisville.....	7,800	1,000			6,751		15,551
Memphis.....	4,905						4,905
Nashville.....	4,515	2,100			4,707		11,322
Cincinnati.....	8,424	325					8,749
Cleveland.....		770			1,345		2,115
Columbus.....	1,700	70			800		2,570
Toledo.....	1,180						1,180
Indianapolis.....	500				3,820		4,320
Chicago.....	754	225			100		1,079
Peoria.....	400						400
Detroit.....	5,050	500				186	5,736
Grand Rapids.....							
Milwaukee.....	640				6,978		7,618

TABLE No. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1929—Continued*

OCTOBER 4, 1929—Continued

[In thousands of dollars]

Banks in—	Bills payable				Rediscounts		
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks		Total bills payable and rediscounts
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
OTHER RESERVE CITIES—CON.							
Minneapolis.....	11, 150				21, 757		32, 907
St. Paul.....	690				500		1, 190
Cedar Rapids.....	650						650
Des Moines.....	500			125	1, 000		1, 625
Dubuque.....							
Sioux City.....					989		989
Kansas City, Mo.....	1, 326				4, 699		6, 025
St. Joseph.....		250					250
St. Louis.....	3, 257	60			8, 047		11, 364
Lincoln.....							
Omaha.....	825				4, 013		4, 838
Kansas City, Kans.....	1, 655						1, 655
Topeka.....	300	50					350
Wichita.....					100		100
Helena.....	120						120
Denver.....	925			950			1, 875
Pueblo.....							
Muskogee.....	95				317		412
Oklahoma City.....	960				4, 671		5, 631
Tulsa.....	2, 912	1, 000					3, 912
Seattle.....	900						900
Spokane.....							
Portland.....	600						600
Los Angeles.....	9, 600	100			30		9, 730
Oakland.....	595				620		1, 215
San Francisco.....	58, 236			436	8, 463		67, 135
Ogden.....					20		20
Salt Lake City.....	550						550
Total other reserve cities.....	199, 891	10, 196	50	4, 573	115, 630	595	330, 935
Total all reserve cities.....	220, 500	21, 771	50	5, 123	126, 930	11, 770	386, 144
COUNTRY BANKS							
Maine.....	472	705	15		1, 856		3, 048
New Hampshire.....	1, 170	595	255	82	821	28	2, 951
Vermont.....	549	590	20	3	834	5	2, 001
Massachusetts.....	8, 733	1, 110	510		3, 083		13, 436
Rhode Island.....	1, 150	25		115	636		1, 926
Connecticut.....	2, 365	693	100		3, 343	53	6, 554
Total New England States.....	14, 439	3, 718	900	200	10, 573	86	29, 916
New York.....	8, 593	6, 097		103	3, 264	85	18, 142
New Jersey.....	10, 737	4, 503		159	4, 277	90	19, 766
Pennsylvania.....	21, 566	10, 538		611	6, 807	146	39, 668
Delaware.....	255	165			108		528
Maryland.....	495	473			397	102	1, 467
Total Eastern States.....	41, 646	21, 776		873	14, 853	423	79, 571
Virginia.....	2, 229	1, 603		70	9, 191	321	13, 414
West Virginia.....	2, 800	2, 534		135	2, 064	22	7, 555
North Carolina.....	2, 074	3, 272		40	5, 622	868	11, 876
South Carolina.....	806	478			2, 298	6	3, 588
Georgia.....	1, 279	316		6	1, 704	104	3, 409
Florida.....	936	844			2, 048	32	3, 860

TABLE No. 54.—*Classification of bills payable and rediscounts of national banks at date of each call during year ended October 31, 1929—Continued*

OCTOBER 4, 1929—Continued

[In thousands of dollars]

Banks in--	Bills payable				Rediscounts		
	Advances received on reporting banks' own promissory notes		Certificates of deposit issued to other banks and trust companies for money borrowed	Advances received on other instruments given for the purpose of borrowing money	Notes and bills rediscounted, including notes and bills sold under repurchase agreement or with recourse to reporting banks		Total bills payable and rediscounts
	From Federal reserve banks	From other banks and trust companies			With Federal reserve banks	With other banks, trust companies, etc.	
COUNTRY BANKS--continued							
Alabama.....	1,822	1,574	-----	19	5,756	98	9,269
Mississippi.....	672	1,032	-----	-----	4,374	788	6,866
Louisiana.....	85	747	-----	-----	3,078	577	4,487
Texas.....	2,731	2,018	30	59	4,857	195	9,890
Arkansas.....	1,183	409	-----	-----	1,633	49	3,274
Kentucky.....	1,836	2,333	-----	-----	1,906	263	6,338
Tennessee.....	1,093	1,467	25	5	5,178	142	7,910
Total Southern States.....	19,546	18,627	55	334	49,709	3,465	91,736
Ohio.....	5,680	4,100	19	89	4,991	102	14,981
Indiana.....	3,378	2,566	-----	25	3,939	267	10,175
Illinois.....	3,745	2,404	-----	105	2,488	304	9,046
Michigan.....	1,803	1,874	-----	-----	1,610	274	5,561
Wisconsin.....	1,610	308	-----	-----	2,032	48	3,998
Minnesota.....	915	319	21	-----	935	66	2,256
Iowa.....	279	532	-----	-----	588	46	1,445
Missouri.....	1,575	494	-----	-----	710	-----	2,779
Total Middle Western States.....	18,985	12,597	40	219	17,293	1,107	50,241
North Dakota.....	122	139	10	-----	428	-----	699
South Dakota.....	-----	25	-----	-----	397	-----	422
Nebraska.....	538	241	-----	-----	1,740	-----	2,519
Kansas.....	954	180	-----	-----	728	-----	1,862
Montana.....	4	37	31	15	306	-----	393
Wyoming.....	-----	52	-----	-----	401	40	493
Colorado.....	896	312	-----	-----	823	62	2,093
New Mexico.....	326	391	-----	-----	621	-----	1,338
Oklahoma.....	418	474	-----	35	1,779	78	2,784
Total Western States.....	3,258	1,851	41	50	7,223	180	12,603
Washington.....	836	446	-----	-----	393	33	1,708
Oregon.....	243	52	-----	-----	348	30	673
California.....	68	591	565	2	266	48	1,540
Idaho.....	17	181	-----	11	277	-----	486
Utah.....	205	50	10	12	111	-----	388
Nevada.....	-----	-----	-----	-----	-----	-----	-----
Arizona.....	-----	16	-----	-----	-----	-----	16
Total Pacific States.....	1,369	1,336	575	25	1,395	111	4,811
Alaska (nonmember banks).....	-----	-----	-----	-----	-----	-----	-----
The Territory of Hawaii (nonmember bank).....	-----	2,550	-----	-----	-----	-----	2,550
Total (nonmember banks).....	-----	2,550	-----	-----	-----	-----	2,550
Total country banks.....	99,243	62,455	1,611	1,701	101,046	5,372	271,428
Total United States.....	319,743	84,226	1,661	6,824	227,976	17,142	657,572

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TABLE NO. 55.—Cash in vaults of national banks at date of each call during year ended October 31, 1929

[In thousands of dollars]

Banks in—	Dec. 31, 1928				Mar. 27, 1929			
	United States gold coin	Gold certificates	All other cash in vault	Total cash	United States gold coin	Gold certificates	All other cash in vault	Total cash
CENTRAL RESERVE CITIES								
New York.....	875	5,896	21,393	28,164	404	5,438	20,872	26,714
Chicago.....	151	1,195	6,041	7,387	114	646	4,307	5,067
Total central reserve cities.....	1,026	7,091	27,434	35,551	518	6,084	25,179	31,781
OTHER RESERVE CITIES								
Boston.....	147	555	5,637	6,339	98	401	4,115	4,614
Albany.....	19	85	747	851	8	276	862	1,146
Brooklyn and Bronx.....	50	487	845	1,382	26	314	718	1,058
Buffalo.....	17	54	350	421	7	35	282	324
Philadelphia.....	261	427	7,394	8,082	167	528	8,388	9,083
Pittsburgh.....	108	583	4,650	5,341	52	253	4,844	5,149
Baltimore.....	37	43	1,782	1,862	15	32	1,756	1,803
Washington.....	77	1,993	1,373	3,443	59	1,801	1,261	3,121
Richmond.....	6	8	229	243	5	6	246	257
Charlotte.....	6	7	128	141	3	9	119	131
Atlanta.....	27	18	1,079	1,124	20	16	780	816
Savannah.....	22	58	1,928	2,008	22	70	1,329	1,421
Jacksonville.....	27	57	984	1,068	19	73	959	1,051
Birmingham.....	24	20	775	828	25	37	999	1,061
New Orleans.....	6	4	428	438	7	5	372	384
Dallas.....	35	28	1,421	1,484	18	27	1,185	1,230
El Paso.....	38	44	593	675	17	30	586	633
Fort Worth.....	37	15	1,065	1,117	45	17	1,192	1,254
Galveston.....	26	75	567	668	32	82	527	641
Houston.....	48	94	1,892	2,034	56	123	2,023	2,202
San Antonio.....	36	22	901	959	25	20	928	973
Waco.....	6	26	533	565	12	27	493	532
Little Rock.....	3	15	33	51	4	5	59	68
Louisville.....	37	128	814	979	18	136	695	849
Memphis.....	3	124	245	372	3	92	275	370
Nashville.....	14	33	532	579	12	36	565	613
Cincinnati.....	28	68	1,118	1,214	9	84	1,048	1,141
Cleveland.....	12	27	610	649	12	63	686	761
Columbus.....	62	125	1,489	1,676	38	112	1,372	1,522
Toledo.....	2	13	135	150	8	16	267	291
Indianapolis.....	308	499	2,330	3,137	331	480	2,296	3,107
Chicago.....	110	481	2,085	2,676	101	417	1,703	2,221
Peoria.....	31	91	593	715	43	86	627	756
Detroit.....	30	170	2,401	2,601	33	278	2,798	3,109
Grand Rapids.....	18	128	780	926	10	97	741	848
Milwaukee.....	86	306	2,339	2,731	70	260	2,063	2,423
Minneapolis.....	32	197	1,638	1,867	21	329	1,593	1,943
St. Paul.....	33	63	1,783	1,879	46	54	1,350	1,450
Cedar Rapids.....	11	70	374	455	8	74	345	427
Des Moines.....	21	97	657	775	23	273	716	1,012
Dubuque.....	9	43	209	261	16	52	175	243
Sioux City.....	19	108	513	640	15	90	625	730
Kansas City, Mo.....	23	111	1,415	1,549	30	106	1,543	1,679
St. Joseph.....	27	61	575	663	27	43	553	623
St. Louis.....	56	131	2,219	2,406	19	89	1,907	2,015
Lincoln.....	7	13	422	442	12	16	386	414
Omaha.....	22	87	885	994	30	90	910	1,030
Kansas City, Kans.....	4	29	142	175	5	44	163	212
Topeka.....	75	48	324	447	76	27	462	565
Wichita.....	18	57	482	557	23	74	542	639
Helena.....	5	1	99	105	6	3	111	120
Denver.....	764	347	1,657	2,768	778	350	1,523	2,651
Pueblo.....	62	45	392	499	68	21	471	560
Muskogee.....	8	26	226	260	5	29	192	226
Oklahoma City.....	31	53	794	878	19	63	662	744
Tulsa.....	31	205	1,024	1,260	23	113	1,133	1,269
Seattle.....	24	107	2,050	2,181	35	110	1,666	1,811
Spokane.....	5	15	426	446	3	-----	575	578
Portland.....	34	32	1,128	1,194	45	45	1,340	1,430
Los Angeles.....	551	388	6,129	7,068	533	275	5,427	6,235
Oakland.....	5	69	302	376	4	11	350	365
San Francisco.....	153	1,583	7,625	9,361	169	280	8,324	8,773
Ogden.....	7	8	156	171	10	7	169	186
Salt Lake City.....	16	2	242	260	8	4	238	250
Total other reserve cities.....	3,857	10,916	84,693	99,466	3,487	9,016	82,640	95,143
Total all reserve cities.....	4,883	18,007	112,127	135,017	4,005	15,100	107,819	126,924

TABLE NO. 55.—Cash in vaults of national banks at date of each call during year ended October 31, 1929—Continued

[In thousands of dollars]

Banks in—	Dec. 31, 1928				Mar. 27, 1929			
	United States gold coin	Gold certificates	All other cash in vault	Total cash	United States gold coin	Gold certificates	All other cash in vault	Total cash
COUNTRY BANKS								
Maine.....	86	188	1,865	2,139	90	187	1,751	2,028
New Hampshire.....	101	236	1,814	2,151	86	218	1,656	1,960
Vermont.....	64	119	929	1,112	78	88	1,830	1,996
Massachusetts.....	423	1,447	9,951	11,821	341	1,391	8,351	10,083
Rhode Island.....	76	161	1,358	1,595	55	251	1,047	1,353
Connecticut.....	231	1,163	5,420	6,814	174	1,140	5,259	6,573
Total New England States.....	981	3,314	21,337	25,632	824	3,275	18,894	22,993
New York.....	773	3,668	14,777	19,218	772	3,388	13,329	17,489
New Jersey.....	821	3,152	13,525	17,498	660	3,240	12,287	16,187
Pennsylvania.....	1,676	2,939	27,179	31,794	1,754	2,700	25,158	29,702
Delaware.....	28	56	401	485	29	52	350	431
Maryland.....	91	199	1,523	1,813	116	200	1,287	1,603
Total Eastern States.....	3,389	10,014	57,405	70,808	3,331	9,670	52,411	65,412
Virginia.....	274	486	5,054	5,814	313	445	5,140	5,898
West Virginia.....	168	241	3,569	3,978	179	251	3,986	4,416
North Carolina.....	138	178	3,952	4,268	135	173	3,515	3,823
South Carolina.....	52	136	2,785	2,973	61	104	2,432	2,597
Georgia.....	81	63	2,623	2,767	93	37	2,184	2,314
Florida.....	130	413	3,982	4,525	138	564	5,140	5,842
Alabama.....	252	223	4,240	4,715	265	178	3,823	4,266
Mississippi.....	51	138	1,835	2,024	56	105	1,689	1,850
Louisiana.....	48	50	1,755	1,853	51	49	1,661	1,761
Texas.....	481	331	13,877	14,689	501	332	12,311	13,144
Arkansas.....	55	247	2,053	2,355	128	209	1,961	2,298
Kentucky.....	204	334	3,137	3,675	228	227	3,153	3,608
Tennessee.....	185	195	3,887	4,267	201	192	3,667	4,060
Total Southern States.....	2,119	3,035	52,749	57,903	2,349	2,866	50,662	55,877
Ohio.....	432	942	11,853	13,227	489	759	10,549	11,797
Indiana.....	450	933	7,568	8,951	482	826	7,083	8,391
Illinois.....	698	1,566	10,626	12,890	842	1,246	9,974	12,062
Michigan.....	316	893	5,280	6,489	358	931	4,560	5,849
Wisconsin.....	298	879	4,557	5,734	328	676	4,299	5,303
Minnesota.....	298	490	5,047	5,835	299	424	4,543	5,266
Iowa.....	368	692	4,364	5,424	369	627	4,360	5,356
Missouri.....	176	177	2,005	2,358	187	214	2,098	2,499
Total Middle Western States.....	3,036	6,572	51,300	60,908	3,354	5,703	47,466	56,523
North Dakota.....	75	128	1,798	2,001	73	112	1,527	1,712
South Dakota.....	56	210	1,423	1,689	62	194	1,372	1,628
Nebraska.....	152	74	1,609	1,835	160	87	1,632	1,879
Kansas.....	242	336	3,221	3,799	250	346	3,142	3,738
Montana.....	115	267	2,078	2,460	119	280	2,108	2,507
Wyoming.....	93	70	1,062	1,165	94	61	972	1,127
Colorado.....	277	218	2,215	2,710	285	242	2,270	2,797
New Mexico.....	35	76	826	937	40	67	882	989
Oklahoma.....	132	310	4,331	4,773	149	316	3,963	4,428
Total Western States.....	1,177	1,689	18,503	21,369	1,232	1,705	17,868	20,805
Washington.....	216	88	3,487	3,791	227	79	3,157	3,463
Oregon.....	317	145	2,228	2,690	315	131	2,053	2,499
California.....	212	390	5,298	5,900	228	343	4,542	5,113
Idaho.....	54	80	1,083	1,217	57	62	979	1,098
Utah.....	18	7	179	204	19	15	149	183
Nevada.....	31	34	371	436	35	48	374	457
Arizona.....	52	88	939	1,079	28	80	1,003	1,111
Total Pacific States.....	900	832	13,585	15,317	909	758	12,257	13,924
Alaska (nonmember banks).....	84	26	262	372	99	21	226	346
The Territory of Hawaii (nonmember banks).....	5	20	778	803	2	61	624	687
Total (nonmember banks).....	89	46	1,040	1,175	101	82	850	1,033
Total country banks.....	11,691	25,502	215,919	253,112	12,100	24,059	200,408	236,567
Total United States.....	16,574	43,509	328,046	388,129	16,105	39,159	308,227	363,491

TABLE NO. 55.—Cash in vaults of national banks at date of each call during year ended October 31, 1929—Continued

[In thousands of dollars]*

Banks in—	June 29, 1929				Oct. 4, 1929			
	United States gold coin	Gold certificates	All other cash in vault	Total cash	United States gold coin	Gold certificates	All other cash in vault	Total cash
CENTRAL RESERVE CITIES								
New York.....	300	5,197	15,498	20,995	308	4,227	16,595	21,130
Chicago.....	98	948	3,894	4,940	86	831	4,485	5,402
Total central reserve cities.....	398	6,145	19,392	25,935	394	5,058	21,080	26,532
OTHER RESERVE CITIES								
Boston.....	104	438	3,587	4,129	102	154	4,801	5,057
Albany ¹	10	268	616	894				
Brooklyn and Bronx.....	16	257	456	729	20	189	461	670
Buffalo.....	3	15	74	92	2	17	113	132
Philadelphia.....	133	310	5,067	5,510	144	292	6,206	6,702
Pittsburgh.....	58	437	3,409	3,904	47	226	4,492	4,765
Baltimore.....	18	45	1,250	1,313	21	40	1,638	1,699
Washington.....	56	1,403	1,340	2,799	61	1,459	1,682	3,202
Richmond.....	4	12	248	264	2	14	348	364
Charlotte.....	3	5	89	97	5	3	195	203
Atlanta.....	12	12	798	822	14	20	1,305	1,339
Savannah.....	20	83	819	922	17	29	1,478	1,524
Jacksonville.....	27	74	695	796	32	45	1,010	1,087
Birmingham.....	25	13	619	657	13	5	951	969
New Orleans.....	9	19	285	313	1		419	420
Dallas.....	19	23	1,058	1,100	17	20	1,377	1,414
El Paso.....	23	29	238	290	15	28	388	431
Fort Worth.....	48	24	859	931	52	22	956	1,030
Galveston.....	36	78	382	496	24	40	345	409
Houston.....	64	130	1,415	1,609	58	92	1,836	1,986
San Antonio.....	27	7	684	718	23	4	768	795
Waco.....	7	23	433	463	9	20	538	567
Little Rock.....	5	8	25	38	6	4	71	81
Louisville.....	16	92	586	694	20	95	951	1,066
Memphis.....	2	22	234	258	4	13	724	741
Nashville.....	11	29	446	486	12	33	739	784
Cincinnati.....	13	44	640	697	15	63	877	955
Cleveland.....	6	37	546	589	16	98	574	688
Columbus.....	22	86	1,061	1,169	31	117	1,508	1,656
Toledo.....	9	11	143	163	10	22	154	186
Indianapolis.....	337	216	2,083	2,636	380	353	2,262	2,995
Chicago.....	92	456	1,770	2,318	102	542	2,067	2,711
Peoria.....	50	67	406	523	43	69	605	717
Detroit.....	22	240	1,895	2,157	24	229	2,602	2,855
Grand Rapids.....	7	112	382	501	12	185	276	473
Milwaukee.....	67	252	1,966	2,285	67	348	2,193	2,608
Minneapolis.....	21	203	1,619	1,843	19	340	1,879	2,238
St. Paul.....	43	51	1,282	1,376	39	54	1,403	1,496
Cedar Rapids.....	10	55	288	353	8	74	304	386
Des Moines.....	25	291	717	1,033	17	356	916	1,289
Dubuque.....	11	42	151	204	12	24	180	216
Sioux City.....	18	91	435	544	30	34	591	655
Kansas City, Mo.....	31	82	1,111	1,224	29	80	1,197	1,306
St. Joseph.....	22	49	419	490	23	38	452	513
St. Louis.....	15	80	1,446	1,541	11	80	1,371	1,462
Lincoln.....	24	16	393	433	23	14	506	542
Omaha.....	35	76	946	1,067	34	44	1,017	1,095
Kansas City, Kans.....	2	21	81	104	3	14	100	117
Topeka.....	76	50	340	466	83	28	346	457
Wichita.....	27	39	424	490	30	59	540	629
Helena.....	6	3	78	87	2	2	105	109
Denver.....	773	474	1,122	2,369	791	364	1,346	2,501
Pueblo.....	73	21	410	504	78	12	379	469
Muskogee.....	6	21	193	220	8	21	248	277
Oklahoma City.....	20	53	538	611	18	53	788	859
Tulsa.....	23	91	779	893	30	122	1,000	1,152
Seattle.....	31	60	1,375	1,466	23	140	1,594	1,757
Spokane.....	1		289	290	1		428	429
Portland.....	31	64	1,105	1,200	40	61	1,491	1,592
Los Angeles.....	241	338	6,797	7,376	235	200	7,781	8,216
Oakland.....	3	35	335	373	2	33	444	479
San Francisco.....	121	387	8,514	9,022	113	357	8,612	9,082
Ogden.....	12	7	86	105	4	3	101	108
Salt Lake City.....	12	8	262	282	16	10	263	289
Total other reserve cities.....	3,094	8,085	68,139	79,318	3,143	7,507	82,351	93,001
Total all reserve cities.....	3,492	14,230	87,531	105,253	3,537	12,565	103,431	119,533

* Terminated as reserve city July 1, 1929.

TABLE NO. 55.—*Cash in vaults of national banks at date of each call during year ended October 31, 1929—Continued*

[In thousands of dollars]

Banks in—	June 29, 1929				Oct. 4, 1929			
	United States gold coin	Gold certificates	All other cash in vault	Total cash	United States gold coin	Gold certificates	All other cash in vault	Total cash
COUNTRY BANKS								
Maine.....	90	151	1,291	1,532	98	145	1,626	1,869
New Hampshire.....	80	211	1,229	1,520	90	146	1,428	1,664
Vermont.....	74	84	753	911	75	60	892	1,027
Massachusetts.....	303	977	5,652	6,932	334	724	7,575	8,633
Rhode Island.....	51	129	903	1,083	78	69	1,049	1,196
Connecticut.....	158	894	3,558	4,610	168	616	4,232	5,016
Total New England States.....	756	2,446	13,386	16,588	843	1,760	16,802	19,405
New York.....	725	3,052	10,368	14,145	802	3,335	13,192	17,329
New Jersey.....	649	2,675	8,630	11,954	708	2,857	11,482	15,047
Pennsylvania.....	1,735	2,537	19,861	24,133	1,715	2,554	24,369	28,638
Delaware.....	23	48	274	345	24	31	399	454
Maryland.....	108	171	1,120	1,399	113	156	1,465	1,734
Total Eastern States.....	3,240	8,483	40,253	51,976	3,362	8,933	50,907	63,202
Virginia.....	303	353	3,910	4,566	311	351	4,658	5,320
West Virginia.....	189	273	3,843	4,305	191	180	3,652	4,023
North Carolina.....	142	159	2,128	2,429	128	161	2,761	3,050
South Carolina.....	55	92	1,431	1,578	63	102	2,075	2,240
Georgia.....	82	48	1,523	1,653	80	35	2,306	2,421
Florida.....	122	482	3,932	4,536	126	314	4,347	4,787
Alabama.....	275	186	2,879	3,340	279	187	3,506	3,972
Mississippi.....	60	66	1,136	1,262	67	93	1,654	1,814
Louisiana.....	54	37	1,091	1,182	54	19	1,574	1,647
Texas.....	522	302	9,666	10,490	515	254	12,934	13,703
Arkansas.....	65	206	1,253	1,524	71	181	1,809	2,061
Kentucky.....	200	218	2,252	2,670	203	245	2,583	3,031
Tennessee.....	190	190	2,608	2,988	208	106	3,130	3,444
Total Southern States.....	2,259	2,612	37,652	42,523	2,296	2,228	46,989	51,513
Ohio.....	502	809	8,704	10,015	483	868	10,471	11,822
Indiana.....	498	802	5,335	6,635	468	652	7,167	8,287
Illinois.....	754	1,265	8,342	10,361	811	1,149	10,464	12,414
Michigan.....	338	695	4,381	5,414	355	606	5,038	5,999
Wisconsin.....	321	683	4,087	5,091	323	680	4,410	5,413
Minnesota.....	303	421	4,270	4,994	333	391	4,412	5,136
Iowa.....	353	605	3,631	4,589	336	445	4,038	4,819
Missouri.....	165	219	1,731	2,115	166	163	2,202	2,531
Total Middle Western States.....	3,234	5,499	40,481	49,214	3,275	4,954	48,192	56,421
North Dakota.....	75	76	1,447	1,598	76	128	1,789	1,993
South Dakota.....	63	179	1,200	1,442	60	150	1,416	1,626
Nebraska.....	164	105	1,417	1,686	160	53	1,042	1,855
Kansas.....	258	339	3,026	3,623	249	294	3,255	3,798
Montana.....	118	256	1,811	2,185	130	211	2,053	2,394
Wyoming.....	86	59	885	1,030	85	48	863	996
Colorado.....	263	241	2,021	2,525	264	214	2,244	2,722
New Mexico.....	48	78	778	904	55	41	854	950
Oklahoma.....	149	235	3,112	3,496	146	230	3,829	4,205
Total Western States.....	1,224	1,568	15,697	18,489	1,225	1,369	17,945	20,539
Washington.....	230	136	2,848	3,214	217	106	3,225	3,548
Oregon.....	322	125	1,896	2,343	310	127	2,229	2,666
California.....	211	321	4,204	4,736	200	305	4,875	5,380
Idaho.....	60	50	740	850	60	42	819	921
Utah.....	21	2	171	194	22	2	183	207
Nevada.....	38	58	385	481	39	36	407	542
Arizona.....	36	55	718	809	26	70	725	821
Total Pacific States.....	918	747	10,962	12,627	874	688	12,523	14,085
Alaska (nonmember banks).....	111	24	320	455	113	4	329	446
The Territory of Hawaii (nonmember banks).....	3	60	815	878	47	111	2,060	2,218
Total (nonmember banks).....	114	84	1,135	1,333	160	115	2,389	2,664
Total country banks.....	11,745	21,439	159,566	192,750	12,035	20,047	195,747	227,829
Total United States.....	15,237	35,609	247,097	298,003	15,572	32,612	299,178	347,362

TABLE NO. 56.—*Gold and silver coin, certificates, legal tenders, and other currency held by national banks at date of each report from February 21, 1921, to October 4, 1929*

[For prior years see annual report, 1920]

[In thousands of dollars]

Date	Gold coin	Gold Treasury certificates	Clearing-house certificates (sec. 5192)	Silver dollars	Silver Treasury certificates	Fractional silver coin ¹	Legal tender notes	Paper currency ²	Total lawful money
1921									
Feb. 21.....	21,745	(³)	10	43,880	(³)	(³)	(³)	332,138	397,773
Apr. 28.....	21,433	(³)	20	43,735	(³)	(³)	(³)	337,035	402,223
June 30.....	21,183	22,951	72	9,009	24,195	31,331	26,957	238,561	374,349
Sept. 6.....	20,819	19,333	55	36,790	(³)	(³)	(³)	280,801	357,798
Dec. 31.....	19,360	17,389	9	36,949	(³)	(³)	(³)	268,104	341,811
1922									
Mar. 10.....	20,347	17,013	25	36,182	(³)	(³)	(³)	262,498	336,065
May 5.....	20,851	17,520	12	35,153	(³)	(³)	(³)	260,968	334,504
June 30.....	20,438	18,359	5	7,771	23,012	27,114	24,421	205,061	326,181
Sept. 15.....	20,762	17,269	7	24,341	(³)	(³)	(³)	259,572	331,951
Dec. 29.....	19,054	15,044	108	37,265	(³)	(³)	(³)	320,360	391,840
1923									
Apr. 3.....	19,995	16,903	182	34,868	(³)	(³)	(³)	287,199	359,147
June 30.....	19,811	19,308	56	6,910	23,004	25,598	21,272	175,149	291,108
Sept. 14.....	20,070	20,422	55	35,875	(³)	(³)	(³)	284,963	361,485
Dec. 31.....	18,169	23,787	5	39,002	(³)	(³)	(³)	305,465	386,428
1924									
Mar. 31.....	19,121	27,095	5	35,629	(³)	(³)	(³)	261,119	342,960
June 30.....	19,253	37,484	38	7,254	26,662	28,277	23,879	202,372	345,219
Oct. 10.....	19,678	37,288	66	35,283	(³)	(³)	(³)	267,776	360,101
Dec. 31.....	19,368	41,787	50	40,123	(³)	(³)	(³)	308,238	409,566
1925									
Apr. 6.....	19,246	35,880	8	35,334	(³)	(³)	(³)	271,203	361,671
June 30.....	18,857	52,904	25	7,919	28,666	29,640	25,501	196,093	359,605
Sept. 28.....	19,600	(³)	-----	36,999	(³)	(³)	(³)	305,742	362,341
Dec. 31.....	18,212	(³)	-----	40,449	(³)	(³)	(³)	331,455	390,116
1926									
Apr. 12.....	18,328	(³)	-----	36,016	(³)	(³)	(³)	313,229	367,573
June 30.....	17,869	54,155	99	7,129	30,457	29,724	26,740	193,778	359,951
Dec. 31.....	17,237	(³)	-----	38,166	(³)	(³)	(³)	297,306	352,709
1927									
Mar. 23.....	17,470	(³)	-----	37,592	(³)	(³)	(³)	318,843	373,905
June 30.....	17,121	47,629	187	6,833	30,125	30,723	27,276	204,310	364,204
Oct. 10.....	17,523	(³)	-----	36,920	(³)	(³)	(³)	320,808	375,251
Dec. 31.....	16,997	(³)	-----	39,283	(³)	(³)	(³)	305,096	361,376
1928									
Feb. 28.....	17,216	(³)	-----	38,382	(³)	(³)	(³)	314,630	370,228
June 30.....	16,637	39,766	54	5,798	25,013	28,291	21,730	177,824	315,113
Oct. 3.....	16,877	39,277	-----	-----	-----	-----	-----	308,127	364,281
Dec. 31.....	16,574	43,509	-----	-----	-----	-----	-----	328,046	388,129
1929									
Mar. 27.....	16,105	39,159	-----	-----	-----	-----	-----	308,227	363,491
June 29.....	15,237	35,669	-----	-----	-----	-----	-----	247,097	298,003
Oct. 4.....	15,572	32,612	-----	-----	-----	-----	-----	299,178	347,362

¹ Includes minor coin.² Includes all United States paper currency and bank notes except on the dates when shown under the respective headings.³ Included with paper currency on these dates.⁴ Fractional silver and minor coin included with silver dollars on these dates.⁵ Includes all cash in vault other than gold coin and gold certificates.

TABLE NO. 57.—*Gold, etc., held by national banks in the central reserve city of New York at date of each report from February 21, 1921, to October 4, 1929*

[In thousands of dollars]

Date	Gold coin	Gold Treasury certificates	Gold Treasury certificates payable to order	Clearing-house certificates (sec. 5192)	Silver dollars	Silver Treasury certificates	Fractional silver coin	Paper currency	Total
1921									
Feb. 21	1,141	(1)	(1)	—	² 2,069	(1)	—	47,119	50,329
Apr. 28	1,103	(1)	(1)	—	² 2,537	(1)	—	52,710	56,350
June 30	1,053	12,503	(3)	—	17	5,773	1,758	31,989	53,093
Sept. 6	945	10,359	(3)	—	² 1,516	(1)	—	33,194	46,014
Dec. 31	934	8,763	(3)	—	² 1,791	(1)	—	33,424	44,912
1922									
Mar. 10	942	8,677	(3)	—	² 1,789	(1)	—	33,091	44,499
May 5	999	8,653	(3)	—	² 1,825	(1)	—	31,442	42,919
June 30	764	8,576	(3)	—	18	3,764	1,690	25,539	40,351
Sept. 15	729	8,106	(3)	—	² 1,701	(1)	—	28,068	38,604
Dec. 29	936	5,003	(3)	—	² 1,801	(1)	—	31,214	38,954
1923									
Apr. 3	642	7,218	(3)	—	² 1,420	(1)	—	23,901	33,181
June 30	614	6,328	(3)	—	11	2,638	1,314	14,793	25,698
Sept. 14	621	6,383	(3)	—	² 1,606	(1)	—	19,109	27,719
Dec. 31	689	6,401	(3)	—	² 1,495	(1)	—	21,834	30,419
1924									
Mar. 31	471	6,757	(3)	—	² 1,381	(1)	—	19,618	28,227
June 30	429	8,282	(3)	5	7	2,685	1,570	15,092	28,070
Oct. 10	426	8,922	(3)	—	² 1,479	(1)	—	19,450	30,277
Dec. 31	755	7,507	(3)	—	² 1,962	(1)	—	25,369	35,593
1925									
Apr. 6	535	6,868	(3)	4	² 1,572	(1)	—	21,910	30,889
June 30	424	7,357	(3)	4	8	2,075	1,532	16,715	28,115
Sept. 28	703	(1)	(1)	—	² 1,574	(1)	—	25,582	27,859
Dec. 31	767	(1)	(1)	—	² 1,615	(1)	—	28,732	31,114
1926									
Apr. 12	413	(1)	(1)	—	² 1,578	(1)	—	27,433	29,424
June 30	358	6,139	(3)	67	16	2,513	1,813	17,111	28,017
Dec. 31	732	(1)	(1)	—	² 1,770	(1)	—	21,823	24,325
1927									
Mar. 23	365	(1)	(1)	—	² 1,685	(1)	—	22,564	24,614
June 30	355	5,551	(3)	—	10	2,223	1,838	16,954	26,931
Oct. 10	477	(1)	(1)	—	² 1,610	(1)	—	25,341	27,428
Dec. 31	877	(1)	(1)	—	² 1,744	(1)	—	23,222	25,843
1928									
Feb. 28	437	(1)	(1)	—	² 1,704	(1)	—	23,054	25,195
June 30	336	5,437	(3)	—	23	2,368	1,664	13,128	22,956
Oct. 3	290	4,970	—	—	—	—	—	⁴ 19,485	24,745
Dec. 31	875	5,896	—	—	—	—	—	⁴ 21,393	28,164
1929									
Mar. 27	404	5,438	—	—	—	—	—	⁴ 20,872	26,714
June 29	300	5,197	—	—	—	—	—	⁴ 15,498	20,995
Oct. 4	308	4,227	—	—	—	—	—	⁴ 16,595	21,130

¹ Included with paper currency.² Includes fractional silver and minor coin.³ Included with gold Treasury certificates.⁴ Includes all cash in vault other than gold coin and gold certificates.

NOTE.—Beginning with reports for Sept. 11, 1917, national bank notes, legal tender notes, Federal reserve notes, and Federal reserve bank notes not included in previous classification of specie, are now included in paper currency and total.

Paper currency includes all United States paper currency and bank notes except on the dates when shown under the respective headings.

Fractional silver coin includes minor coin.

TABLE NO. 58.—*Reserve computation of national banks at date of each call during year ended October 31, 1929*

DECEMBER 31, 1928

[In thousands of dollars]

Banks in—	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
CENTRAL RESERVE CITIES									
New York.....	2,649,161	295,318	2,944,479	538,678	3,483,157	398,942	392,002	-6,940	11.45
Chicago.....	654,837	61,162	715,999	197,059	913,058	98,992	104,979	5,987	10.84
Total central reserve cities.....	3,303,998	356,480	3,660,478	735,737	4,396,215	497,934	496,981	-953	11.33
OTHER RESERVE CITIES									
Boston.....	426,732	23,088	449,820	183,916	633,736	50,499	52,249	1,750	7.97
Albany.....	43,606	3,165	46,771	10,973	57,744	5,006	5,218	212	8.67
Brooklyn and Bronx.....	39,542	1,262	40,804	18,410	59,214	4,633	4,656	23	7.82
Buffalo.....	7,869		7,869	18,960	26,829	1,356	1,448	92	5.05
Philadelphia.....	381,034	16,000	397,034	129,387	526,421	43,585	41,985	-1,600	8.28
Pittsburgh.....	258,606	30,881	289,487	104,034	393,521	32,070	32,528	458	8.15
Baltimore.....	73,816	2,913	76,729	38,998	115,727	8,843	8,686	-157	7.64
Washington.....	74,709	1,569	76,278	44,006	120,284	8,948	9,005	57	7.44
Richmond.....	22,657	4,242	26,899	13,883	40,782	3,106	1,257	-1,849	7.62
Charlotte.....	9,148		9,148	7,585	16,733	1,142	1,062	-80	6.83
Atlanta.....	46,879	1,802	48,681	33,882	82,563	5,884	3,859	-2,025	7.13
Savannah.....	27,681	2,174	29,855	25,872	55,727	3,762	4,290	528	6.75
Jacksonville.....	25,918	1,666	27,584	30,244	57,828	3,666	3,692	26	6.34
Birmingham.....	33,873		33,873	20,162	54,035	3,992	3,948	-44	7.39
New Orleans.....	26,934	2,412	29,346	2,841	32,187	3,020	3,011	-9	9.38
Dallas.....	74,135	14,124	88,259	31,159	119,418	9,761	9,750	-11	8.17
El Paso.....	18,254	350	18,604	7,630	26,234	2,089	2,032	-57	7.96
Fort Worth.....	35,122	17,188	52,310	15,608	67,918	5,699	6,011	312	8.39
Galveston.....	8,282	5,566	13,848	13,994	27,842	1,805	1,775	-30	6.48
Houston.....	71,301	9,980	81,281	35,944	117,225	9,206	10,133	927	7.85
San Antonio.....	33,726	572	34,298	18,660	52,958	3,990	4,093	103	7.53
Waco.....	11,202	493	11,695	7,417	19,112	1,392	1,445	53	7.28
Little Rock.....	1,725	959	2,684	1,316	4,000	308	363	55	7.70
Louisville.....	49,048	10,994	60,042	27,227	87,269	6,821	5,674	-1,147	7.82

Memphis.....	10,351	269	10,620	8,510	19,130	1,318	1,498	180	6.89
Nashville.....	24,220	879	25,099	24,143	49,242	3,234	3,239	5	6.57
Cincinnati.....	41,803	1,979	43,782	19,058	62,840	4,950	4,689	-261	7.88
Cleveland.....	34,357	1,907	36,264	39,957	76,221	4,825	4,802	-23	6.33
Columbus.....	43,551	3,965	47,516	12,432	59,948	5,124	5,237	113	8.55
Toledo.....	4,404	673	5,077	6,246	11,323	695	826	131	6.14
Indianapolis.....	52,838	3,481	56,269	13,722	69,991	6,039	5,877	-162	8.63
Chicago.....	39,260	553	39,813	62,190	102,003	5,847	5,930	83	5.73
Peoria.....	14,959	1,395	16,354	12,588	28,942	2,013	2,073	60	6.96
Detroit.....	130,432		130,432	64,979	195,411	14,993	10,856	-4,137	7.67
Grand Rapids.....	17,156		17,156	12,625	29,781	2,094	2,211	117	7.03
Milwaukee.....	93,883	4,877	98,760	54,007	152,767	11,496	9,942	-1,554	7.53
Minneapolis.....	96,685	20,879	117,564	65,478	183,042	13,721	15,179	1,458	7.50
St. Paul.....	58,736	5,880	64,616	39,627	104,243	7,650	8,049	399	7.34
Cedar Rapids.....	8,144	4,972	13,116	8,928	22,044	1,580	1,653	73	7.17
Des Moines.....	20,400	3,971	24,371	5,399	29,770	2,599	2,327	-272	8.73
Dubuque.....	4,270	177	4,447	6,911	11,358	652	720	68	5.74
Sioux City.....	11,014	2,328	13,342	8,207	21,549	1,580	1,748	168	7.33
Kansas City, Mo.....	76,710	24,129	100,839	10,353	111,192	10,395	11,198	803	9.35
St. Joseph.....	10,289	4,353	14,642	6,880	21,522	1,671	1,676	5	7.76
St. Louis.....	171,261	27,392	198,653	76,677	275,330	22,165	22,835	670	8.05
Lincoln.....	12,425	1,336	13,761	3,485	17,246	1,481	1,738	257	8.59
Omaha.....	53,357	7,967	61,324	15,490	76,823	6,597	6,996	399	8.59
Kansas City, Kans.....	6,148	1,468	7,616	3,290	10,906	860	810	-50	7.89
Topeka.....	14,256	428	14,684	2,598	17,282	1,546	1,550	4	8.95
Wichita.....	20,989	3,801	24,790	6,975	31,765	2,688	2,956	268	8.46
Helena.....	3,976	908	4,884	2,401	7,285	561	478	-83	7.69
Denver.....	70,868	304	71,172	52,659	123,831	8,697	9,675	978	7.02
Pueblo.....	9,021	77	9,098	6,587	14,685	1,077	1,091	14	7.34
Muskogee.....	5,330	879	6,209	4,764	10,963	764	760	-4	6.96
Oklahoma City.....	42,349	8,784	51,133	28,990	80,123	5,983	6,010	27	7.47
Tulsa.....	60,907	14,523	75,520	17,790	93,310	8,086	8,874	788	8.67
Seattle.....	75,191	223	75,414	35,394	110,808	8,603	8,219	-384	7.76
Spokane.....	14,196	263	14,459	16,061	30,520	1,928	2,300	372	6.32
Portland.....	49,257		49,257	56,388	105,645	6,617	6,517	-100	6.26
Los Angeles.....	219,372	308	219,680	254,595	474,275	29,606	29,926	320	6.24
Oakland.....	19,970	2,553	22,523	6,961	29,484	2,461	2,518	57	8.35
San Francisco.....	319,183	21,229	340,412	519,604	860,016	49,630	51,402	1,772	5.77
Ogden.....	5,444	1,835	7,279	1,541	8,820	774	810	36	8.78
Salt Lake City.....	19,307	3,404	22,711	8,373	31,084	2,522	2,663	141	8.11
Total other reserve cities.....	3,788,158	335,699	4,123,857	2,443,970	6,567,827	485,705	486,028	323	7.40
Total all reserve cities.....	7,092,156	692,179	7,784,335	3,179,707	10,964,042	983,639	983,009	-630	8.97

Footnotes at end of table.

TABLE NO. 58.—*Reserve computation of national banks at date of each call during year ended October 31, 1929—Continued*

DECEMBER 31, 1928—Continued

[In thousands of dollars]

Banks in—	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
COUNTRY BANKS									
Maine.....	34,398	307	34,705	97,076	131,781	5,342	5,471	129	4.05
New Hampshire.....	39,069	593	39,662	21,586	61,248	3,424	3,694	270	5.59
Vermont.....	18,568	168	18,736	42,152	60,888	2,576	2,817	241	4.23
Massachusetts.....	213,265	2,199	215,464	212,002	427,466	21,443	20,092	—1,351	5.02
Rhode Island.....	27,934	239	28,173	15,306	43,479	2,431	2,407	—24	5.59
Connecticut.....	152,718	740	153,458	99,913	253,371	13,739	12,577	—1,162	5.42
Total New England States.....	485,952	4,246	490,198	488,035	978,233	48,955	47,058	—1,897	5.00
New York.....	376,416	1,528	377,944	668,910	1,046,854	46,523	49,903	3,380	4.44
New Jersey.....	375,208	940	376,148	466,443	842,591	40,324	42,761	2,437	4.79
Pennsylvania.....	475,451	574	476,025	927,179	1,403,204	61,137	64,496	3,359	4.36
Delaware.....	9,878	—	9,878	9,601	19,479	979	1,048	69	5.03
Maryland.....	26,356	54	26,410	75,405	101,815	4,111	4,346	235	4.04
Total Eastern States.....	1,263,309	3,096	1,266,405	2,147,538	3,413,943	153,074	162,554	9,480	4.48
Virginia.....	99,909	1,856	101,765	134,968	236,733	11,173	12,703	1,530	4.72
West Virginia.....	68,172	2,712	70,884	77,766	148,650	7,295	8,310	1,015	4.91
North Carolina.....	64,243	3,991	68,234	58,678	126,912	6,537	6,705	168	5.15
South Carolina.....	44,280	940	45,220	55,815	101,035	4,840	5,097	257	4.79
Georgia.....	33,121	106	33,227	26,348	59,575	3,116	3,478	362	5.23
Florida.....	59,421	993	60,414	60,614	121,028	6,047	6,390	343	5.00
Alabama.....	73,267	598	73,865	50,633	124,498	6,689	7,179	490	5.37
Mississippi.....	40,627	929	41,556	32,710	74,266	3,890	4,127	237	5.24
Louisiana.....	44,996	2,609	47,605	19,444	67,049	3,916	3,826	—90	5.84
Texas.....	360,510	5,261	365,771	65,804	431,575	27,578	30,257	2,679	6.39

Arkansas.....	42,182	2,826	45,008	31,142	76,150	4,085	4,294	209	5.36
Kentucky.....	78,983	1,187	80,170	65,918	146,088	7,589	7,759	170	5.20
Tennessee.....	62,232	2,706	64,938	62,694	127,632	6,427	7,946	1,519	5.04
Total Southern States.....	1,071,943	26,714	1,098,657	742,534	1,841,191	99,182	108,071	8,889	5.39
Ohio.....	220,885	1,272	222,157	220,480	442,637	22,165	23,343	1,178	5.01
Indiana.....	139,229	3,173	142,402	138,774	281,176	14,131	15,017	886	5.03
Illinois.....	235,927	8,621	244,548	241,953	496,501	24,377	25,990	1,613	5.01
Michigan.....	94,844	261	95,105	171,379	266,484	11,799	12,124	325	4.43
Wisconsin.....	95,061	2,428	97,489	153,678	251,167	11,453	11,952	517	4.55
Minnesota.....	89,830	3,186	93,016	145,505	238,521	10,876	11,214	338	4.56
Iowa.....	91,005	2,204	93,209	100,166	193,375	9,530	10,015	485	4.93
Missouri.....	52,279	1,526	53,805	30,161	83,966	4,671	4,839	168	5.56
Total Middle Western States.....	1,019,060	22,671	1,041,731	1,202,096	2,243,827	108,984	114,494	5,510	4.86
North Dakota.....	37,510	258	37,768	41,204	79,062	3,883	4,238	355	4.91
South Dakota.....	36,402	211	36,613	29,762	66,375	3,456	3,779	323	5.21
Nebraska.....	43,595	1,369	44,964	34,306	79,270	4,177	4,462	285	5.27
Kansas.....	104,757	883	105,640	44,871	150,511	8,741	9,344	603	5.81
Montana.....	47,258	196	47,454	38,609	86,063	4,490	4,826	346	5.21
Wyoming.....	21,838	1,030	22,868	14,488	37,356	2,035	2,173	138	5.45
Colorado.....	53,528	109	53,637	35,920	89,557	4,832	5,108	276	5.40
New Mexico.....	25,391	18	25,409	7,718	33,127	2,010	2,213	203	6.07
Oklahoma.....	135,640	2,244	137,884	43,806	181,690	10,966	11,735	769	6.04
Total Western States.....	505,919	6,318	512,237	290,774	803,011	44,580	47,878	3,298	5.55
Washington.....	69,695	8	69,703	58,323	128,026	6,629	7,070	441	5.18
Oregon.....	47,420	131	47,551	30,935	78,486	4,257	4,467	210	5.42
California.....	158,336	4,863	163,199	121,714	284,913	15,075	15,745	670	5.29
Idaho.....	27,552	146	27,698	18,115	45,813	2,482	2,684	202	5.42
Utah.....	4,789	77	4,866	4,945	9,811	489	529	40	4.98
Nevada.....	8,326	671	8,997	8,418	17,415	882	966	84	5.07
Arizona.....	20,415	8	20,423	11,227	31,650	1,767	1,791	24	5.58
Total Pacific States.....	336,533	5,904	342,437	253,677	596,114	31,581	33,252	1,671	5.30
Alaska (nonmember banks).....	2,388	34	2,422	1,768	4,163	624	644	320	15.00
The Territory of Hawaii (nonmember banks).....	3,461	1,219	4,680	809	4,574	686	1,406	720	15.00
Total (nonmember banks).....	5,849	1,253	7,102	2,577	8,737	1,310	2,350	1,040	15.00
Total country banks.....	4,688,565	70,202	4,758,767	5,127,231	9,885,056	487,666	515,657	27,991	4.93
Total United States.....	11,780,721	762,381	12,543,102	8,306,938	20,849,098	1,471,305	1,498,666	27,361	7.06

Footnotes at end of table.

TABLE No. 58.—*Reserve computation of national banks at date of each call during year ended October 31, 1929—Continued*

MARCH 27, 1929

[In thousands of dollars]

Banks in—	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
CENTRAL RESERVE CITIES									
New York.....	2,438,119	300,322	2,738,441	498,118	3,236,559	370,941	375,332	4,391	11.46
Chicago.....	350,258	66,674	416,932	89,425	506,357	56,884	58,886	2,002	11.23
Total central reserve cities.....	2,788,377	366,996	3,155,373	587,543	3,742,916	427,825	434,218	6,393	11.43
OTHER RESERVE CITIES									
Boston.....	407,258	23,342	430,600	188,133	618,733	48,704	46,543	-2,161	7.87
Albany.....	65,734	8,443	74,177	10,523	84,700	7,733	7,194	-539	9.13
Brooklyn and Bronx.....	35,000	1,678	37,278	18,869	56,147	4,294	4,304	10	7.65
Buffalo.....	7,241		7,241	20,383	27,624	1,336	1,304	-32	4.83
Philadelphia.....	347,509	39,504	387,013	123,659	510,672	42,411	41,060	-1,351	8.30
Pittsburgh.....	237,875	31,901	269,776	110,418	380,194	30,290	28,622	-1,668	7.97
Baltimore.....	58,128	2,057	60,185	35,246	95,431	7,076	7,116	40	7.41
Washington.....	75,744	2,425	78,169	47,953	126,122	9,256	9,437	181	7.34
Richmond.....	27,198	3,148	30,346	14,074	44,420	3,457	3,202	-255	7.78
Charlotte.....	9,194		9,194	7,148	16,342	1,133	1,084	-49	6.94
Atlanta.....	48,688	1,847	50,535	32,032	82,567	6,015	6,271	256	7.28
Savannah.....	27,233	2,142	29,375	25,091	54,466	3,690	3,584	-106	6.78
Jacksonville.....	26,688	2,961	32,649	28,578	61,227	4,122	4,768	646	6.73
Birmingham.....	29,316		29,316	19,499	48,815	3,517	3,422	-95	7.20
New Orleans.....	23,429	2,616	26,045	3,455	29,500	2,708	2,454	-254	9.18
Dallas.....	71,123	5,455	76,578	35,370	111,948	8,719	9,131	412	7.79
El Paso.....	17,788		17,788	8,004	25,792	2,019	2,028	9	7.83
Fort Worth.....	43,708	3,418	47,126	16,339	63,465	5,203	5,402	199	8.20
Galveston.....	8,096	2,335	10,431	13,650	24,081	1,453	1,515	62	6.03
Houston.....	74,296	5,040	79,336	36,719	116,055	9,035	9,651	616	7.79
San Antonio.....	35,665	512	36,177	17,926	54,103	4,155	4,448	293	7.68
Waco.....	11,939	218	12,157	7,344	19,501	1,436	1,488	52	7.36
Little Rock.....	2,294		2,294	2,237	4,531	296	153	-143	6.55

Louisville.....	44,150	9,366	53,516	27,637	81,153	6,181	5,998	-183	7.62
Memphis.....	9,338	744	10,082	8,993	19,075	1,278	1,152	-126	6.70
Nashville.....	25,197	6,358	31,555	21,847	53,402	3,811	3,765	-46	7.14
Cincinnati.....	46,778	709	47,487	19,069	66,586	5,322	5,083	-239	7.99
Cleveland.....	37,863	81	37,944	45,987	83,931	5,174	4,100	-1,074	6.16
Columbus.....	50,798	2,083	52,881	11,541	64,422	5,634	5,894	260	8.75
Toledo.....	5,211	370	5,581	6,314	11,895	748	785	37	6.28
Indianapolis.....	46,535	2,776	49,311	12,737	62,048	5,313	5,227	-86	8.56
Chicago.....	35,657	306	35,963	61,265	97,228	5,434	5,675	241	5.59
Peoria.....	15,312	1,985	17,297	11,831	29,128	2,085	2,046	-39	7.16
Detroit.....	136,790	1,731	138,521	81,489	220,010	16,297	16,362	65	7.41
Grand Rapids.....	15,755	223	15,978	12,504	28,482	1,973	1,849	-124	6.93
Milwaukee.....	89,777	10,435	100,212	50,804	151,016	11,545	12,660	1,115	7.65
Minneapolis.....	89,695	26,898	116,593	60,877	177,470	13,485	15,473	1,988	7.60
St. Paul.....	53,658	11,296	64,954	32,814	97,768	7,480	7,767	287	7.65
Cedar Rapids.....	7,855	5,711	13,566	8,934	22,500	1,625	1,696	71	7.22
Des Moines.....	20,106	4,568	24,674	5,100	29,774	2,620	2,341	-279	8.80
Dubuque.....	3,736	494	4,230	6,859	11,089	629	622	-7	5.67
Sioux City.....	10,643	4,567	15,210	8,358	23,568	1,772	1,690	-82	7.52
Kansas City, Mo.....	76,309	19,391	95,700	9,383	105,083	9,851	10,778	927	9.37
St. Joseph.....	9,304	5,071	14,375	6,608	20,983	1,636	1,660	24	7.80
St. Louis.....	166,721	30,863	197,584	79,875	277,459	22,155	23,055	900	7.98
Lincoln.....	11,807	4,395	16,202	3,320	19,522	1,720	1,905	185	8.81
Omaha.....	50,863	13,326	64,189	15,816	80,005	6,893	7,064	171	8.62
Kansas City, Kans.....	5,254	1,801	7,055	3,336	10,391	806	837	31	7.75
Topeka.....	13,388	1,194	14,582	2,557	17,139	1,535	1,560	25	8.96
Wichita.....	20,526	3,061	23,587	7,523	31,110	2,584	2,256	-328	8.31
Helena.....	3,202	683	3,885	2,411	6,296	461	414	-47	7.31
Denver.....	70,343	-----	70,343	54,089	124,432	8,657	8,913	256	6.96
Pueblo.....	7,532	273	7,805	5,477	13,282	945	959	14	7.11
Muskogee.....	5,848	-----	5,848	5,421	11,269	747	837	90	6.63
Oklahoma City.....	44,291	1,232	45,523	25,743	71,266	5,325	5,747	422	7.47
Tulsa.....	64,694	3,144	67,838	24,444	92,282	7,517	7,330	-187	8.15
Seattle.....	71,130	746	71,876	32,644	104,520	8,167	8,109	-58	7.81
Spokane.....	11,975	1,410	13,385	11,692	25,077	1,689	1,836	147	6.74
Portland.....	49,566	1,683	51,249	57,249	108,498	6,842	7,387	545	6.31
Los Angeles.....	214,331	79	214,410	250,636	465,246	28,966	29,542	576	6.23
Oakland.....	18,588	1,534	20,122	6,953	27,075	2,221	2,211	-10	8.20
San Francisco.....	300,138	24,530	324,668	491,735	816,403	47,219	45,749	-1,470	5.78
Ogden.....	4,060	2,232	6,322	1,503	7,825	677	671	-6	8.66
Salt Lake City.....	17,587	1,906	19,493	8,789	28,282	2,213	2,405	192	7.82
Total other reserve cities.....	3,677,085	348,297	4,025,382	2,425,044	6,450,426	475,290	475,591	301	7.37
Total all reserve cities.....	6,465,462	715,293	7,180,755	3,012,587	10,193,342	903,115	909,809	6,694	8.86

Footnotes at end of table.

TABLE NO. 58.—*Reserve computation of national banks at date of each call during year ended October 31, 1929—Continued*

MARCH 27, 1929—Continued

[In thousands of dollars]

Banks in—	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
COUNTRY BANKS									
Maine.....	32,891	450	33,341	97,463	130,804	5,258	5,494	236	4.02
New Hampshire.....	35,371	500	35,871	22,036	57,907	3,172	3,500	328	5.48
Vermont.....	16,654	191	16,845	42,136	58,981	2,443	2,590	147	4.14
Massachusetts.....	202,052	2,577	204,629	218,073	422,702	20,866	21,312	446	4.94
Rhode Island.....	26,229	256	26,485	15,452	41,937	2,318	2,441	123	5.53
Connecticut.....	139,365	1,317	140,682	104,368	245,050	12,979	12,836	—143	5.30
Total New England States.....	452,562	5,291	457,853	499,528	957,381	47,036	48,173	1,137	4.91
New York.....	363,159	2,054	365,213	665,045	1,030,258	45,516	47,885	2,369	4.42
New Jersey.....	337,714	1,319	339,033	470,663	809,696	37,852	38,372	520	4.67
Pennsylvania.....	452,739	3,713	456,452	927,675	1,384,127	59,782	62,856	3,074	4.32
Delaware.....	9,221	58	9,279	9,783	19,062	943	1,080	137	4.95
Maryland.....	25,569	50	25,619	75,550	101,169	4,060	4,301	241	4.01
Total Eastern States.....	1,188,402	7,194	1,195,596	2,148,716	3,344,312	148,153	154,494	6,341	4.43
Virginia.....	93,579	885	94,464	135,262	229,726	10,670	10,919	249	4.64
West Virginia.....	69,318	2,303	71,621	78,637	150,258	7,373	8,193	820	4.91
North Carolina.....	58,147	3,603	61,750	57,234	118,984	6,040	6,133	93	5.08
South Carolina.....	39,802	1,334	41,136	54,700	95,836	4,520	4,254	—266	4.72
Georgia.....	29,111	64	29,175	26,036	55,211	2,823	3,062	239	5.11
Florida.....	70,037	482	70,519	61,284	131,803	6,775	7,185	410	5.14
Alabama.....	66,782	830	67,612	50,158	117,770	6,238	6,644	406	5.30
Mississippi.....	41,531	561	42,092	32,991	75,083	3,936	4,065	129	5.24
Louisiana.....	38,139	1,373	39,512	19,800	59,312	3,360	3,289	—71	5.66
Texas.....	335,218	4,471	339,689	72,187	411,876	25,944	27,732	1,788	6.30
Arkansas.....	39,402	2,177	41,579	31,166	72,745	3,845	4,015	170	5.29

Kentucky.....	72,741	1,951	74,692	67,507	142,199	7,254	7,718	464	5.10
Tennessee.....	61,175	3,016	64,191	68,896	133,087	6,560	7,366	806	4.93
Total Southern States.....	1,014,982	23,050	1,038,032	755,858	1,793,890	95,338	100,575	5,237	5.31
Ohio.....	223,104	1,126	224,230	217,791	442,021	22,230	23,114	884	5.03
Indiana.....	125,292	4,148	129,440	137,486	266,926	13,185	13,791	606	4.94
Illinois.....	233,693	7,635	241,328	240,178	481,506	24,098	25,030	932	5.00
Michigan.....	101,699	337	102,036	173,734	275,770	12,354	12,829	475	4.48
Wisconsin.....	101,631	3,991	105,622	151,704	257,326	11,945	12,299	354	4.46
Minnesota.....	87,270	3,251	90,521	147,884	238,405	10,773	11,002	229	4.52
Iowa.....	93,503	2,767	96,270	98,570	194,840	9,696	10,661	965	4.98
Missouri.....	55,397	2,127	57,524	38,629	96,153	5,186	5,660	474	5.39
Total Middle Western States.....	1,021,589	25,382	1,046,971	1,205,976	2,252,947	109,467	114,386	4,919	4.86
North Dakota.....	34,970	494	35,464	41,430	76,894	3,725	3,971	246	4.84
South Dakota.....	34,546	1,060	35,606	29,715	65,321	3,384	3,635	251	5.18
Nebraska.....	45,255	747	46,002	33,680	79,682	4,230	4,776	546	5.31
Kansas.....	98,004	2,083	100,087	43,454	143,541	8,310	9,053	743	5.79
Montana.....	40,614	56	40,670	38,930	79,600	4,015	4,324	309	5.04
Wyoming.....	18,881	391	19,272	14,480	33,752	1,783	1,882	99	5.28
Colorado.....	51,399	184	51,583	37,198	88,781	4,727	5,127	400	5.32
New Mexico.....	22,167	33	22,200	8,442	30,642	1,907	1,848	41	5.90
Oklahoma.....	126,947	1,265	128,212	46,092	174,304	10,358	11,228	870	5.94
Total Western States.....	472,783	6,313	479,096	293,421	772,517	42,339	45,844	3,505	5.48
Washington.....	76,744	53	76,797	58,403	135,200	7,128	7,880	752	5.27
Oregon.....	42,858	122	43,000	31,020	74,020	3,941	4,107	166	5.32
California.....	140,151	3,188	143,339	116,869	260,208	13,540	14,155	615	5.20
Idaho.....	21,347	40	21,387	16,674	38,061	1,997	2,056	59	5.25
Utah.....	3,856	28	3,884	5,220	9,104	428	451	23	4.71
Nevada.....	7,615	828	8,443	8,725	17,168	853	869	16	4.97
Arizona.....	21,295	1	21,296	11,268	32,564	1,829	1,729	-100	5.62
Total Pacific States.....	313,866	4,280	318,146	248,179	566,325	29,716	31,247	1,531	5.25
Alaska (nonmember banks).....	2,222	45	2,267	1,769	4,023	603	¹ 916	313	15.00
The Territory of Hawaii (nonmember banks).....	3,126	498	3,624	562	4,054	608	¹ 1,088	480	15.00
Total (nonmember banks).....	5,348	543	5,891	2,331	4,877	1,211	² 2,004	793	15.00
Total country banks.....	4,469,532	72,053	4,541,585	5,154,009	9,695,449	473,260	496,723	23,463	4.88
Total United States.....	10,934,994	787,346	11,722,340	8,166,596	19,888,791	1,376,375	1,406,532	30,157	6.92

Footnotes at end of table.

TABLE NO. 58.—Reserve computation of national banks at date of each call during year ended October 31, 1929—Continued

JUNE 29, 1929

[In thousands of dollars]

Banks in—	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
CENTRAL RESERVE CITIES									
New York.....	2,046,315	315,287	2,361,602	419,849	2,781,451	319,604	307,684	—11,920	11.49
Chicago.....	391,992	41,091	433,083	126,561	559,644	60,097	59,093	—404	10.74
Total central reserve cities.....	2,438,307	356,378	2,794,685	546,410	3,341,095	379,701	367,377	—12,324	11.36
OTHER RESERVE CITIES									
Boston.....	397,157	37,961	435,118	178,592	613,710	48,870	47,939	—931	7.96
Albany.....	78,551	637	79,238	9,774	89,012	8,217	6,932	—1,285	9.23
Brooklyn and Bronx.....	21,824	—	21,824	15,934	37,758	2,660	2,705	45	7.05
Buffalo.....	2,084	—	2,084	5,649	7,733	378	382	4	4.89
Philadelphia.....	368,791	31,666	400,457	120,374	520,831	43,657	44,918	1,261	8.38
Pittsburgh.....	240,928	30,918	271,846	114,455	386,331	30,619	32,116	1,497	7.93
Baltimore.....	58,780	4,199	62,979	35,624	98,603	7,367	6,953	—414	7.47
Washington.....	75,317	2,425	77,742	46,507	124,249	9,169	9,307	138	7.38
Richmond.....	23,492	1,577	25,069	13,176	38,245	2,902	3,012	110	7.59
Charlotte.....	7,968	—	7,968	6,609	14,577	995	1,054	59	6.83
Atlanta.....	47,832	370	48,202	32,366	80,568	5,791	6,301	1,010	7.19
Savannah.....	27,041	—	27,041	25,859	52,900	3,480	3,143	—337	6.58
Jacksonville.....	27,669	3,711	31,380	27,845	59,225	3,973	3,500	—473	6.71
Birmingham.....	29,708	—	29,708	19,873	49,581	3,567	3,534	—33	7.19
New Orleans.....	23,485	2,625	26,110	2,814	28,924	2,695	2,875	180	9.32
Dallas.....	68,248	2,461	70,709	33,090	103,799	8,064	8,309	245	7.77
El Paso.....	17,183	—	17,183	7,523	24,706	1,944	2,113	169	7.87
Fort Worth.....	40,418	2,459	42,877	17,477	60,354	4,812	5,413	601	7.97
Galveston.....	7,529	1,591	9,120	13,092	22,212	1,305	1,249	—56	5.87
Houston.....	72,649	931	73,580	36,742	110,322	8,460	8,638	178	7.67
San Antonio.....	31,929	78	32,007	18,426	50,433	3,754	4,164	410	7.44
Waco.....	10,315	236	10,551	7,510	18,061	1,280	1,470	190	7.09
Little Rock.....	1,970	367	2,337	2,153	4,490	298	314	16	6.64
Louisville.....	34,294	8,046	42,340	21,697	64,037	4,885	4,403	—482	7.63

Memphis.....	9,457		9,457	8,825	18,282	1,211	411	-800	6.62
Nashville.....	24,573	465	25,038	28,689	53,727	3,365	3,654	289	6.26
Cincinnati.....	43,459	692	44,151	18,241	62,392	4,962	5,290	337	7.95
Cleveland.....	37,320	1,329	38,649	45,649	84,298	5,235	5,295	60	6.21
Columbus.....	47,244	2,666	49,910	10,969	60,879	5,320	5,631	311	8.74
Toledo.....	5,025	211	5,236	5,012	10,248		674	698	24
Indianapolis.....	51,014	2,299	53,313	13,352	66,665	5,732	5,541	-191	8.60
Chicago.....	35,165	322	35,487	64,073	99,560	5,471	5,600	129	5.50
Peoria.....	14,873	1,149	16,022	13,239	29,261	1,999	2,120	121	6.83
Detroit.....	149,128		149,128	83,507	232,635	17,418	17,657	239	7.49
Grand Rapids.....	8,500		8,500	7,615	16,115	1,078	1,181	103	6.69
Milwaukee.....	83,965	9,162	93,127	51,233	144,360	10,850	11,104	254	7.52
Minneapolis.....	95,041	16,899	111,940	64,912	176,852	13,141	11,387	-1,754	7.43
St. Paul.....	56,659	3,186	59,845	32,681	92,526	6,965	7,174	209	7.53
Cedar Rapids.....	8,052	4,448	12,500	8,735	21,235	1,512	1,837	325	7.12
Des Moines.....	23,943	4,369	28,312	7,728	36,040	3,063	3,368	305	8.50
Dubuque.....	3,964	107	4,071	6,885	10,956		614	695	81
Sioux City.....	10,297	4,753	15,050	8,133	23,183	1,749	1,771	22	7.54
Kansas City, Mo.....	72,186	18,246	90,432	9,799	100,231	9,337	9,946	609	9.32
St. Joseph.....	8,170	4,007	12,177	6,693	18,870	1,419	1,378	-41	7.52
St. Louis.....	135,495	18,439	153,934	62,819	216,753	17,278	17,783	505	7.97
Lincoln.....	16,124	5,417	21,541	4,377	25,918	2,285	2,412	127	8.82
Omaha.....	51,843	9,728	61,571	16,024	77,595	6,638	7,001	363	8.55
Kansas City, Kans.....	6,573	1,403	7,976	3,338	11,314	898	863	-35	7.93
Topeka.....	17,912	477	18,389	2,486	20,875	1,913	1,769	-144	9.17
Wichita.....	21,757	2,554	24,311	7,190	31,501	2,647	2,919	272	8.40
Helena.....	3,264	464	3,728	2,431	6,159	446	410	-36	7.24
Denver.....	68,990	199	69,188	49,250	118,448	8,397	9,567	1,170	7.09
Pueblo.....	7,253	122	7,375	5,654	13,029	907	915	8	6.96
Muskogee.....	5,509	187	5,696	5,627	11,323		738	705	-33
Oklahoma City.....	43,661	1,290	44,951	27,251	72,202	5,313	5,321	8	7.36
Tulsa.....	65,018	790	65,808	27,176	92,984	7,396	8,138	742	7.95
Seattle.....	70,591	956	71,547	32,588	104,135	8,132	8,967	835	7.81
Spokane.....	11,011	1,161	12,172	11,399	23,571	1,559	1,702	143	6.61
Portland.....	51,505	499	52,004	50,226	111,240	6,977	6,943	-34	6.27
Los Angeles.....	256,237	38	256,275	451,906	708,181	39,185	40,098	913	5.53
Oakland.....	18,973	2,566	21,539	6,124	27,663	2,338	2,477	139	8.45
San Francisco.....	294,899	21,373	316,272	541,711	857,983	47,878	48,131	253	5.58
Ogden.....	3,594	2,362	5,956	1,478	7,434	640	563	23	8.61
Salt Lake City.....	18,236	1,088	19,324	8,478	27,802	2,187	2,225	38	7.87
Total other reserve cities.....	3,671,651	277,731	3,949,382	2,635,704	8,585,086	474,009	482,000	7,991	7.20
Total all reserve cities.....	6,109,958	634,109	6,744,067	3,182,114	9,926,181	853,710	849,377	-4,333	8.60

Footnotes at end of table.

TABLE NO. 58.—Reserve computation of national banks at date of each call during year ended October 31, 1929—Continued

JUNE 29, 1929—Continued

[In thousands of dollars]

Banks in—	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
COUNTRY BANKS									
Maine.....	31, 208	173	31, 381	91, 122	122, 503	4, 930	5, 356	426	4.02
New Hampshire.....	35, 271	1, 070	36, 341	21, 606	57, 947	3, 192	3, 642	450	5.51
Vermont.....	17, 615	166	17, 781	42, 743	60, 524	2, 527	2, 895	368	4.18
Massachusetts.....	197, 865	2, 307	200, 172	215, 893	416, 065	20, 459	21, 062	573	4.92
Rhode Island.....	23, 571	44	23, 615	15, 606	39, 221	2, 121	2, 118	—3	5.41
Connecticut.....	144, 743	1, 126	145, 869	99, 227	245, 096	13, 188	12, 699	—489	5.38
Total New England States.....	450, 273	4, 886	455, 159	486, 197	941, 356	46, 447	47, 772	1, 325	4.93
New York.....	369, 423	1, 482	370, 905	667, 937	1, 038, 842	46, 001	49, 757	3, 756	4.43
New Jersey.....	355, 033	793	355, 826	477, 732	833, 558	39, 240	42, 708	3, 468	4.71
Pennsylvania.....	447, 511	1, 615	449, 126	922, 255	1, 371, 381	59, 107	63, 177	4, 070	4.31
Delaware.....	8, 702	8	8, 710	9, 566	18, 276	897	1, 000	103	4.91
Maryland.....	26, 322	86	26, 408	75, 735	102, 143	4, 121	4, 331	210	4.03
Total Eastern States.....	1, 206, 991	3, 984	1, 210, 975	2, 153, 225	3, 364, 200	149, 366	160, 973	11, 607	4.44
Virginia.....	91, 739	1, 101	92, 840	136, 127	228, 967	10, 583	12, 061	1, 478	4.62
West Virginia.....	71, 529	1, 343	72, 872	77, 959	150, 831	7, 440	8, 323	883	4.93
North Carolina.....	53, 866	1, 273	55, 139	54, 696	109, 735	5, 498	6, 548	1, 050	5.01
South Carolina.....	34, 685	1, 043	35, 728	53, 283	89, 011	4, 099	3, 867	—232	4.61
Georgia.....	26, 290	—	26, 290	25, 797	52, 087	2, 614	2, 961	347	5.02
Florida.....	53, 434	674	54, 108	58, 016	112, 124	5, 528	5, 873	345	4.93
Alabama.....	57, 271	248	57, 519	50, 725	108, 244	5, 548	6, 217	669	5.13
Mississippi.....	35, 235	752	35, 987	33, 531	69, 518	3, 525	3, 640	115	5.07
Louisiana.....	38, 367	1, 265	39, 632	19, 453	59, 085	3, 358	2, 931	—427	5.68
Texas.....	305, 574	3, 317	308, 891	70, 794	379, 685	23, 746	25, 003	1, 257	6.25
Arkansas.....	39, 034	886	39, 920	29, 851	69, 771	3, 690	3, 757	67	5.29

Kentucky.....	68,526	330	68,856	68,334	137,190	6,870	7,910	1,040	5.01
Tennessee.....	60,203	2,025	62,228	71,315	133,543	6,495	7,269	774	4.86
Total Southern States.....	935,753	14,257	950,010	749,781	1,690,791	88,994	96,360	7,366	5.24
Ohio.....	219,107	917	220,024	213,608	433,632	21,810	23,121	1,311	5.03
Indiana.....	134,015	3,041	137,056	137,350	274,406	13,714	14,453	739	5.00
Illinois.....	236,454	8,765	245,219	239,413	484,632	24,348	25,288	940	5.02
Michigan.....	98,778	1,058	99,836	172,982	272,818	12,178	13,160	982	4.46
Wisconsin.....	97,799	2,867	100,666	153,354	254,020	11,647	11,702	55	4.59
Minnesota.....	95,012	2,483	97,495	146,887	244,382	11,231	11,856	625	4.60
Iowa.....	88,321	1,761	90,082	98,849	188,931	9,271	9,892	621	4.91
Missouri.....	55,240	1,210	56,450	39,504	95,954	5,137	5,342	205	5.35
Total Middle Western States.....	1,024,726	22,102	1,046,828	1,201,947	2,248,775	109,336	114,814	5,478	4.86
North Dakota.....	30,578	6	30,584	39,972	70,556	3,340	3,536	196	4.73
South Dakota.....	35,544	567	36,111	29,918	66,029	3,425	3,578	153	5.19
Nebraska.....	44,338	1,439	45,777	34,554	80,331	4,241	4,588	347	5.28
Kansas.....	99,293	1,051	100,344	42,787	143,131	8,308	8,892	584	5.80
Montana.....	38,601	29	38,630	38,837	77,467	3,869	4,138	269	4.99
Wyoming.....	18,985	141	19,126	14,108	33,234	1,762	1,905	143	5.30
Colorado.....	47,354	77	47,431	37,329	84,760	4,440	4,709	260	5.24
New Mexico.....	22,228	4	22,232	8,244	30,476	1,804	1,883	79	5.92
Oklahoma.....	119,205	283	119,488	45,866	165,354	9,740	10,371	631	5.89
Total Western States.....	456,126	3,597	459,723	291,615	751,338	40,920	43,600	2,671	5.45
Washington.....	74,641	143	74,784	57,460	132,244	6,958	7,551	593	5.26
Oregon.....	45,081	119	45,200	30,457	75,657	4,078	4,413	335	5.39
California.....	142,655	4,561	147,216	119,951	267,167	13,904	14,537	633	5.20
Idaho.....	21,658	-----	21,658	16,689	38,347	2,017	2,388	371	5.26
Utah.....	2,551	2	5,136	5,136	8,689	403	438	35	4.64
Nevada.....	8,475	909	8,384	8,599	17,983	915	1,067	152	5.09
Arizona.....	18,898	-----	18,898	11,293	30,191	1,661	1,661	-----	5.50
Total Pacific States.....	314,959	5,734	320,693	249,585	570,278	29,936	32,055	2,119	5.25
Alaska (nonmember banks).....	2,416	46	2,462	1,846	4,296	644	5 1,037	393	15.00
The Territory of Hawaii (nonmember banks).....	3,066	615	3,681	785	3,720	558	5 1,060	502	15.00
Total (nonmember banks).....	5,482	661	6,143	2,631	4 8,016	1,202	5 2,097	895	15.00
Total country banks.....	4,394,310	55,221	4,449,531	5,134,981	9,583,754	466,210	497,671	31,461	4.86
Total United States.....	10,504,268	689,330	11,193,598	8,317,095	19,509,935	1,319,920	1,347,048	27,128	6.77

Footnotes at end of table.

TABLE No. 58.—Reserve computation of national banks at date of each call during year ended October 31, 1929—Continued

OCTOBER 4, 1929

[In thousands of dollars]

Banks in—	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
CENTRAL RESERVE CITIES									
New York.....	1,979,668	204,562	2,184,230	507,995	2,692,225	299,190	289,638	-9,552	11.11
Chicago.....	402,502	47,921	450,423	131,702	582,125	62,506	63,514	1,008	10.74
Total central reserve cities.....	2,382,170	252,483	2,634,653	639,697	3,274,350	361,696	353,152	-8,544	11.05
OTHER RESERVE CITIES									
Boston.....	422,472	18,477	440,949	185,330	626,279	49,655	51,847	2,192	7.93
Brooklyn and Bronx.....	20,984	—	20,984	11,992	32,976	2,458	2,512	54	7.45
Buffalo.....	2,616	—	2,616	5,821	8,437	436	442	6	5.17
Philadelphia.....	340,003	44,814	384,817	115,616	500,433	41,950	43,104	1,154	8.38
Pittsburgh.....	241,992	33,176	275,168	105,643	380,811	30,686	31,018	332	8.06
Baltimore.....	61,201	5,882	67,083	37,083	104,166	7,821	8,194	373	7.51
Washington.....	77,723	1,670	79,393	40,170	128,563	9,414	9,321	-93	7.32
Richmond.....	23,187	2,417	25,604	13,380	38,984	2,962	2,713	-249	7.60
Charlotte.....	7,929	—	7,929	6,863	14,792	999	1,022	23	6.75
Atlanta.....	49,793	928	50,721	30,701	81,422	5,993	5,831	-162	7.36
Savannah.....	28,593	2,182	30,775	24,304	55,079	3,807	3,884	77	6.91
Jacksonville.....	27,327	2,006	29,333	24,367	53,700	3,664	3,682	18	6.82
Birmingham.....	32,937	—	32,937	18,142	51,079	3,838	3,727	-111	7.51
New Orleans.....	23,050	2,219	25,269	1,795	27,064	2,581	2,701	120	9.54
Dallas.....	71,084	17,688	88,772	29,491	118,263	9,762	7,148	-2,614	8.25
El Paso.....	17,692	—	17,692	7,139	24,831	1,983	1,978	-5	7.99
Fort Worth.....	41,200	1,823	43,023	16,984	60,007	4,812	5,077	265	8.02
Galveston.....	7,719	1,316	9,035	13,821	22,856	1,318	1,187	-131	5.77
Houston.....	66,867	7,605	74,472	36,044	110,516	8,529	8,921	392	7.72
San Antonio.....	27,451	363	27,814	14,030	41,844	3,202	3,262	60	7.65
Waco.....	12,158	94	12,252	7,181	19,433	1,441	1,803	362	7.41
Little Rock.....	1,911	461	2,372	2,093	4,465	300	338	38	6.72
Louisville.....	37,487	3,365	40,852	28,825	69,677	4,950	4,713	-237	7.10
Memphis.....	23,870	—	23,870	18,052	41,922	2,928	2,710	-218	6.99
Nashville.....	25,044	—	25,044	23,897	48,941	3,221	3,391	170	6.58
Cincinnati.....	43,395	1,360	44,755	18,064	62,819	5,018	5,413	395	7.99

Cleveland.....	36,257	1,645	37,902	44,228	82,130	5,117	4,752	-365	6.23
Columbus.....	51,131	865	51,996	12,159	64,155	5,564	5,398	-166	8.67
Toledo.....	4,138	369	4,507	5,078	9,585	603	571	-32	6.20
Indianapolis.....	48,320	3,926	52,246	13,498	65,744	5,629	5,066	-563	8.56
Chicago.....	35,397		35,397	62,781	98,178	5,423	5,555	132	5.52
Peoria.....	14,147	1,286	15,433	13,451	28,884	1,947	2,000	62	6.74
Detroit.....	151,916	1,874	153,790	80,127	233,917	17,783	17,245	-538	7.60
Grand Rapids.....	12,570		12,570	7,428	19,998	1,480	1,280	-200	7.40
Milwaukee.....	88,677	10,007	98,684	51,021	149,705	11,399	11,342	-57	7.61
Minneapolis.....	98,439	18,009	116,448	60,314	176,762	13,454	10,045	-3,409	7.61
St. Paul.....	59,604	5,131	64,735	34,188	98,923	7,499	7,629	130	7.58
Cedar Rapids.....	8,852	4,767	13,619	8,243	21,862	1,609	1,444	-165	7.36
Des Moines.....	25,262	3,416	28,678	13,460	42,138	3,272	3,990	718	7.76
Dubuque.....	3,753		3,753	6,043	10,396	575	670	95	5.53
Sioux City.....	10,967	3,461	14,428	8,347	22,775	1,693	1,765	72	7.43
Kansas City, Mo.....	73,295	19,282	92,577	10,025	102,602	9,558	9,557	-1	9.32
St. Joseph.....	8,746	3,654	12,400	6,117	18,517	1,424	1,437	13	7.69
St. Louis.....	115,170	13,522	128,692	56,181	184,873	14,555	15,090	535	7.87
Lincoln.....	15,650	4,838	20,488	4,100	24,588	2,172	2,448	276	8.83
Omaha.....	51,484	9,196	60,680	17,517	78,197	6,594	6,618	19	8.43
Kansas City, Kans.....	4,834	1,861	6,695	3,321	10,016	769	813	44	7.68
Topeka.....	11,911	1,308	13,219	2,168	15,387	1,387	1,393	6	9.01
Wichita.....	20,604	2,950	23,554	7,347	30,901	2,576	2,400	-176	8.34
Helena.....	3,495	529	4,024	2,176	6,200	468	386	-82	7.54
Denver.....	73,389		73,389	48,736	122,125	8,801	9,028	227	7.21
Pueblo.....	6,086	83	6,769	5,384	12,153	838	878	40	6.90
Muskogee.....	5,655		5,655	5,518	11,173	731	487	-244	6.54
Oklahoma City.....	43,042	967	44,009	27,312	71,321	5,220	5,682	462	7.32
Tulsa.....	62,687	1,395	64,082	28,436	92,518	7,261	7,485	224	7.85
Seattle.....	69,637	1,187	70,824	32,774	103,598	8,066	8,587	521	7.79
Spokane.....	12,423	689	13,112	11,103	24,215	1,644	1,815	171	6.79
Portland.....	53,826	1,048	54,874	59,213	114,087	7,264	7,187	-77	6.37
Los Angeles.....	248,594		248,594	430,431	679,025	37,772	39,116	1,344	5.56
Oakland.....	18,178	2,289	20,467	6,216	26,683	2,233	2,238	5	8.37
San Francisco.....	315,238	10,036	325,274	507,976	833,250	47,767	48,657	890	5.73
Ogden.....	4,224	2,326	6,550	1,365	7,915	696	692	-4	8.79
Salt Lake City.....	17,989	2,405	20,394	8,363	28,757	2,290	2,368	78	7.96
Total other reserve cities.....	3,621,872	282,167	3,904,039	2,548,573	6,452,612	466,801	469,057	2,196	7.24
Total all reserve cities.....	6,004,042	534,650	6,538,692	3,188,270	9,726,962	828,557	822,209	-6,348	8.52
COUNTRY BANKS									
Maine.....	36,197	211	36,408	91,791	128,199	5,302	5,768	466	4.14
New Hampshire.....	39,939	642	40,631	22,326	62,957	3,514	3,756	242	5.58
Vermont.....	19,376	140	19,516	42,658	62,174	2,646	3,120	474	4.26
Massachusetts.....	212,017	2,239	214,256	218,938	433,194	21,566	22,321	755	4.98
Rhode Island.....	23,892	88	23,980	15,971	39,951	2,158	2,265	107	5.40
Connecticut.....	143,745	473	144,218	89,774	233,992	12,788	12,761	-27	5.47
Total New England States.....	475,216	3,793	479,009	481,458	960,467	47,974	49,991	2,017	4.99

Footnotes at end of table.

TABLE NO. 58.—Reserve computation of national banks at date of each call during year ended October 31, 1929—Continued

OCTOBER 4, 1929—Continued

[In thousands of dollars]

Banks in—	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
COUNTRY BANKS—continued									
New York.....	446,458	7,517	453,975	679,179	1,133,154	52,154	53,986	1,832	4.60
New Jersey.....	345,515	1,139	346,654	490,044	836,698	38,967	39,464	497	4.66
Pennsylvania.....	472,296	1,709	474,005	916,527	1,390,532	60,676	62,271	1,595	4.36
Delaware.....	10,050	7	10,057	9,432	19,489	987	980	—7	5.06
Maryland.....	30,777	114	30,891	77,225	108,116	4,479	4,964	485	4.14
Total Eastern States.....	1,305,096	10,486	1,315,582	2,172,407	3,487,989	157,263	161,665	4,402	4.51
Virginia.....	95,790	930	96,720	133,109	229,829	10,764	11,570	806	4.68
West Virginia.....	69,225	1,193	70,418	76,376	146,794	7,221	7,686	465	4.92
North Carolina.....	38,792	1,456	40,248	44,691	84,939	4,158	4,559	401	4.90
South Carolina.....	34,703	1,049	35,752	49,927	85,679	4,001	3,672	—329	4.67
Georgia.....	28,375	195	28,570	26,650	55,220	2,799	3,197	398	5.07
Florida.....	47,472	462	47,934	50,111	98,045	4,859	4,906	47	4.96
Alabama.....	36,236	701	36,937	49,784	113,721	5,969	6,289	320	5.25
Mississippi.....	36,817	820	37,637	33,463	71,109	3,639	3,920	281	5.12
Louisiana.....	40,050	981	41,031	19,366	60,397	3,453	3,803	350	5.72
Texas.....	327,440	3,782	331,222	71,900	403,122	25,343	27,440	2,097	6.29
Arkansas.....	38,989	1,878	40,867	30,090	70,957	3,763	4,199	436	5.30
Kentucky.....	65,047	364	65,411	67,551	132,962	6,606	6,892	287	4.97
Tennessee.....	60,569	2,179	62,748	67,268	130,016	6,410	7,360	950	4.93
Total Southern States.....	946,505	15,999	962,504	720,286	1,682,790	88,984	95,493	6,509	5.29
Ohio.....	213,281	789	214,070	204,103	418,173	21,108	21,602	494	5.05
Indiana.....	131,608	1,909	133,517	136,210	269,727	13,432	14,214	782	4.98
Illinois.....	234,362	8,906	243,268	239,698	482,966	24,220	25,236	1,016	5.01
Michigan.....	98,769	382	100,151	177,725	277,876	12,342	12,897	555	4.44
Wisconsin.....	94,578	2,676	97,254	150,142	247,396	11,312	11,803	—9	4.57
Minnesota.....	90,195	2,433	92,628	145,795	238,423	10,858	11,855	997	4.55

Iowa.....	93,502	1,663	95,165	96,834	191,999	9,567	10,163	596	4.98
Missouri.....	53,947	1,751	55,698	38,940	94,638	5,067	5,397	330	5.35
Total Middle Western States.....	1,011,242	20,509	1,031,751	1,189,447	2,221,198	107,906	112,667	4,761	4.86
North Dakota.....	39,498	154	39,652	38,863	78,515	3,941	4,412	471	5.02
South Dakota.....	37,651	442	38,093	29,716	67,809	3,558	3,820	262	5.25
Nebraska.....	44,982	1,318	46,300	35,086	81,386	4,294	4,614	320	5.28
Kansas.....	101,934	1,748	103,682	43,164	146,846	8,553	9,289	736	5.82
Montana.....	42,299	30	42,329	36,343	78,672	4,053	4,202	149	5.15
Wyoming.....	20,515	195	20,710	13,701	34,411	1,861	2,027	166	5.41
Colorado.....	52,252	15	52,267	35,915	88,182	4,736	5,090	354	5.37
New Mexico.....	21,146	11	21,157	8,233	29,390	1,728	1,861	133	5.88
Oklahoma.....	121,803	1,256	123,059	45,296	168,355	9,973	10,800	827	5.92
Total Western States.....	482,080	5,169	487,249	286,317	773,566	42,697	46,115	3,418	5.52
Washington.....	76,184	197	76,381	57,722	134,103	7,078	7,396	318	5.28
Oregon.....	48,953	96	49,049	31,278	80,327	4,372	4,539	167	5.44
California.....	151,249	3,758	155,007	119,433	274,440	14,434	15,334	900	5.26
Idaho.....	23,059	69	23,128	16,252	39,380	2,107	2,083	-24	5.35
Utah.....	3,593	59	3,652	5,081	8,733	408	430	22	4.67
Nevada.....	9,460	225	9,685	8,579	18,264	935	980	45	5.12
Arizona.....	17,449		17,449	10,999	28,448	1,551	1,525	-26	5.45
Total Pacific States.....	329,947	4,404	334,351	249,344	583,695	30,885	32,287	1,402	5.29
Alaska (nonmember banks).....	2,751	15	2,766	1,933	⁴ 4,699	703	⁵ 1,274	571	15.00
The Territory of Hawaii (nonmember bank).....	11,133	461	11,594	12,289	⁴ 23,883	3,516	⁵ 4,985	1,469	15.00
Total (nonmember banks).....	13,884	476	14,360	14,222	⁴ 28,582	4,219	⁵ 6,259	2,040	14.76
Total country banks.....	4,563,970	60,836	4,624,806	5,113,481	9,738,287	479,928	504,477	24,549	4.93
Total United States.....	10,568,012	595,486	11,163,498	8,301,751	19,465,249	1,308,485	1,326,686	18,201	6.72

¹ Exclusive also of certified, cashiers' and dividend checks outstanding, and of letters of credit and travelers' checks sold for cash and outstanding.

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

⁴ Gross deposits in nonmember banks and from which have been taken lawful deductions allowed before computing required reserve.

⁵ The cash in vault (exclusive of national bank notes) and due from approved reserve agents.

416 REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to October, 1929*

1920

[In thousands of dollars]

	Feb. 28 (7,933 banks)	May 4 (7,990 banks)	June 30 (8,030 banks)	Sept. 8 (8,093 banks)	Nov. 15 (8,123 banks)	Dec. 29 (8,130 banks)
RESOURCES						
Loans and discounts	11,994,523	12,288,582	12,396,900	12,415,762	12,311,514	12,095,295
Overdrafts	19,215	16,406	16,481	17,545	19,277	16,996
Customers' liability under letters of credit	7,618	5,759	9,218	8,710	(1)	(1)
Customers' liability account of acceptances	410,679	425,390	416,417	398,661	384,619	354,184
United States Government securities owned	2,459,424	2,375,801	2,269,575	2,175,019	2,152,465	2,131,573
Other bonds, securities, etc.	1,859,231	1,835,089	1,802,196	1,805,579	1,833,086	1,864,753
Stocks, other than Federal reserve bank stock	48,646	48,662	49,407	51,732	52,468	57,191
Stock of Federal reserve banks	62,967	64,153	65,287	66,850	68,273	68,505
Banking house	306,912	311,715	315,735	322,732	332,183	336,901
Furniture and fixtures	40,908	42,861	44,259	46,394	49,247	50,824
Other real estate owned	44,741	43,975	44,960	45,931	45,922	46,966
Lawful reserve with Federal reserve banks	1,286,290	1,266,209	1,245,233	1,230,282	1,218,007	1,184,736
Items with Federal reserve banks in process of collection	437,860	454,726	482,109	493,215	530,490	422,602
Cash in vault	376,751	456,283	450,351	471,546	448,037	494,400
Net amount due from national banks	1,296,428	1,121,415	1,072,222	1,110,772	1,076,050	942,174
Net amount due from other banks, bankers, and trust companies	345,961	316,882	321,637	313,451	298,913	565,399
Exchanges for clearing house	435,615	552,052	766,215	511,375	796,098	620,949
Checks on other banks in the same place	69,010	68,979	78,350	62,829	78,045	53,752
Outside checks and other cash items	65,844	65,289	79,261	64,399	76,548	56,877
Redemption fund and due from United States Treasurer	43,194	38,213	38,902	41,332	39,459	38,376
Interest earned but not collected	48,223	45,681	48,005	50,535	48,251	51,252
Other assets	203,600	194,472	184,017	180,829	222,961	224,093
Total	21,862,540	22,038,714	22,196,737	21,885,480	22,081,913	21,367,799
LIABILITIES						
Capital stock paid in	1,182,082	1,214,769	1,224,166	1,248,271	1,260,930	1,272,291
Surplus fund	944,126	960,598	986,384	996,928	1,016,522	1,019,928
Undivided profits, less expenses and taxes paid	404,443	437,701	411,525	459,139	483,801	495,722
Interest and discount collected but not earned	66,701	71,047	73,545	74,517	74,560	73,075
Amount reserved for taxes accrued	42,550	43,697	46,343	51,190	51,066	46,516
Amount reserved for all interest accrued	16,052	19,765	15,375	17,905	22,155	21,950
National-bank notes outstanding	687,575	688,460	688,178	693,270	697,886	693,919
Due to Federal reserve banks	14,261	19,039	19,161	21,316	24,086	17,900
Net amount due to national banks	1,249,673	1,084,437	1,017,141	1,076,101	1,046,908	938,053
Net amount due to other banks, bankers, and trust companies	2,044,459	1,836,103	1,807,718	1,694,249	1,577,579	1,589,767
Certified checks outstanding	71,647	165,976	174,802	136,644	237,839	178,584
Cashiers' checks outstanding	213,801	169,880	255,486	174,259	208,055	204,318
Demand deposits	10,044,189	10,123,428	10,219,824	10,035,636	10,098,884	9,505,175
Time deposits	3,259,178	3,410,480	3,455,501	3,560,298	3,621,112	3,631,837
United States deposits	67,914	115,200	175,788	53,453	147,239	212,123
<i>Total deposits</i>	<i>16,965,122</i>	<i>16,924,545</i>	<i>17,155,421</i>	<i>16,751,956</i>	<i>16,961,702</i>	<i>16,277,757</i>
United States Government securities borrowed	116,212	123,243	130,960	136,914	131,309	140,551
Other bonds borrowed	5,847	4,620	4,608	3,823	4,675	4,399
Securities (other than United States or other bonds) borrowed	1,893	1,526	1		196	5
Bills payable, other than with Federal reserve banks	55,986	98,281	115,457	129,968	154,184	151,776
Bills payable with Federal reserve banks	912,095	952,624	876,095	879,368	783,242	759,247
State bank circulation outstanding	58	58	58	58	58	58
Letters of credit and travelers' checks outstanding	7,498	26,745	11,149	8,602	6,371	5,565
Acceptances	424,669	438,430	431,198	414,583	406,525	375,416
Time drafts outstanding	1,087	1,151	831	153	245	103
Liabilities other than those above stated	28,544	31,456	25,443	18,835	17,486	29,522
Total	21,862,540	22,038,714	22,196,737	21,885,480	22,081,913	21,367,799
Liabilities for rediscounts, including those with Federal reserve banks	1,096,500	1,214,174	1,214,516	1,290,304	1,453,207	1,431,641

¹ Since Sept. 8, 1920, letters of credit included with loans and discounts.

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to October, 1929—Continued*

1921

[In thousands of dollars]

	Feb. 21 (8,143 banks)	Apr. 28 (8,152 banks)	June 30 (8,154 banks)	Sept. 6 (8,155 banks)	Dec. 31 (8,169 banks)
RESOURCES					
Loans and discounts ¹	11,680,837	11,367,074	11,125,099	10,977,614	10,981,783
Overdrafts.....	12,360	10,770	9,970	12,355	9,949
Customers' liability account of acceptances.....	330,023	282,478	238,287	202,354	200,663
United States Government securities owned.....	2,047,234	2,001,811	2,019,497	1,861,977	1,975,896
Other bonds, stocks, securities, etc.....	1,980,825	1,990,970	2,005,584	1,973,749	2,081,442
Banking house, furniture, and fixtures.....	390,760	399,038	410,392	421,027	429,929
Other real estate owned.....	47,651	52,398	51,742	52,939	54,368
Lawful reserve with Federal reserve banks.....	1,128,517	1,077,155	1,040,205	1,029,978	1,143,259
Items with Federal reserve bank in process of collection.....	334,722	313,385	328,002	305,469	349,911
Cash in vault.....	397,773	402,223	374,349	357,798	341,811
Amount due from national banks.....	² 901,201	² 752,934	756,861	808,619	863,508
Amount due from other banks, bankers, and trust companies.....	³ 216,957	³ 218,797	250,656	231,044	228,802
Exchanges for clearing house.....	473,208	390,465	656,093	467,845	437,750
Checks on other banks in the same place.....	46,016	37,101	60,478	54,973	69,236
Outside checks and other cash items.....	46,066	39,789	61,238	55,242	62,209
Redemption fund and due from United States Treasurer.....	37,101	35,600	36,290	35,845	36,697
Other assets.....	236,400	198,711	204,703	165,274	152,921
Total.....	20,307,651	19,570,699	19,638,446	19,014,102	19,420,136
LIABILITIES					
Capital stock paid in.....	1,273,205	1,271,383	1,273,880	1,276,177	1,282,432
Surplus fund.....	1,029,406	1,024,761	1,026,256	1,027,373	1,033,406
Undivided profits, less expenses and taxes paid.....	560,540	521,164	496,155	538,794	464,782
National bank notes outstanding.....	684,366	679,577	704,147	704,668	717,473
Due to Federal reserve banks.....	14,713	16,511	18,678	16,068	18,882
Amount due to national banks.....	³ 887,018	³ 761,749	699,705	757,985	779,783
Amount due to other banks, bankers, and trust companies.....	³ 1,501,563	³ 1,337,072	1,432,628	1,343,245	1,467,221
Certified checks outstanding.....	122,386	108,338	147,003	124,870	56,061
Cashier's checks on own bank outstanding.....	166,202	162,735	189,647	175,243	208,795
Demand deposits.....	8,960,593	8,601,787	8,709,825	8,352,756	8,606,943
Time deposits.....	3,712,430	3,698,518	3,695,806	3,680,704	3,749,328
United States deposits.....	113,449	175,149	249,039	109,981	188,089
Total deposits.....	15,478,354	14,861,869	15,142,331	14,560,852	15,075,102
United States Government securities borrowed.....	121,895	130,785	100,324	84,847	66,923
Bonds and securities (other than United States) borrowed.....	3,660	4,086	2,830	3,230	5,749
Bills payable, other than with Federal reserve banks.....	123,169	136,923	140,195	133,836	114,434
Bills payable with Federal reserve banks.....	658,283	585,023	452,368	417,859	381,889
Letters of credit and travelers' checks outstanding.....	5,726	5,817	6,188	4,976	3,951
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	⁴ 345,644	287,177	239,682	206,507	202,378
Acceptances executed by other banks.....		17,064	11,243	11,673	16,558
Liabilities other than those stated above.....	23,403	55,590	42,847	43,320	55,068
Total.....	20,307,651	19,570,699	19,638,446	19,014,102	19,420,136
Liabilities for rediscounts, including those with Federal reserve banks.....	1,144,077	989,556	879,416	705,078	523,606

¹ Includes customers' liability under letters of credit.² Prior to June 30, 1921, this item called for "Net amounts."³ Includes acceptances executed by other banks.

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to October, 1929—Continued*

1922

(In thousands of dollars)

	Mar. 10 (8,197 banks)	May 5 (8,230 banks)	June 30 (8,249 banks)	Sept. 15 (8,240 banks)	Dec. 29 (8,225 banks)
RESOURCES					
Loans and discounts (including rediscounts) ²	11, 282, 579	11, 184, 116	11, 248, 214	11, 236, 025	11, 599, 668
Overdrafts.....	11, 205	10, 227	9, 198	12, 141	13, 045
Customers' liability account of acceptances.....	169, 887	168, 935	176, 238	171, 190	208, 465
United States Government securities owned.....	2, 081, 564	2, 124, 691	2, 285, 459	2, 402, 492	2, 656, 560
Other bonds, stocks, securities, etc.....	2, 086, 596	2, 162, 587	2, 277, 866	2, 289, 782	2, 347, 479
Banking house, furniture and fixtures.....	440, 206	444, 368	452, 434	459, 020	470, 644
Other real estate owned.....	57, 598	62, 531	64, 383	67, 789	75, 178
Lawful reserve with Federal reserve banks.....	1, 124, 707	1, 150, 885	1, 151, 605	1, 232, 104	1, 220, 847
Items with Federal reserve banks in process of collection.....	312, 900	330, 917	355, 666	418, 923	455, 792
Cash in vault.....	336, 065	334, 504	326, 181	331, 951	391, 840
Amount due from national banks.....	987, 816	974, 375	974, 975	1, 063, 695	1, 065, 820
Amount due from other banks, bankers, and trust companies.....	248, 578	244, 707	267, 050	299, 541	316, 966
Exchanges for clearing house.....	481, 368	681, 269	767, 096	614, 771	777, 572
Checks on other banks in the same place.....	38, 207	45, 215	63, 394	54, 623	70, 088
Outside checks and other cash items.....	41, 205	44, 053	64, 928	63, 112	62, 221
Redemption fund and due from United States Treasurer.....	36, 507	36, 823	36, 767	36, 656	36, 825
Other assets.....	163, 234	176, 445	184, 556	172, 284	205, 947
Total.....	19, 850, 402	20, 176, 648	20, 706, 010	20, 926, 099	21, 974, 957
LIABILITIES					
Capital stock paid in.....	1, 289, 528	1, 296, 220	1, 307, 216	1, 307, 122	1, 317, 010
Surplus fund.....	1, 036, 184	1, 040, 249	1, 048, 806	1, 042, 197	1, 075, 545
Undivided profits, less expenses and taxes paid.....	508, 560	522, 658	492, 434	539, 047	528, 924
National-bank notes outstanding.....	719, 570	720, 984	725, 748	726, 789	723, 819
Due to Federal reserve banks.....	17, 641	21, 213	19, 852	26, 472	28, 109
Amount due to national banks.....	962, 140	936, 390	916, 740	1, 031, 648	1, 035, 961
Amount due to other banks, bankers, and trust companies.....	1, 560, 920	1, 657, 409	1, 565, 459	1, 582, 444	1, 691, 307
Certified checks outstanding.....	174, 469	190, 877	205, 682	164, 427	218, 464
Cashier's checks outstanding.....	175, 632	193, 763	245, 091	208, 991	287, 733
Demand deposits.....	8, 446, 530	8, 707, 201	9, 152, 415	9, 270, 378	9, 535, 995
Time deposits (including postal savings).....	3, 837, 759	3, 918, 282	4, 111, 951	4, 169, 220	4, 318, 736
United States deposits.....	215, 347	141, 844	103, 374	145, 182	304, 176
<i>Total deposits</i>	<i>15, 390, 438</i>	<i>15, 766, 988</i>	<i>16, 320, 564</i>	<i>16, 598, 762</i>	<i>17, 420, 481</i>
United States Government securities borrowed.....	53, 722	46, 225	42, 475	38, 104	34, 615
Bonds and securities (other than United States) borrowed.....	6, 103	3, 058	2, 897	2, 990	2, 948
Bills payable (including all obligations representing borrowed money other than rediscounts).....	275, 089	248, 681	228, 481	181, 765	310, 781
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	323, 737	285, 940	280, 271	247, 559	262, 421
Letters of credit and travelers' checks outstanding.....	4, 719	5, 050	8, 256	6, 639	4, 889
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	171, 332	170, 132	172, 887	165, 715	199, 844
Acceptances executed by other banks.....	13, 869	14, 748	16, 494	17, 654	23, 631
Liabilities other than those stated above.....	57, 551	55, 715	59, 481	51, 756	70, 049
Total.....	19, 850, 402	20, 176, 648	20, 706, 010	20, 926, 099	21, 974, 957

² Includes customers' liability under letter of credit.

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to October, 1929—Continued*

1923

[In thousands of dollars]

	Apr. 3 (8,229 banks)	June 30 (8,241 banks)	Sept. 14 (8,239 banks)	Dec. 31 (8,184 banks)
RESOURCES				
Loans and discounts (including rediscounts) ¹	11,667,959	11,817,671	11,934,556	11,876,562
Overdrafts.....	11,662	10,430	12,950	10,470
Customers' liability account of acceptances.....	202,826	187,131	153,485	207,438
United States Government securities owned.....	2,694,207	2,693,846	2,602,762	2,566,851
Other bonds, stocks, securities, etc.....	2,346,915	2,375,857	2,398,304	2,477,843
Banking house, furniture and fixtures.....	479,580	493,324	504,731	512,910
Other real estate owned.....	82,139	87,133	86,412	93,881
Lawful reserve with Federal reserve banks.....	1,179,500	1,142,736	1,169,345	1,180,838
Items with Federal reserve banks in process of collection.....	424,620	396,911	463,456	460,173
Cash in vault.....	359,147	291,108	361,485	386,428
Amount due from national banks.....	1,038,749	910,014	960,769	1,029,342
Amount due from other banks, bankers, and trust companies.....	300,990	295,660	292,974	319,992
Exchanges for clearing house.....	526,224	486,383	481,585	925,979
Checks on other banks in the same place.....	57,396	68,283	49,560	85,079
Outside checks and other cash items.....	53,942	71,578	59,406	73,656
Redemption fund and due from United States Treasurer.....	36,895	37,108	36,984	36,746
Other assets.....	154,962	146,643	144,162	161,040
Total.....	21,612,713	21,511,766	21,712,876	22,406,128
LIABILITIES				
Capital stock paid in.....	1,319,144	1,328,891	1,332,394	1,325,825
Surplus fund.....	2,067,652	1,070,616	1,068,320	1,068,350
Undivided profits, less expenses and taxes paid.....	486,172	476,205	523,010	473,970
National-bank notes outstanding.....	728,076	720,001	731,479	725,949
Due to Federal reserve banks.....	26,517	24,194	29,763	26,965
Amount due to national banks.....	1,015,525	838,227	905,104	920,239
Amount due to other banks, bankers, and trust companies.....	1,644,488	1,546,777	1,510,573	1,648,607
Certified checks outstanding.....	148,477	54,123	130,547	186,434
Cashiers' checks outstanding.....	176,155	199,064	167,157	347,629
Demand deposits.....	9,180,624	9,288,298	9,331,368	9,593,119
Time deposits (including postal savings).....	4,580,216	4,755,162	4,864,369	4,948,019
United States deposits.....	264,279	192,135	101,649	157,849
<i>Total deposits.....</i>	<i>17,086,281</i>	<i>16,897,980</i>	<i>17,040,530</i>	<i>17,888,861</i>
United States Government securities borrowed.....	34,080	34,952	36,983	38,287
Bonds and securities (other than United States) borrowed.....	4,161	2,977	2,750	3,038
Bills payable (including all obligations representing borrowed money other than rediscounts).....	370,165	370,921	352,995	324,166
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	290,467	352,801	400,799	333,896
Letters of credit and travelers' checks outstanding.....	5,542	8,569	7,503	5,475
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	200,873	172,208	145,786	204,432
Acceptances executed by other banks.....	26,144	30,409	18,897	17,630
Liabilities other than those stated above.....	43,950	45,236	51,430	56,231
Total.....	21,612,713	21,511,766	21,712,876	22,406,128

¹ Includes customers' liability under letters of credit.

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to October, 1929—Continued*

1924

[In thousands of dollars]

	Mar. 31 (8,115 banks)	June 30 (8,085 banks)	Oct. 10 (8,074 banks)	Dec. 31 (8,049 banks)
RESOURCES				
Loans and discounts (including rediscounts) ¹	11,952,287	11,978,728	12,210,148	12,319,680
Overdrafts.....	10,815	10,075	12,242	9,862
Customers' liability account of acceptances.....	202,572	135,829	145,666	244,728
United States Government securities owned.....	2,494,313	2,481,778	2,579,190	2,586,697
Other bonds, stocks, securities, etc.....	2,511,637	2,660,550	2,897,040	3,075,999
Banking house, furniture and fixtures.....	525,335	532,728	541,852	551,371
Other real estate owned.....	100,098	104,630	107,459	108,966
Lawful reserve with Federal reserve banks.....	1,160,766	1,198,679	1,303,631	1,394,356
Items with Federal reserve banks in process of collection.....	379,307	397,340	427,894	486,933
Cash in vault.....	342,969	345,219	360,101	409,566
Amount due from national banks.....	938,804	1,069,763	1,412,807	1,349,850
Amount due from other banks, bankers, and trust companies.....	283,386	345,020	439,356	431,043
Exchanges for clearing house.....	842,719	925,568	575,360	996,615
Checks on other banks in the same place.....	67,083	75,925	53,871	85,225
Outside checks and other cash items.....	56,420	69,687	52,898	70,635
Redemption fund and due from United States Treasurer.....	37,167	37,129	36,726	36,310
Other assets.....	157,210	167,280	166,820	223,466
Total	22,062,888	22,565,919	23,323,061	24,381,281
LIABILITIES				
Capital stock paid in.....	1,335,572	1,334,011	1,332,527	1,334,836
Surplus fund.....	1,073,363	1,080,578	1,074,268	1,088,880
Undivided profits, less expenses and taxes paid.....	507,905	501,656	556,792	442,484
Reserved for taxes, interest, etc., accrued.....				60,784
National bank notes outstanding.....	726,483	729,686	723,530	714,844
Due to Federal reserve banks.....	25,323	26,445	27,342	23,188
Amount due to national banks.....	886,435	1,035,000	1,338,309	1,239,923
Amount due to other banks, bankers, and trust companies.....	1,653,347	1,759,556	1,933,857	2,029,671
Certified checks outstanding.....	187,704	226,714	147,404	184,363
Cashiers' checks outstanding.....	261,785	323,621	217,231	415,260
Demand deposits.....	9,292,127	9,593,250	9,795,580	10,363,256
Time deposits (including postal savings).....	5,108,970	5,259,933	5,460,677	5,581,287
United States deposits.....	183,000	123,318	188,398	153,266
<i>Total deposits</i>	<i>17,698,696</i>	<i>18,347,887</i>	<i>19,108,798</i>	<i>20,000,208</i>
United States Government securities borrowed.....	35,684	32,542	28,729	28,930
Bonds and securities (other than United States) borrowed.....	2,532	2,565	3,581	3,405
Bills payable (including all obligations representing borrowed money other than rediscounts).....	238,888	143,847	123,611	202,304
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	271,645	196,778	170,419	196,396
Letters of credit and travelers' checks outstanding.....	6,225	9,456	6,135	6,124
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	196,240	131,411	140,574	235,232
Acceptances executed by other banks.....	25,455	17,381	18,435	26,564
Liabilities other than those stated above.....	47,200	38,171	35,662	40,290
Total	22,062,888	22,565,919	23,323,061	24,381,281

¹ Includes customers' liability under letters of credit.

TABLE NO. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to October, 1929—Continued*

1925

[In thousands of dollars]

	Apr. 6 (8,016 banks)	June 30 (8,072 banks)	Sept. 28 (8,085 banks)	Dec. 31 (8,054 banks)
RESOURCES				
Loans and discounts (including rediscounts) ¹	12,468,836	12,674,067	13,134,461	13,535,278
Overdrafts.....	11,410	9,352	14,900	10,564
Customers' liability account of acceptances.....	240,962	176,583	291,083	277,513
United States Government securities owned.....	2,614,185	2,536,767	2,512,025	2,522,810
Other bonds, stocks, securities, etc.....	3,139,255	3,193,677	3,242,629	3,252,016
Banking house, furniture and fixtures.....	564,103	585,267	593,176	606,474
Other real estate owned.....	112,481	111,191	114,677	113,741
Lawful reserve with Federal reserve banks.....	1,273,274	1,326,864	1,324,326	1,376,992
Items with Federal reserve banks in process of collection.....	411,539	466,787	456,666	572,000
Cash in vault.....	361,671	359,605	362,341	390,116
Amount due from national banks.....	1,192,049	1,096,768	1,120,925	1,192,948
Amount due from other banks, bankers, and trust companies.....	395,655	403,366	393,869	425,518
Exchanges for clearing house.....	665,288	988,294	733,816	1,127,241
Checks on other banks in the same place.....	67,708	80,727	58,326	109,679
Outside checks and other cash items.....	54,541	69,517	54,094	71,320
Redemption fund and due from United States Treasurer.....	33,120	33,038	32,876	33,008
Other assets.....	226,386	238,993	219,346	235,114
Total	23,832,463	24,350,863	24,569,527	25,852,412
LIABILITIES				
Capital stock paid in.....	1,361,444	1,369,435	1,375,009	1,379,101
Surplus fund.....	1,106,544	1,118,928	1,125,495	1,166,601
Undivided profits, less expenses and taxes paid.....	490,457	481,711	543,564	476,207
Reserved for taxes, interest, etc., accrued.....	60,224	60,078	69,792	59,170
National-bank notes outstanding.....	649,447	648,494	649,221	648,461
Due to Federal reserve banks.....	29,323	30,740	31,820	38,321
Amount due to national banks.....	1,147,628	1,028,168	1,068,420	1,076,397
Amount due to other banks, bankers, and trust companies.....	1,839,935	1,827,492	1,766,708	1,897,555
Certified checks outstanding.....	197,508	224,089	251,505	261,813
Cashiers' checks outstanding.....	204,447	336,167	214,594	414,856
Demand deposits.....	9,923,243	10,430,254	10,427,544	11,151,126
Time deposits (including postal savings).....	5,785,211	5,924,658	5,994,374	6,047,370
United States deposits.....	255,652	108,101	175,097	193,222
<i>Total deposits</i>	<i>19,882,947</i>	<i>19,909,669</i>	<i>19,990,062</i>	<i>21,080,660</i>
United States Government securities borrowed.....	21,747	21,684	24,479	32,718
Bonds and securities (other than United States) borrowed.....	3,821	3,530	3,976	3,625
Agreements to repurchase United States Government or other securities sold.....	-----	3,413	4,057	1,984
Bills payable (including all obligations representing borrowed money other than rediscounts).....	219,198	245,107	316,627	384,377
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	226,597	233,874	245,537	264,505
Letters of credit and travelers' checks outstanding.....	6,537	12,127	9,065	7,525
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	232,761	164,569	191,873	257,929
Acceptances executed by other banks.....	29,502	28,773	28,542	39,595
Liabilities other than those stated above.....	41,237	49,471	52,228	49,954
Total	23,832,463	24,350,863	24,569,527	25,852,412

¹ Includes customers' liability under letters of credit.

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TABLE NO. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to October, 1929—Continued*

1926

[In thousands of dollars]

	Apr. 12 (8,978 banks)	June 30 (7,912 banks)	Dec. 31 (7,912 banks)
RESOURCES			
Loans and discounts (including rediscounts) ¹	13,301,306	13,417,674	13,573,275
Overdrafts.....	10,953	9,719	9,332
United States Government securities owned.....	2,540,823	2,469,268	2,282,571
Other bonds, stocks, securities, etc., owned.....	3,269,027	3,372,985	3,507,821
Customers' liability account of acceptances.....	265,066	232,460	255,464
Banking house, furniture, and fixtures.....	621,825	632,842	644,880
Other real estate owned.....	113,987	115,869	114,108
Lawful reserve with Federal reserve banks.....	1,288,664	1,381,171	1,359,386
Items with Federal reserve banks in process of collection.....	487,345	501,409	543,268
Cash in vault.....	367,573	359,951	352,709
Amount due from national banks.....	1,062,811	1,080,617	1,124,188
Amount due from other banks, bankers, and trust companies.....	388,932	400,822	423,766
Exchanges for clearing house.....	774,989	899,901	969,432
Checks on other banks in the same place.....	83,095	97,179	117,264
Outside checks and other cash items.....	68,809	69,316	72,928
Redemption fund and due from United States Treasurer.....	32,905	33,023	32,810
United States Government securities borrowed.....		24,442	23,787
Bonds and securities, other than United States, borrowed.....		3,173	3,299
Other assets.....	215,555	213,803	273,561
Total	24,893,665	25,315,624	25,683,849
LIABILITIES			
Capital stock paid in.....	1,410,434	1,412,872	1,410,723
Surplus fund.....	1,188,704	1,198,899	1,216,979
Undivided profits, less expenses and taxes paid.....	500,519	477,587	477,217
Reserved for taxes, interest, etc., accrued.....	63,327	64,618	61,308
National-bank notes outstanding.....	649,452	651,155	646,449
Due to Federal reserve banks.....	35,785	33,794	38,179
Amount due to national banks.....	987,311	979,814	983,661
Amount due to other banks, bankers, and trust companies.....	1,779,579	1,885,848	1,816,955
Certified checks outstanding.....	258,034	217,123	219,759
Cashiers' checks outstanding.....	223,885	288,669	365,087
Demand deposits.....	10,456,694	10,778,603	10,768,669
Time deposits (including postal savings).....	6,199,806	6,313,809	6,533,442
United States deposits.....	234,704	144,504	138,239
Total deposits	20,175,798	20,642,164	20,865,991
United States Government securities borrowed.....	25,611	24,442	23,787
Bonds and securities, other than United States, borrowed.....	4,053	3,173	3,299
Agreements to repurchase United States Government or other securities sold.....	2,497	3,489	18,485
Bills payable (including all obligations representing borrowed money other than rediscounts).....	265,590	253,807	391,593
Notes and bills rediscounted.....	150,731	168,149	138,716
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	107,982	100,652	95,349
Letters of credit and travelers' checks outstanding.....	7,760	12,880	7,778
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	246,199	221,131	250,361
Acceptances executed by other banks.....	39,493	29,801	23,268
Liabilities other than those stated above.....	55,515	50,805	54,546
Total	24,893,665	25,315,624	25,683,849

¹ Includes customers' liability under letters of credit.

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to October, 1929—Continued*

1927

[In thousands of dollars]

	Mar. 23 (7,828 banks)	June 30 (7,796 banks)	Oct. 10 (7,804 banks)	Dec. 31 (7,765 banks)
RESOURCES				
Loans and discounts (including rediscounts) ¹	13, 647, 640	13, 955, 696	14, 366, 926	14, 831, 259
Overdrafts.....	12, 662	9, 788	14, 503	10, 313
United States Government securities owned.....	2, 652, 367	2, 596, 178	2, 675, 542	2, 747, 854
Other bonds, stocks, securities, etc., owned.....	3, 671, 313	3, 797, 040	3, 941, 438	4, 151, 944
Customers' liability account of acceptances.....	246, 250	253, 131	283, 589	369, 855
Banking house, furniture and fixtures.....	663, 959	680, 218	698, 516	700, 337
Other real estate owned.....	117, 571	115, 817	122, 161	122, 885
Lawful reserve with Federal reserve banks.....	1, 400, 317	1, 406, 052	1, 413, 792	1, 509, 253
Items with Federal reserve banks in process of collection.....	443, 145	496, 916	502, 036	520, 399
Cash in vault.....	373, 905	364, 204	375, 251	361, 376
Amount due from national banks.....	1, 026, 760	1, 044, 653	1, 125, 872	1, 177, 334
Amount due from other banks, bankers, and trust companies.....	393, 174	426, 381	459, 842	473, 881
Exchanges for clearing house.....	626, 687	947, 946	790, 496	675, 661
Checks on other banks in the same place.....	74, 304	101, 574	86, 479	106, 281
Outside checks and other cash items.....	47, 126	89, 480	86, 832	106, 363
Redemption fund and due from United States Treasurer.....	32, 505	32, 917	33, 079	33, 306
United States Government securities borrowed.....	16, 986	17, 721	14, 780	20, 743
Bonds and securities, other than United States, borrowed.....	4, 646	3, 826	2, 948	3, 550
Other assets.....	247, 530	242, 405	219, 742	241, 625
Total.....	25, 699, 147	26, 581, 943	27, 213, 824	28, 164, 219
LIABILITIES				
Capital stock paid in.....	1, 460, 491	1, 474, 173	1, 499, 384	1, 528, 509
Surplus fund.....	1, 239, 810	1, 256, 945	1, 273, 029	1, 314, 438
Undivided profits, less expenses and taxes paid.....	519, 670	508, 421	571, 482	530, 753
Reserved for taxes, interest, etc., accrued.....	70, 409	70, 326	78, 521	76, 451
National bank notes outstanding.....	642, 558	650, 946	649, 856	650, 373
Due to Federal reserve banks.....	35, 281	36, 379	36, 107	39, 381
Amount due to national banks.....	980, 891	976, 119	1, 076, 860	1, 045, 133
Amount due to other banks, bankers, and trust companies.....	1, 764, 982	1, 844, 439	1, 894, 696	2, 110, 933
Certified checks outstanding.....	200, 381	223, 884	281, 479	68, 569
Cashiers' checks outstanding.....	201, 921	315, 106	227, 217	358, 410
Dividend checks outstanding.....				29, 620
Demand deposits.....	10, 430, 341	10, 923, 729	10, 924, 311	11, 230, 047
Time deposits (including postal savings).....	7, 056, 467	7, 315, 624	7, 590, 944	7, 808, 437
United States deposits.....	241, 945	139, 843	255, 624	169, 473
<i>Total deposits.....</i>	<i>20, 912, 209</i>	<i>21, 775, 123</i>	<i>22, 287, 258</i>	<i>22, 860, 003</i>
United States Government securities borrowed.....	17, 011	17, 746	14, 787	20, 967
Bonds and securities, other than United States, borrowed.....	4, 646	3, 826	2, 948	3, 550
Agreements to repurchase United States Government or other securities sold.....	4, 480	3, 529	3, 045	12, 843
Bills payable (including all obligations representing borrowed money other than rediscounts).....	306, 203	248, 018	235, 759	410, 149
Notes and bills rediscounted.....	92, 840	120, 024	80, 571	71, 233
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	95, 035	111, 010	157, 422	194, 530
Letters of credit and travelers' checks outstanding.....	9, 812	15, 449	10, 684	9, 220
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	242, 265	248, 184	278, 967	374, 852
Acceptances executed by other banks.....	17, 636	20, 353	18, 444	14, 506
Liabilities other than those stated above.....	64, 072	57, 870	51, 657	91, 842
Total.....	25, 699, 147	26, 581, 943	27, 213, 824	28, 164, 219

¹ Includes customers' liability under letters of credit.

79003°—30—28

TABLE NO. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to October, 1929—Continued*

1928

[In thousands of dollars]

	Feb. 28 (7,734 banks)	June 30 (7,691 banks)	Oct. 3 (7,676 banks)	Dec. 31 (7,635 banks)
RESOURCES				
Loans and discounts (including rediscounts).....	14,399,447	15,144,995	15,116,869	² 15,279,631
Overdrafts.....	12,156	10,138	15,606	11,638
United States Government securities owned.....	2,900,896	2,891,167	3,012,584	3,006,723
Other bonds, stocks, securities, etc., owned.....	4,180,004	4,256,281	4,104,022	4,118,595
Customers' liability account of acceptances.....	375,185	414,573	429,034	531,305
Banking house, furniture and fixtures.....	712,278	721,229	732,455	730,182
Other real estate owned.....	123,653	125,680	122,773	123,050
Reserve with Federal reserve banks.....	1,457,431	1,453,383	1,467,535	1,496,316
Items with Federal reserve banks in process of collection.....	454,166	448,182	567,942	-----
Cash in vault.....	370,228	315,113	364,281	388,129
Amount due from national banks.....	1,058,531	1,020,320	1,556,235	-----
Amount due from other banks, bankers, and trust companies.....	427,247	417,465	-----	4,184,693
Exchanges for clearing house.....	645,738	756,176	989,920	-----
Checks on other banks in the same place.....	70,286	106,789	99,213	116,187
Outside checks and other cash items.....	76,918	100,367	-----	-----
Redemption fund and due from United States Treasurer.....	32,849	33,050	33,261	33,426
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	-----	-----	-----	329,764
United States Government securities borrowed.....	13,979	17,877	18,545	20,472
Bonds and securities, other than United States, borrowed.....	3,810	3,358	295,205	217,045
Other assets.....	258,885	272,096	-----	-----
Total.....	27,573,687	28,508,239	28,925,480	30,589,156
LIABILITIES				
Capital stock paid in.....	1,537,214	1,593,856	1,615,744	1,616,476
Surplus fund.....	1,330,096	1,419,695	1,450,499	1,490,146
Undivided profits—net.....	558,647	557,437	549,624	491,681
Reserves for dividends, contingencies, etc.....	-----	-----	58,055	85,360
Reserves for interest, taxes, and other expenses accrued and unpaid.....	73,625	83,753	81,464	66,609
National-bank notes outstanding.....	646,656	649,095	648,548	650,405
Due to Federal reserve banks.....	33,732	35,618	49,745	-----
Amount due to national banks.....	1,008,175	885,197	2,843,472	-----
Amount due to other banks, bankers, and trust companies.....	1,900,773	1,817,202	-----	4,073,551
Certified checks outstanding.....	209,079	78,943	-----	-----
Cashiers' checks outstanding.....	244,182	307,624	602,326	-----
Dividend checks outstanding.....	1,192	28,404	-----	-----
Letters of credit and travelers' checks outstanding.....	-----	-----	12,389	-----
Demand deposits.....	10,826,357	11,063,795	11,073,155	11,780,721
Time deposits (including postal savings).....	7,992,213	8,296,638	8,310,891	8,306,938
United States deposits.....	63,379	185,916	113,333	186,170
<i>Total deposits</i> ¹	<i>22,779,082</i>	<i>22,639,357</i>	<i>23,005,311</i>	<i>24,347,330</i>
United States Government securities borrowed.....	13,979	17,877	18,545	20,472
Bonds and securities, other than United States borrowed.....	3,810	3,358	-----	-----
Agreements to repurchase United States Government or other securities sold.....	12,524	7,217	35,591	75,165
Bills payable (including all obligations representing borrowed money other than rediscounts).....	302,199	622,108	707,581	785,309
Notes and bills rediscounted.....	92,499	179,077	-----	-----
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	208,867	227,745	222,508	329,764
Letters of credit and travelers' checks outstanding.....	12,156	17,934	420,754	524,725
Acceptances executed for customers.....	375,075	411,763	26,133	23,248
Acceptances executed by other banks.....	17,121	19,173	85,123	82,416
Liabilities other than those stated above.....	110,137	58,814	-----	-----
Total.....	27,573,687	28,508,239	28,925,480	30,589,156

¹ Includes customers' liability under letters of credit.² Excludes acceptances of other banks and bills of exchange or drafts sold with indorsement, shown separately.³ Letters of credit and travelers' checks sold for cash and outstanding have not been included with total deposits for calls prior to Oct. 3, 1928.

TABLE No. 59.—*Aggregate resources and liabilities of national banks from February, 1920, to October, 1929—Continued*

1929

[In thousands of dollars]

	Mar. 27 (7,575 banks)	June 29 (7,536 banks)	Oct. 4 (7,473 banks)
RESOURCES			
Loans and discounts (including rediscounts) ¹	14,849,926	14,801,130	14,961,877
Overdrafts.....	12,257	10,193	15,533
United States Government securities owned.....	3,096,760	2,803,860	2,704,874
Other bonds, stocks, securities, etc., owned.....	3,973,995	3,852,675	3,741,014
Customers' liability account of acceptances.....	472,486	397,333	484,728
Banking house, furniture, and fixtures.....	726,267	747,684	746,419
Other real estate owned.....	126,903	118,839	121,684
Reserve with Federal reserve banks.....	1,404,528	1,344,951	1,320,427
Cash in vault.....	363,491	298,003	347,362
Due from banks.....	3,385,661	2,569,098	2,970,190
Outside checks and other cash items.....	72,290	70,095	69,921
Redemption fund and due from United States Treasurer.....	32,786	32,740	32,854
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	247,867	164,866	188,925
Securities borrowed.....	35,425	20,186	21,929
Other resources.....	221,270	208,575	196,573
Total.....	29,021,912	27,440,228	27,924,310
LIABILITIES			
Capital stock paid in.....	1,633,271	1,627,875	1,671,274
Surplus fund.....	1,528,326	1,479,052	1,515,241
Undivided profits—net.....	538,744	487,504	555,873
Reserves for dividends, contingencies, etc.....	67,271	80,832	61,759
Reserves for interest, taxes, and other expenses accrued and unpaid.....	80,700	73,968	86,475
National-bank notes outstanding.....	647,848	649,452	641,104
Due to banks.....	3,498,397	2,548,482	2,829,960
Demand deposits.....	10,934,994	10,504,268	10,568,012
Time deposits (including postal savings).....	8,166,596	8,317,095	8,301,751
United States deposits.....	272,893	228,243	202,274
<i>Total deposits.....</i>	<i>22,872,880</i>	<i>21,598,088</i>	<i>21,901,987</i>
Agreements to repurchase United States Government or other securities sold.....	53,451	49,660	41,690
Bills payable and rediscounts.....	703,812	714,507	657,572
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	247,867	164,866	188,925
Acceptances executed for customers.....	473,509	392,623	479,931
Acceptances executed by other banks for account of reporting banks.....	20,918	18,648	20,618
Securities borrowed.....	35,425	20,186	21,929
Other liabilities.....	117,890	83,467	79,922
Total.....	29,021,912	27,440,228	27,924,310

¹ Includes customers' liability under letters of credit.

TABLE No. 60

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS
ON DECEMBER 31, 1928, MARCH 27, JUNE 29
AND OCTOBER 4, 1929

(Arranged Alphabetically by States, Territories, and Reserve Cities)
(In Thousands of Dollars)

NOTE.—The Abstract of each State is exclusive of any reserve city therein

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)

ALABAMA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 20, 1929	Oct. 4, 1929
	104 banks	104 banks	103 banks	104 banks
RESOURCES				
Loans and discounts (including rediscounts).....	101, 014	102, 611	99, 547	99, 575
Overdrafts.....	128	165	93	298
United States Government securities owned.....	16, 435	15, 773	15, 147	13, 731
Other bonds, stocks, securities, etc., owned.....	21, 526	20, 179	20, 126	20, 632
Customers' liability account of acceptances.....	1, 677	1, 545	1, 408	2, 419
Banking house, furniture and fixtures.....	5, 226	5, 247	5, 549	5, 495
Other real estate owned.....	1, 764	1, 860	1, 683	1, 662
Reserve with Federal reserve bank.....	7, 179	6, 644	6, 217	6, 289
Cash in vault.....	4, 715	4, 266	3, 340	3, 972
Due from banks.....	17, 777	13, 052	12, 450	16, 028
Outside checks and other cash items.....	907	311	417	337
Redemption fund and due from United States Treasurer.....	472	470	470	451
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	15	18	71	621
Securities borrowed.....	2	2	2	1
Other assets.....	135	83	73	81
Total.....	178, 972	172, 226	166, 593	171, 642
LIABILITIES				
Capital stock paid in.....	13, 520	13, 570	13, 570	13, 620
Surplus.....	8, 662	8, 705	8, 728	8, 797
Undivided profits—net.....	3, 080	4, 053	3, 771	3, 641
Reserves for dividends, contingencies, etc.....	516	211	373	299
Reserves for interest, taxes, and other expenses accrued and unpaid.....	214	352	412	577
Circulating notes outstanding.....	9, 322	9, 313	9, 307	8, 849
Due to banks ¹	7, 281	5, 849	5, 388	7, 015
Demand deposits.....	73, 267	66, 782	57, 271	63, 236
Time deposits (including postal savings deposits).....	50, 633	50, 158	50, 725	49, 784
United States deposits.....	2, 186	2, 557	2, 831	2, 763
<i>Total deposits.....</i>	<i>133, 367</i>	<i>125, 346</i>	<i>116, 215</i>	<i>122, 798</i>
Agreements to repurchase United States Government or other securities sold.....	1, 497	1, 016	153	249
Bills payable and rediscounts.....	6, 988	7, 937	12, 464	9, 269
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	15	18	71	621
Acceptances executed for customers.....	1, 746	1, 651	1, 498	2, 895
Securities borrowed.....	2	2	2	1
Other liabilities.....	43	52	29	26
Total.....	178, 972	172, 226	166, 593	171, 642

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

ALABAMA—Continued

BIRMINGHAM

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	53, 771	51, 149	51, 333	51, 417
Overdrafts.....	11	5	2	1
United States Government securities owned.....	6, 162	6, 539	6, 542	6, 722
Other bonds, stocks, securities, etc., owned.....	4, 819	4, 543	4, 805	4, 263
Banking house, furniture and fixtures.....	2, 512	2, 513	2, 521	2, 522
Other real estate owned.....	728	730	737	886
Reserve with Federal reserve bank.....	3, 948	3, 422	3, 534	3, 727
Cash in vault.....	828	1, 061	657	969
Due from banks.....	9, 244	8, 086	7, 557	11, 971
Outside checks and other cash items.....	470	118	395	250
Redemption fund and due from United States Treasurer.....	217	218	217	217
Securities borrowed.....				25
Other assets.....	90	90	92	107
Total.....	82, 800	78, 474	78, 392	83, 077
LIABILITIES				
Capital stock paid in.....	4, 450	4, 450	4, 450	4, 450
Surplus.....	4, 550	4, 550	4, 550	4, 550
Undivided profits—net.....	2, 113	2, 537	2, 526	2, 633
Reserves for dividends, contingencies, etc.....	631	275	387	328
Reserves for interest, taxes, and other expenses accrued and unpaid.....	110	303	250	477
Circulating notes outstanding.....	4, 315	4, 350	4, 331	4, 316
Due to banks ¹	7, 821	5, 632	4, 131	7, 063
Demand deposits.....	33, 873	29, 316	29, 708	32, 937
Time deposits (including postal savings deposits).....	20, 162	19, 499	19, 873	18, 142
United States deposits.....	318	727	427	410
<i>Total deposits</i>	<i>68, 174</i>	<i>65, 174</i>	<i>64, 139</i>	<i>68, 552</i>
Bills payable and rediscounts.....	4, 276	6, 596	7, 521	7, 537
Securities borrowed.....				25
Other liabilities.....	181	239	238	209
Total.....	82, 800	78, 474	78, 392	83, 077

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

ALASKA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	2, 186	2, 102	2, 176	2, 275
Overdrafts	3	3	2	2
United States Government securities owned	1, 039	1, 047	1, 040	1, 041
Other bonds, stocks, securities, etc., owned	809	785	813	782
Banking house, furniture and fixtures	61	126	126	127
Other real estate owned	3	23	23	23
Cash in vault	372	346	455	446
Due from banks	636	617	637	927
Outside checks and other cash items	26	36	38	125
Redemption fund and due from United States Treasurer	3	3	3	3
Total	5, 138	5, 088	5, 313	5, 751
LIABILITIES				
Capital stock paid in	275	275	275	275
Surplus	167	168	172	173
Undivided profits—net	39	69	66	88
Reserves for dividends, contingencies, etc.	20	13	12	13
Reserves for interest, taxes, and other expenses accrued and unpaid		2	8	3
Circulating notes outstanding	62	61	58	60
Due to banks ¹	59	77	68	52
Demand deposits	2, 388	2, 222	2, 416	2, 751
Time deposits (including postal savings deposits)	1, 768	1, 769	1, 846	1, 933
United States deposits	360	432	392	403
<i>Total deposits</i>	<i>4, 575</i>	<i>4, 500</i>	<i>4, 722</i>	<i>5, 139</i>
Total	5, 138	5, 088	5, 313	5, 751

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

ARIZONA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	15 banks	15 banks	14 banks	14 banks
RESOURCES				
Loans and discounts (including rediscounts).....	16, 193	17, 104	17, 183	15, 857
Overdrafts.....	17	20	9	16
United States Government securities owned.....	7, 639	8, 195	8, 165	7, 488
Other bonds, stocks, securities, etc., owned.....	4, 307	4, 448	3, 823	4, 222
Customers' liability account of acceptances.....		6		24
Banking house, furniture and fixtures.....	948	995	939	942
Other real estate owned.....	525	394	295	258
Reserve with Federal reserve bank.....	1, 791	1, 729	1, 661	1, 525
Cash in vault.....	1, 079	1, 111	809	821
Due from banks.....	4, 603	3, 925	3, 311	3, 275
Outside checks and other cash items.....	157	123	108	81
Redemption fund and due from United States Treasurer.....	39	41	52	52
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....				49
Securities borrowed.....	6	6	4	4
Other assets.....	351	580	153	185
Total.....	37, 655	38, 677	36, 512	34, 799
LIABILITIES				
Capital stock paid in.....	1, 650	1, 700	1, 950	1, 950
Surplus.....	659	726	1, 155	1, 155
Undivided profits—net.....	359	494	470	600
Reserves for dividends, contingencies, etc.....		10	20	2
Reserves for interest, taxes, and other expenses accrued and unpaid.....	23	80	63	125
Circulating notes outstanding.....	775	808	1, 025	1, 027
Due to banks ¹	1, 822	1, 567	1, 410	1, 222
Demand deposits.....	20, 415	21, 295	18, 898	17, 449
Time deposits (including postal savings deposits).....	11, 227	11, 268	11, 293	10, 999
United States deposits.....	151	164	196	134
Total deposits.....	53, 615	54, 294	51, 797	49, 804
Agreements to repurchase United States Government or other securities sold.....		18	15	
Bills payable and rediscounts.....	380	361		16
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....				49
Acceptances executed for customers.....				9
Acceptances executed by other banks for account of reporting banks.....		6		15
Securities borrowed.....	6	6	4	4
Other liabilities.....	188	174	13	43
Total.....	37, 655	38, 677	36, 512	34, 799

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

ARKANSAS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	77 banks	76 banks	72 banks	72 banks
RESOURCES				
Loans and discounts (including rediscounts).....	52,647	52,181	50,694	52,159
Overdrafts.....	104	99	63	244
United States Government securities owned.....	13,051	13,362	13,065	12,602
Other bonds, stocks, securities, etc., owned.....	11,009	11,764	10,569	10,241
Banking house, furniture and fixtures.....	1,899	1,892	1,864	1,874
Other real estate owned.....	1,176	1,134	1,029	975
Reserve with Federal reserve bank.....	4,204	4,015	3,757	4,199
Cash in vault.....	2,355	2,298	1,524	2,061
Due from banks.....	14,211	9,740	9,350	13,580
Outside checks and other cash items.....	165	156	165	218
Redemption fund and due from United States Treasurer.....	190	197	196	196
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....				6
Other assets.....	282	263	273	317
Total	101,383	96,501	92,489	98,672
LIABILITIES				
Capital stock paid in.....	6,765	6,815	6,515	6,515
Surplus.....	3,695	3,596	3,419	3,383
Undivided profits—net.....	1,557	1,921	1,729	1,921
Reserves for dividends, contingencies, etc.....	124	88	93	25
Reserves for interest, taxes, and other expenses accrued and unpaid.....	165	220	149	158
Circulating notes outstanding.....	3,758	3,902	3,883	3,787
Due to banks ¹	11,211	7,542	5,729	9,899
Demand deposits.....	42,182	39,462	39,034	38,989
Time deposits (including postal-savings deposits).....	31,142	31,166	29,851	30,090
United States deposits.....	489	533	457	450
<i>Total deposits</i>	<i>85,024</i>	<i>78,643</i>	<i>75,071</i>	<i>79,428</i>
Agreements to repurchase United States Government or other securities sold.....	4	51	113	113
Bills payable and rediscounts.....	269	1,233	1,459	3,274
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....				6
Other liabilities.....	22	32	58	62
Total	101,383	96,501	92,489	98,672

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

ARKANSAS—Continued

LITTLE ROCK

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts).....	3, 113	3, 771	3, 696	3, 557
Overdrafts.....	1	7	1	3
United States Government securities owned.....	445	565	665	567
Other bonds, stocks, securities, etc., owned.....	203	217	101	102
Banking house, furniture and fixtures.....	371	534	534	534
Other real estate owned.....	17	114	115	121
Reserve with Federal reserve bank.....	363	153	314	338
Cash in vault.....	51	68	38	81
Due from banks.....	944	963	674	711
Outside checks and other cash items.....	29	11	17	12
Other assets.....	7	8	26	14
Total.....	5, 544	6, 411	6, 181	6, 040
LIABILITIES				
Capital stock paid in.....	300	400	400	400
Surplus.....	200	100	100	100
Undivided profits—net.....	19	202	167	142
Reserves for interest, taxes, and other expenses accrued and unpaid.....		1	2	
Due to banks ¹	1, 903	882	1, 041	1, 173
Demand deposits.....	1, 725	2, 294	1, 970	1, 911
Time deposits (including postal savings deposits).....	1, 316	2, 237	2, 153	2, 093
United States deposits.....	81	120	88	98
<i>Total deposits.....</i>	<i>5, 025</i>	<i>5, 533</i>	<i>5, 252</i>	<i>5, 275</i>
Bills payable and rediscounts.....		175	260	123
Total.....	5, 544	6, 411	6, 181	6, 040

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

CALIFORNIA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	193 banks	192 banks	195 banks	195 banks
RESOURCES				
Loans and discounts (including rediscounts)	180,790	171,551	172,995	175,181
Overdrafts	207	230	177	174
United States Government securities owned	26,712	27,004	27,403	27,739
Other bonds, stocks, securities, etc., owned	69,260	67,277	69,210	68,376
Customers' liability account of acceptances			10	12
Banking house, furniture and fixtures	11,281	11,309	11,361	11,339
Other real estate owned	1,978	2,080	2,210	2,350
Reserve with Federal reserve bank	15,745	14,155	14,537	15,384
Cash in vault	5,900	5,113	4,736	5,380
Due from banks	38,701	24,657	31,380	33,514
Outside checks and other cash items	1,714	579	1,519	788
Redemption fund and due from United States Treasurer	521	508	509	510
Acceptances of other banks and bills of exchange or drafts sold with indorsement	8		20	
Securities borrowed	3	3	3	2
Other assets	683	782	916	1,073
Total	353,503	325,248	336,986	341,772
LIABILITIES				
Capital stock paid in	22,645	22,520	23,245	23,738
Surplus	10,144	9,835	10,196	10,433
Undivided profits—net	5,378	6,054	5,343	6,510
Reserves for dividends, contingencies, etc.	459	173	497	234
Reserves for interest, taxes, and other expenses accrued and unpaid	135	300	141	353
Circulating notes outstanding	10,337	9,885	10,054	9,979
Due to banks ¹	21,160	13,964	18,900	16,574
Demand deposits	158,336	140,151	142,655	151,249
Time deposits (including postal savings deposits) ..	121,714	116,869	119,951	119,433
United States deposits	946	292	1,007	1,011
<i>Total deposits</i>	<i>302,158</i>	<i>271,276</i>	<i>282,613</i>	<i>288,267</i>
Agreements to repurchase United States Government or other securities sold			45	415
Bills payable and rediscounts	2,126	4,984	4,767	1,540
Acceptances of other banks and bills of exchange or drafts sold with indorsement	8		20	
Acceptances executed by other banks for account of reporting banks			10	12
Securities borrowed	3	3	3	2
Other liabilities	112	218	152	289
Total	353,503	325,248	336,986	341,772

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

CALIFORNIA—Continued

LOS ANGELES

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	9 banks	8 banks	8 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)	340, 140	346, 835	513, 167	502, 193
Overdrafts	508	424	316	330
United States Government securities owned	76, 453	69, 811	99, 978	96, 329
Other bonds, stocks, securities, etc., owned	50, 319	48, 444	83, 198	74, 787
Customers' liability account of acceptances	10, 065	8, 393	6, 430	5, 786
Banking house, furniture and fixtures	8, 738	8, 799	25, 918	25, 665
Other real estate owned	5, 373	6, 249	1, 271	1, 001
Reserve with Federal reserve bank	29, 926	29, 542	40, 098	39, 116
Cash in vault	7, 068	6, 235	7, 376	8, 216
Due from banks	63, 135	62, 122	68, 542	62, 442
Outside checks and other cash items	8, 188	4, 696	9, 786	9, 379
Redemption fund and due from United States Treasurer	184	204	204	243
Acceptances of other banks and bills of exchange or drafts sold with indorsement	8, 672	4, 248	475	46
Securities borrowed			510	1, 130
Other assets	2, 935	3, 206	5, 213	4, 679
Total	611, 704	599, 208	862, 482	831, 342
LIABILITIES				
Capital stock paid in	25, 750	26, 550	44, 000	42, 000
Surplus	18, 577	18, 556	29, 000	28, 850
Undivided profits—net	12, 214	13, 336	8, 626	9, 288
Reserves for dividends, contingencies, etc.	1, 203	1, 114	4, 769	2, 994
Reserves for interest, taxes, and other expenses accrued and unpaid	703	1, 885	735	3, 372
Circulating notes outstanding	3, 593	3, 969	4, 027	4, 857
Due to banks ¹	46, 401	37, 875	41, 776	39, 476
Demand deposits	219, 372	214, 331	256, 237	248, 594
Time deposits (including postal savings deposits)	254, 595	250, 836	451, 906	430, 431
United States deposits	7, 236	5, 648	5, 235	3, 685
<i>Total deposits</i>	<i>527, 604</i>	<i>508, 690</i>	<i>755, 154</i>	<i>722, 186</i>
Agreements to repurchase United States Government or other securities sold	150			
Bills payable and rediscounts	1, 900	4, 788	7, 140	9, 730
Acceptances of other banks and bills of exchange or drafts sold with indorsement	8, 672	4, 248	475	46
Acceptances executed for customers	10, 188	8, 432	6, 286	5, 525
Acceptances executed by other banks for account of reporting banks	36	28	294	263
Securities borrowed			510	1, 130
Other liabilities	1, 114	7, 612	1, 466	1, 101
Total	611, 704	599, 208	862, 482	831, 342

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year-ended October 31, 1929 (arranged by States and reserve cities)—Continued

CALIFORNIA—Continued

OAKLAND

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	23,221	22,994	22,984	22,348
Overdrafts.....	22	6	5	3
United States Government securities owned.....	3,838	3,867	3,376	3,438
Other bonds, stocks, securities, etc., owned.....	4,877	4,678	4,654	5,174
Customers' liability account of acceptances.....	18	14	12	16
Banking house, furniture and fixtures.....	492	493	478	480
Other real estate owned.....	48	47	39	83
Reserve with Federal reserve bank.....	2,518	2,211	2,477	2,238
Cash in vault.....	376	365	373	479
Due from banks.....	4,788	3,103	3,883	2,848
Outside checks and other cash items.....	28	7	256	124
Redemption fund and due from United States Treasurer.....	75	75	75	75
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,115	312		
Other assets.....	134	129	89	54
Total.....	41,550	38,301	38,701	37,360
LIABILITIES				
Capital stock paid in.....	2,200	2,200	2,200	2,200
Surplus.....	1,673	1,674	1,676	1,676
Undivided profits—net.....	1,063	1,095	1,213	1,287
Reserves for dividends, contingencies, etc.....	62	7	113	48
Reserves for interest, taxes, and other expenses accrued and unpaid.....	33	4	18	6
Circulating notes outstanding.....	1,483	1,467	1,494	1,468
Due to banks ¹	6,825	4,423	6,149	4,869
Demand deposits.....	19,970	18,588	18,973	18,178
Time deposits (including postal savings deposits).....	6,961	6,953	6,124	6,216
United States deposits.....	136	10	319	83
Total deposits.....	33,892	29,974	31,665	29,346
Agreements to repurchase United States Government or other securities sold.....				98
Bills payable and rediscounts.....		1,549	407	1,215
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,115	312		
Acceptances executed for customers.....	18	14	12	16
Other liabilities.....	11	5	3	
Total.....	41,550	38,301	38,701	37,360

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

CALIFORNIA—Continued

SAN FRANCISCO

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	616, 872	591, 722	611, 076	682, 602
Overdrafts	1, 134	850	897	1, 780
United States Government securities owned	249, 923	253, 283	229, 538	215, 514
Other bonds, stocks, securities, etc., owned	85, 231	82, 580	94, 328	73, 843
Customers' liability account of acceptances	22, 474	18, 049	21, 863	30, 917
Banking house, furniture and fixtures	35, 289	35, 224	37, 583	38, 319
Other real estate owned	2, 856	3, 722	3, 332	4, 009
Reserve with Federal reserve bank	51, 402	45, 749	48, 131	48, 657
Cash in vault	9, 361	8, 773	9, 022	9, 082
Due from banks	106, 810	90, 112	111, 965	89, 071
Outside checks and other cash items	4, 741	4, 334	2, 227	1, 925
Redemption fund and due from United States Treasurer	973	973	973	1, 049
Acceptances of other banks and bills of exchange or drafts sold with indorsement	15, 916	14, 131	3, 572	5, 985
Securities borrowed	1, 127	1, 732	1, 338	1, 419
Other assets	6, 950	8, 374	8, 075	8, 018
Total	1, 211, 159	1, 159, 608	1, 183, 920	1, 212, 190
LIABILITIES				
Capital stock paid in	73, 500	76, 000	76, 000	76, 000
Surplus	58, 300	59, 250	59, 250	59, 250
Undivided profits—net	13, 689	16, 532	16, 494	16, 557
Reserves for dividends, contingencies, etc.	608	250	595	.....
Reserves for interest, taxes, and other expenses accrued and unpaid	2, 417	4, 617	2, 342	4, 469
Circulating notes outstanding	19, 107	19, 134	19, 409	20, 994
Due to banks ¹	109, 638	94, 732	106, 612	84, 552
Demand deposits	319, 183	300, 138	294, 899	315, 238
Time deposits (including postal savings deposits)	519, 604	491, 735	541, 711	507, 976
United States deposits	36, 744	17, 711	27, 593	18, 070
<i>Total deposits</i>	<i>885, 169</i>	<i>904, 516</i>	<i>970, 815</i>	<i>925, 836</i>
Bills payable and rediscounts	17, 608	43, 315	11, 059	67, 135
Acceptances of other banks and bills of exchange or drafts sold with indorsement	15, 916	14, 131	3, 572	5, 985
Acceptances executed for customers	22, 707	18, 362	21, 700	31, 256
Acceptances executed by other banks for account of reporting banks	436	735	744	461
Securities borrowed	1, 127	1, 732	1, 338	1, 419
Other liabilities	575	1, 234	602	2, 829
Total	1, 211, 159	1, 159, 608	1, 183, 920	1, 212, 190

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

COLORADO

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	114 banks	114 banks	113 banks	112 banks
RESOURCES				
Loans and discounts (including rediscounts)	49,726	50,700	50,581	51,877
Overdrafts	68	74	43	74
United States Government securities owned	12,550	13,611	12,474	12,309
Other bonds, stocks, securities, etc., owned	19,532	19,347	18,929	18,202
Banking house, furniture and fixtures	3,344	3,368	3,351	3,339
Other real estate owned	1,124	1,069	1,039	1,016
Reserve with Federal reserve bank	5,108	5,127	4,709	5,090
Cash in vault	2,710	2,797	2,525	2,722
Due from banks	14,505	11,049	9,466	12,242
Outside checks and other cash items	275	231	242	302
Redemption fund and due from United States Treasurer	159	161	168	166
Securities borrowed	3	3	3	4
Other assets	58	182	42	76
Total	109,162	107,719	103,572	107,419
LIABILITIES				
Capital stock paid in	6,700	6,775	6,750	6,700
Surplus	3,315	3,301	3,321	3,292
Undivided profits—net	784	876	813	953
Reserves for dividends, contingencies, etc.	67	24	56	36
Reserves for interest, taxes, and other expenses accrued and unpaid	202	279	270	274
Circulating notes outstanding	3,165	3,181	3,355	3,254
Due to banks ¹	3,109	2,868	2,183	2,480
Demand deposits	53,528	51,399	47,354	52,252
Time deposits (including postal savings deposits)	35,920	37,198	37,329	35,915
United States deposits	166	164	110	107
<i>Total deposits</i>	<i>92,723</i>	<i>91,629</i>	<i>86,976</i>	<i>90,754</i>
Agreements to repurchase United States Government or other securities sold	33	30	121	55
Bills payable and rediscounts	2,163	1,609	1,899	2,093
Securities borrowed	3	3	3	4
Other liabilities	7	12	8	4
Total	109,162	107,719	103,572	107,419

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

COLORADO—Continued

DENVER

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	7 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts).....	74,425	77,574	71,568	77,248
Overdrafts.....	59	50	66	62
United States Government securities owned.....	21,307	21,720	20,188	20,167
Other bonds, stocks, securities, etc., owned.....	22,930	22,075	19,948	18,513
Customers' liability account of acceptances.....		14		
Banking house, furniture and fixtures.....	2,238	2,367	2,435	2,450
Other real estate owned.....	370	358	335	340
Reserve with Federal reserve bank.....	9,675	8,913	9,567	9,028
Cash in vault.....	2,768	2,651	2,369	2,501
Due from banks.....	25,591	20,143	21,886	25,628
Outside checks and other cash items.....	1,373	650	1,554	1,359
Redemption fund and due from United States Treasurer.....	33	33	33	33
Other assets.....	273	384	282	338
Total	161,042	156,932	150,231	157,667
LIABILITIES				
Capital stock paid in.....	5,150	5,300	5,300	5,300
Surplus.....	4,687	4,675	4,675	4,675
Undivided profits—net.....	2,807	3,197	3,201	3,561
Reserves for dividends, contingencies, etc.....	86	61	120	68
Reserves for interest, taxes, and other expenses accrued and unpaid.....	535	556	530	106
Circulating notes outstanding.....	650	647	648	641
Due to banks ¹	22,879	16,352	16,710	18,044
Demand deposits.....	70,868	70,343	68,999	73,389
Time deposits (including postal savings deposits).....	52,659	54,089	49,250	48,736
United States deposits.....	494	491	365	301
<i>Total deposits</i>	<i>146,900</i>	<i>141,275</i>	<i>135,324</i>	<i>141,370</i>
Agreements to repurchase United States Government or other securities sold.....		400	20	
Bills payable and rediscounts.....	174	750	350	1,875
Acceptances executed for customers.....		14		
Other liabilities.....	53	57	63	71
Total	161,042	156,932	150,231	157,667

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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440 REPORT OF THE COMPTROLLER OF THE CURRENCY

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

COLORADO—Continued

PUEBLO

[In thousands of dollar]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	4,997	5,629	5,458	4,901
Overdrafts.....	27	60	14	43
United States Government securities owned.....	1,437	1,591	1,611	1,682
Other bonds, stocks, securities, etc., owned.....	4,836	5,464	5,314	5,025
Banking house, furniture, and fixtures.....	344	296	292	290
Other real estate owned.....		43	41	40
Reserve with Federal reserve bank.....	1,091	959	915	878
Cash in vault.....	499	560	504	469
Due from banks.....	9,986	4,584	3,552	4,490
Outside checks and other cash items.....	3	5	2	27
Redemption fund and due from United States Treasurer.....	29	21	20	33
Total.....	23,249	19,212	17,723	17,878
LIABILITIES				
Capital stock paid in.....	600	600	600	600
Surplus.....	1,150	1,150	1,150	1,150
Undivided profits—net.....	27	93	89	125
Reserves for dividends, contingencies, etc.....	100	18	22	17
Reserves for interest, taxes, and other expenses accrued and unpaid.....	126	158	132	164
Circulating notes outstanding.....	397	400	400	395
Due to banks ¹	6,201	3,750	2,403	3,339
Demand deposits.....	9,021	7,532	7,253	6,686
Time deposits (including postal savings deposits).....	5,587	5,477	5,654	5,344
United States deposits.....	23	15	19	12
<i>Total deposits.....</i>	<i>20,832</i>	<i>16,774</i>	<i>15,329</i>	<i>15,421</i>
Other liabilities.....	17	19	10	6
Total.....	23,249	19,212	17,723	17,878

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

CONNECTICUT

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	65 banks	65 banks	64 banks	62 banks
RESOURCES				
Loans and discounts (including rediscounts).....	199,443	203,727	202,693	198,194
Overdrafts.....	89	85	124	96
United States Government securities owned.....	25,149	25,991	26,194	25,546
Other bonds, stocks, securities, etc., owned.....	51,753	50,395	47,249	40,067
Customers' liability account of acceptances.....	3	200	250	325
Banking house, furniture and fixtures.....	11,866	11,925	13,508	11,410
Other real estate owned.....	2,967	3,010	1,470	1,405
Reserve with Federal reserve bank.....	12,577	12,836	12,690	12,761
Cash in vault.....	6,814	6,573	4,610	5,016
Due from banks.....	27,932	19,772	24,748	25,727
Outside checks and other cash items.....	655	403	492	300
Redemption fund and due from United States Treasurer.....	469	432	490	485
Securities borrowed.....				225
Other assets.....	715	648	676	434
Total	340,432	335,907	335,203	321,991
LIABILITIES				
Capital stock paid in.....	22,577	22,577	22,502	20,912
Surplus.....	21,259	21,309	21,317	19,892
Undivided profits—net.....	11,062	12,009	11,883	12,736
Reserves for dividends, contingencies, etc.....	842	372	721	266
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1,379	1,541	1,433	1,421
Circulating notes outstanding.....	9,174	9,186	9,754	9,698
Due to banks ¹	13,347	11,130	12,887	14,668
Demand deposits.....	152,712	139,365	144,743	143,745
Time deposits (including postal savings deposits).....	99,913	104,368	99,227	89,774
United States deposits.....	1,043	1,589	1,376	1,358
<i>Total deposits</i>	<i>267,021</i>	<i>256,452</i>	<i>258,233</i>	<i>249,546</i>
Agreements to repurchase United States Government or other securities sold.....		125		
Bills payable and rediscounts.....	6,648	9,786	8,343	6,554
Acceptances executed for customers.....	3		150	225
Acceptances executed by other banks for account of reporting banks.....		200	100	100
Securities borrowed.....				225
Other liabilities.....	467	2,440	767	417
Total	340,432	335,907	335,203	321,991

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

442 REPORT OF THE COMPTROLLER OF THE CURRENCY

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

DELAWARE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	17 banks	18 banks	17 banks	17 banks
RESOURCES				
Loans and discounts (including rediscounts).....	12, 427	13, 231	13, 076	13, 816
Overdrafts.....	4	5	5	4
United States Government securities owned.....	2, 074	2, 076	2, 031	2, 011
Other bonds, stocks, securities, etc., owned.....	8, 418	7, 908	7, 394	7, 177
Banking house, furniture and fixtures.....	862	950	950	1, 003
Other real estate owned.....	106	110	111	101
Reserve with Federal reserve bank.....	1, 048	1, 080	1, 000	980
Cash in vault.....	485	431	345	454
Due from banks.....	1, 445	923	1, 387	1, 367
Outside checks and other cash items.....	39	53	41	15
Redemption fund and due from United States Treasurer.....	51	51	51	51
Other assets.....	13	13	38	24
Total.....	26, 972	26, 831	26, 429	27, 003
LIABILITIES				
Capital stock paid in.....	1, 604	1, 654	1, 629	1, 629
Surplus.....	2, 455	2, 460	2, 482	2, 482
Undivided profits—net.....	1, 063	1, 199	1, 166	1, 300
Reserves for dividends, contingencies, etc.....	30	40	63	40
Reserves for interest, taxes, and other expenses accrued and unpaid.....	72	19	26	25
Circulating notes outstanding.....	1, 009	1, 007	1, 008	995
Due to banks ¹	515	452	603	445
Demand deposits.....	9, 878	9, 221	8, 702	10, 050
Time deposits (including postal savings deposits).....	9, 601	9, 783	9, 566	9, 432
United States deposits.....	79	74	65	76
<i>Total deposits</i>	<i>20, 073</i>	<i>19, 530</i>	<i>18, 958</i>	<i>20, 003</i>
Bills payable and rediscounts.....	664	914	1, 117	528
Other liabilities.....	2	8	2	1
Total.....	26, 972	26, 831	26, 429	27, 003

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

DISTRICT OF COLUMBIA

WASHINGTON

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	12 banks	12 banks	12 banks	12 banks
RESOURCES				
Loans and discounts (including rediscounts).....	95,406	97,757	95,156	98,981
Overdrafts.....	28	45	35	38
United States Government securities owned.....	20,246	22,302	23,207	22,831
Other bonds, stocks, securities, etc., owned.....	13,488	13,174	12,489	12,044
Customers' liability account of acceptances.....	1			
Banking house, furniture and fixtures.....	10,363	10,414	10,428	10,705
Other real estate owned.....	1,403	1,455	1,436	1,467
Reserve with Federal reserve bank.....	9,005	9,437	9,307	9,321
Cash in vault.....	3,443	3,121	2,799	3,202
Due from banks.....	18,160	12,988	16,477	15,850
Outside checks and other cash items.....	605	473	605	437
Redemption fund and due from U. S. Treasurer.....	179	202	247	239
Securities borrowed.....	759	965	1,140	1,135
Other assets.....	549	423	496	487
Total.....	173,635	172,756	173,822	176,737
LIABILITIES				
Capital stock paid in.....	10,775	10,775	10,775	10,775
Surplus.....	8,315	8,565	8,825	8,825
Undivided profits—net.....	3,010	3,056	2,828	2,876
Reserves for dividends, contingencies, etc.....	720	519	674	856
Reserves for interest, taxes, and other expenses accrued and unpaid.....	345	674	392	264
Circulating notes outstanding.....	3,861	3,997	4,891	4,759
Due to banks ¹	16,320	13,199	13,731	14,160
Demand deposits.....	74,709	75,744	75,317	77,723
Time deposits (including postal savings deposits).....	44,006	47,953	46,507	49,170
United States deposits.....	3,330	3,936	3,660	1,924
<i>Total deposits</i>	<i>138,365</i>	<i>140,832</i>	<i>139,215</i>	<i>142,977</i>
Agreements to repurchase United States Government or other securities sold.....	1,063	160	195	119
Bills payable and rediscounts.....	5,321	3,043	4,715	3,827
Acceptances executed by other banks for account of reporting banks.....	1			
Securities borrowed.....	759	965	1,140	1,135
Other liabilities.....	200	170	172	324
Total.....	173,635	172,756	173,822	176,737

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

FLORIDA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	59 banks	57 banks	52 banks	50 banks
RESOURCES				
Loans and discounts (including rediscounts)	76, 181	80, 908	63, 724	56, 287
Overdrafts	18	19	12	18
United States Government securities owned	18, 653	20, 035	17, 980	21, 156
Other bonds, stocks, securities, etc., owned	28, 267	28, 187	29, 212	25, 915
Customers' liability account of acceptances	145	201	169	70
Banking house, furniture and fixtures	5, 782	5, 627	5, 409	5, 065
Other real estate owned	1, 258	1, 439	1, 168	1, 235
Reserve with Federal reserve bank	6, 390	7, 185	5, 873	4, 906
Cash in vault	4, 525	5, 842	4, 536	4, 787
Due from banks	18, 234	23, 658	18, 309	12, 848
Outside checks and other cash items	402	165	263	109
Redemption fund and due from United States Treasurer	195	193	198	181
Acceptances of other banks and bills of exchange or drafts sold with indorsement	45	55	26	2
Securities borrowed	647	455	433	493
Other assets	1, 138	939	1, 071	1, 104
Total	161, 880	174, 908	148, 433	134, 176
LIABILITIES				
Capital stock paid in	11, 740	11, 640	10, 690	10, 460
Surplus	8, 284	8, 250	7, 610	7, 549
Undivided profits—net	1, 718	2, 282	1, 914	1, 923
Reserves for dividends, contingencies, etc.	204	84	243	171
Reserves for interest, taxes, and other expenses accrued and unpaid	135	264	177	187
Circulating notes outstanding	3, 790	3, 838	3, 850	3, 450
Due to banks ¹	9, 132	9, 848	8, 241	5, 593
Demand deposits	59, 421	70, 037	53, 434	47, 472
Time deposits (including postal savings deposits) ..	60, 614	61, 284	58, 016	50, 111
United States deposits	948	2, 684	1, 255	1, 397
<i>Total deposits</i>	<i>120, 115</i>	<i>143, 855</i>	<i>120, 946</i>	<i>104, 573</i>
Agreements to repurchase United States Government or other securities sold	823	619	790	1, 378
Bills payable and rediscounts	3, 880	2, 900	1, 502	3, 860
Acceptances of other banks and bills of exchange or drafts sold with indorsement	45	55	26	2
Acceptances executed for customers	51	61	55	-----
Acceptances executed by other banks for account of reporting banks	94	140	114	70
Securities borrowed	647	455	433	493
Other liabilities	354	467	33	60
Total	161, 880	174, 908	148, 433	134, 176

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

FLORIDA—Continued

JACKSONVILLE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	31,353	34,462	33,769	33,196
Overdrafts.....	3	2	1	2
United States Government securities owned.....	19,309	16,457	17,044	15,002
Other bonds, stocks, securities, etc., owned.....	11,595	11,291	11,387	9,918
Banking house, furniture and fixtures.....	3,243	3,245	3,257	3,258
Other real estate owned.....	277	277	277	282
Reserve with Federal reserve bank.....	3,692	4,768	3,500	3,682
Cash in vault.....	1,068	1,051	796	1,087
Due from banks.....	13,851	12,737	10,178	8,959
Outside checks and other cash items.....	466	139	421	221
Redemption fund and due from United States Treasurer.....	48	48	48	48
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	2	4	6	5
Other assets.....	94	50	83	54
Total.....	85,001	84,531	80,767	75,714
LIABILITIES				
Capital stock paid in.....	4,500	4,500	4,500	4,500
Surplus.....	2,250	2,250	2,250	2,250
Undivided profits—net.....	678	1,231	882	843
Reserves for dividends, contingencies, etc.....	59	67	53	10
Reserves for interest, taxes, and other expenses accrued and unpaid.....	88	73	224	199
Circulating notes outstanding.....	952	934	941	920
Due to banks ¹	15,095	15,658	13,573	10,574
Demand deposits.....	25,918	29,688	27,669	27,327
Time deposits (including postal savings deposits).....	30,244	28,578	27,845	24,367
United States deposits.....	787	717	990	1,940
<i>Total deposits.....</i>	<i>72,044</i>	<i>74,641</i>	<i>70,077</i>	<i>64,208</i>
Agreements to repurchase United States Government or other securities sold.....	4,096	800	1,800	2,750
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	2	4	6	5
Other liabilities.....	32	31	34	29
Total.....	85,001	84,531	80,767	75,714

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

GEORGIA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	77 banks	76 banks	76 banks	75 banks
RESOURCES				
Loans and discounts (including rediscounts).....	51,000	50,423	51,689	49,564
Overdrafts.....	282	192	167	468
United States Government securities owned.....	10,134	10,382	9,657	10,000
Other bonds, stocks, securities, etc., owned.....	5,159	4,814	4,835	5,091
Customers' liability account of acceptances.....	187	174	182	37
Banking house, furniture and fixtures.....	2,824	2,853	2,869	2,892
Other real estate owned.....	1,468	1,598	1,564	1,542
Reserve with Federal reserve bank.....	3,478	3,062	2,961	3,197
Cash in vault.....	2,767	2,314	1,653	2,421
Due from banks.....	8,391	6,061	5,471	6,746
Outside checks and other cash items.....	315	174	257	198
Redemption fund and due from United States Treasurer.....	260	265	265	265
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	8			
Securities borrowed.....	53	53	53	88
Other assets.....	108	121	75	73
Total.....	86,519	82,486	81,698	82,582
LIABILITIES				
Capital stock paid in.....	8,055	8,005	8,005	8,005
Surplus.....	5,389	5,353	5,341	5,259
Undivided profits—net.....	1,700	2,155	1,906	1,865
Reserves for dividends, contingencies, etc.....	220	107	211	159
Reserves for interest, taxes, and other expenses accrued and unpaid.....	86	67	123	78
Circulating notes outstanding.....	5,177	5,258	5,264	5,194
Due to banks ¹	2,487	1,722	1,672	2,235
Demand deposits.....	33,121	29,111	26,290	28,375
Time deposits (including postal savings deposits).....	26,348	26,036	25,797	26,650
United States deposits.....	1,206	1,753	1,584	1,202
<i>Total deposits.....</i>	<i>63,162</i>	<i>68,622</i>	<i>65,843</i>	<i>68,462</i>
Bills payable and rediscounts.....	2,444	2,665	5,231	3,409
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	8			
Acceptances executed for customers.....	187	174	182	37
Securities borrowed.....	53	53	53	88
Other liabilities.....	38	27	39	26
Total.....	86,519	82,486	81,698	82,582

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

GEORGIA—Continued

ATLANTA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	62, 579	67, 363	67, 657	70, 709
Overdrafts.....	28	8	6	10
United States Government securities owned.....	15, 987	16, 356	15, 975	11, 980
Other bonds, stocks, securities, etc., owned.....	8, 970	7, 223	5, 495	4, 838
Customers' liability account of acceptances.....	30	121	219	156
Banking house, furniture and fixtures.....	3, 002	2, 990	2, 968	3, 078
Other real estate owned.....	532	512	521	529
Reserve with Federal reserve banks.....	3, 859	6, 271	6, 801	5, 831
Cash in vault.....	1, 124	816	822	1, 339
Due from banks.....	23, 897	18, 821	14, 338	22, 380
Outside checks and other cash items.....	711	235	535	372
Redemption fund and due from United States Treasurer.....	125	125	125	125
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....			185	444
Securities borrowed.....	155	155	265	265
Other assets.....	79	182	236	324
Total.....	121, 078	121, 178	116, 148	122, 380
LIABILITIES				
Capital stock paid in.....	6, 200	6, 400	6, 400	6, 400
Surplus.....	4, 650	4, 650	5, 650	5, 650
Undivided profits—net.....	2, 638	2, 887	1, 782	2, 090
Reserves for dividends, contingencies, etc.....	69	269	290	317
Reserves for interest, taxes, and other expenses accrued and unpaid.....	359	563	457	606
Circulating notes outstanding.....	2, 458	2, 449	2, 486	2, 436
Due to banks ¹	20, 438	16, 499	13, 089	17, 390
Demand deposits.....	46, 879	48, 688	47, 832	49, 793
Time deposits (including postal savings deposits).....	33, 882	32, 032	32, 366	30, 701
United States deposits.....	3, 311	2, 581	5, 116	5, 346
<i>Total deposits.....</i>	<i>104, 510</i>	<i>99, 800</i>	<i>98, 408</i>	<i>103, 230</i>
Bills payable and rediscounts.....		3, 870		775
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....			185	444
Acceptances executed for customers.....	30	121	219	156
Securities borrowed.....	155	155	265	265
Other liabilities.....	9	14	11	11
Total.....	121, 078	121, 178	116, 148	122, 380

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

GEORGIA—Continued

SAVANNAH

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts).....	50,338	50,602	50,070	53,750
Overdrafts.....	46	36	57	117
United States Government securities owned.....	2,278	1,755	1,730	1,673
Other bonds, stocks, securities, etc. owned.....	2,028	2,143	2,144	2,165
Customers' liability account of acceptances.....	11	35	39	39
Banking house, furniture and fixtures.....	1,278	1,289	1,281	1,295
Other real estate owned.....	948	947	966	973
Reserve with Federal reserve bank.....	4,290	3,584	3,143	3,884
Cash in vault.....	2,008	1,421	922	1,524
Due from banks.....	13,402	12,418	11,307	11,450
Outside checks and other cash items.....	955	763	757	823
Other assets.....	32	3	80	4
Total.....	77,614	74,996	72,496	77,697
LIABILITIES				
Capital stock paid in.....	4,000	4,000	4,000	5,000
Surplus.....	3,000	3,500	3,500	4,500
Undivided profits—net.....	887	579	588	764
Reserves for dividends, contingencies, etc.....	71	194	167	74
Reserves for interest, taxes, and other expenses accrued and unpaid.....	126	237	186	213
Due to banks ¹	15,577	13,865	10,229	13,631
Demand deposits.....	27,681	27,233	27,041	28,593
Time deposits (including postal savings deposits).....	25,872	25,091	25,859	24,304
United States deposits.....	389	262	887	567
Total deposits.....	69,519	66,441	64,016	67,095
Acceptances executed for customers.....	11		39	
Acceptances executed by other banks for account of reporting banks.....		35		39
Other liabilities.....		10		12
Total.....	77,614	74,996	72,496	77,697

¹ Includes certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

THE TERRITORY OF HAWAII

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	2 banks	2 banks	2 banks	1 bank
RESOURCES				
Loans and discounts (including rediscounts).....	3,928	3,703	3,742	20,580
Overdrafts.....	8	13	2	25
United States Government securities owned.....	1,448	1,406	1,426	1,914
Other bonds, stocks, securities, etc., owned.....	2,426	2,325	2,094	7,124
Banking house, furniture and fixtures.....	58	58	54	173
Cash in vault.....	803	687	878	2,218
Due from banks.....	1,275	767	1,281	3,993
Outside checks and other cash items.....		1		47
Redemption fund and due from United States Treasurer.....	428	22	22	23
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....				7
Securities borrowed.....	131	171	131	
Other assets.....	56	22	61	327
Total.....	10,561	9,175	9,691	36,431
LIABILITIES				
Capital stock paid in.....	600	600	600	3,150
Surplus.....	880	890	890	1,880
Undivided profits—net.....	83	74	104	656
Reserves for dividends, contingencies, etc.....	23	24	111	337
Reserves for interest, taxes, and other expenses accrued and unpaid.....	7	5	7	83
Circulating notes outstanding.....	450	433	450	434
Due to banks ¹	1,386	730	975	1,197
Demand deposits.....	3,461	3,126	3,066	11,133
Time deposits (including postal savings deposits).....	809	562	785	12,289
United States deposits.....	2,473	2,250	2,165	2,590
<i>Total deposits</i>	8,129	6,668	6,991	27,909
Bills payable and rediscounts.....	250	250	400	2,550
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....				7
Securities borrowed.....	131	171	131	
Other liabilities.....	8	60	7	125
Total.....	10,561	9,175	9,691	36,431

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

IDAHO

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	44 banks	43 banks	43 banks	43 banks
RESOURCES				
Loans and discounts (including rediscounts)	27, 134	24, 127	24, 263	25, 755
Overdrafts	69	54	48	60
United States Government securities owned	6, 583	6, 068	5, 216	5, 416
Other bonds, stocks, securities, etc., owned	7, 858	5, 824	6, 182	6, 175
Banking house, furniture and fixtures	2, 008	1, 610	1, 859	1, 882
Other real estate owned	575	497	398	365
Reserve with Federal reserve bank	2, 684	2, 056	2, 388	2, 083
Cash in vault	1, 217	1, 098	850	921
Due from banks	8, 275	4, 896	5, 554	6, 228
Outside checks and other cash items	115	71	153	111
Redemption fund and due from United States Treasurer	90	71	71	71
Securities borrowed	-----	-----	15	-----
Other assets	4	11	13	20
Total	56, 612	46, 383	47, 030	49, 087
LIABILITIES				
Capital stock paid in	3, 030	2, 730	2, 730	2, 730
Surplus	1, 202	1, 150	1, 152	1, 157
Undivided profits—net	295	337	308	604
Reserves for dividends, contingencies, etc.	218	188	214	192
Reserves for interest, taxes, and other expenses accrued and unpaid	293	76	253	256
Circulating notes outstanding	1, 461	1, 379	1, 389	1, 370
Due to banks ¹	4, 177	2, 208	2, 046	2, 891
Demand deposits	27, 552	21, 347	21, 658	23, 059
Time deposits (including postal-savings deposits)	18, 115	16, 674	16, 689	16, 252
United States deposits	239	188	83	89
<i>Total deposits</i>	<i>50, 083</i>	<i>40, 417</i>	<i>40, 476</i>	<i>42, 291</i>
Bills payable and rediscounts	30	106	492	486
Securities borrowed	-----	-----	15	-----
Other liabilities	-----	-----	1	1
Total	56, 612	46, 383	47, 030	49, 087

¹ Includes certified and cashiers' checks and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

ILLINOIS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	447 banks	446 banks	445 banks	442 banks
RESOURCES				
Loans and discounts (including rediscounts).....	307, 746	312, 120	321, 759	324, 903
Overdrafts.....	383	598	463	601
United States Government securities owned.....	72, 181	72, 307	71, 214	67, 929
Other bonds, stocks, securities, etc., owned.....	124, 211	125, 751	116, 281	117, 178
Customers' liability account of acceptances.....				4
Banking house, furniture and fixtures.....	20, 627	20, 770	20, 837	21, 206
Other real estate owned.....	5, 965	6, 074	6, 300	6, 342
Reserve with Federal reserve bank.....	25, 990	25, 030	25, 288	25, 236
Cash in vault.....	12, 890	12, 062	10, 361	12, 414
Due from banks.....	46, 493	40, 419	45, 455	42, 746
Outside checks and other cash items.....	1, 924	1, 068	1, 516	1, 297
Redemption fund and due from United States Treasurer.....	1, 262	1, 260	1, 260	1, 260
Securities borrowed.....	238	234	297	244
Other assets.....	1, 070	1, 252	1, 398	972
Total.....	620, 980	618, 945	622, 429	622, 332
LIABILITIES				
Capital stock paid in.....	38, 558	38, 760	38, 960	39, 905
Surplus.....	24, 935	25, 191	25, 385	25, 650
Undivided profits—net.....	14, 189	15, 202	13, 980	16, 448
Reserves for dividends, contingencies, etc.....	2, 533	2, 110	2, 696	2, 184
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1, 273	1, 486	1, 069	1, 436
Circulating notes outstanding.....	25, 047	24, 910	25, 037	24, 878
Due to banks.....	24, 884	23, 794	26, 005	25, 080
Demand deposits.....	235, 927	233, 693	236, 454	234, 362
Time deposits (including postal savings deposits).....	241, 953	240, 178	239, 413	239, 698
United States deposits.....	2, 156	3, 260	2, 512	2, 759
<i>Total deposits</i>	<i>504, 920</i>	<i>500, 925</i>	<i>504, 384</i>	<i>501, 899</i>
Agreements to repurchase United States Government or other securities sold.....	322	779	558	305
Bills payable and rediscounts.....	8, 688	8, 985	9, 811	9, 046
Acceptances executed for customers.....				4
Securities borrowed.....	238	234	297	244
Other liabilities.....	277	363	252	243
Total.....	620, 980	618, 945	622, 429	622, 332

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

ILLINOIS—Continued

CHICAGO (CENTRAL RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	10 banks	10 banks	12 banks	13 banks
RESOURCES				
Loans and discounts (including rediscounts)	839,565	500,911	519,121	530,916
Overdrafts	89	139	537	208
United States Government securities owned	64,926	28,332	36,512	34,772
Other bonds, stocks, securities, etc., owned	102,066	32,826	48,500	44,951
Customers' liability account of acceptances	23,852	19,927	18,555	36,272
Banking house, furniture and fixtures	27,100	16,541	16,935	19,017
Other real estate owned	313	125	125	278
Reserve with Federal reserve bank	104,979	58,886	59,693	63,514
Cash in vault	7,387	5,067	4,940	5,402
Due from banks	185,370	86,317	114,766	110,115
Outside checks and other cash items	3,120	909	652	578
Redemption fund and due from United States Treasurer	310	310	310	310
Acceptances of other banks and bills of exchange or drafts sold with indorsement	9,237	1,074	963	5,938
Securities borrowed		15,000		698
Other assets	2,688	2,250	2,141	2,004
Total	1,371,002	768,614	823,750	854,973
LIABILITIES				
Capital stock paid in	66,550	42,050	45,750	49,050
Surplus	53,030	28,330	34,800	35,350
Undivided profits—net	18,334	11,821	7,912	8,049
Reserves for dividends, contingencies, etc.	7,248	5,901	5,817	3,787
Reserves for interest, taxes, and other expenses accrued and unpaid	6,501	4,684	5,455	5,738
Circulating notes outstanding	6,118	6,200	6,198	6,090
Due to banks ¹	264,287	148,506	142,240	145,079
Demand deposits	654,837	350,258	391,982	402,502
Time deposits (including postal savings deposits)	197,059	89,425	126,561	131,702
United States deposits	4,362	23,390	9,676	6,458
<i>Total deposits</i>	<i>1,120,545</i>	<i>611,679</i>	<i>670,369</i>	<i>686,741</i>
Agreements to repurchase United States Government or other securities sold	4,500	5,500	3,750	500
Bills payable and rediscounts	51,285	12,774	20,475	13,919
Acceptances of other banks and bills of exchange or drafts sold with indorsement	9,237	1,074	963	5,938
Acceptances executed for customers	23,934	20,185	18,668	35,877
Acceptances executed by other banks for account of reporting banks	814	439	381	979
Securities borrowed		15,000		698
Other liabilities	2,906	3,077	3,212	3,257
Total	1,371,002	768,614	823,750	854,973

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

ILLINOIS—Continued

CHICAGO (OTHER RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	27 banks	27 banks	26 banks	25 banks
RESOURCES				
Loans and discounts (including rediscounts).....	53,891	55,113	55,363	57,340
Overdrafts.....	21	30	40	34
United States Government securities owned.....	12,205	11,182	10,289	9,339
Other bonds, stocks, securities, etc., owned.....	33,838	32,750	32,357	30,437
Customers' liability account of acceptances.....	5	—	8	5
Banking house, furniture and fixtures.....	2,066	3,362	3,525	3,531
Other real estate owned.....	871	399	785	696
Reserve with Federal reserve bank.....	5,930	5,675	5,090	5,555
Cash in vault.....	2,676	2,221	2,318	2,711
Due from banks.....	8,358	6,067	6,448	7,133
Outside checks and other cash items.....	326	274	236	268
Redemption fund and due from United States Treasurer.....	154	155	149	134
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	—	4	—	—
Other assets.....	630	643	667	631
Total.....	121,871	117,875	117,785	117,814
LIABILITIES				
Capital stock paid in.....	6,850	6,850	6,900	6,800
Surplus.....	3,495	3,555	3,310	3,260
Undivided profits—net.....	1,509	1,661	1,346	1,549
Reserves for dividends, contingencies, etc.....	484	368	472	552
Reserves for interest, taxes, and other expenses accrued and unpaid.....	362	557	497	889
Circulating notes outstanding.....	3,025	3,062	2,875	2,606
Due to banks ¹	2,756	2,588	2,095	2,384
Demand deposits.....	39,260	35,657	35,165	35,397
Time deposits (including postal savings deposits).....	62,190	61,295	64,073	62,781
United States deposits.....	424	358	205	155
<i>Total deposits.....</i>	<i>104,630</i>	<i>99,865</i>	<i>101,538</i>	<i>100,717</i>
Bills payable and rediscounts.....	1,145	1,595	509	1,079
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	—	4	—	—
Acceptances executed for customers.....	—	—	5	3
Acceptances executed by other banks for account of reporting banks.....	5	—	3	2
Other liabilities.....	366	358	330	357
Total.....	121,871	117,875	117,785	117,814

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

ILLINOIS—Continued

PEORIA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	20, 117	20, 809	20, 757	21, 464
Overdrafts.....	15	17	14	74
United States Government securities owned.....	5, 792	5, 800	5, 775	5, 346
Other bonds, stocks, securities, etc., owned.....	6, 575	6, 477	6, 051	6, 110
Banking house, furniture and fixtures.....	2, 428	2, 428	2, 440	2, 448
Other real estate owned.....	26	26	25	30
Reserve with Federal reserve bank.....	2, 073	2, 046	2, 120	2, 009
Cash in vault.....	715	756	523	717
Due from banks.....	3, 704	2, 400	3, 203	3, 035
Outside checks and other cash items.....	62	49	28	57
Redemption fund and due from United States Treasurer.....	93	92	92	93
Other assets.....	5	4	6	3
Total.....	41, 605	40, 904	41, 634	41, 386
LIABILITIES				
Capital stock paid in.....	2, 475	2, 575	2, 575	2, 575
Surplus.....	3, 375	3, 475	3, 475	3, 575
Undivided profits—net.....	902	672	795	704
Reserves for dividends, contingencies, etc.....	308	421	294	390
Reserves for interest, taxes, and other expenses accrued and unpaid.....	68	93	76	122
Circulating notes outstanding.....	1, 831	1, 845	1, 839	1, 822
Due to banks ¹	4, 836	4, 302	3, 901	3, 989
Demand deposits.....	14, 959	15, 312	14, 873	14, 147
Time deposits (including postal savings deposits).....	12, 588	11, 831	13, 239	13, 451
United States deposits.....	260	378	267	149
<i>Total deposits.....</i>	<i>32, 643</i>	<i>31, 823</i>	<i>32, 280</i>	<i>31, 736</i>
Bills payable and rediscounts.....			300	400
Other liabilities.....	3			2
Total.....	41, 605	40, 904	41, 634	41, 386

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

INDIANA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	220 banks	218 banks	220 banks	217 banks
RESOURCES				
Loans and discounts (including rediscounts).....	196, 374	194, 359	200, 127	197, 097
Overdrafts.....	163	160	135	186
United States Government securities owned.....	36, 625	36, 061	35, 419	35, 383
Other bonds, stocks, securities, etc., owned.....	62, 966	61, 904	61, 079	60, 395
Banking house, furniture and fixtures.....	13, 377	13, 385	13, 501	13, 810
Other real estate owned.....	3, 192	3, 444	3, 579	3, 168
Reserve with Federal reserve bank.....	15, 017	13, 791	14, 453	14, 214
Cash in vault.....	8, 951	8, 391	6, 635	8, 287
Due from banks.....	30, 601	22, 716	26, 041	24, 472
Outside checks and other cash items.....	856	450	825	579
Redemption fund and due from United States Treasurer.....	905	908	905	909
Securities borrowed.....	734	747	740	690
Other assets.....	2, 205	2, 141	2, 109	2, 087
Total.....	371, 966	358, 457	365, 548	361, 277
LIABILITIES				
Capital stock paid in.....	25, 113	24, 983	25, 283	25, 082
Surplus.....	14, 935	14, 911	15, 067	15, 048
Undivided profits—net.....	5, 584	6, 215	5, 913	7, 197
Reserves for dividends, contingencies, etc.....	761	413	720	838
Reserves for interest, taxes, and other expenses accrued and unpaid.....	470	622	467	610
Circulating notes outstanding.....	18, 009	17, 877	18, 005	17, 739
Due to banks ¹	18, 510	15, 240	16, 662	13, 491
Demand deposits.....	139, 229	125, 292	134, 015	131, 608
Time deposits (including postal savings deposits).....	138, 774	137, 486	137, 350	136, 210
United States deposits.....	950	2, 065	1, 491	1, 278
<i>Total deposits.....</i>	<i>297, 468</i>	<i>280, 088</i>	<i>280, 518</i>	<i>282, 587</i>
Agreements to repurchase United States Government or other securities sold.....	349	420	180	125
Bills payable and rediscounts.....	7, 011	10, 380	8, 105	10, 175
Securities borrowed.....	734	747	740	690
Other liabilities.....	1, 537	1, 806	1, 550	1, 736
Total.....	371, 966	358, 457	365, 548	361, 277

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

INDIANA—Continued

INDIANAPOLIS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	56,094	56,173	56,614	53,710
Overdrafts.....	10	5	13	12
United States Government securities owned.....	10,630	10,583	10,851	10,166
Other bonds, stocks, securities, etc., owned.....	9,272	9,063	8,095	8,565
Customers' liability account of acceptances.....	16	12	19	735
Banking house, furniture and fixtures.....	3,491	3,491	3,491	3,491
Other real estate owned.....	196	198	197	213
Reserve with Federal reserve bank.....	5,877	5,227	5,541	5,066
Cash in vault.....	3,137	3,107	2,636	2,995
Due from banks.....	20,442	12,438	15,376	12,793
Outside checks and other cash items.....	637	362	423	501
Redemption fund and due from United States Treasurer.....	192	182	191	172
Securities borrowed.....	563	563	557	557
Other assets.....	113	132	119	92
Total.....	110,670	101,536	104,123	104,068
LIABILITIES				
Capital stock paid in.....	7,650	7,650	7,650	7,650
Surplus.....	3,150	3,150	3,150	3,150
Undivided profits—net.....	3,022	3,077	3,104	3,244
Reserves for dividends, contingencies, etc.....	132	95	54	60
Reserves for interest, taxes, and other expenses accrued and unpaid.....	396	345	328	426
Circulating notes outstanding.....	3,836	3,701	3,829	3,672
Due to banks ¹	23,013	15,586	17,226	16,597
Demand deposits.....	52,838	46,535	51,014	48,320
Time deposits (including postal savings deposits).....	13,722	12,737	13,352	13,498
United States deposits.....	1,193	748	1,645	1,831
<i>Total deposits.....</i>	<i>90,766</i>	<i>75,806</i>	<i>85,237</i>	<i>80,246</i>
Agreements to repurchase United States Government or other securities sold.....		350		
Bills payable and rediscounts.....	1,122	6,971	2,026	4,320
Acceptances executed for customers.....	16	12	19	735
Securities borrowed.....	563	563	557	557
Other liabilities.....	17	16	169	8
Total.....	110,670	101,536	104,123	104,068

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

IOWA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	257 banks	253 banks	252 banks	247 banks
RESOURCES				
Loans and discounts (including rediscounts).....	126,847	127,598	124,000	125,448
Overdrafts.....	172	266	155	301
United States Government securities owned.....	27,862	30,232	29,082	28,710
Other bonds, stocks, securities, etc., owned.....	35,484	35,147	35,743	35,728
Banking house, furniture and fixtures.....	7,599	7,573	7,616	7,583
Other real estate owned.....	5,538	5,306	5,257	4,975
Reserve with Federal reserve bank.....	10,015	10,661	9,892	10,163
Cash in vault.....	5,424	5,356	4,589	4,819
Due from banks.....	24,738	20,619	20,378	21,000
Outside checks and other cash items.....	413	406	438	393
Redemption fund and due from United States Treasurer.....	557	556	557	547
Securities borrowed.....	6	6	—	—
Other assets.....	122	232	84	159
Total.....	244,777	244,958	237,701	239,826
LIABILITIES				
Capital stock paid in.....	16,490	16,305	16,280	15,980
Surplus.....	7,621	7,315	7,277	7,122
Undivided profits—net.....	2,523	3,140	2,889	3,406
Reserves for dividends, contingencies, etc.....	382	260	255	226
Reserves for interest, taxes, and other expenses accrued and unpaid.....	221	240	251	269
Circulating notes outstanding.....	11,084	11,037	11,100	10,768
Due to banks ¹	11,913	11,502	10,111	9,241
Demand deposits.....	91,005	93,503	88,321	93,502
Time deposits (including postal savings deposits).....	100,166	98,570	98,849	96,834
United States deposits.....	270	620	524	759
<i>Total deposits.....</i>	<i>203,354</i>	<i>204,195</i>	<i>197,805</i>	<i>200,536</i>
Agreements to repurchase United States Government or other securities sold.....	19	—	—	—
Bills payable and rediscounts.....	2,740	2,130	1,654	1,445
Securities borrowed.....	6	6	—	—
Other liabilities.....	337	330	280	274
Total.....	244,777	244,958	237,791	239,826

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

IOWA—Continued

CEDAR RAPIDS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	13,411	14,815	13,725	15,576
Overdrafts.....	6	12	15	29
United States Government securities owned.....	2,128	2,120	2,133	2,100
Other bonds, stocks, securities, etc., owned.....	6,255	5,758	5,382	5,045
Customers' liability account of acceptances.....	4	12	12	13
Banking house, furniture and fixtures.....	1,284	1,292	1,344	1,344
Other real estate owned.....	37	37	37	38
Reserve with Federal reserve bank.....	1,653	1,696	1,837	1,444
Cash in vault.....	455	427	353	386
Due from banks.....	5,757	4,392	4,810	5,056
Outside checks and other cash items.....	97	79	206	16
Redemption fund and due from United States Treasurer.....	50	50	50	50
Other assets.....	1			
Total.....	31,138	30,690	29,904	31,097
LIABILITIES				
Capital stock paid in.....	1,100	1,100	1,100	1,100
Surplus.....	750	750	750	750
Undivided profits—net.....	110	165	190	193
Reserves for dividends, contingencies, etc.....	41	35	10	16
Reserve for interest, taxes, and other expenses accrued and unpaid.....	324	379	397	453
Circulating notes outstanding.....	996	993	998	990
Due to banks ¹	10,731	10,103	9,258	9,805
Demand deposits.....	8,144	7,855	8,052	8,862
Time deposits (including postal savings deposits).....	8,928	8,934	8,735	8,243
United States deposits.....	9	14	12	30
<i>Total deposits.....</i>	<i>27,812</i>	<i>26,906</i>	<i>26,067</i>	<i>26,980</i>
Bills payable and rediscounts.....		356	450	650
Acceptances executed for customers.....	4	12	12	13
Other liabilities.....	1			2
Total.....	31,138	30,690	29,904	31,097

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

IOWA—Continued

DES MOINES

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	3 banks	3 banks	4 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	21, 528	20, 290	24, 904	27, 868
Overdrafts.....	33	17	23	51
United States Government securities owned.....	4, 137	4, 120	4, 490	4, 931
Other bonds, stocks, securities, etc., owned.....	6, 103	6, 585	9, 070	10, 205
Customers' liability account of acceptances.....			10	7
Banking house, furniture and fixtures.....	608	609	797	1, 339
Other real estate owned.....	774	781	838	71
Reserve with Federal reserve bank.....	2, 327	2, 341	3, 368	3, 990
Cash in vault.....	775	1, 012	1, 033	1, 289
Due from banks.....	5, 794	4, 447	6, 442	7, 633
Outside checks and other cash items.....	84	33	67	22
Redemption fund and due from United States Treasurer.....	28	28	28	28
Securities borrowed.....	488	500	500	410
Total.....	42, 679	40, 763	51, 570	57, 844
LIABILITIES				
Capital stock paid in.....	2, 700	2, 700	2, 950	2, 750
Surplus.....	1, 200	1, 200	1, 450	1, 490
Undivided profits—net.....	219	341	361	655
Reserves for interest, taxes, and other expenses accrued and unpaid.....		20	1	85
Circulating notes outstanding.....	554	549	554	556
Due to banks ¹	9, 765	9, 015	10, 810	11, 049
Demand deposits.....	20, 400	20, 106	23, 943	25, 262
Time deposits (including postal savings deposits).....	5, 399	5, 100	7, 728	13, 460
United States deposits.....	225	716	417	535
<i>Total deposits</i>	<i>35, 789</i>	<i>34, 937</i>	<i>42, 898</i>	<i>50, 306</i>
Bills payable and rediscounts.....	1, 729	516	2, 846	1, 625
Acceptances executed by other banks for account of reporting banks.....			10	7
Securities borrowed.....	488	500	500	410
Total.....	42, 679	40, 763	51, 570	57, 844

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

IOWA—Continued

DUBUQUE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	5, 671	5, 887	5, 456	5, 243
Overdrafts.....	2	7	4	5
United States Government securities owned.....	1, 714	1, 770	1, 754	1, 553
Other bonds, stocks, securities, etc., owned.....	3, 726	3, 711	3, 748	3, 666
Banking house, furniture, and fixtures.....	260	261	262	262
Other real estate owned.....	120	120	143	140
Reserve with Federal reserve bank.....	720	622	695	670
Cash in vault.....	261	243	204	216
Due from banks.....	1, 082	611	936	1, 033
Outside checks and other cash items.....	29	29	21	33
Redemption fund and due from United States Treasurer.....	20	20	20	20
Other assets.....	76	51	79	48
Total.....	13, 681	13, 332	13, 322	12, 889
LIABILITIES				
Capital stock paid in.....	700	700	700	700
Surplus.....	300	300	300	300
Undivided profits—net.....	143	193	164	221
Reserves for dividends, contingencies, etc.....	18	18	29	26
Reserves for interest, taxes, and other expenses accrued and unpaid.....	6	20	12	35
Circulating notes outstanding.....	398	398	397	393
Due to banks ¹	932	1, 104	867	815
Demand deposits.....	4, 270	3, 736	3, 964	3, 753
Time deposits (including postal savings deposits).....	6, 911	6, 859	6, 885	6, 643
United States deposits.....	3	3	3	3
Total deposits.....	12, 116	11, 702	11, 719	11, 214
Other liabilities.....	1	1	1	1
Total.....	13, 681	13, 332	13, 322	12, 889

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

IOWA—Continued

SIOUX CITY

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	16,591	16,639	16,512	16,051
Overdrafts	19	32	24	36
United States Government securities owned	3,426	3,820	4,026	3,903
Other bonds, stocks, securities, etc., owned	3,935	4,174	4,159	4,309
Banking house, furniture and fixtures	923	924	928	930
Other real estate owned	137	142	132	132
Reserve with Federal reserve bank	1,748	1,690	1,771	1,765
Cash in vault	640	730	544	655
Due from banks	5,571	5,287	5,073	5,235
Outside checks and other cash items	231	80	199	65
Redemption fund and due from United States Treasurer	54	54	54	54
Other assets	63	70	70	64
Total	33,338	33,642	33,402	33,199
LIABILITIES				
Capital stock paid in	2,050	2,050	2,050	2,050
Surplus	600	600	600	645
Undivided profits—net	131	241	226	231
Reserves for dividends, contingencies, etc.	28	25	43	47
Reserves for interest, taxes, and other expenses accrued and unpaid	45	47	48	43
Circulating notes outstanding	1,069	1,069	1,072	1,060
Due to banks ¹	8,838	9,755	9,777	8,422
Demand deposits	11,014	10,643	10,297	10,967
Time deposits (including postal savings deposits)	8,207	8,358	8,133	8,347
United States deposits	203	391	453	365
<i>Total deposits</i>	<i>28,262</i>	<i>29,147</i>	<i>28,660</i>	<i>28,101</i>
Agreements to repurchase United States Government or other securities sold	150	—	—	—
Bills payable and rediscounts	963	435	677	989
Other liabilities	40	28	26	33
Total	33,338	33,642	33,402	33,199

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

KANSAS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	237 banks	236 banks	236 banks	236 banks
RESOURCES				
Loans and discounts (including rediscounts)	100, 908	97, 359	98, 465	97, 506
Overdrafts	168	239	194	255
United States Government securities owned	23, 270	24, 731	23, 111	24, 871
Other bonds, stocks, securities, etc., owned	23, 579	22, 869	22, 733	23, 424
Banking house, furniture and fixtures	5, 859	5, 864	5, 859	5, 840
Other real estate owned	1, 946	1, 816	1, 648	1, 647
Reserve with Federal reserve bank	9, 344	9, 053	8, 892	9, 269
Cash in vault	3, 799	3, 738	3, 623	3, 798
Due from banks	25, 747	20, 144	21, 812	22, 635
Outside checks and other cash items	381	229	244	378
Redemption fund and due from United States Treasurer	411	407	409	414
Acceptances of other banks and bills of exchange or drafts sold with indorsement	2			
Securities borrowed	55	315	113	141
Other assets	140	171	327	173
Total	195, 609	186, 935	187, 430	190, 371
LIABILITIES				
Capital stock paid in	13, 083	13, 073	13, 047	13, 102
Surplus	6, 470	6, 497	6, 526	6, 578
Undivided profits—net	2, 481	2, 943	2, 864	3, 618
Reserves for dividends, contingencies, etc.	322	149	315	178
Reserves for interest, taxes, and other expenses accrued and unpaid	100	109	94	99
Circulating notes outstanding	8, 146	8, 099	8, 167	8, 133
Due to banks ¹	10, 519	10, 196	9, 560	10, 386
Demand deposits	104, 767	98, 004	98, 293	101, 934
Time deposits (including postal savings deposits)	44, 871	43, 454	42, 787	43, 164
United States deposits	1, 572	2, 220	1, 311	1, 001
<i>Total deposits</i>	<i>161, 619</i>	<i>153, 874</i>	<i>152, 961</i>	<i>156, 436</i>
Agreements to repurchase United States Government or other securities sold	199	120	319	120
Bills payable and rediscounts	3, 167	1, 699	2, 963	1, 862
Acceptances of other banks and bills of exchange or drafts sold with indorsement	2			
Securities borrowed	55	315	113	141
Other liabilities	65	57	51	55
Total	195, 609	186, 935	187, 430	190, 371

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

KANSAS—Continued

KANSAS CITY, KANS.

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	7, 514	7, 137	8, 004	7, 925
Overdrafts	10	1	2	1
United States Government securities owned	2, 929	3, 125	2, 839	2, 753
Other bonds, stocks, securities, etc., owned	863	821	1, 165	1, 202
Banking house, furniture and fixtures	831	829	825	822
Other real estate owned	22	12	24	23
Reserve with Federal reserve bank	810	837	863	813
Cash in vault	175	212	104	117
Due from banks	2, 400	1, 511	1, 790	2, 048
Outside checks and other cash items	19	185	12	16
Redemption fund and due from United States Treasurer	40	40	40	40
Other assets	2			2
Total	15, 615	14, 710	15, 668	15, 762
LIABILITIES				
Capital stock paid in	950	950	950	950
Surplus	320	320	320	320
Undivided profits—net	83	68	90	64
Reserves for interest, taxes, and other expenses accrued and unpaid		15		15
Circulating notes outstanding	795	790	800	778
Due to banks ¹	3, 989	3, 312	3, 193	3, 788
Demand deposits	6, 148	5, 254	6, 573	4, 834
Time deposits (including postal savings deposits)	3, 200	3, 336	3, 338	3, 321
United States deposits	160	385	154	37
<i>Total deposits</i>	<i>13, 467</i>	<i>12, 287</i>	<i>13, 258</i>	<i>11, 980</i>
Bills payable and rediscounts		280	250	1, 655
Total	15, 615	14, 710	15, 668	15, 762

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

KANSAS—Continued

TOPEKA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	5 banks	5 banks	5 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	7, 147	8, 068	9, 060	7, 665
Overdrafts.....	9	4	4	25
United States Government securities owned.....	4, 809	4, 904	4, 840	4, 400
Other bonds, stocks, securities, etc., owned.....	4, 781	4, 359	4, 484	3, 792
Banking house, furniture and fixtures.....	588	589	590	543
Other real estate owned.....	12	21	25	13
Reserve with Federal reserve bank.....	1, 550	1, 560	1, 769	1, 396
Cash in vault.....	447	565	466	457
Due from banks.....	3, 980	2, 426	5, 659	3, 158
Outside checks and other cash items.....	87	16	81	63
Redemption fund and due from United States Treasurer.....	30	30	30	25
Other assets.....	16	17	16	23
Total.....	23, 456	22, 559	27, 014	21, 557
LIABILITIES				
Capital stock paid in.....	1, 450	1, 450	1, 450	1, 350
Surplus.....	465	465	465	440
Undivided profits—net.....	387	411	390	455
Reserves for dividends, contingencies, etc.....	24	26	36	23
Reserves for interest, taxes, and other expenses accrued and unpaid.....	3	4	11	15
Circulating notes outstanding.....	595	592	598	489
Due to banks ¹	3, 241	3, 147	3, 252	3, 909
Demand deposits.....	14, 256	13, 388	17, 912	11, 911
Time deposits (including postal savings deposits).....	2, 598	2, 557	2, 486	2, 168
United States deposits.....	426	506	403	436
<i>Total deposits.....</i>	<i>20, 621</i>	<i>19, 598</i>	<i>24, 053</i>	<i>18, 424</i>
Bills payable and rediscounts.....				350
Other liabilities.....	11	13	11	11
Total.....	23, 456	22, 559	27, 014	21, 557

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued***KANSAS—Continued****WICHITA**

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	16,550	18,737	19,647	19,853
Overdrafts.....	3	9	11	11
United States Government securities owned.....	4,966	4,295	2,925	2,984
Other bonds, stocks, securities, etc., owned.....	7,510	6,801	7,708	7,514
Banking house, furniture and fixtures.....	1,950	1,860	1,811	1,721
Other real estate owned.....		5	7	6
Reserve with Federal reserve bank.....	2,956	2,256	2,919	2,400
Cash in vault.....	557	639	490	629
Due from banks.....	8,486	6,367	7,036	7,014
Outside checks and other cash items.....	129	13	9	61
Other assets.....	99	85	61	61
Total.....	43,206	41,067	42,624	42,254
LIABILITIES				
Capital stock paid in.....	2,400	2,400	2,400	2,400
Surplus.....	1,280	1,290	1,300	1,300
Undivided profits—net.....	215	338	349	401
Reserves for dividends, contingencies, etc.....			10	
Reserves for interest, taxes, and other expenses accrued and unpaid.....				
Due to banks ¹	301	353	357	449
Demand deposits.....	10,912	8,322	8,595	9,447
Time deposits (including postal savings deposits).....	20,989	20,526	21,757	20,604
United States deposits.....	6,975	7,523	7,190	7,347
<i>Total deposits</i>	65	242	145	122
Bills payable and rediscounts.....	38,941	36,615	37,687	37,520
Other liabilities.....			441	100
	69	73	80	84
Total.....	43,206	41,067	42,624	42,254

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

KENTUCKY

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	136 banks	135 banks	135 banks	135 banks
RESOURCES				
Loans and discounts (including rediscounts).....	115,238	114,794	114,610	114,986
Overdrafts.....	161	225	138	196
United States Government securities owned.....	16,861	17,139	16,524	16,377
Other bonds, stocks, securities, etc., owned.....	24,002	24,850	24,696	23,918
Customers' liability account of acceptances.....	38	47		138
Banking house, furniture and fixtures.....	5,956	5,943	5,969	6,064
Other real estate owned.....	1,032	1,223	1,255	1,231
Reserve with Federal reserve bank.....	7,759	7,718	7,910	6,892
Cash in vault.....	3,675	3,608	2,670	3,031
Due from banks.....	16,762	10,618	10,488	8,234
Outside checks and other cash items.....	411	213	268	189
Redemption fund and due from United States Treasurer.....	601	562	567	561
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	40	45	68	33
Securities borrowed.....	173	183	158	143
Other assets.....	189	194	176	103
Total.....	192,898	187,362	185,497	182,096
LIABILITIES				
Capital stock paid in.....	14,246	13,446	13,521	13,521
Surplus.....	10,404	10,287	10,345	10,304
Undivided profits—net.....	2,571	3,764	3,034	3,785
Reserves for dividends, contingencies, etc.....	311	308	522	372
Reserves for interest, taxes, and other expenses accrued and unpaid.....	595	522	666	605
Circulating notes outstanding.....	11,735	11,112	11,276	11,136
Due to banks ¹	5,046	4,459	3,578	2,728
Demand deposits.....	78,983	72,741	68,526	65,047
Time deposits (including postal savings deposits).....	65,918	67,507	68,334	67,551
United States deposits.....	293	438	310	218
Total deposits.....	160,240	146,145	140,748	135,644
Agreements to repurchase United States Government or other securities sold.....	79		50	100
Bills payable and rediscounts.....	2,091	2,375	5,033	6,338
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	40	45	68	33
Acceptances executed for customers.....		6		
Acceptances executed by other banks for account of reporting banks.....	38	47		138
Securities borrowed.....	173	183	158	143
Other liabilities.....	75	122	76	77
Total.....	192,898	187,362	185,497	182,096

¹ Includes certified and cashiers' checks, and cash letters of credit and traveler's checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

KENTUCKY—Continued**LOUISVILLE**

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	4 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	76,110	74,975	66,445	70,786
Overdrafts.....	26	136	40	182
United States Government securities owned.....	17,954	17,432	15,404	15,471
Other bonds, stocks, securities, etc., owned.....	15,832	12,932	9,880	9,876
Customers' liability account of acceptances.....	216	138	130	168
Banking house, furniture and fixtures.....	1,335	1,422	870	884
Other real estate owned.....	73	84	12	12
Reserve with Federal reserve bank.....	5,674	5,998	4,403	4,713
Cash in vault.....	979	849	694	1,066
Due from banks.....	16,842	13,679	13,187	13,654
Outside checks and other cash items.....	435	119	227	544
Redemption fund and due from United States Treasurer.....	225	225	200	200
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	634	808	1,008	912
Securities borrowed.....	441	391	961	891
Other assets.....	638	637	506	427
Total.....	137,414	129,825	113,967	119,786
LIABILITIES				
Capital stock paid in.....	6,250	6,250	5,500	5,500
Surplus.....	5,000	5,250	4,750	4,750
Undivided profits—net.....	1,430	1,686	1,080	1,258
Reserves for dividends, contingencies, etc.....	525	343	537	349
Reserves for interest, taxes, and other expenses accrued and unpaid.....	454	430	475	652
Circulating notes outstanding.....	4,395	4,488	3,972	3,873
Due to banks ¹	27,835	23,044	21,233	17,020
Demand deposits.....	49,048	44,150	34,294	37,487
Time deposits (including postal savings deposits).....	27,227	27,637	21,697	28,825
United States deposits.....	235	923	872	667
<i>Total deposits.....</i>	<i>104,346</i>	<i>95,754</i>	<i>78,096</i>	<i>83,999</i>
Agreements to repurchase United States Government or other securities sold.....	200	200	1,061	1,260
Bills payable and rediscounts.....	12,983	13,455	15,775	15,551
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	634	808	1,008	912
Acceptances executed for customers.....	216	138	130	168
Securities borrowed.....	441	391	961	891
Other liabilities.....	541	638	622	623
Total.....	137,414	129,825	113,967	119,786

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

LOUISIANA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	32 banks	32 banks	32 banks	33 banks
RESOURCES				
Loans and discounts (including rediscounts).....	56,672	55,766	56,255	56,803
Overdrafts.....	49	92	48	133
United States Government securities owned.....	5,359	5,448	5,025	4,405
Other bonds, stocks, securities, etc., owned.....	4,698	4,549	4,538	5,039
Customers' liability account of acceptances.....	200	45		4
Banking house, furniture and fixtures.....	4,178	4,253	4,413	4,437
Other real estate owned.....	1,150	1,128	1,234	1,196
Reserve with Federal reserve bank.....	3,826	3,289	2,931	3,803
Cash in vault.....	1,853	1,761	1,182	1,647
Due from banks.....	13,216	7,446	7,339	11,261
Outside checks and other cash items.....	313	278	265	364
Redemption fund and due from United States Treasurer.....	142	167	172	171
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	44	5	9	
Other assets.....	395	323	351	351
Total.....	92,095	84,550	83,762	89,614
LIABILITIES				
Capital stock paid in.....	6,950	6,950	6,950	7,000
Surplus.....	3,124	3,128	3,127	3,138
Undivided profits—net.....	695	993	948	1,040
Reserves for dividends, contingencies, etc.....	171	104	274	209
Reserves for interest, taxes, and other expenses accrued and unpaid.....	138	214	253	288
Circulating notes outstanding.....	2,776	3,307	3,407	3,372
Due to banks ¹	11,819	7,336	7,359	9,732
Demand deposits.....	44,996	38,139	38,367	40,050
Time deposits (including postal savings deposits).....	19,444	19,800	19,453	19,366
United States deposits.....	288	638	597	390
<i>Total deposits.....</i>	<i>76,547</i>	<i>65,913</i>	<i>65,776</i>	<i>69,588</i>
Bills payable and rediscounts.....	937	3,136	2,464	4,487
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	44	5	9	
Acceptances executed for customers.....	200	45		4
Other liabilities.....	513	755	554	488
Total.....	92,095	84,550	83,762	89,614

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

LOUISIANA—Continued

NEW ORLEANS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts)	30,530	28,852	30,534	32,509
Overdrafts	21	35	165	34
United States Government securities owned	4,659	5,415	5,333	4,429
Other bonds, stocks, securities, etc., owned	1,445	1,389	1,504	1,480
Customers' liability account of acceptances	2,312	2,915	1,879	2,751
Banking house, furniture and fixtures	3,699	3,704	3,671	3,671
Other real estate owned	60	30	30	106
Reserve with Federal reserve bank	3,011	2,454	2,875	2,701
Cash in vault	438	384	313	420
Due from banks	7,543	5,394	4,819	6,689
Outside checks and other cash items	289	14	158	24
Redemption fund and due from United States Treasurer	78	140	140	140
Acceptances of other banks and bills of exchange or drafts sold with indorsement	1,836	1,393	1,889	3,300
Other assets	84	12	89	27
Total	56,005	52,131	53,399	58,272
LIABILITIES				
Capital stock paid in	2,800	2,800	2,800	2,800
Surplus	2,200	2,200	2,200	2,200
Undivided profits—net	730	788	807	929
Reserves for dividends, contingencies, etc.	98	98	98	-----
Reserves for interest, taxes, and other expenses accrued and unpaid	144	128	271	133
Circulating notes outstanding	1,541	2,781	2,800	2,779
Due to banks ¹	9,837	7,881	7,304	8,878
Demand deposits	26,934	23,429	23,485	23,050
Time deposits (including postal-savings deposits)	2,841	3,455	2,814	1,795
United States deposits	1,285	2,892	2,942	3,054
<i>Total deposits</i>	<i>40,897</i>	<i>37,657</i>	<i>36,545</i>	<i>36,777</i>
Bills payable and rediscounts	2,335	-----	3,241	5,469
Acceptances of other banks and bills of exchange or drafts sold with indorsement	1,536	1,393	1,889	3,300
Acceptances executed for customers	2,917	3,952	2,438	3,719
Acceptances executed by other banks for account of reporting banks	185	211	174	29
Other liabilities	122	123	136	137
Total	56,005	52,131	53,399	58,272

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MAINE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4 1929
	54 banks	54 banks	53 banks	53 banks
RESOURCES				
Loans and discounts (including rediscounts).....	77,612	80,111	76,242	79,475
Overdrafts.....	24	27	21	29
United States Government securities owned.....	10,414	10,379	9,821	10,252
Other bonds, stocks, securities, etc., owned.....	57,432	56,177	54,216	53,494
Banking house, furniture and fixtures.....	2,337	2,358	2,324	2,352
Other real estate owned.....	295	304	284	326
Reserve with Federal reserve bank.....	5,471	5,494	5,356	5,768
Cash in vault.....	2,139	2,028	1,532	1,869
Due from banks.....	7,295	5,220	5,423	6,925
Outside checks and other cash items.....	546	358	430	347
Redemption fund and due from United States Treasurer.....	265	265	245	245
Other assets.....	267	285	147	166
Total.....	164,097	163,006	156,041	161,248
LIABILITIES				
Capital stock paid in.....	7,520	7,520	7,220	7,220
Surplus.....	6,809	6,809	6,815	7,175
Undivided profits—net.....	5,760	6,501	5,994	6,223
Reserves for dividends, contingencies, etc.....	558	355	622	448
Reserves for interest, taxes, and other expenses accrued and unpaid.....	528	614	462	576
Circulating notes outstanding.....	5,227	5,224	4,848	4,850
Due to banks ¹	2,906	2,417	2,547	2,916
Demand deposits.....	34,398	32,891	31,208	36,197
Time deposits (including postal savings deposits).....	97,076	97,463	91,122	91,791
United States deposits.....	201	310	311	787
<i>Total deposits.....</i>	<i>134,681</i>	<i>133,081</i>	<i>125,188</i>	<i>131,691</i>
Bills payable and rediscounts.....	3,111	2,898	4,889	3,048
Other liabilities.....	6	4	3	17
Total.....	164,097	163,006	156,041	161,248

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MARYLAND

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	75 banks	75 banks	75 banks	75 banks
RESOURCES				
Loans and discounts (including rediscounts).....	64, 216	64, 290	65, 553	68, 002
Overdrafts.....	51	54	40	62
United States Government securities owned.....	7, 344	7, 523	7, 555	7, 898
Other bonds, stocks, securities, etc., owned.....	40, 054	40, 156	39, 215	39, 620
Customers' liability account of acceptances.....			5	
Banking house, furniture and fixtures.....	2, 742	2, 762	2, 767	2, 789
Other real estate owned.....	832	826	941	987
Reserve with Federal reserve bank.....	4, 346	4, 301	4, 331	4, 964
Cash in vault.....	1, 813	1, 603	1, 399	1, 734
Due from banks.....	3, 791	3, 154	4, 113	5, 770
Outside checks and other cash items.....	176	79	146	101
Redemption fund and due from United States Treasurer.....	192	192	193	193
Securities borrowed.....	6	6		
Other assets.....	144	137	156	129
Total	125, 707	125, 083	126, 514	132, 249
LIABILITIES				
Capital stock paid in.....	5, 534	5, 584	5, 659	5, 659
Surplus.....	8, 171	8, 186	8, 301	8, 314
Undivided profits—net.....	2, 376	2, 028	2, 453	3, 100
Reserves for dividends, contingencies, etc.....	232	153	269	193
Reserves for interest, taxes, and other expenses accrued and unpaid.....	120	150	167	254
Circulating notes outstanding.....	3, 814	3, 804	3, 844	3, 805
Due to banks ¹	1, 095	843	1, 151	1, 378
Demand deposits.....	26, 356	25, 569	26, 322	30, 777
Time deposits (including postal savings deposits).....	75, 405	75, 550	75, 735	77, 225
United States deposits.....	96	60	84	56
<i>Total deposits</i>	<i>102, 952</i>	<i>102, 022</i>	<i>103, 292</i>	<i>109, 450</i>
Bills payable and rediscounts.....	2, 481	2, 213	2, 460	1, 467
Acceptances executed by other banks for account of reporting banks.....			5	
Securities borrowed.....	6	6		
Other liabilities.....	21	37	34	21
Total	125, 707	125, 083	126, 514	132, 249

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MARYLAND—Continued

BALTIMORE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	8 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)	95,771	83,032	87,422	93,517
Overdrafts	7	2	4	4
United States Government securities owned	13,661	12,923	11,747	11,730
Other bonds, stocks, securities, etc., owned	19,556	18,801	18,870	18,759
Customers' liability account of acceptances	287	279	238	277
Banking house, furniture and fixtures	5,250	4,688	4,671	4,684
Other real estate owned	323	436	436	476
Reserve with Federal reserve bank	8,686	7,116	6,953	8,194
Cash in vault	1,862	1,803	1,313	1,699
Due from banks	33,799	23,670	27,784	22,770
Outside checks and other cash items	3,923	180	789	301
Redemption fund and due from United States Treasurer	204	179	179	177
Other assets	886	733	538	502
Total	184,215	153,842	160,944	163,190
LIABILITIES				
Capital stock paid in	9,700	8,700	8,700	8,900
Surplus	8,850	8,200	8,200	8,400
Undivided profits—net	3,615	3,703	3,461	3,684
Reserves for dividends, contingencies, etc	635	537	861	589
Reserves for interest, taxes, and other expenses accrued and unpaid	582	505	518	563
Circulating notes outstanding	4,061	3,512	3,555	3,515
Due to banks ¹	33,752	24,086	30,613	27,664
Demand deposits	73,816	68,128	58,780	61,201
Time deposits (including postal savings deposits)	33,998	35,246	35,624	37,083
United States deposits	1,525	2,999	5,581	4,639
<i>Total deposits</i>	<i>148,091</i>	<i>120,459</i>	<i>130,598</i>	<i>130,587</i>
Bills payable and rediscounts	7,800	7,306	4,209	6,213
Acceptances executed for customers	287	279	238	377
Other liabilities	594	641	614	562
Total	184,215	153,842	160,944	163,190

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MASSACHUSETTS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	144 banks	144 banks	145 banks	144 banks
RESOURCES				
Loans and discounts (including rediscounts).....	289, 076	295, 224	296, 627	311, 166
Overdrafts.....	77	79	111	99
United States Government securities owned.....	44, 332	46, 889	46, 655	45, 851
Other bonds, stocks, securities, etc., owned.....	138, 239	135, 164	132, 825	129, 985
Customers' liability account of acceptances.....	32	30	266	228
Banking house, furniture and fixtures.....	13, 893	14, 530	15, 170	15, 382
Other real estate owned.....	1, 503	1, 357	1, 212	1, 134
Reserve with Federal reserve bank.....	20, 092	21, 312	21, 062	22, 321
Cash in vault.....	11, 821	10, 083	6, 932	8, 633
Due from banks.....	26, 954	21, 133	22, 093	25, 308
Outside checks and other cash items.....	986	682	760	809
Redemption fund and due from United States Treasurer.....	754	772	786	788
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	2	3	2	1
Securities borrowed.....	30	30	30	30
Other assets.....	1, 025	1, 213	1, 130	1, 369
Total.....	548, 816	548, 501	545, 661	563, 104
LIABILITIES				
Capital stock paid in.....	28, 138	28, 388	29, 038	29, 063
Surplus.....	26, 760	27, 096	28, 493	28, 546
Undivided profits—net.....	17, 245	19, 006	18, 116	19, 843
Reserves for dividends, contingencies, etc.....	1, 726	1, 043	1, 778	1, 186
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1, 480	1, 639	1, 750	1, 554
Circulating notes outstanding.....	14, 813	15, 141	15, 545	15, 702
Due to banks ¹	20, 428	17, 011	17, 127	18, 621
Demand deposits.....	213, 265	202, 052	197, 865	212, 017
Time deposits (including postal savings deposits).....	212, 002	218, 073	215, 893	218, 938
United States deposits.....	848	1, 079	903	2, 214
<i>Total deposits</i>	<i>448, 643</i>	<i>438, 216</i>	<i>431, 788</i>	<i>451, 790</i>
Agreements to repurchase United States Government or other securities sold.....	1, 650	1, 500	1, 200	800
Bills payable and rediscounts.....	9, 657	15, 585	17, 017	13, 436
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	2	3	2	1
Acceptances executed for customers.....	38	30	266	221
Acceptances executed by other banks for account of reporting banks.....				7
Securities borrowed.....	30	30	30	30
Other liabilities.....	734	825	638	925
Total.....	548, 816	548, 501	545, 661	563, 104

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

474 REPORT OF THE COMPTROLLER OF THE CURRENCY

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MASSACHUSETTS—Continued

BOSTON

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	10 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts).....	553, 609	545, 589	556, 941	574, 903
Overdrafts.....	117	67	101	96
United States Government securities owned.....	60, 363	95, 351	94, 042	92, 110
Other bonds, stocks, securities, etc., owned.....	72, 340	69, 106	68, 860	55, 713
Customers' liability account of acceptances.....	86, 809	71, 259	67, 093	74, 642
Banking house, furniture and fixtures.....	21, 607	21, 635	21, 601	21, 597
Other real estate owned.....	2, 252	2, 361	2, 634	3, 076
Reserve with Federal reserve bank.....	52, 249	46, 543	47, 939	51, 847
Cash in vault.....	6, 339	4, 614	4, 129	5, 057
Due from banks.....	134, 967	104, 366	90, 285	123, 551
Outside checks and other cash items.....	6, 321	4, 310	5, 715	2, 570
Redemption fund and due from United States Treasurer.....	176	181	181	181
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	50, 299	30, 867	23, 572	21, 117
Securities borrowed.....			25	25
Other assets.....	18, 629	18, 990	11, 249	13, 782
Total.....	1, 066, 077	1, 015, 239	994, 367	1, 040, 267
LIABILITIES				
Capital stock paid in.....	56, 350	56, 350	56, 350	65, 625
Surplus.....	50, 180	50, 180	42, 680	50, 424
Undivided profits—net.....	15, 720	16, 825	17, 700	19, 070
Reserves for dividends, contingencies, etc.....	3, 413	4, 027	5, 082	3, 572
Reserves for interest, taxes, and other expenses accrued and unpaid.....	2, 846	4, 147	3, 266	3, 804
Circulating notes outstanding.....	3, 484	3, 584	3, 612	3, 616
Due to banks ¹	135, 350	116, 265	116, 027	128, 825
Demand deposits.....	426, 732	407, 258	397, 157	422, 472
Time deposits (including postal savings deposits).....	183, 916	188, 133	178, 592	185, 330
United States deposits.....	3, 507	4, 299	7, 962	8, 336
<i>Total deposits.....</i>	<i>749, 506</i>	<i>715, 955</i>	<i>699, 738</i>	<i>744, 063</i>
Agreements to repurchase United States Government or other securities sold.....	7, 491	31, 085	35, 626	19, 478
Bills payable and rediscounts.....	35, 050	20, 983	28, 900	25, 122
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	50, 299	30, 867	23, 572	21, 117
Acceptances executed for customers.....	84, 623	72, 812	67, 323	76, 626
Acceptances executed by other banks for account of reporting banks.....	3, 720	2, 155	2, 261	1, 288
Securities borrowed.....			25	25
Other liabilities.....	3, 396	6, 269	8, 232	5, 537
Total.....	1, 066, 077	1, 015, 239	994, 367	1, 040, 267

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MICHIGAN

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	129 banks	129 banks	129 banks	126 banks
RESOURCES				
Loans and discounts (including rediscounts).....	161,745	170,595	168,888	175,853
Overdrafts.....	118	137	118	152
United States Government securities owned.....	25,637	26,076	26,121	25,370
Other bonds, stocks, securities, etc., owned.....	89,754	90,978	89,647	89,899
Banking house, furniture and fixtures.....	11,917	12,240	12,813	13,144
Other real estate owned.....	1,244	1,317	1,194	1,555
Reserve with Federal reserve bank.....	12,124	12,829	13,160	12,897
Cash in vault.....	6,489	5,849	5,414	5,999
Due from banks.....	19,103	18,431	18,847	18,153
Outside checks and other cash items.....	656	610	568	495
Redemption fund and due from United States Treasurer.....	582	587	589	798
Securities borrowed.....	19	513	12	12
Other assets.....	277	220	400	228
Total.....	329,665	340,382	337,771	344,555
LIABILITIES				
Capital stock paid in.....	17,235	17,540	17,890	18,290
Surplus.....	11,986	12,287	13,170	13,488
Undivided profits—net.....	5,398	6,567	5,884	7,347
Reserves for dividends, contingencies, etc.....	676	585	796	706
Reserves for interest, taxes, and other expenses accrued and unpaid.....	787	823	1,051	1,031
Circulating notes outstanding.....	11,502	11,579	11,795	11,681
Due to banks ¹	6,922	6,849	6,919	7,108
Demand deposits.....	94,844	101,699	98,778	99,769
Time deposits (including postal savings deposits).....	171,379	173,734	172,982	177,725
United States deposits.....	1,436	1,895	1,528	1,261
<i>Total deposits.....</i>	<i>274,581</i>	<i>284,177</i>	<i>280,207</i>	<i>285,863</i>
Agreements to repurchase United States Government or other securities sold.....	50	75	205	-----
Bills payable and rediscounts.....	7,273	6,118	6,504	5,561
Securities borrowed.....	19	513	12	12
Other liabilities.....	158	118	197	516
Total.....	329,665	340,382	337,771	344,555

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

476 REPORT OF THE COMPTROLLER OF THE CURRENCY

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MICHIGAN—Continued

DETROIT

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	3 banks	3 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	159,988	194,931	191,454	202,418
Overdrafts	47	229	54	70
United States Government securities owned	28,461	30,492	24,114	20,530
Other bonds, stock, securities, etc., owned	12,794	14,680	11,455	12,791
Customers' liability account of acceptances	4,115	2,579	2,552	2,571
Banking house, furniture and fixtures	9,944	11,867	11,392	11,489
Other real estate owned	545	641	296	302
Reserve with Federal reserve bank	10,856	16,362	17,657	17,245
Cash in vault	2,601	3,109	2,157	2,855
Due from banks	34,996	32,338	35,824	29,208
Outside checks and other cash items	5,682	4,657	4,740	5,386
Redemption fund and due from United States Treasurer	232	232	172	172
Other assets	1,847	4,748	1,414	1,792
Total	272,108	316,865	303,281	306,829
LIABILITIES				
Capital stock paid in	12,000	14,500	12,500	12,500
Surplus	13,500	16,500	15,500	15,500
Undivided profits—net	4,781	5,067	4,570	5,150
Reserves for dividends, contingencies, etc.	122	358	18	36
Reserves for interest, taxes, and other expenses accrued and unpaid	382	1,523	1,114	1,361
Circulating notes outstanding	4,615	4,632	3,432	3,422
Due to banks ¹	27,759	29,183	24,955	24,505
Demand deposits	130,432	136,790	149,128	151,916
Time deposits (including postal savings deposits) ..	64,979	81,489	83,507	80,127
United States deposits	233	486	824	2,979
<i>Total deposits</i>	<i>223,403</i>	<i>247,948</i>	<i>253,414</i>	<i>259,527</i>
Agreements to repurchase United States Government or other securities sold				175
Bills payable and rediscounts	8,406	22,620	3,800	5,736
Acceptances executed for customers	4,263	2,894	2,965	2,704
Other liabilities	636	823	968	718
Total	272,108	316,865	303,281	306,829

¹Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MICHIGAN—Continued

GRAND RAPIDS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	24, 015	23, 723	13, 004	15, 741
Overdrafts.....	3	10	6	22
United States Government securities owned.....	1, 900	1, 986	1, 447	1, 444
Other bonds, stocks, securities, etc., owned.....	2, 312	2, 459	1, 130	1, 197
Customers' liability account of acceptances.....	4	16		
Banking house, furniture and fixtures.....	2, 632	2, 632	2, 172	2, 178
Other real estate owned.....	98	103	59	59
Reserve with Federal reserve bank.....	2, 211	1, 849	1, 181	1, 280
Cash in vault.....	926	848	501	473
Due from banks.....	4, 722	4, 023	3, 035	3, 555
Outside checks and other cash items.....	42	23	18	10
Redemption fund and due from United States Treasurer.....	85	85	45	48
Other assets.....	110	113	136	126
Total.....	39, 060	37, 870	22, 734	26, 133
LIABILITIES				
Capital stock paid in.....	1, 800	1, 800	1, 500	1, 500
Surplus.....	1, 150	1, 150	600	650
Undivided profits—net.....	749	870	403	405
Reserves for dividends, contingencies, etc.....	73	49	25	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	50	61	65	79
Circulating notes outstanding.....	1, 879	1, 680	892	929
Due to banks ¹	3, 488	3, 489	1, 704	2, 051
Demand deposits.....	17, 156	15, 755	8, 500	12, 570
Time deposits (including postal savings deposits).....	12, 625	12, 504	7, 615	7, 428
United States deposits.....	79	61	285	309
Total deposits.....	33, 348	31, 809	18, 104	22, 358
Bills payable and rediscounts.....		228	941	
Acceptances executed for customers.....	4	16		
Other liabilities.....	207	207	204	212
Total.....	39, 060	37, 870	22, 734	26, 133

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

478 REPORT OF THE COMPTROLLER OF THE CURRENCY

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MINNESOTA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	266 banks	266 banks	263 banks	260 banks
RESOURCES				
Loans and discounts (including rediscounts)	135, 150	135, 286	137, 057	137, 804
Overdrafts	117	172	123	147
United States Government securities owned	28, 727	30, 217	30, 194	29, 622
Other bonds, stocks, securities, etc., owned	74, 851	76, 590	75, 202	75, 324
Customers' liability account of acceptances	8	6	7	7
Banking house, furniture and fixtures	7, 092	7, 758	7, 879	7, 883
Other real estate owned	3, 156	3, 064	2, 813	2, 589
Reserve with Federal reserve bank	11, 214	11, 002	11, 856	11, 855
Cash in vault	5, 835	5, 266	4, 994	5, 136
Due from banks	28, 091	22, 801	26, 499	21, 871
Outside checks and other cash items	541	420	651	492
Redemption fund and due from United States Treasurer	539	530	547	534
Acceptances of other banks and bills of exchange or drafts sold with indorsement	75			
Securities borrowed	29	27	27	46
Other assets	3, 805	3, 814	3, 531	3, 663
Total	299, 830	296, 953	301, 380	296, 973
LIABILITIES				
Capital stock paid in	19, 603	19, 838	18, 775	18, 695
Surplus	9, 644	9, 767	9, 197	9, 213
Undivided profits—net	4, 395	4, 464	3, 841	4, 633
Reserves for dividends, contingencies, etc.	613	332	535	346
Reserves for interest, taxes, and other expenses accrued and unpaid	803	526	493	729
Circulating notes outstanding	10, 491	10, 503	10, 898	10, 555
Due to banks ¹	16, 632	13, 611	13, 260	13, 234
Demand deposits	89, 830	87, 270	95, 012	90, 195
Time deposits (including postal-savings deposits) ..	145, 505	147, 884	146, 887	145, 795
United States deposits	875	808	1, 115	986
<i>Total deposits</i>	<i>252, 842</i>	<i>249, 573</i>	<i>256, 274</i>	<i>250, 210</i>
Agreements to repurchase United States Government or other securities sold	50		20	
Bills payable and rediscounts	1, 171	1, 759	1, 196	2, 256
Acceptances of other banks and bills of exchange or drafts sold with indorsement	75			
Acceptances executed for customers	8	6	7	7
Securities borrowed	29	27	27	46
Other liabilities	106	158	117	283
Total	299, 830	296, 953	301, 380	296, 973

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MINNESOTA—Continued

MINNEAPOLIS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	7 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	118,760	127,117	129,500	158,996
Overdrafts	52	63	91	57
United States Government securities owned	38,609	37,410	37,310	34,624
Other bonds, stocks, securities, etc., owned	29,840	27,941	25,514	24,276
Customers' liability account of acceptances	6,640	1,340	1,138	9,302
Banking house, furniture and fixtures	2,035	2,312	2,460	3,155
Other real estate owned	853	873	849	848
Reserve with Federal reserve bank	15,179	15,473	11,387	10,045
Cash in vault	1,867	1,943	1,843	2,238
Due from banks	35,205	26,653	31,871	37,981
Outside checks and other cash items	2,820	2,071	2,074	2,806
Redemption fund and due from United States Treasurer	152	147	147	147
Acceptances of other banks and bills of exchange or drafts sold with indorsement	1,543	156	-----	-----
Other assets	848	926	752	665
Total	254,403	244,425	244,936	285,140
LIABILITIES				
Capital stock paid in	11,500	12,900	12,900	12,900
Surplus	7,860	7,840	7,840	7,850
Undivided profits—net	1,971	2,420	2,299	2,520
Reserves for dividends, contingencies, etc.	318	10	376	59
Reserves for interest, taxes, and other expenses accrued and unpaid	1,102	801	871	970
Circulating notes outstanding	2,997	2,922	2,909	2,888
Due to banks ¹	53,683	52,437	47,306	54,380
Demand deposits	96,685	89,695	95,041	98,439
Time deposits (including postal savings deposits) ..	65,478	60,877	64,912	60,314
United States deposits	2,002	1,400	2,681	1,528
<i>Total deposits</i>	<i>217,848</i>	<i>204,409</i>	<i>209,940</i>	<i>214,661</i>
Bills payable and rediscounts	1,955	10,725	5,760	32,907
Acceptances of other banks and bills of exchange or drafts sold with indorsement	1,543	156	-----	-----
Acceptances executed for customers	6,714	1,457	1,162	9,257
Acceptances executed by other banks for account of report- ing banks	8	25	53	127
Other liabilities	587	760	826	1,001
Total	254,403	244,425	244,936	285,140

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MINNESOTA—Continued

ST. PAUL

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	5 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	73,326	71,024	64,855	72,879
Overdrafts.....	19	182	13	34
United States Government securities owned.....	21,115	22,756	23,318	22,850
Other bonds, stocks, securities, etc., owned.....	9,665	7,766	8,607	9,872
Customers' liability account of acceptances.....	56	98	41	52
Banking house, furniture and fixtures.....	1,672	107	109	109
Reserve with Federal reserve bank.....	8,049	7,767	7,174	7,629
Cash in vault.....	1,879	1,450	1,376	1,496
Due from banks.....	22,335	13,840	18,328	18,416
Outside checks and other cash items.....	4,453	355	440	8
Redemption fund and due from United States Treasurer.....	30	30	30	30
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		2	4	22
Other assets.....	699	633	721	919
Total	143,298	126,010	125,016	134,376
LIABILITIES				
Capital stock paid in.....	5,750	5,650	5,850	6,850
Surplus.....	4,525	4,500	4,750	4,750
Undivided profits—net.....	2,966	1,265	1,288	2,012
Reserves for dividends, contingencies, etc.....	651	539	504	93
Reserves for interest, taxes, and other expenses accrued and unpaid.....	2,229	335	358	583
Circulating notes outstanding.....	597	594	597	590
Due to banks ¹	27,330	24,057	20,761	22,698
Demand deposits.....	58,736	53,658	56,659	59,604
Time deposits (including postal savings deposits).....	39,627	32,814	32,681	34,188
United States deposits.....	440	1,814	1,190	1,270
<i>Total deposits</i>	<i>126,133</i>	<i>112,345</i>	<i>111,291</i>	<i>117,760</i>
Bills payable and rediscounts.....		360		1,190
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		2	4	22
Acceptances executed for customers.....	57	96	44	32
Other liabilities.....	390	324	330	494
Total	143,298	126,010	125,016	134,376

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MISSISSIPPI

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	36 banks	36 banks	35 banks	35 banks
RESOURCES •				
Loans and discounts (including rediscounts).....	54,737	55,601	56,277	57,279
Overdrafts.....	301	282	101	377
United States Government securities owned.....	5,699	6,842	5,617	5,155
Other bonds, stocks, securities, etc., owned.....	14,503	14,236	14,035	14,070
Customers' liability account of acceptances.....	120		24	200
Banking house, furniture and fixtures.....	2,352	2,388	2,359	2,374
Other real estate owned.....	843	997	993	1,080
Reserve with Federal reserve bank.....	4,127	4,065	3,640	3,920
Cash in vault.....	2,024	1,850	1,262	1,814
Due from banks.....	12,478	10,317	9,173	11,329
Outside checks and other cash items.....	452	178	364	573
Redemption fund and due from United States Treasurer.....	159	158	152	152
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	17	17		
Securities borrowed.....	393	367	193	58
Other assets.....	93	515	370	348
Total.....	98,298	97,813	94,560	98,729
LIABILITIES				
Capital stock paid in.....	5,560	5,560	5,425	5,425
Surplus.....	3,968	3,987	3,964	3,964
Undivided profits—net.....	848	1,164	975	1,313
Reserves for dividends, contingencies, etc.....	94	34	93	31
Reserves for interest, taxes, and other expenses accrued and unpaid.....	118	240	227	435
Circulating notes outstanding.....	3,128	3,132	3,006	2,978
Due to banks ¹	7,793	5,977	5,000	6,448
Demand deposits.....	40,627	41,531	35,235	36,817
Time deposits (including postal savings deposits).....	32,710	32,991	33,531	33,463
United States deposits.....	697	855	713	686
Total deposits.....	81,827	81,354	74,479	77,414
Bills payable and rediscounts.....	2,196	1,921	6,122	6,866
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	17	17		
Acceptances executed for customers.....	120		24	200
Securities borrowed.....	393	367	193	58
Other liabilities.....	29	37	52	45
Total.....	98,298	97,813	94,560	98,729

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

482 REPORT OF THE COMPTROLLER OF THE CURRENCY

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MISSOURI

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	107 banks	111 banks	111 banks	108 banks
RESOURCES				
Loans and discounts (including rediscounts)	54,082	62,905	62,274	60,649
Overdrafts	89	96	75	114
United States Government securities owned	15,201	18,944	18,707	18,488
Other bonds, stocks, securities, etc., owned	16,490	21,232	20,979	20,886
Banking house, furniture and fixtures	2,777	4,080	4,123	4,132
Other real estate owned	957	1,020	1,029	1,148
Reserve with Federal reserve bank	4,839	5,660	5,342	5,397
Cash in vault	2,358	2,499	2,115	2,531
Due from banks	12,439	9,170	11,531	11,118
Outside checks and other cash items	357	320	300	366
Redemption fund and due from United States Treasurer	267	294	295	286
Securities borrowed	184	183	210	112
Other assets	171	269	213	161
Total	110,211	126,672	127,193	125,388
LIABILITIES				
Capital stock paid in	7,655	9,035	9,010	8,875
Surplus	3,876	4,175	4,153	4,127
Undivided profits—net	1,612	2,153	1,807	2,137
Reserves for dividends, contingencies, etc.	141	92	205	162
Reserves for interest, taxes, and other expenses accrued and unpaid	91	144	137	198
Circulating notes outstanding	5,291	5,823	5,843	5,599
Due to banks ¹	7,957	7,469	7,185	7,680
Demand deposits	52,279	55,397	55,240	53,947
Time deposits (including postal savings deposits)	30,161	38,629	39,504	38,940
United States deposits	410	1,121	621	568
<i>Total deposits</i>	<i>90,807</i>	<i>102,616</i>	<i>102,560</i>	<i>101,135</i>
Agreements to repurchase United States Government or other securities sold	50	50	57	265
Bills payable and rediscounts	491	2,385	3,212	2,779
Securities borrowed	184	183	210	112
Other liabilities	13	16	9	9
Total	110,211	126,672	127,193	125,388

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MISSOURI—Continued

KANSAS CITY, MO.

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	10 banks	9 banks	9 banks	9 banks
RESOURCES				
Loans and discounts (including rediscounts)	82, 425	81, 441	83, 151	82, 756
Overdrafts	22	156	19	40
United States Government securities owned	13, 244	14, 387	11, 590	10, 066
Other bonds, stocks, securities, etc., owned	20, 527	16, 333	17, 970	18, 070
Customers' liability account of acceptances	138	—	—	800
Banking house, furniture and fixtures	2, 641	2, 284	2, 176	2, 161
Other real estate owned	411	101	100	19
Reserve with Federal reserve bank	11, 198	10, 778	9, 946	9, 557
Cash in vault	1, 549	1, 679	1, 224	1, 306
Due from banks	33, 106	30, 647	27, 144	31, 650
Outside checks and other cash items	611	436	458	493
Redemption fund and due from United States Treasurer	48	47	48	48
Acceptances of other banks and bills of exchange or drafts sold with indorsement	—	377	—	—
Other assets	130	257	899	1, 166
Total	166, 050	158, 923	154, 725	158, 132
LIABILITIES				
Capital stock paid in	7, 050	8, 050	8, 050	8, 050
Surplus	3, 377	3, 327	3, 329	3, 381
Undivided profits—not	4, 357	3, 106	2, 943	3, 279
Reserves for dividends, contingencies, etc.	113	95	99	86
Reserves for interest, taxes, and other expenses accrued and unpaid	73	82	132	124
Circulating notes outstanding	949	946	950	931
Due to banks ¹	57, 214	49, 966	45, 289	50, 826
Demand deposits	76, 710	76, 309	72, 186	73, 295
Time deposits (including postal savings deposits)	10, 353	9, 383	9, 799	10, 025
United States deposits	643	1, 958	1, 117	676
<i>Total deposits</i>	<i>144, 920</i>	<i>157, 616</i>	<i>128, 391</i>	<i>134, 822</i>
Agreements to repurchase United States Government or other securities sold	119	—	—	—
Bills payable and rediscounts	4, 153	4, 559	10, 038	6, 025
Acceptances of other banks and bills of exchange or drafts sold with indorsement	—	377	—	—
Acceptances executed for customers	138	—	—	800
Other liabilities	801	765	793	634
Total	166, 050	158, 923	154, 725	158, 132

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MISSOURI—Continued

ST. JOSEPH

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	16,634	16,927	14,645	14,757
Overdrafts.....	6	5	7	11
United States Government securities owned.....	3,149	3,333	2,876	2,913
Other bonds, stocks, securities, etc., owned.....	1,706	1,800	1,718	1,514
Customers' liability account of acceptances.....	23	1	1	-----
Banking house, furniture and fixtures.....	381	382	382	382
Other real estate owned.....	36	36	36	35
Reserve with Federal reserve bank.....	1,676	1,660	1,378	1,437
Cash in vault.....	663	623	490	513
Due from banks.....	5,644	4,937	5,497	5,630
Outside checks and other cash items.....	46	52	41	26
Redemption fund and due from United States Treasurer.....	17	17	17	17
Other assets.....	33	32	33	29
Total.....	30,014	29,805	27,121	27,274
LIABILITIES				
Capital stock paid in.....	1,100	1,100	1,100	1,100
Surplus.....	950	950	950	950
Undivided profits—net.....	304	342	279	307
Reserves for dividends, contingencies, etc.....	20	46	53	34
Reserves for interest, taxes, and other expenses accrued and unpaid.....	10	39	18	58
Circulating notes outstanding.....	337	337	338	331
Due to banks ¹	9,762	10,008	9,214	9,118
Demand deposits.....	10,289	9,304	8,170	8,746
Time deposits (including postal savings deposits).....	6,880	6,608	6,693	6,117
United States deposits.....	137	135	129	69
Total deposits.....	27,068	26,055	24,206	24,060
Bills payable and rediscounts.....	-----	750	-----	250
Acceptances executed for customers.....	23	1	10	2
Other liabilities.....	202	185	167	192
Total.....	30,014	29,805	27,121	27,274

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MISSOURI—Continued

ST. LOUIS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	13 banks	10 banks	10 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts).....	220, 126	232, 963	177, 872	156, 467
Overdrafts.....	92	227	147	43
United States Government securities owned.....	29, 368	36, 134	19, 813	13, 620
Other bonds, stocks, securities, etc., owned.....	51, 045	46, 023	39, 948	36, 073
Customers' liability account of acceptances.....	846	1, 397	654	1, 415
Banking house, furniture and fixtures.....	7, 682	6, 618	3, 597	2, 667
Other real estate owned.....	332	200	597	592
Reserve with Federal reserve bank.....	22, 835	23, 055	17, 783	15, 090
Cash in vault.....	2, 406	2, 015	1, 541	1, 462
Due from banks.....	53, 404	43, 843	31, 516	34, 625
Outside checks and other cash items.....	726	165	273	247
Redemption fund and due from United States Treasurer.....	491	364	141	132
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		178		
Securities borrowed.....	213	213		1, 126
Other assets.....	1, 058	1, 591	1, 337	790
Total.....	390, 624	394, 986	295, 219	264, 349
LIABILITIES				
Capital stock paid in.....	29, 550	29, 500	19, 850	16, 650
Surplus.....	10, 825	10, 516	8, 591	6, 591
Undivided profits—net.....	6, 340	8, 489	5, 800	5, 717
Reserves for dividends, contingencies, etc.....	219	206	422	44
Reserves for interest, taxes, and other expenses accrued and unpaid.....	301	579	695	763
Circulating notes outstanding.....	9, 634	7, 183	2, 634	2, 615
Due to banks ¹	73, 933	72, 080	47, 011	44, 085
Demand deposits.....	171, 261	166, 721	135, 495	115, 170
Time deposits (including postal savings deposits).....	76, 677	79, 875	62, 819	56, 181
United States deposits.....	1, 439	2, 638	2, 524	1, 729
<i>Total deposits.....</i>	<i>323, 310</i>	<i>321, 314</i>	<i>247, 849</i>	<i>217, 166</i>
Agreements to repurchase United States Government or other securities sold.....	200	100		
Bills payable and rediscounts.....	7, 915	13, 983	7, 773	11, 364
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		178		
Acceptances executed for customers.....	881	1, 397	713	1, 436
Acceptances executed by other banks for account of reporting banks.....				38
Securities borrowed.....	213	213		1, 126
Other liabilities.....	1, 236	1, 328	892	840
Total.....	390, 624	394, 986	295, 219	264, 349

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MONTANA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	68 banks	67 banks	67 banks	65 banks
RESOURCES				
Loans and discounts (including rediscounts).....	47, 261	44, 729	44, 831	43, 930
Overdrafts.....	63	59	69	83
United States Government securities owned.....	14, 550	14, 477	13, 794	13, 057
Other bonds, stocks, securities, etc., owned.....	16, 309	16, 098	15, 719	15, 773
Banking house, furniture and fixtures.....	2, 538	2, 636	2, 652	2, 662
Other real estate owned.....	899	869	837	818
Reserve with Federal reserve bank.....	4, 826	4, 324	4, 138	4, 202
Cash in vault.....	2, 460	2, 507	2, 185	2, 394
Due from banks.....	12, 689	8, 909	9, 381	12, 449
Outside checks and other cash items.....	178	107	121	203
Redemption fund and due from United States Treasurer.....	111	109	109	108
Other assets.....	29	33	31	27
Total.....	101, 913	94, 857	93, 867	95, 706
LIABILITIES				
Capital stock paid in.....	4, 880	4, 855	4, 855	4, 790
Surplus.....	2, 422	2, 441	2, 502	2, 491
Undivided profits—net.....	1, 389	1, 567	1, 616	2, 106
Reserves for dividends, contingencies, etc.....	180	26	97	21
Reserves for interest, taxes, and other expenses accrued and unpaid.....	244	278	291	302
Circulating notes outstanding.....	2, 159	2, 106	2, 111	2, 131
Due to banks ¹	4, 331	3, 518	3, 394	4, 516
Demand deposits.....	47, 258	40, 614	38, 601	42, 299
Time deposits (including postal savings deposits).....	38, 609	38, 930	38, 837	36, 343
United States deposits.....	422	428	400	284
<i>Total deposits</i>	<i>90, 690</i>	<i>83, 490</i>	<i>81, 232</i>	<i>88, 442</i>
Agreements to repurchase United States Government or other securities sold.....	—	—	—	10
Bills payable and rediscounts.....	—	77	1, 146	893
Other liabilities.....	19	17	17	18
Total.....	101, 913	94, 857	93, 867	95, 706

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

MONTANA—Continued

HELENA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	5,617	4,744	4,643	4,810
Overdrafts	6	5	11	22
United States Government securities owned	1,065	885	947	937
Other bonds, stocks, securities, etc., owned	1,039	1,122	1,075	1,090
Banking house, furniture and fixtures	96	96	95	95
Other real estate owned	50	50	50	50
Reserve with Federal reserve bank	478	414	410	386
Cash in vault	105	120	87	109
Due from banks	1,518	1,241	1,514	2,034
Outside checks and other cash items	20	7	30	20
Redemption fund and due from United States Treasurer	10	10	10	10
Total	10,004	8,694	8,872	9,563
LIABILITIES				
Capital stock paid in	450	450	450	450
Surplus	375	375	375	375
Undivided profits—net	143	102	119	160
Reserves for dividends, contingencies, etc.	6	-----	13	-----
Circulating notes outstanding	200	200	200	200
Due to banks ¹	2,426	1,923	1,977	2,563
Demand deposits	3,976	3,202	3,264	3,495
Time deposits (including postal savings deposits)	2,401	2,411	2,431	2,176
United States deposits	27	31	43	24
Total deposits	8,330	7,667	7,716	8,258
Bills payable and rediscounts	-----	-----	-----	120
Total	10,004	8,694	8,872	9,563

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEBRASKA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	145 banks	145 banks	147 banks	148 banks
RESOURCES				
Loans and discounts (including rediscounts).....	60,245	59,548	58,640	60,921
Overdrafts.....	143	206	129	222
United States Government securities owned.....	13,223	13,562	13,972	13,902
Other bonds, stocks, securities, etc., owned.....	11,235	10,814	11,013	11,610
Banking house, furniture and fixtures.....	2,888	2,820	2,831	2,826
Other real estate owned.....	1,816	1,529	1,389	1,090
Reserve with Federal reserve banks.....	4,462	4,776	4,588	4,614
Cash in vault.....	1,835	1,879	1,686	1,855
Due from banks.....	9,874	10,531	10,700	9,485
Outside checks and other cash items.....	179	166	186	165
Redemption fund and due from United States Treasurer.....	300	288	288	287
Securities borrowed.....	43	43	3	3
Other assets.....	107	4	3	10
Total.....	106,350	106,166	105,378	106,990
LIABILITIES				
Capital stock paid in.....	7,650	7,410	7,475	7,500
Surplus.....	4,087	4,068	4,113	4,066
Undivided profits—net.....	1,310	1,492	1,379	1,631
Reserves for dividends, contingencies, etc.....	256	218	246	225
Reserves for interest, taxes, and other expenses accrued and unpaid.....	164	167	154	145
Circulating notes outstanding.....	5,967	5,713	5,725	5,659
Due to banks ¹	5,121	5,819	5,600	4,993
Demand deposits.....	43,595	45,255	44,338	44,982
Time deposits (including postal savings deposits).....	34,306	33,680	34,554	35,086
United States deposits.....	200	155	129	180
<i>Total deposits.....</i>	<i>83,222</i>	<i>84,909</i>	<i>84,621</i>	<i>85,241</i>
Agreements to repurchase United States Government or other securities sold.....	190	40	39	—
Bills payable and rediscounts.....	3,458	2,105	1,616	2,519
Securities borrowed.....	43	43	3	3
Other liabilities.....	3	1	7	1
Total.....	106,350	106,166	105,378	106,990

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEBRASKA—Continued

LINCOLN

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	14, 623	14, 648	17, 785	17, 127
Overdrafts.....	19	15	24	31
United States Government securities owned.....	1, 717	1, 947	2, 726	2, 719
Other bonds, stocks, securities, etc., owned.....	2, 829	2, 635	3, 761	3, 395
Banking house, furniture and fixtures.....	920	929	933	885
Other real estate owned.....	104	95	74	70
Reserve with Federal reserve bank.....	1, 738	1, 905	2, 412	2, 448
Cash in vault.....	442	414	433	542
Due from banks.....	3, 949	3, 918	4, 024	4, 836
Outside checks and other cash items.....	193	70	487	100
Redemption fund and due from United States Treasurer.....	16	16	10	10
Total.....	26, 550	26, 592	32, 669	32, 163
LIABILITIES				
Capital stock paid in.....	1, 500	1, 500	1, 550	1, 550
Surplus.....	490	490	590	590
Undivided profits—net.....	191	229	195	279
Reserves for dividends, contingencies, etc.....	87	78	75	40
Reserves for interest, taxes, and other expenses, accrued and unpaid.....	30	123	59	88
Circulating notes outstanding.....	320	321	199	200
Due to banks ¹	7, 476	8, 313	9, 393	9, 543
Demand deposits.....	12, 425	11, 807	16, 124	15, 650
Time deposits (including postal savings deposits).....	3, 485	3, 320	4, 377	4, 100
United States deposits.....	74	211	106	123
Total deposits.....	23, 460	25, 651	30, 000	29, 416
Bills payable and rediscounts.....	472	200		
Other liabilities.....			1	
Total.....	26, 550	26, 592	32, 669	32, 163

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEBRASKA—Continued

OMAHA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts).....	57,008	57,795	58,681	59,522
Overdrafts.....	46	93	43	130
United States Government securities owned.....	15,272	14,030	12,856	11,070
Other bonds, stocks, securities, etc., owned.....	12,961	12,648	12,443	12,218
Customers' liability account of acceptances.....	3	3		
Banking house, furniture and fixtures.....	3,311	3,302	3,293	3,302
Other real estate owned.....	356	329	318	179
Reserve with Federal reserve bank.....	6,996	7,064	7,001	6,613
Cash in vault.....	994	1,030	1,057	1,095
Due from banks.....	24,166	21,177	20,895	25,253
Outside checks and other cash items.....	550	349	470	692
Redemption fund and due from United States Treasurer.....	58	57	57	58
Securities borrowed.....	12	11	11	11
Other assets.....	81	79	74	62
Total	121,814	117,967	117,199	120,205
LIABILITIES				
Capital stock paid in.....	5,200	5,200	5,200	5,200
Surplus.....	2,525	2,540	2,550	2,550
Undivided profits—net.....	809	617	666	861
Reserves for dividends, contingencies, etc.....	1,046	1,060	985	970
Reserves for interest, taxes, and other expenses accrued and unpaid.....	282	613	616	588
Circulating notes outstanding.....	1,134	1,150	1,144	1,138
Due to banks ¹	32,131	34,498	30,618	34,317
Demand deposits.....	53,357	50,863	51,843	51,484
Time deposits (including postal savings deposits).....	15,499	15,816	16,024	17,517
United States deposits.....	1,517	765	848	643
<i>Total deposits</i>	<i>102,504</i>	<i>101,942</i>	<i>99,535</i>	<i>108,861</i>
Bills payable and rediscounts.....	8,090	4,651	6,501	4,838
Acceptances executed for customers.....	3	3		
Securities borrowed.....	12	11	11	11
Other liabilities.....	209	180	193	188
Total	121,814	117,967	117,199	120,205

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEVADA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	10 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts)	11,665	11,411	11,817	12,119
Overdrafts	19	20	35	28
United States Government securities owned	2,101	2,251	2,411	2,556
Other bonds, stocks, securities, etc., owned	3,201	3,160	3,077	3,011
Banking house, furniture and fixtures	939	945	942	945
Other real estate owned	137	128	135	133
Reserve with Federal reserve bank	966	869	1,067	980
Cash in vault	436	457	481	542
Due from banks	3,413	2,330	2,909	3,190
Outside checks and other cash items	21	27	54	27
Redemption fund and due from United States Treasurer	60	60	60	60
Other assets	2	2	1	3
Total	22,960	21,660	22,989	23,594
LIABILITIES				
Capital stock paid in	1,500	1,500	1,500	1,500
Surplus	590	615	625	625
Undivided profits—net	183	218	213	290
Reserves for dividends, contingencies, etc.	15	18	27	21
Reserves for interest, taxes, and other expenses accrued and unpaid	85	25	95	37
Circulating notes outstanding	1,195	1,176	1,194	1,190
Due to banks ¹	2,555	1,680	2,159	1,793
Demand deposits	8,326	7,615	8,475	9,460
Time deposits (including postal savings deposits)	8,418	8,725	8,599	8,579
United States deposits	93	88	99	99
<i>Total deposits</i>	<i>19,892</i>	<i>18,108</i>	<i>19,832</i>	<i>19,931</i>
Other liabilities			3	
Total	22,960	21,660	22,989	23,594

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEW HAMPSHIRE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	56 banks	56 banks	56 banks	56 banks
RESOURCES				
Loans and discounts (including rediscounts)	43, 214	42, 761	45, 087	47, 307
Overdrafts	19	36	21	50
United States Government securities owned	10, 932	11, 336	10, 167	10, 234
Other bonds, stocks, securities, etc., owned	17, 970	17, 797	17, 203	17, 269
Banking house, furniture and fixtures	2, 825	2, 859	2, 878	2, 990
Other real estate owned	54	59	39	44
Reserve with Federal reserve bank	3, 694	3, 506	3, 642	3, 756
Cash in vault	2, 151	1, 960	1, 520	1, 664
Due from banks	6, 315	4, 093	4, 440	6, 202
Outside checks and other cash items	406	195	363	368
Redemption fund and due from United States Treasurer	236	236	236	236
Securities borrowed	65	65	40	40
Other assets	159	174	143	31
Total	88, 040	85, 071	85, 779	90, 241
LIABILITIES				
Capital stock paid in	5, 500	5, 500	5, 500	5, 500
Surplus	5, 076	5, 102	5, 147	5, 162
Undivided profits—net	3, 916	4, 277	4, 130	4, 419
Reserves for dividends, contingencies, etc.	227	85	184	69
Reserves for interest, taxes, and other expenses accrued and unpaid	53	40	123	86
Circulating notes outstanding	4, 678	4, 673	4, 690	4, 685
Due to banks ¹	4, 479	3, 367	4, 189	4, 429
Demand deposits	39, 069	35, 371	35, 271	39, 989
Time deposits (including postal savings deposits)	21, 586	22, 036	21, 606	22, 326
United States deposits	452	562	536	553
<i>Total deposits</i>	<i>65, 586</i>	<i>61, 336</i>	<i>61, 602</i>	<i>67, 297</i>
Bills payable and rediscounts	2, 929	3, 972	4, 345	2, 951
Securities borrowed	65	65	40	40
Other liabilities	10	21	18	32
Total	88, 040	85, 071	85, 779	90, 241

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEW JERSEY

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	299 banks	298 banks	299 banks	299 banks
RESOURCES				
Loans and discounts (including rediscounts)	584, 773	581, 840	595, 506	605, 437
Overdrafts	133	113	135	295
United States Government securities owned	69, 731	69, 414	69, 955	68, 635
Other bonds, stocks, securities, etc., owned	246, 152	243, 606	239, 825	232, 814
Customers' liability account of acceptances	1, 288	1, 420	647	770
Banking house, furniture and fixtures	32, 906	33, 872	34, 461	35, 267
Other real estate owned	4, 928	4, 853	5, 287	5, 685
Reserve with Federal reserve bank	42, 761	38, 372	42, 708	39, 464
Cash in vault	17, 498	16, 187	11, 954	15, 047
Due from banks	54, 737	35, 867	43, 654	43, 704
Outside checks and other cash items	1, 404	816	1, 216	1, 013
Redemption fund and due from United States Treasurer	1, 139	1, 140	1, 147	1, 166
Acceptances of other banks and bills of exchange or drafts sold with indorsement	577	17	5	19
Securities borrowed	200	400	460	260
Other assets	4, 742	4, 353	5, 016	3, 534
Total	1, 062, 969	1, 032, 360	1, 051, 946	1, 053, 060
LIABILITIES				
Capital stock paid in	54, 520	55, 385	55, 501	56, 283
Surplus	55, 689	56, 610	56, 819	58, 040
Undivided profits—net	20, 685	23, 360	21, 960	24, 539
Reserves for dividends, contingencies, etc.	2, 448	1, 510	2, 584	1, 758
Reserves for interest, taxes, and other expenses accrued and unpaid	1, 375	2, 907	1, 770	2, 943
Circulating notes outstanding	22, 544	22, 432	22, 835	22, 947
Due to banks ¹	20, 705	18, 174	18, 339	19, 344
Demand deposits	375, 208	337, 714	355, 033	345, 515
Time deposits (including postal savings deposits)	466, 443	470, 663	477, 732	490, 044
United States deposits	3, 299	7, 135	7, 016	6, 101
<i>Total deposits</i>	<i>865, 655</i>	<i>833, 686</i>	<i>858, 120</i>	<i>861, 004</i>
Agreements to repurchase United States Government or other securities sold	621	50	---	716
Bills payable and rediscounts	34, 399	30, 993	27, 553	19, 766
Acceptances of other banks and bills of exchange or drafts sold with indorsement	577	17	5	19
Acceptances executed for customers	972	826	528	431
Acceptances executed by other banks for account of reporting banks	328	594	240	356
Securities borrowed	200	400	460	260
Other liabilities	2, 056	3, 590	3, 571	3, 998
Total	1, 062, 969	1, 032, 360	1, 051, 946	1, 053, 060

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEW MEXICO

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	28 banks	28 banks	28 banks	28 banks
RESOURCES				
Loans and discounts (including rediscounts).....	18,853	18,096	18,150	18,091
Overdrafts.....	24	30	12	21
United States Government securities owned.....	5,766	5,900	5,746	5,415
Other bonds, stocks, securities, etc., owned.....	5,312	5,480	5,444	5,502
Banking house, furniture and fixtures.....	1,286	1,294	1,299	1,308
Other real estate owned.....	246	245	212	217
Reserve with Federal reserve bank.....	2,213	1,848	1,883	1,861
Cash in vault.....	937	989	994	950
Due from banks.....	5,235	3,331	3,501	3,937
Outside checks and other cash items.....	87	44	43	53
Redemption fund and due from United States Treasurer.....	63	63	63	63
Other assets.....	19	14	24	21
Total.....	40,041	37,334	37,281	37,439
LIABILITIES				
Capital stock paid in.....	2,060	2,060	2,060	2,060
Surplus.....	1,037	1,047	1,058	1,038
Undivided profits—net.....	106	326	152	364
Reserves for dividends, contingencies, etc.....	53	44	58	48
Reserves for interest, taxes, and other expenses accrued and unpaid.....	39	26	16	15
Circulating notes outstanding.....	1,255	1,253	1,253	1,236
Due to banks ¹	2,151	1,512	1,374	1,576
Demand deposits.....	25,391	22,167	22,228	21,146
Time deposits (including postal savings deposits).....	7,718	8,442	8,244	8,233
United States deposits.....	125	117	134	120
<i>Total deposits.....</i>	<i>35,385</i>	<i>32,238</i>	<i>31,980</i>	<i>31,075</i>
Agreements to repurchase United States Government or other securities sold.....	45	149	99	221
Bills payable and rediscounts.....	15	152	553	1,338
Other liabilities.....	46	39	52	44
Total.....	40,041	37,334	37,281	37,439

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEW YORK

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	520 banks	519 banks	521 banks	524 banks
RESOURCES				
Loans and discounts (including rediscounts).....	631, 470	648, 895	672, 817	751, 700
Overdrafts.....	278	297	228	309
United States Government securities owned.....	78, 259	77, 771	77, 113	80, 239
Other bonds, stocks, securities, etc., owned.....	408, 893	395, 685	384, 799	395, 081
Customers' liability account of acceptances.....	143	102	100	287
Banking house, furniture and fixtures.....	28, 948	29, 579	29, 837	32, 248
Other real estate owned.....	4, 051	4, 288	4, 636	4, 850
Reserve with Federal reserve bank.....	49, 903	47, 885	49, 757	53, 986
Cash in vault.....	19, 218	17, 489	14, 145	17, 329
Due from banks.....	48, 374	40, 835	43, 038	54, 967
Outside checks and other cash items.....	1, 784	1, 115	1, 519	2, 274
Redemption fund and due from United States Treasurer.....	1, 549	1, 525	1, 515	1, 567
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....			3	5
Securities borrowed.....	128	128	129	124
Other assets.....	3, 266	2, 998	3, 268	2, 679
Total.....	1, 276, 264	1, 268, 592	1, 282, 904	1, 397, 635
LIABILITIES				
Capital stock paid in.....	59, 792	61, 095	63, 020	68, 133
Surplus.....	58, 947	60, 390	62, 205	69, 202
Undivided profit—net.....	32, 250	36, 342	34, 821	41, 054
Reserves for dividends, contingencies, etc.....	3, 466	2, 730	4, 087	3, 842
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1, 784	3, 557	1, 904	3, 964
Circulating notes outstanding.....	30, 416	30, 102	30, 225	31, 047
Due to banks ¹	18, 223	15, 894	18, 287	32, 041
Demand deposits.....	376, 416	363, 159	369, 423	446, 458
Time deposits (including postal savings deposits).....	668, 910	665, 045	667, 937	679, 179
United States deposits.....	1, 789	2, 523	2, 529	2, 163
<i>Total deposits.....</i>	<i>1, 065, 338</i>	<i>1, 046, 621</i>	<i>1, 058, 176</i>	<i>1, 169, 841</i>
Agreements to repurchase United States Government or other securities sold.....	89	79	106	107
Bills payable and rediscounts.....	22, 140	25, 728	26, 823	18, 142
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....			3	5
Acceptances executed for customers.....	21	20	10	172
Acceptances executed by other banks for account of reporting banks.....	123	82	90	118
Securities borrowed.....	128	128	129	124
Other liabilities.....	1, 770	1, 718	1, 305	1, 894
Total.....	1, 276, 264	1, 268, 592	1, 282, 904	1, 397, 635

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEW YORK—Continued

ALBANY¹

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929
	2 banks	2 banks	2 banks
RESOURCES			
Loans and discounts (including rediscounts).....	43, 281	65, 983	57, 112
Overdrafts.....	6	6	1
United States Government securities owned.....	6, 269	5, 295	5, 982
Other bonds, stocks, securities, etc., owned.....	17, 625	15, 745	14, 771
Customers' liability account of acceptances.....	24	33	238
Banking house, furniture and fixtures.....	900	906	1, 084
Other real estate owned.....	112	138	50
Reserve with Federal reserve bank.....	5, 218	7, 194	6, 932
Cash in vault.....	851	1, 146	894
Due from banks.....	10, 389	6, 681	24, 668
Outside checks and other cash items.....	157	550	1, 656
Redemption fund and due from United States Treasurer.....	63	62	62
Other assets.....	433	590	534
Total.....	85, 328	104, 329	113, 984
LIABILITIES			
Capital stock paid in.....	3, 500	3, 500	3, 500
Surplus.....	5, 000	5, 500	5, 500
Undivided profits—net.....	1, 858	1, 767	1, 959
Reserves for dividends, contingencies, etc.....	428	200	250
Reserves for interest, taxes, and other expenses accrued and unpaid.....	166	466	370
Circulating notes outstanding.....	1, 230	1, 231	1, 238
Due to banks ²	13, 533	15, 095	12, 174
Demand deposits.....	43, 606	65, 734	78, 551
Time deposits (including postal savings deposits).....	10, 973	10, 523	9, 774
United States deposits.....	36	126	345
<i>Total deposits</i>	<i>68, 148</i>	<i>91, 478</i>	<i>100, 844</i>
Agreements to repurchase United States Government or other securities sold.....	2, 486		
Bills payable and rediscounts.....	2, 346		
Acceptances executed for customers.....	25	31	229
Acceptances executed by other banks for account of reporting banks.....	3	19	11
Other liabilities.....	138	137	83
Total.....	85, 328	104, 329	113, 984

¹ Terminated as a reserve city, effective July 1, 1929.

² Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEW YORK—Continued
BROOKLYN AND BRONX
 [In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	16 banks	16 banks	15 banks	13 banks
RESOURCES				
Loans and discounts (including rediscounts)	47,426	48,095	31,178	28,568
Overdrafts	8	15	5	7
United States Government securities owned	4,597	5,345	3,933	2,192
Other bonds, stocks, securities, etc., owned	14,404	13,666	11,212	8,269
Customers' liability account of acceptances	1,302	1,201	-----	198
Banking house, furniture and fixtures	2,006	2,298	1,988	1,572
Other real estate owned	243	244	244	152
Reserve with Federal reserve bank	4,656	4,304	2,705	2,512
Cash in vault	1,382	1,058	729	670
Due from banks	5,148	3,742	2,027	2,231
Outside checks and other cash items	324	184	7	5
Redemption fund and due from United States Treasurer	49	61	60	30
Acceptances of other banks and bills of exchange or drafts sold with indorsement	1	24	-----	-----
Other assets	401	405	370	344
Total	81,947	80,642	54,458	46,750
LIABILITIES				
Capital stock paid in	7,000	7,000	7,050	6,223
Surplus	3,780	3,705	3,765	3,545
Undivided profits—net	1,688	1,605	903	960
Reserves for dividends, contingencies, etc.	180	216	249	268
Reserves for interest, taxes, and other expenses accrued and unpaid	164	281	434	101
Circulating notes outstanding	962	1,214	1,199	599
Due to banks ¹	4,305	4,335	605	828
Demand deposits	39,542	35,600	21,824	20,984
Time deposits (including postal savings deposits) ..	18,410	18,869	15,934	11,992
United States deposits	872	1,433	393	150
Total deposits	68,129	60,237	38,756	33,954
Agreements to repurchase United States Government or other securities sold	-----	-----	-----	97
Bills payable and rediscounts	3,249	4,559	1,683	541
Acceptances of other banks and bills of exchange or drafts sold with indorsement	1	24	-----	-----
Acceptances executed for customers	922	1,067	-----	-----
Acceptances executed by other banks for account of reporting banks	454	180	-----	224
Other liabilities	418	554	419	238
Total	81,947	80,642	54,458	46,750

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEW YORK—Continued**BUFFALO**

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	5 banks	5 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	20, 936	22, 046	6, 088	6, 892
Overdrafts.....	3	2	5	2
United States Government securities owned.....	3, 239	2, 560	1, 047	751
Other bonds, stocks, securities, etc., owned.....	6, 156	5, 862	1, 424	1, 525
Banking house, furniture and fixtures.....	807	808	250	252
Other real estate owned.....	117	148	-----	-----
Reserve with Federal reserve bank.....	1, 448	1, 304	382	442
Cash in vault.....	421	324	92	132
Due from banks.....	2, 523	1, 730	295	386
Outside checks and other cash items.....	124	60	10	4
Redemption fund and due from United States Treasurer.....	77	78	28	28
Other assets.....	453	229	53	39
Total.....	36, 304	35, 151	9, 674	10, 453
LIABILITIES				
Capital stock paid in.....	1, 950	1, 950	750	750
Surplus.....	1, 375	1, 375	325	375
Undivided profits—net.....	344	344	137	95
Reserves for dividends, contingencies, etc.....	10	80	23	50
Reserves for interest, taxes, and other expenses accrued and unpaid.....	67	185	56	33
Circulating notes outstanding.....	1, 548	1, 550	550	546
Due to banks ¹	1, 655	851	84	140
Demand deposits.....	7, 869	7, 241	2, 064	2, 616
Time deposits (including postal savings deposits).....	18, 960	20, 383	5, 649	5, 821
United States deposits.....	691	25	4	-----
<i>Total deposits</i>	<i>29, 175</i>	<i>28, 500</i>	<i>7, 821</i>	<i>8, 577</i>
Agreements to repurchase United States Government or other securities sold.....	300	-----	-----	-----
Bills payable and rediscounts.....	1, 492	1, 125	-----	-----
Other liabilities.....	43	42	12	27
Total.....	36, 304	35, 151	9, 674	10, 453

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NEW YORK—Continued

NEW YORK CITY (CENTRAL RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	22 banks	23 banks	21 banks	20 banks
RESOURCES				
Loans and discounts (including rediscounts).....	2,828,542	2,609,824	2,432,945	2,289,338
Overdrafts.....	1,314	1,030	1,058	1,491
United States Government securities owned.....	654,935	684,035	467,149	464,807
Other bonds, stocks, securities, etc., owned.....	394,038	407,113	319,372	323,044
Customers' liability account of acceptances.....	331,637	310,541	243,113	274,512
Banking house, furniture and fixtures.....	62,013	62,399	62,533	55,053
Other real estate owned.....	998	2,911	316	4,987
Reserve with Federal reserve bank.....	392,002	375,332	307,684	289,638
Cash in vault.....	28,164	26,714	20,995	21,130
Due from banks.....	1,698,340	1,480,915	559,676	873,690
Outside checks and other cash items.....	31,170	20,951	3,431	9,831
Redemption fund and due from United States Treasurer.....	1,684	1,684	1,705	1,783
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	227,371	183,595	123,340	139,504
Securities borrowed.....	350	9	9	9
Other assets.....	136,395	133,753	114,798	109,436
Total.....	6,788,953	6,300,806	4,658,124	4,858,253
LIABILITIES				
Capital stock paid in.....	277,000	302,100	280,425	310,882
Surplus.....	381,875	430,375	357,025	381,025
Undivided profits—net.....	76,874	80,722	68,439	81,511
Reserves for dividends, contingencies, etc.....	24,680	20,516	14,058	14,529
Reserves for interest, taxes, and other expenses accrued and unpaid.....	11,178	13,025	15,367	11,580
Circulating notes outstanding.....	33,281	32,734	33,926	34,245
Due to banks ¹	1,831,240	1,685,729	812,679	1,007,857
Demand deposits.....	2,649,161	2,438,119	2,046,315	1,979,668
Time deposits (including postal savings deposits).....	538,678	498,118	419,849	507,995
United States deposits.....	23,775	76,501	36,756	29,702
<i>Total deposits.....</i>	<i>5,042,864</i>	<i>4,698,467</i>	<i>3,315,599</i>	<i>3,525,222</i>
Agreements to repurchase United States Government or other securities sold.....	46,090	6,993	-----	-----
Bills payable and rediscounts.....	280,618	142,738	160,120	41,290
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	227,371	183,595	123,340	139,504
Acceptances executed for customers.....	330,262	312,187	242,540	269,951
Acceptances executed by other banks for account of reporting banks.....	11,750	11,823	8,294	11,964
Securities borrowed.....	350	9	9	9
Other liabilities.....	44,770	65,522	38,982	36,541
Total.....	6,788,953	6,300,806	4,658,124	4,858,253

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NORTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	70 banks	69 banks	68 banks	62 banks
RESOURCES				
Loans and discounts (including rediscounts).....	110,894	108,606	107,102	83,761
Overdrafts.....	86	65	60	160
United States Government securities owned.....	12,972	13,961	12,954	10,619
Other bonds, stocks, securities, etc., owned.....	10,978	10,437	10,720	7,007
Customers' liability account of acceptances.....	1,551	582	370	556
Banking house, furniture and fixtures.....	7,538	7,520	7,578	6,322
Other real estate owned.....	1,871	1,787	1,732	1,295
Reserve with Federal reserve bank.....	6,705	6,133	6,548	4,559
Cash in vault.....	4,268	3,823	2,429	3,050
Due from banks.....	21,265	16,252	16,997	11,298
Outside checks and other cash items.....	632	292	529	464
Redemption fund and due from United States Treasurer.....	350	351	338	277
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....				13
Securities borrowed.....	362	374	461	457
Other assets.....	180	204	662	451
Total.....	179,652	170,387	168,480	130,289
LIABILITIES				
Capital stock paid in.....	13,438	13,250	13,065	9,900
Surplus.....	7,981	7,824	7,838	6,241
Undivided profits—net.....	2,331	2,771	2,590	2,246
Reserves for dividends, contingencies, etc.....	452	237	513	208
Reserves for interest, taxes, and other expenses accrued and unpaid.....	763	885	777	662
Circulating notes outstanding.....	6,836	6,803	6,702	5,621
Due to banks ¹	15,938	12,395	11,185	7,272
Demand deposits.....	64,243	58,147	53,868	38,762
Time deposits (including postal savings deposits).....	58,678	57,234	54,596	44,691
United States deposits.....	1,655	2,178	1,814	1,514
Total deposits.....	140,514	130,154	121,461	92,269
Agreements to repurchase United States Government or other securities sold.....		40	385	123
Bills payable and rediscounts.....	5,013	7,233	13,903	11,876
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....				13
Acceptances executed for customers.....	1,505	555	320	516
Acceptances executed by other banks for account of reporting banks.....	46	27	50	40
Securities borrowed.....	362	374	461	457
Other liabilities.....	411	234	415	117
Total.....	179,652	170,387	168,480	130,289

¹Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NORTH CAROLINA—Continued

CHARLOTTE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	17,449	16,556	15,370	15,054
Overdrafts.....	3	3	2	3
United States Government securities owned.....	2,895	2,889	2,820	2,814
Other bonds, stocks, securities, etc., owned.....	1,682	1,637	1,653	1,636
Banking house, furniture and fixtures.....	1,165	1,165	1,160	1,160
Other real estate owned.....	32	32	47	48
Reserve with Federal reserve bank.....	1,062	1,084	1,054	1,022
Cash in vault.....	141	131	97	203
Due from banks.....	1,705	1,541	1,502	1,305
Outside checks and other cash items.....	37	20	22	19
Redemption fund and due from United States Treasurer.....	73	72	72	73
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....			50	87
Securities borrowed.....	57	40		
Other assets.....	22	22	22	22
Total.....	26,323	25,192	23,871	23,446
LIABILITIES				
Capital stock paid in.....	1,800	1,800	1,800	1,800
Surplus.....	2,000	2,000	2,100	2,100
Undivided profits—net.....	1,316	1,402	1,244	1,340
Reserves for dividends, contingencies, etc.....	95	65	103	65
Reserves for interest, taxes, and other expenses accrued and unpaid.....	182	154	152	155
Circulating notes outstanding.....	1,440	1,431	1,440	1,421
Due to banks ¹	675	502	687	514
Demand deposits.....	9,148	9,194	7,988	7,929
Time deposits (including postal savings deposits).....	7,585	7,148	6,609	6,863
United States deposits.....	15	28	22	20
<i>Total deposits.....</i>	<i>17,423</i>	<i>16,872</i>	<i>15,266</i>	<i>15,326</i>
Agreements to repurchase United States Government or other securities sold.....		74		
Bills payable and rediscounts.....	2,010	1,354	1,716	1,152
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....			50	87
Securities borrowed.....	57	40		
Total.....	26,323	25,192	23,871	23,446

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

NORTH DAKOTA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	133 banks	131 banks	125 banks	122 banks
RESOURCES				
Loans and discounts (including rediscounts)	46, 193	45, 709	43, 609	45, 303
Overdrafts	56	93	64	109
United States Government securities owned	10, 281	10, 719	9, 661	9, 982
Other bonds, stocks, securities, etc., owned	18, 528	18, 340	16, 317	17, 514
Customers' liability account of acceptances			1	
Banking house, furniture and fixtures	3, 041	3, 094	3, 154	3, 119
Other real estate owned	1, 814	1, 809	1, 615	1, 392
Reserve with Federal reserve bank	4, 238	3, 971	3, 536	4, 412
Cash in vault	2, 001	1, 712	1, 598	1, 993
Due from banks	10, 246	7, 732	7, 467	12, 163
Outside checks and other cash items	247	176	209	241
Redemption fund and due from United States Treasurer	168	168	167	164
Acceptances of other banks and bills of exchange or drafts sold with indorsement	1	2		
Securities borrowed	2		2	2
Other assets	57	92	296	318
Total	96, 873	93, 619	87, 696	96, 712
LIABILITIES				
Capital stock paid in	5, 415	5, 385	5, 390	5, 590
Surplus	2, 586	2, 612	2, 516	2, 434
Undivided profits—net	1, 011	835	785	970
Reserves for dividends, contingencies, etc.	176	119	134	178
Reserves for interest, taxes, and other expenses accrued and unpaid	46	20	48	95
Circulating notes outstanding	3, 259	3, 223	3, 214	3, 090
Due to banks ¹	4, 912	4, 145	3, 165	5, 030
Demand deposits	37, 510	34, 970	30, 578	39, 498
Time deposits (including postal savings deposits)	41, 294	41, 430	39, 972	38, 863
United States deposits	170	214	169	183
<i>Total deposits</i>	<i>83, 886</i>	<i>80, 759</i>	<i>73, 884</i>	<i>83, 674</i>
Agreements to repurchase United States Government or other securities sold	36	51	155	61
Bills payable and rediscounts	449	606	1, 548	699
Acceptances of other banks and bills of exchange or drafts sold with indorsement	1	2		
Acceptances executed for customers			1	
Securities borrowed	2	2	2	2
Other liabilities	6	5	19	19
Total	96, 873	93, 619	87, 696	96, 712

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

OHIO

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	314 banks	310 banks	308 banks	306 banks
RESOURCES				
Loans and discounts (including rediscounts).....	311, 149	318, 387	314, 952	307, 465
Overdrafts.....	352	274	211	222
United States Government securities owned.....	51, 193	52, 239	52, 316	51, 747
Other bonds, stocks, securities, etc., owned.....	111, 937	109, 541	106, 004	100, 117
Banking house, furniture and fixtures.....	24, 962	24, 941	25, 380	24, 950
Other real estate owned.....	3, 227	3, 482	3, 706	4, 144
Reserve with Federal reserve bank.....	23, 343	23, 114	23, 121	21, 602
Cash in vault.....	13, 227	11, 797	10, 015	11, 822
Due from banks.....	41, 187	34, 663	33, 840	31, 882
Outside checks and other cash items.....	899	563	784	718
Redemption fund and due from United States Treasurer.....	1, 407	1, 413	1, 404	1, 395
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....			12	9
Securities borrowed.....	2, 487	2, 081	2, 139	2, 225
Other assets.....	869	911	886	803
Total.....	586, 209	583, 406	574, 770	559, 101
LIABILITIES				
Capital stock paid in.....	39, 920	39, 450	39, 300	38, 450
Surplus.....	30, 364	30, 627	30, 457	29, 579
Undivided profits—net.....	13, 897	14, 798	13, 812	15, 277
Reserves for dividends, contingencies, etc.....	1, 040	1, 003	1, 239	812
Reserves for interest, taxes, and other expenses accrued and unpaid.....	560	623	663	870
Circulating notes outstanding.....	27, 668	27, 931	27, 821	27, 353
Due to banks ¹	14, 492	10, 872	11, 300	10, 194
Demand deposits.....	220, 885	223, 104	219, 107	213, 281
Time deposits (including postal savings deposits).....	220, 480	217, 791	213, 608	204, 108
United States deposits.....	624	685	588	776
<i>Total deposits.....</i>	<i>456, 481</i>	<i>452, 452</i>	<i>444, 603</i>	<i>428, 554</i>
Agreements to repurchase United States Government or other securities sold.....	19	49	24	24
Bills payable and rediscounts.....	13, 226	13, 732	13, 457	14, 981
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....			12	9
Securities borrowed.....	2, 487	2, 081	2, 139	2, 225
Other liabilities.....	547	660	1, 243	1, 167
Total.....	586, 209	583, 406	574, 770	559, 101

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

OHIO—Continued

CINCINNATI

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	52,439	54,152	52,914	59,592
Overdrafts.....	7	3	6	1
United States Government securities owned.....	8,360	10,738	9,628	9,424
Other bonds, stocks, securities, etc., owned.....	16,615	16,554	15,088	13,908
Customers' liability account of acceptances.....	27		8	85
Banking house, furniture and fixtures.....	2,665	2,684	2,639	2,640
Other real estate owned.....	4	4	4	4
Reserve with Federal reserve bank.....	4,689	5,083	5,299	5,413
Cash in vault.....	1,214	1,141	697	955
Due from banks.....	15,690	12,758	12,544	11,969
Outside checks and other cash items.....	100	42	76	94
Redemption fund and due from United States Treasurer.....	113	113	113	113
Securities borrowed.....	700	400	696	454
Other assets.....	170	117	155	58
Total	102,793	103,789	99,867	104,710
LIABILITIES				
Capital stock paid in.....	8,100	8,100	8,300	8,300
Surplus.....	5,300	5,300	5,600	5,600
Undivided profits—net.....	3,904	4,282	3,686	4,381
Reserves for dividends, contingencies, etc.....	64	65	69	70
Reserves for interest, taxes, and other expenses accrued and unpaid.....	127	186	167	234
Circulating notes outstanding.....	2,207	2,240	2,239	2,219
Due to banks ¹	16,974	12,590	12,177	12,400
Demand deposits.....	41,803	46,778	43,459	43,395
Time deposits (including postal savings deposits).....	19,058	19,099	18,241	18,064
United States deposits.....	1,502	1,483	1,062	713
<i>Total deposits</i>	<i>79,337</i>	<i>79,950</i>	<i>74,969</i>	<i>74,572</i>
Bills payable and rediscounts.....	2,970	3,230	4,100	8,749
Acceptances executed for customers.....	27		8	85
Securities borrowed.....	700	400	696	454
Other liabilities.....	57	36	33	46
Total	102,793	103,789	99,867	104,710

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

*Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued***OHIO—Continued****CLEVELAND**

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	61,817	68,198	69,356	70,278
Overdrafts.....	213	96	19	32
United States Government securities owned.....	15,185	16,417	14,885	12,392
Other bonds, stocks, securities, etc., owned.....	13,438	11,710	11,414	12,458
Customers' liability account of acceptances.....	2,651	2,460	1,623	5,374
Banking house, furniture and fixtures.....	2,943	2,941	2,930	2,928
Other real estate owned.....	37	42	32	77
Reserve with Federal reserve bank.....	4,802	4,100	5,295	4,752
Cash in vault.....	649	761	589	688
Due from banks.....	14,412	7,696	7,444	8,423
Outside checks and other cash items.....	155	647	269	891
Redemption fund and due from United States Treasurer.....	180	180	180	180
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	486	3,508	1,815	3,190
Securities borrowed.....	3,063	3,482	3,529	3,746
Other assets.....	722	781	814	564
Total.....	120,753	123,019	120,194	125,973
LIABILITIES				
Capital stock paid in.....	4,800	5,500	5,500	5,500
Surplus.....	3,850	4,350	4,350	4,350
Undivided profits—net.....	1,516	1,559	1,550	1,697
Reserves for dividends, contingencies, etc.....	127	93	197	102
Reserves for interest, taxes, and other expenses accrued and unpaid.....	608	899	651	1,044
Circulating notes outstanding.....	3,511	3,542	3,600	3,563
Due to banks ¹	15,319	6,771	7,696	9,286
Demand deposits.....	34,357	37,863	37,320	36,257
Time deposits (including postal savings deposits).....	39,957	45,987	45,649	44,228
United States deposits.....	2,150	4,024	5,103	5,264
<i>Total deposits</i>	<i>91,783</i>	<i>94,645</i>	<i>95,768</i>	<i>94,985</i>
Bills payable and rediscounts.....	7,795	2,800	1,320	2,115
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	486	3,508	1,815	3,190
Acceptances executed for customers.....	3,097	2,487	1,730	5,487
Acceptances executed by other banks for account of reporting banks.....	20	12	22	-----
Securities borrowed.....	3,063	3,482	3,529	3,746
Other liabilities.....	97	142	162	194
Total.....	120,753	123,019	120,194	125,973

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

OHIO—Continued

COLUMBUS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	49,952	51,625	50,998	51,059
Overdrafts.....	10	11	6	9
United States Government securities owned.....	5,899	7,416	6,835	6,667
Other bonds, stocks, securities, etc., owned.....	10,797	10,274	9,891	9,231
Customers' liability account of acceptances.....	41	28	18	19
Banking house, furniture and fixtures.....	3,916	3,910	4,427	4,416
Other real estate owned.....	60	66	82	81
Reserve with Federal reserve bank.....	5,237	5,894	5,631	5,398
Cash in vault.....	1,676	1,522	1,189	1,656
Due from banks.....	12,728	13,531	11,150	15,731
Outside checks and other cash items.....	135	119	256	140
Redemption fund and due from United States Treasurer.....	91	92	92	92
Securities borrowed.....	200	400	200	300
Total.....	90,742	94,888	90,755	94,799
LIABILITIES				
Capital stock paid in.....	5,000	5,000	5,000	5,200
Surplus.....	5,350	5,350	5,350	5,350
Undivided profits—net.....	1,333	1,386	1,292	1,344
Reserves for dividends, contingencies, etc.....	63	63	63	128
Reserves for interest, taxes, and other expenses accrued and unpaid.....	136	203	474	337
Circulating notes outstanding.....	1,812	1,823	1,817	1,790
Due to banks ¹	15,715	14,059	12,741	13,424
Demand deposits.....	43,551	50,798	47,244	51,131
Time deposits (including postal savings deposits).....	12,432	11,541	10,969	12,159
United States deposits.....	1,114	680	808	1,047
Total deposits.....	72,812	77,078	71,762	77,781
Bills payable and rediscounts.....	3,995	3,557	4,779	2,570
Acceptances executed by other banks for account of reporting banks.....	41	28	18	19
Securities borrowed.....	200	400	200	300
Total.....	90,742	94,888	90,755	94,799

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

OHIO—Continued

TOLEDO

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	1 bank	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	8,474	8,877	7,930	7,594
United States Government securities owned.....	3,521	3,521	3,521	3,546
Other bonds, stocks, securities, etc., owned.....	2,533	2,609	1,527	1,543
Banking house, furniture and fixtures.....	452	547	563	567
Reserve with Federal reserve bank.....	826	785	698	571
Cash in vault.....	150	291	163	186
Due from banks.....	1,099	1,380	1,283	1,094
Outside checks and other cash items.....	16	16	23	15
Redemption fund and due from United States Treasurer.....	25	25	25	25
Other assets.....	80	105	75	94
Total.....	17,176	18,156	15,808	15,235
LIABILITIES				
Capital stock paid in.....	500	700	700	700
Surplus.....	1,500	1,600	1,599	1,600
Undivided profits—net.....	477	490	464	486
Reserves for dividends, contingencies, etc.....	90	85	15	1
Reserves for interest, taxes, and other expenses accrued and unpaid.....	98	108	49	89
Circulating notes outstanding.....	485	491	496	492
Due to banks ¹	1,772	1,463	1,439	1,422
Demand deposits.....	4,404	5,211	5,025	4,138
Time deposits (including postal savings deposits).....	6,246	6,314	5,012	5,078
United States deposits.....	96	92	58	47
Total deposits.....	12,518	13,080	11,584	10,685
Bills payable and rediscounts.....	1,500	1,600	950	1,180
Other liabilities.....	8	2	1	2
Total.....	17,176	18,156	15,808	15,235

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

OKLAHOMA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	310 banks	299 banks	293 banks	286 banks
RESOURCES				
Loans and discounts (including rediscounts)	91,491	90,589	89,509	91,786
Overdrafts	300	364	216	396
United States Government securities owned	30,342	31,980	30,707	29,680
Other bonds, stocks, securities, etc., owned	37,644	37,493	34,969	33,191
Customers' liability account of acceptances	5	1	5	—
Banking house, furniture and fixtures	6,380	6,278	6,132	6,211
Other real estate owned	1,205	1,069	963	942
Reserve with Federal reserve bank	11,735	11,228	10,371	10,800
Cash in vault	4,773	4,428	3,496	4,205
Due from banks	37,524	26,405	25,639	26,702
Outside checks and other cash items	485	481	397	440
Redemption fund and due from United States Treasurer	270	264	263	256
Acceptances of other banks and bills of exchange or drafts sold with indorsement	—	—	—	11
Securities borrowed	193	253	135	186
Other assets	251	179	150	173
Total	222,598	211,012	202,952	204,979
LIABILITIES				
Capital stock paid in	14,415	14,115	13,485	13,280
Surplus	4,386	4,378	4,363	4,367
Undivided profits—net	972	2,491	2,081	2,805
Reserves for dividends, contingencies, etc.	548	196	310	193
Reserves for interest, taxes, and other expenses accrued and unpaid	433	390	273	262
Circulating notes outstanding	5,377	5,214	5,237	4,974
Due to banks ¹	14,429	9,095	8,114	8,535
Demand deposits	135,640	126,947	119,205	121,803
Time deposits (including postal savings deposits) ..	43,806	46,092	45,866	45,296
United States deposits	1,694	730	365	276
<i>Total deposits</i>	<i>195,569</i>	<i>182,864</i>	<i>173,550</i>	<i>175,910</i>
Agreements to repurchase United States Government or other securities sold	—	100	320	147
Bills payable and rediscounts	645	939	3,129	2,784
Acceptances of other banks and bills of exchange or drafts sold with indorsement	—	—	—	11
Acceptances executed for customers	—	—	5	—
Acceptances executed by other banks for account of reporting banks	5	1	—	—
Securities borrowed	193	253	135	186
Other liabilities	55	71	84	60
Total	222,598	211,012	202,952	204,979

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

OKLAHOMA—Continued

MUSKOGEE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	5, 653	5, 462	5, 238	5, 907
Overdrafts.....	2	4	1	4
United States Government securities owned.....	4, 077	4, 185	4, 223	4, 222
Other bonds, stocks, securities, etc., owned.....	2, 001	2, 292	2, 297	2, 221
Banking house, furniture and fixtures.....	367	367	366	366
Other real estate owned.....	35	35	33	30
Reserve with Federal reserve bank.....	760	837	705	487
Cash in vault.....	260	226	220	277
Due from banks.....	2, 092	1, 544	1, 580	1, 584
Outside checks and other cash items.....	54	37	52	93
Redemption fund and due from United States Treasurer.....	38	37	38	38
Other assets.....	52	32	30	22
Total.....	15, 391	15, 058	14, 783	15, 251
LIABILITIES				
Capital stock paid in.....	900	900	900	900
Surplus.....	295	295	295	295
Undivided profits—net.....	26	78	52	99
Reserves for dividends, contingencies, etc.....	57	57	89	84
Reserves for interest, taxes, and other expenses accrued and unpaid.....	62	46	43	35
Circulating notes outstanding.....	747	747	748	742
Due to banks ¹	2, 994	1, 307	1, 283	1, 280
Demand deposits.....	5, 330	5, 848	5, 509	5, 655
Time deposits (including postal savings deposits).....	4, 754	5, 421	5, 627	5, 518
United States deposits.....	106	93	82	75
<i>Total deposits.....</i>	<i>13, 184</i>	<i>12, 669</i>	<i>12, 501</i>	<i>12, 528</i>
Agreements to repurchase United States Government or other securities sold.....	101	140	140	140
Bills payable and rediscounts.....	—	100	—	412
Other liabilities.....	19	26	15	16
Total.....	15, 391	15, 058	14, 783	15, 251

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

OKLAHOMA—Continued

OKLAHOMA CITY

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	6 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts).....	47,255	41,388	46,227	47,799
Overdrafts.....	18	13	21	51
United States Government securities owned.....	14,467	14,097	13,740	13,601
Other bonds, stocks, securities, etc., owned.....	15,905	15,690	15,648	14,841
Banking house, furniture and fixtures.....	2,662	2,729	2,722	2,715
Other real estate owned.....	56	6	6	—
Reserve with Federal reserve bank.....	6,010	5,747	5,321	5,682
Cash in vault.....	878	744	611	859
Due from banks.....	21,779	19,741	18,787	21,534
Outside checks and other cash items.....	302	390	392	165
Redemption fund and due from United States Treasurer.....	4	4	4	4
Securities borrowed.....	90	90	90	158
Other assets.....	180	138	161	164
Total	109,606	100,777	103,730	107,573
LIABILITIES				
Capital stock paid in.....	5,350	5,950	6,200	6,200
Surplus.....	850	1,320	1,320	1,320
Undivided profits—net.....	857	861	650	827
Reserves for dividends, contingencies, etc.....	194	145	182	141
Reserves for interest, taxes, and other expenses accrued and unpaid.....	159	234	181	318
Circulating notes outstanding.....	73	74	72	75
Due to banks ¹	30,564	20,235	19,521	22,241
Demand deposits.....	42,349	44,291	43,661	43,042
Time deposits (including postal savings deposits).....	28,990	25,743	27,251	27,312
United States deposits.....	130	294	239	308
<i>Total deposits</i>	<i>102,033</i>	<i>90,563</i>	<i>90,672</i>	<i>92,903</i>
Agreements to repurchase United States Government or other securities sold.....	—	—	200	—
Bills payable and rediscounts.....	—	1,540	4,163	5,631
Securities borrowed.....	90	90	90	158
Total	109,606	100,777	103,730	107,573

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

OKLAHOMA—Continued

TULSA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	6 banks	6 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	64,468	64,914	68,091	67,089
Overdrafts.....	41	27	22	23
United States Government securities owned.....	10,600	10,413	10,398	10,567
Other bonds, stocks, securities, etc., owned.....	12,267	12,502	13,366	14,738
Customers' liability account of acceptances.....	28	65	52	376
Banking house, furniture and fixtures.....	6,071	6,234	4,984	5,009
Other real estate owned.....	76	116	530	221
Reserve with Federal reserve bank.....	8,874	7,330	8,138	7,485
Cash in vault.....	1,260	1,269	893	1,152
Due from banks.....	18,798	14,979	16,217	15,052
Outside checks and other cash items.....	408	136	226	334
Redemption fund and due from United States Treasurer.....	31	31	31	31
Other assets.....	130	34	10	126
Total.....	123,052	118,050	122,958	122,203
LIABILITIES				
Capital stock paid in.....	6,450	6,450	5,450	5,950
Surplus.....	2,500	3,100	2,650	2,650
Undivided profits—net.....	1,626	1,457	1,261	878
Reserves for dividends, contingencies, etc.....	79	207	5	37
Reserves for interest, taxes, and other expenses accrued and unpaid.....	229	303	269	464
Circulating notes outstanding.....	625	618	616	588
Due to banks ¹	32,243	16,432	16,098	15,877
Demand deposits.....	60,997	64,694	65,018	62,687
Time deposits (including postal savings deposits).....	17,790	24,444	27,176	28,436
United States deposits.....	354	121	108	237
Total deposits.....	111,384	105,691	108,400	107,237
Bills payable and rediscounts.....	—	159	4,255	3,912
Acceptances executed for customers.....	28	65	52	376
Other liabilities.....	131	—	—	111
Total.....	123,052	118,050	122,958	122,203

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

OREGON

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	88 banks	86 banks	86 banks	87 banks
RESOURCES				
Loans and discounts (including rediscounts).....	45,748	45,092	45,927	47,019
Overdrafts.....	62	69	69	95
United States Government securities owned.....	11,595	11,865	11,861	12,187
Other bonds, stocks, securities, etc., owned.....	16,431	16,218	15,848	16,264
Customers' liability account of acceptances.....	1		2	2
Banking house, furniture and fixtures.....	3,187	3,194	3,206	3,256
Other real estate owned.....	905	822	781	765
Reserve with Federal reserve bank.....	4,467	4,107	4,413	4,539
Cash in vault.....	2,690	2,499	2,343	2,666
Due from banks.....	9,463	6,875	8,107	9,763
Outside checks and other cash items.....	196	103	229	205
Redemption fund and due from United States Treasurer.....	135	136	136	138
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	100			
Other assets.....	39	39	40	39
Total.....	95,019	91,019	92,962	96,938
LIABILITIES				
Capital stock paid in.....	6,170	6,145	6,145	6,245
Surplus.....	3,162	3,122	3,129	3,164
Undivided profits—net.....	1,017	1,138	1,181	1,548
Reserves for dividends, contingencies, etc.....	114	50	123	90
Reserves for interest, taxes, and other expenses, accrued and unpaid.....	110	141	99	139
Circulating notes outstanding.....	2,652	2,670	2,712	2,717
Due to banks ¹	2,150	1,617	1,895	1,979
Demand deposits.....	47,420	42,858	45,081	48,953
Time deposits (including postal savings deposits).....	30,935	31,020	30,457	31,278
United States deposits.....	154	102	167	119
<i>Total deposits.....</i>	<i>80,659</i>	<i>75,597</i>	<i>77,600</i>	<i>82,320</i>
Agreements to repurchase United States Government or other securities sold.....	20	114	14	39
Bills payable and rediscounts.....	1,009	2,039	1,956	673
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	100			
Acceptances executed for customers.....	1		2	2
Other liabilities.....	5	3	1	1
Total.....	95,019	91,019	92,962	96,938

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

OREGON—Continued

PORTLAND

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	5 banks	6 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts).....	44,655	47,676	52,701	54,981
Overdrafts.....	53	54	37	30
United States Government securities owned.....	34,454	34,744	35,138	34,434
Other bonds, stocks, securities, etc., owned.....	26,880	28,428	28,019	27,076
Customers' liability account of acceptances.....	83	133	175	67
Banking house, furniture and fixtures.....	3,343	3,473	3,483	3,486
Other real estate owned.....	32	24	24	24
Reserve with Federal reserve bank.....	6,517	7,387	6,943	7,187
Cash in vault.....	1,194	1,430	1,200	1,592
Due from banks.....	18,766	14,316	16,726	17,049
Outside checks and other cash items.....	244	117	358	201
Redemption fund and due from United States Treasurer.....	126	126	125	126
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	851	167	22	10
Other assets.....	347	478	358	448
Total.....	137,545	138,553	145,309	146,711
LIABILITIES				
Capital stock paid in.....	6,400	6,800	7,000	7,000
Surplus.....	3,270	3,530	3,550	3,550
Undivided profits—net.....	2,592	2,434	2,380	2,590
Reserves for dividends, contingencies, etc.....	212	246	149	60
Reserves for interest, taxes, and other expenses accrued and unpaid.....	354	554	250	585
Circulating notes outstanding.....	2,510	2,456	2,510	2,506
Due to banks ¹	15,500	14,940	15,111	16,468
Demand deposits.....	49,257	49,566	51,505	53,826
Time deposits (including postal savings deposits).....	56,388	57,249	59,236	59,213
United States deposits.....	123	153	165	171
<i>Total deposits.....</i>	<i>121,268</i>	<i>121,908</i>	<i>126,017</i>	<i>129,678</i>
Bills payable and rediscounts.....		325	3,250	600
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	851	167	22	10
Acceptances executed for customers.....	75	82	62	44
Acceptances executed by other banks for account of reporting banks.....	13	51	119	28
Total.....	137,545	138,553	145,309	146,711

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

514 REPORT OF THE COMPTROLLER OF THE CURRENCY

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

PENNSYLVANIA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	822 banks	821 banks	820 banks	817 banks
RESOURCES				
Loans and discounts (including rediscounts).....	901, 764	909, 946	927, 215	941, 044
Overdrafts.....	223	254	242	305
United States Government securities owned.....	152, 115	152, 606	151, 339	149, 682
Other bonds, stocks, securities, etc., owned.....	515, 411	512, 680	502, 506	495, 043
Customers' liability account of acceptances.....	788	961	831	858
Banking house, furniture and fixtures.....	63, 319	63, 799	64, 616	66, 147
Other real estate owned.....	8, 635	9, 426	10, 117	10, 055
Reserve with Federal reserve bank.....	64, 496	62, 856	63, 177	62, 271
Cash in vault.....	31, 794	29, 702	24, 133	28, 698
Due from banks.....	75, 724	61, 796	66, 628	74, 213
Outside checks and other cash items.....	2, 177	1, 442	2, 243	1, 817
Redemption fund and due from United States Treasurer.....	3, 082	3, 092	3, 122	3, 144
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	33	51	23	62
Securities borrowed.....	249	299	323	324
Other assets.....	2, 549	3, 074	3, 650	3, 582
Total.....	1, 822, 359	1, 811, 984	1, 820, 165	1, 837, 185
LIABILITIES				
Capital stock paid in.....	92, 875	94, 423	96, 248	96, 929
Surplus.....	153, 030	155, 736	157, 905	159, 538
Undivided profits—net.....	47, 012	51, 810	49, 341	56, 076
Reserves for dividends, contingencies, etc.....	3, 066	1, 740	3, 708	1, 945
Reserves for interest, taxes, and other expenses accrued and unpaid.....	3, 112	3, 783	3, 108	4, 325
Circulating notes outstanding.....	61, 012	61, 273	62, 166	61, 628
Due to banks ¹	22, 786	21, 254	21, 577	21, 026
Demand deposits.....	475, 451	452, 739	447, 511	472, 296
Time deposits (including postal savings deposits).....	927, 179	927, 675	922, 255	916, 527
United States deposits.....	2, 595	3, 171	4, 470	4, 323
<i>Total deposits.....</i>	<i>1, 428, 011</i>	<i>1, 404, 889</i>	<i>1, 395, 813</i>	<i>1, 414, 172</i>
Agreements to repurchase United States Government or other securities sold.....			13	14
Bills payable and rediscounts.....	31, 738	35, 232	49, 043	39, 668
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	33	51	23	62
Acceptances executed for customers.....	539	646	391	559
Acceptances executed by other banks for account of reporting banks.....	249	315	440	299
Securities borrowed.....	249	299	323	324
Other liabilities.....	1, 433	1, 837	1, 643	1, 646
Total.....	1, 822, 359	1, 811, 984	1, 820, 165	1, 837, 185

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

PENNSYLVANIA—Continued

PHILADELPHIA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	29 banks	28 banks	30 banks	28 banks
RESOURCES				
Loans and discounts (including rediscounts).....	478,837	492,685	491,411	497,466
Overdrafts.....	28	20	26	15
United States Government securities owned.....	49,608	50,610	49,531	47,685
Other bonds, stocks, securities, etc., owned.....	87,565	80,454	75,989	70,429
Customers' liability account of acceptances.....	17,767	16,572	17,766	18,065
Banking house, furniture and fixtures.....	13,333	13,255	13,440	13,655
Other real estate owned.....	1,389	1,491	1,754	1,926
Reserve with Federal reserve bank.....	41,985	41,060	44,918	43,104
Cash in vault.....	8,082	9,083	5,510	6,702
Due from banks.....	154,643	106,423	117,039	106,681
Outside checks and other cash items.....	1,870	2,641	1,323	2,057
Redemption fund and due from United States Treasurer.....	301	290	293	280
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	5,863	4,840	7,243	6,741
Securities borrowed.....	1,639	1,604	1,473	673
Other assets.....	2,471	4,436	18,879	14,000
Total.....	865,381	825,464	846,595	829,509
LIABILITIES				
Capital stock paid in.....	35,608	35,308	37,750	38,156
Surplus.....	80,858	80,242	87,912	87,266
Undivided profits—net.....	12,006	13,260	11,513	13,392
Reserves for dividends, contingencies, etc.....	2,344	1,842	2,270	1,244
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1,971	2,295	2,590	3,416
Circulating notes outstanding.....	5,937	5,765	5,544	5,535
Due to banks ¹	159,678	137,641	141,515	145,120
Demand deposits.....	381,034	347,509	368,791	340,003
Time deposits (including postal savings deposits).....	129,387	123,659	120,374	115,616
United States deposits.....	3,070	4,210	8,404	6,504
<i>Total deposits.....</i>	<i>673,169</i>	<i>615,019</i>	<i>659,034</i>	<i>607,243</i>
Agreements to repurchase United States Government or other securities sold.....		1,500		10,000
Bills payable and rediscounts.....	22,441	44,376	28,632	32,319
Acceptance of other banks and bills of exchange or drafts sold with indorsement.....	5,863	4,840	7,243	6,741
Acceptances executed for customers.....	14,319	14,204	13,756	16,204
Acceptances executed by other banks for account of reporting banks.....	4,624	3,250	4,753	3,368
Securities borrowed.....	1,639	1,604	1,473	673
Other liabilities.....	4,602	3,959	4,075	3,952
Total.....	865,381	825,464	846,595	829,509

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

516 REPORT OF THE COMPTROLLER OF THE CURRENCY

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

PENNSYLVANIA—Continued

PITTSBURGH

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	13 banks	11 banks	11 banks	11 banks
RESOURCES				
Loans and discounts (including rediscounts).....	220, 303	231, 612	235, 431	240, 256
Overdrafts.....	12	7	11	6
United States Government securities owned.....	112, 313	115, 805	110, 326	108, 297
Other bonds, stocks, securities, etc., owned.....	115, 326	104, 881	99, 737	93, 047
Customers' liability account of acceptances.....	353	164	366	688
Banking house, furniture and fixtures.....	18, 546	18, 430	18, 442	18, 436
Other real estate owned.....	3, 968	3, 923	3, 912	3, 877
Reserve with Federal reserve bank.....	32, 528	28, 622	32, 116	31, 018
Cash in vault.....	5, 341	5, 149	3, 904	4, 765
Due from banks.....	60, 066	49, 683	50, 549	51, 304
Outside checks and other cash items.....	726	244	762	303
Redemption fund and due from United States Treasurer.....	715	705	730	730
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	864	565	5	5
Other assets.....	3, 059	3, 081	2, 859	2, 962
Total.....	583, 120	562, 871	559, 150	555, 694
LIABILITIES				
Capital stock paid in.....	28, 950	28, 450	28, 450	28, 450
Surplus.....	38, 650	38, 450	39, 450	39, 450
Undivided profits—net.....	6, 922	7, 209	7, 408	8, 552
Reserves for dividends, contingencies, etc.....	4, 380	4, 593	4, 805	4, 497
Reserves for interest, taxes, and other expenses accrued and unpaid.....	3, 158	3, 337	3, 174	3, 784
Circulating notes outstanding.....	13, 954	13, 907	14, 546	14, 123
Due to banks ¹	86, 176	78, 714	79, 023	85, 590
Demand deposits.....	258, 606	237, 875	240, 928	241, 902
Time deposits (including postal savings deposits).....	104, 034	110, 418	114, 485	105, 643
United States deposits.....	8, 827	12, 171	11, 594	11, 750
<i>Total deposits.....</i>	<i>467, 643</i>	<i>439, 178</i>	<i>446, 030</i>	<i>444, 976</i>
Bills payable and rediscounts.....	27, 021	25, 867	13, 900	10, 281
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	864	565	5	5
Acceptances executed for customers.....	353	164	95	323
Acceptances executed by other banks for account of reporting banks.....			271	365
Other liabilities.....	1, 225	1, 151	1, 016	889
Total.....	583, 120	562, 871	559, 150	555, 694

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

RHODE ISLAND

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	11 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts)	33, 778	33, 581	33, 732	33, 761
Overdrafts	12	5	4	4
United States Government securities owned	6, 525	6, 459	6, 233	6, 372
Other bonds, stocks, securities, etc., owned	15, 158	14, 234	13, 487	13, 155
Customers' liability account of acceptances	80	67	39	116
Banking house, furniture and fixtures	770	768	750	750
Other real estate owned	103	96	95	95
Reserve with Federal reserve bank	2, 407	2, 441	2, 118	2, 265
Cash in vault	1, 595	1, 353	1, 083	1, 196
Due from banks	3, 589	2, 841	2, 710	2, 304
Outside checks and other cash items	19	7	13	18
Redemption fund and due from United States Treasurer	197	192	192	192
Other assets	187	152	113	98
Total	64, 420	62, 196	60, 589	60, 326
LIABILITIES				
Capital stock paid in	4, 620	4, 520	4, 520	4, 520
Surplus	5, 195	5, 120	5, 135	5, 155
Undivided profits—net	2, 556	2, 528	2, 369	2, 598
Reserves for dividends, contingencies, etc.	198	171	313	236
Reserves for interest, taxes, and other expenses accrued and unpaid	314	197	341	211
Circulating notes outstanding	3, 865	3, 755	3, 799	3, 799
Due to banks ¹	2, 290	1, 440	1, 692	1, 516
Demand deposits	27, 934	26, 229	23, 571	23, 892
Time deposits (including postal savings deposits) ..	15, 306	15, 452	15, 606	15, 971
United States deposits	317	337	326	315
<i>Total deposits</i>	<i>45, 847</i>	<i>45, 458</i>	<i>41, 195</i>	<i>41, 694</i>
Bills payable and rediscounts	1, 640	2, 305	2, 806	1, 926
Acceptances executed for customers	81	67	39	128
Other liabilities	104	75	72	59
Total	64, 420	62, 196	60, 589	60, 326

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

SOUTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	55 banks	53 banks	53 banks	52 banks
RESOURCES				
Loans and discounts (including rediscounts).....	76,595	80,401	76,366	71,227
Overdrafts.....	137	86	51	68
United States Government securities owned.....	11,351	11,616	10,437	9,928
Other bonds, stocks, securities, etc., owned.....	15,436	14,234	14,526	14,814
Customers' liability account of acceptances.....	2,041	867	175	415
Banking house, furniture and fixtures.....	4,978	4,971	4,976	4,939
Other real estate owned.....	2,618	2,564	2,549	2,295
Reserve with Federal reserve bank.....	5,097	4,254	3,867	3,672
Cash in vault.....	2,973	2,597	1,578	2,240
Due from banks.....	16,622	11,261	10,356	12,601
Outside checks and other cash items.....	240	170	256	222
Redemption fund and due from United States Treasurer.....	294	291	290	283
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		11	11	10
Securities borrowed.....	98	19	17	15
Other assets.....	267	210	207	198
Total.....	138,747	133,552	125,662	122,927
LIABILITIES				
Capital stock paid in.....	9,625	9,550	9,550	9,450
Surplus.....	5,431	5,425	5,386	5,330
Undivided profits—net.....	1,266	2,026	1,679	1,828
Reserves for dividends, contingencies, etc.....	500	91	216	452
Reserves for interest, taxes, and other expenses accrued and unpaid.....	150	495	527	209
Circulating notes outstanding.....	5,785	5,775	5,811	5,642
Due to banks ¹	10,868	9,013	7,688	9,361
Demand deposits.....	44,280	39,802	34,685	34,703
Time deposits (including postal savings deposits).....	55,815	54,700	53,283	49,927
United States deposits.....	1,397	3,036	2,529	1,966
<i>Total deposits.....</i>	<i>112,360</i>	<i>106,551</i>	<i>98,186</i>	<i>96,967</i>
Agreements to repurchase United States Government or other securities sold.....	250	38	72	
Bills payable and rediscounts.....	1,200	2,663	4,001	3,588
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		11	11	10
Acceptances executed for customers.....	2,041	867	175	415
Securities borrowed.....	98	19	17	15
Other liabilities.....	41	41	32	31
Total.....	138,747	133,552	125,662	122,927

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

SOUTH DAKOTA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	96 banks	95 banks	93 banks	92 banks
RESOURCES				
Loans and discounts (including rediscounts).....	36,003	36,424	36,951	38,340
Overdrafts.....	61	114	67	102
United States Government securities owned.....	10,484	10,710	10,466	10,429
Other bonds, stocks, securities, etc., owned.....	16,341	16,144	15,742	16,285
Banking house, furniture and fixtures.....	2,312	2,365	2,376	2,400
Other real estate owned.....	1,235	1,142	1,087	900
Reserve with Federal reserve bank.....	3,779	3,635	3,578	3,820
Cash in vault.....	1,689	1,628	1,442	1,626
Due from banks.....	10,298	7,403	8,874	8,669
Outside checks and other cash items.....	283	180	250	226
Redemption fund and due from United States Treasurer.....	106	98	95	94
Securities borrowed.....	30	30	30	30
Other assets.....	133	68	45	89
Total.....	82,754	79,941	81,003	83,008
LIABILITIES				
Capital stock paid in.....	4,595	4,490	4,415	4,390
Surplus.....	2,177	2,189	2,181	2,140
Undivided profits—net.....	1,004	1,053	944	1,183
Reserves for dividends, contingencies, etc.....	130	53	106	69
Reserves for interest, taxes, and other expenses accrued and unpaid.....	89	105	101	121
Circulating notes outstanding.....	2,119	1,915	1,885	1,858
Due to banks ¹	6,542	4,720	4,696	4,869
Demand deposits.....	36,402	34,546	35,544	37,651
Time deposits (including postal savings deposits).....	29,762	29,715	29,918	29,716
United States deposits.....	347	486	370	419
<i>Total deposits.....</i>	<i>72,053</i>	<i>69,467</i>	<i>70,528</i>	<i>72,655</i>
Agreements to repurchase United States Government or other securities sold.....	—	—	37	—
Bills payable and rediscounts.....	428	466	637	422
Securities borrowed.....	30	30	30	30
Other liabilities.....	129	173	139	140
Total.....	82,754	79,941	81,003	83,008

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TENNESSEE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	96 banks	95 banks	93 banks	93 banks
RESOURCES				
Loans and discounts (including rediscounts).....	112, 749	119, 451	120, 613	121, 861
Overdrafts.....	177	164	146	187
United States Government securities owned.....	13, 976	14, 802	13, 798	13, 469
Other bonds, stocks, securities, etc., owned.....	12, 856	13, 651	15, 794	12, 515
Customers' liability account of acceptances.....	446	161	507	394
Banking house, furniture and fixtures.....	6, 652	8, 673	8, 559	8, 626
Other real estate owned.....	1, 149	1, 074	1, 714	1, 846
Reserve with Federal reserve bank.....	7, 946	7, 366	7, 269	7, 360
Cash in vault.....	4, 267	4, 060	2, 988	3, 444
Due from banks.....	21, 557	16, 916	16, 485	17, 663
Outside checks and other cash items.....	448	418	563	568
Redemption fund and due from United States Treasurer.....	500	503	522	542
Securities borrowed.....	607	576	738	721
Other assets.....	120	87	89	184
Total.....	183, 450	187, 902	189, 785	189, 380
LIABILITIES				
Capital stock paid in.....	12, 139	14, 214	14, 139	14, 139
Surplus.....	6, 988	8, 083	8, 088	8, 095
Undivided profits—net.....	1, 672	2, 873	2, 467	2, 793
Reserves for dividends, contingencies, etc.....	242	112	286	65
Reserves for interest, taxes, and other expenses accrued and unpaid.....	424	378	598	577
Circulating notes outstanding.....	9, 926	10, 016	10, 361	10, 640
Due to banks ¹	18, 508	15, 161	12, 839	14, 481
Demand deposits.....	62, 232	61, 175	60, 203	60, 569
Time deposits (including postal savings deposits).....	62, 694	68, 896	71, 315	67, 268
United States deposits.....	1, 748	2, 449	1, 622	1, 390
<i>Total deposits.....</i>	<i>145, 182</i>	<i>147, 681</i>	<i>145, 979</i>	<i>143, 708</i>
Agreements to repurchase United States Government or other securities sold.....				206
Bills payable and rediscounts.....	5, 692	3, 771	6, 562	7, 910
Acceptances executed for customers.....	446	161	507	394
Securities borrowed.....	607	576	738	721
Other liabilities.....	132	39	60	132
Total.....	183, 450	187, 902	189, 785	189, 380

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TENNESSEE—Continued

MEMPHIS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	1 bank	1 bank	1 bank	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	11,756	11,095	12,052	39,962
Overdrafts	2	32	6	74
United States Government securities owned	3,703	4,757	4,745	3,767
Other bonds, stocks, securities, etc., owned	2,630	2,645	2,261	4,723
Banking house, furniture and fixtures	1,136	1,137	1,136	3,239
Other real estate owned	146	145	120	130
Reserve with Federal reserve bank	1,498	1,152	411	2,710
Cash in vault	372	370	258	741
Due from banks	6,227	3,824	3,139	16,317
Outside checks and other cash items	84	51	57	147
Redemption fund and due from United States Treasurer	2	2	2	3
Other assets				94
Total	27,556	25,210	24,187	71,897
LIABILITIES				
Capital stock paid in	1,000	1,000	1,000	4,500
Surplus	800	800	800	4,300
Undivided profits—net	201	153	251	2,110
Reserves for dividends, contingencies, etc.	35	58	58	61
Reserves for interest, taxes, and other expenses accrued and unpaid	15	135	15	140
Circulating notes outstanding	50	50	50	50
Due to banks ¹	6,496	4,568	3,072	13,572
Demand deposits	10,351	9,338	9,457	23,870
Time deposits (including postal savings deposits) ..	8,510	8,993	8,825	18,052
United States deposits	37	18	52	136
<i>Total deposits</i>	<i>25,394</i>	<i>22,917</i>	<i>21,406</i>	<i>55,630</i>
Bills payable and rediscounts			500	4,905
Other liabilities	61	97	107	201
Total	27,556	25,210	24,187	71,897

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TENNESSEE—Continued

NASHVILLE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	51,993	56,095	56,617	57,620
Overdrafts.....	14	13	23	32
United States Government securities owned.....	3,706	3,705	4,882	5,013
Other bonds, stocks, securities, etc., owned.....	3,560	3,776	6,779	3,999
Customers' liability account of acceptances.....	147	404	147	237
Banking house, furniture and fixtures.....	1,960	2,005	2,044	2,060
Other real estate owned.....	357	374	381	373
Reserve with Federal reserve bank.....	3,239	3,765	3,654	3,391
Cash in vault.....	579	613	486	784
Due from banks.....	12,230	9,272	10,216	12,148
Outside checks and other cash items.....	434	253	592	332
Redemption fund and due from United States Treasurer.....	160	160	217	225
Securities borrowed.....	115	90	90	90
Other assets.....	84	84	208	94
Total.....	78,578	80,609	86,336	86,398
LIABILITIES				
Capital stock paid in.....	5,325	5,325	5,825	5,825
Surplus.....	4,355	4,385	5,135	5,135
Undivided profits—net.....	1,084	1,209	959	995
Reserves for dividends, contingencies, etc.....	8	45	27	1
Reserves for interest, taxes, and other expenses accrued and unpaid.....	254	298	444	441
Circulating notes outstanding.....	3,161	3,165	4,327	3,633
Due to banks ¹	12,991	15,000	10,633	9,411
Demand deposits.....	24,220	25,197	24,573	25,044
Time deposits (including postal savings deposits).....	24,143	21,847	28,689	23,897
United States deposits.....	39	24	109	34
<i>Total deposits.....</i>	<i>61,393</i>	<i>62,068</i>	<i>64,004</i>	<i>58,386</i>
Bills payable and rediscounts.....	2,344	3,273	5,000	11,322
Acceptances executed for customers.....	8	10	37	7
Acceptances executed by other banks for account of reporting banks.....	139	394	110	230
Securities borrowed.....	115	90	90	90
Other liabilities.....	392	347	378	333
Total.....	78,578	80,609	86,336	86,398

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TEXAS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	592 banks	584 banks	584 banks	582 banks
RESOURCES				
Loans and discounts (including rediscounts).....	307, 903	311, 010	299, 452	310, 278
Overdrafts.....	1, 056	1, 090	799	1, 606
United States Government securities owned.....	71, 614	76, 777	70, 295	65, 322
Other bonds, stocks, securities, etc., owned.....	33, 328	30, 586	32, 220	33, 096
Customers' liability account of acceptances.....				8
Banking house, furniture and fixtures.....	17, 641	17, 616	17, 759	17, 688
Other real estate owned.....	6, 101	5, 925	5, 872	5, 815
Reserve with Federal reserve bank.....	30, 257	27, 732	25, 003	27, 440
Cash in vault.....	14, 689	13, 144	10, 490	13, 703
Due from banks.....	94, 955	68, 276	60, 099	74, 931
Outside checks and other cash items.....	2, 062	1, 289	1, 528	2, 326
Redemption fund and due from United States Treasurer.....	1, 168	1, 168	1, 169	1, 176
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	89	6		
Securities borrowed.....	368	653	419	316
Other assets.....	775	542	396	419
Total.....	582, 006	555, 814	525, 601	554, 124
LIABILITIES				
Capital stock paid in.....	46, 020	45, 605	45, 585	45, 310
Surplus.....	25, 121	25, 039	25, 249	25, 025
Undivided profits—net.....	9, 070	12, 364	11, 556	13, 378
Reserves for dividends, contingencies, etc.....	1, 312	502	1, 194	739
Reserves for interest, taxes, and other expenses accrued and unpaid.....	798	647	691	793
Circulating notes outstanding.....	22, 898	23, 021	23, 232	22, 943
Due to banks ¹	43, 905	32, 166	26, 139	31, 615
Demand deposits.....	360, 510	335, 218	305, 574	327, 440
Time deposits (including postal savings deposits).....	65, 804	72, 187	70, 794	71, 900
United States deposits.....	3, 545	3, 588	2, 915	2, 944
<i>Total deposits.....</i>	<i>473, 764</i>	<i>443, 159</i>	<i>406, 422</i>	<i>433, 899</i>
Agreements to repurchase United States Government or other securities sold.....	160	463	1, 254	1, 304
Bills payable and rediscounts.....	2, 121	3, 949	10, 575	9, 890
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	89	6		
Acceptances executed for customers.....				8
Securities borrowed.....	368	653	419	316
Other liabilities.....	285	406	424	519
Total.....	582, 006	555, 814	525, 601	554, 124

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TEXAS—Continued

DALLAS

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	7 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts).....	107,948	92,765	89,717	103,000
Overdrafts.....	148	88	76	257
United States Government securities owned.....	30,810	34,280	26,650	20,675
Other bonds, stocks, securities, etc., owned.....	9,395	9,272	8,622	10,043
Customers' liability account of acceptances.....	4,599	3,465	2,525	5,453
Banking house, furniture and fixtures.....	4,950	4,905	5,122	5,246
Other real estate owned.....	738	709	706	698
Reserve with Federal reserve bank.....	9,750	9,131	8,309	7,148
Cash in vault.....	1,484	1,230	1,100	1,414
Due from banks.....	30,508	24,680	22,349	30,855
Outside checks and other cash items.....	1,242	731	587	808
Redemption fund and due from United States Treasurer.....	317	230	280	280
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	250			50
Other assets.....	176	259	167	168
Total.....	202,315	181,795	166,210	186,100
LIABILITIES				
Capital stock paid in.....	13,650	13,150	13,150	13,150
Surplus.....	4,350	4,700	4,700	4,700
Undivided profits—net.....	5,243	5,349	5,159	5,633
Reserves for dividends, contingencies, etc.....	356	416	442	403
Reserves for interest, taxes, and other expenses accrued and unpaid.....	674	460	547	675
Circulating notes outstanding.....	6,221	5,488	5,561	5,475
Due to banks ¹	43,614	27,142	21,838	33,661
Demand deposits.....	74,135	71,123	68,248	71,084
Time deposits (including postal-savings deposits).....	31,159	35,370	33,090	29,491
United States deposits.....	14,301	14,248	10,558	12,346
<i>Total deposits.....</i>	<i>163,809</i>	<i>147,888</i>	<i>153,734</i>	<i>146,582</i>
Agreements to repurchase United States Government or other securities sold.....	163		303	3
Bills payable and rediscounts.....	3,475	860		3,625
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	250			50
Acceptances executed for customers.....	4,599	3,476	2,605	5,787
Other liabilities.....	125	13	9	17
Total.....	202,315	181,795	166,210	186,100

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TEXAS—Continued

EL PASO

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	16,715	16,611	16,454	17,324
Overdrafts.....	16	13	43	41
United States Government securities owned.....	5,478	6,626	5,227	4,297
Other bonds, stocks, securities, etc., owned.....	3,792	2,948	3,117	3,444
Customers' liability account of acceptances.....	274	260	178	147
Banking house, furniture and fixtures.....	1,103	1,104	1,115	1,116
Other real estate owned.....	159	163	144	142
Reserve with Federal reserve bank.....	2,032	2,028	2,113	1,978
Cash in vault.....	675	633	290	431
Due from banks.....	5,024	4,683	3,858	4,902
Outside checks and other cash items.....	149	112	265	220
Redemption fund and due from United States Treasurer.....	40	40	40	40
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	223	-----	2	17
Total.....	35,680	35,221	32,846	34,099
LIABILITIES				
Capital stock paid in.....	1,600	1,600	1,600	1,600
Surplus.....	800	900	1,000	1,000
Undivided profits—net.....	180	130	164	214
Reserves for interest, taxes, and other expenses accrued and unpaid.....	21	37	25	64
Circulating notes outstanding.....	788	784	799	781
Due to banks ¹	4,379	3,523	3,364	3,408
Demand deposits.....	18,254	17,788	17,183	17,692
Time deposits (including postal savings deposits).....	7,630	8,004	7,523	7,139
United States deposits.....	1,279	2,195	818	680
<i>Total deposits.....</i>	<i>31,542</i>	<i>31,510</i>	<i>28,838</i>	<i>28,919</i>
Agreements to repurchase United States Government or other securities sold.....	252	-----	90	-----
Bills payable and rediscounts.....	-----	-----	100	1,357
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	223	-----	2	17
Acceptances executed for customers.....	274	260	178	147
Total.....	35,680	35,221	32,846	34,099

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TEXAS—Continued

FORT WORTH

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	52,013	49,689	48,737	51,987
Overdrafts	151	89	120	152
United States Government securities owned	9,245	9,948	9,600	10,828
Other bonds, stocks, securities, etc., owned	6,761	6,493	6,268	6,423
Customers' liability account of acceptances		100		200
Banking house, furniture and fixtures	2,996	2,997	2,998	3,000
Other real estate owned	890	891	849	499
Reserve with Federal reserve bank	6,011	5,402	5,413	5,077
Cash in vault	1,117	1,254	931	1,030
Due from banks	19,753	15,594	15,908	18,739
Outside checks and other cash items	272	570	301	306
Redemption fund and due from United States Treasurer	128	128	128	127
Other assets	34	28	26	22
Total	99,371	93,183	91,279	98,390
LIABILITIES				
Capital stock paid in	4,450	4,450	4,450	4,950
Surplus	2,600	2,600	2,600	2,600
Undivided profits—net	868	1,200	1,172	2,100
Reserves for dividends, contingencies, etc.	47	143	215	100
Reserves for interest, taxes, and other expenses accrued and unpaid	74	185	115	312
Circulating notes outstanding	2,500	2,506	2,549	2,548
Due to banks ¹	36,942	18,426	17,917	19,074
Demand deposits	35,122	43,708	40,418	41,200
Time deposits (including postal savings deposits)	15,608	16,339	17,477	16,984
United States deposits	600	1,258	494	1,093
<i>Total deposits</i>	<i>88,272</i>	<i>79,731</i>	<i>76,306</i>	<i>78,351</i>
Bills payable and rediscounts	300	2,206	3,833	7,188
Acceptances executed for customers		100		200
Other liabilities	260	62	39	41
Total	99,371	93,183	91,279	98,390

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TEXAS—Continued

GALVESTON

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	21, 813	16, 651	14, 498	16, 028
Overdrafts.....	27	8	19	14
United States Government securities owned.....	5, 417	6, 685	6, 638	6, 231
Other bonds, stocks, securities, etc., owned.....	2, 842	2, 762	2, 964	2, 994
Customers' liability account of acceptances.....	583	400	351	900
Banking house, furniture and fixtures.....	977	983	981	979
Other real estate owned.....	167	167	160	161
Reserve with Federal reserve bank.....	1, 775	1, 515	1, 249	1, 187
Cash in vault.....	668	641	496	409
Due from banks.....	3, 689	3, 653	2, 897	4, 196
Outside checks and other cash items.....	18	11	26	13
Redemption fund and due from United States Treasurer.....	84	68	68	68
Other assets.....			1	
Total.....	38, 060	33, 544	30, 348	33, 180
LIABILITIES				
Capital stock paid in.....	2, 150	2, 150	2, 150	2, 150
Surplus.....	850	850	850	850
Undivided profits—net.....	344	422	422	487
Reserves for dividends, contingencies, etc.....	82	28	96	40
Reserves for interest, taxes, and other expenses accrued and unpaid.....	131	227	149	135
Circulating notes outstanding.....	1, 340	1, 335	1, 331	1, 313
Due to banks ¹	9, 014	5, 213	4, 026	4, 858
Demand deposits.....	8, 282	8, 096	7, 529	7, 719
Time deposits (including postal savings deposits).....	13, 994	13, 650	13, 092	13, 821
United States deposits.....	29	263	227	239
Total deposits.....	31, 319	27, 222	24, 874	26, 637
Bills payable and rediscounts.....	1, 260	910	85	615
Acceptances executed for customers.....	583	400	351	900
Other liabilities.....	1		40	53
Total.....	38, 060	33, 544	30, 348	33, 180

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TEXAS—Continued

HOUSTON

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	10 banks	10 banks	10 banks	9 banks
RESOURCES				
Loans and discounts (including rediscounts).....	87,396	89,126	84,767	92,454
Overdrafts.....	50	54	53	59
United States Government securities owned.....	23,236	23,897	20,540	17,770
Other bonds, stocks, securities, etc., owned.....	12,057	11,188	10,691	10,279
Customers' liability account of acceptances.....	1,165	408	1,391	278
Banking house, furniture, and fixtures.....	6,982	6,496	7,288	7,322
Other real estate owned.....	214	707	205	153
Reserve with Federal reserve bank.....	10,133	9,651	8,638	8,921
Cash in vault.....	2,034	2,202	1,609	1,986
Due from banks.....	27,175	22,290	25,161	26,015
Outside checks and other cash items.....	348	234	224	469
Redemption fund and due from United States Treasurer.....	265	265	315	275
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,832	560	26	284
Other assets.....	308	305	290	228
Total.....	173,195	167,383	161,198	166,493
LIABILITIES				
Capital stock paid in.....	8,850	9,450	9,650	9,400
Surplus.....	5,080	6,090	6,440	6,430
Undivided profits—net.....	1,525	2,245	2,031	2,616
Reserves for dividends, contingencies, etc.....	799	519	560	425
Reserves for interest, taxes, and other expenses, accrued and unpaid.....	528	569	663	614
Circulating notes outstanding.....	5,205	5,234	5,294	5,419
Due to banks ¹	35,600	25,593	21,715	32,064
Demand deposits.....	71,301	74,296	72,649	66,867
Time deposits (including postal savings deposits).....	35,944	36,719	36,742	36,044
United States deposits.....	1,845	3,719	2,675	3,051
<i>Total deposits.....</i>	<i>144,690</i>	<i>140,327</i>	<i>135,781</i>	<i>138,026</i>
Agreements to repurchase United States Government or other securities sold.....	51	51	40	28
Bills payable and rediscounts.....	3,075	1,300	900	2,063
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,832	560	26	284
Acceptances executed for customers.....	1,165	408	1,391	278
Other liabilities.....	395	630	422	310
Total.....	173,195	167,383	161,198	166,493

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TEXAS—Continued**SAN ANTONIO**

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	7 banks	7 banks	7 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts).....	41,374	45,021	40,697	37,522
Overdrafts.....	161	106	44	33
United States Government securities owned.....	8,250	10,173	10,303	6,561
Other bonds, stocks, securities, etc., owned.....	2,812	2,327	3,210	2,394
Customers' liability account of acceptances.....	4	4		
Banking house, furniture and fixtures.....	3,484	4,160	4,089	3,552
Other real estate owned.....	998	557	367	276
Reserve with Federal reserve bank.....	4,093	4,448	4,164	3,262
Cash in vault.....	959	973	718	795
Due from banks.....	11,290	7,963	8,468	7,693
Outside checks and other cash items.....	145	57	53	106
Redemption fund and due from United States Treasurer.....	140	187	188	137
Other assets.....	319	232	138	126
Total.....	74,029	76,208	72,439	62,457
LIABILITIES				
Capital stock paid in.....	4,650	5,950	5,950	4,950
Surplus.....	1,670	2,320	2,320	2,120
Undivided profits—net.....	887	1,495	1,553	1,528
Reserves for dividends, contingencies, etc.....	118	111	118	49
Reserves for interest, taxes, and other expenses accrued and unpaid.....	249	329	188	247
Circulating notes outstanding.....	2,763	3,701	3,740	2,694
Due to banks ¹	10,042	7,325	6,513	7,400
Demand deposits.....	33,728	35,665	31,929	27,451
Time deposits (including postal savings deposits).....	18,660	17,926	18,426	14,030
United States deposits.....	131	248	275	59
<i>Total deposits.....</i>	<i>62,559</i>	<i>61,164</i>	<i>57,143</i>	<i>48,940</i>
Bills payable and rediscounts.....	925	1,000	1,254	1,823
Acceptances executed for customers.....	4	4		
Other liabilities.....	204	134	173	106
Total.....	74,029	76,208	72,439	62,457

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

TEXAS—Continued

WACO

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	12, 284	12, 959	11, 792	12, 528
Overdrafts	47	59	63	52
United States Government securities owned	4, 649	5, 102	4, 939	4, 870
Other bonds, stocks, securities, etc., owned	2, 037	2, 092	2, 234	2, 258
Banking house, furniture and fixtures	763	763	773	774
Other real estate owned	239	222	196	191
Reserve with Federal reserve bank	1, 445	1, 488	1, 470	1, 803
Cash in vault	565	532	463	567
Due from banks	3, 510	1, 869	1, 472	3, 986
Outside checks and other cash items	152	56	50	60
Redemption fund and due from United States Treasurer	82	82	84	82
Other assets	40	9	44	9
Total	25, 813	25, 233	23, 580	27, 180
LIABILITIES				
Capital stock paid in	1, 650	1, 650	1, 650	1, 650
Surplus	440	440	440	440
Undivided profits—net	247	336	316	394
Reserves for dividends, contingencies, etc.	8	7	15	15
Reserves for interest, taxes, and other expenses accrued and unpaid	38	45	25	41
Circulating notes outstanding	1, 617	1, 615	1, 630	1, 628
Due to banks ¹	3, 160	1, 835	1, 490	3, 193
Demand deposits	11, 202	11, 939	10, 315	12, 158
Time deposits (including postal savings deposits) ..	7, 417	7, 344	7, 510	7, 181
United States deposits	34	22	189	93
<i>Total deposits</i>	<i>21, 813</i>	<i>21, 140</i>	<i>19, 504</i>	<i>22, 625</i>
Bills payable and rediscounts				387
Total	25, 813	25, 233	23, 580	27, 180

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

UTAH

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	14 banks	14 banks	14 banks	14 banks
RESOURCES				
Loans and discounts (including rediscounts).....	7, 023	7, 131	6, 975	6, 864
Overdrafts.....	19	23	17	23
United States Government securities owned.....	1, 434	1, 204	1, 212	1, 212
Other bonds, stocks, securities, etc., owned.....	1, 092	988	994	1, 058
Banking house, furniture and fixtures.....	428	431	437	446
Other real estate owned.....	74	62	55	47
Reserve with Federal reserve bank.....	529	451	438	430
Cash in vault.....	204	183	194	207
Due from banks.....	938	708	592	747
Outside checks and other cash items.....	16	17	38	24
Redemption fund and due from United States Treasurer.....	24	22	23	21
Other assets.....		4		
Total.....	11, 781	11, 224	10, 975	11, 079
LIABILITIES				
Capital stock paid in.....	800	800	800	800
Surplus.....	382	393	393	393
Undivided profits—net.....	21	45	78	98
Reserves for dividends, contingencies, etc.....	50	38	54	52
Reserves for interest, taxes, and other expenses accrued and unpaid.....	32	39	24	28
Circulating notes outstanding.....	457	459	467	459
Due to banks ¹	221	113	134	185
Demand deposits.....	4, 789	3, 856	3, 551	3, 593
Time deposits (including postal-savings deposits).....	4, 945	5, 220	5, 136	5, 081
Total deposits.....	9, 955	9, 189	8, 821	8, 869
Bills payable and rediscounts.....	84	259	336	388
Other liabilities.....		2	2	2
Total.....	11, 781	11, 224	10, 975	11, 079

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

UTAH—Continued

OGDEN

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	6, 225	5, 339	5, 232	5, 481
Overdrafts	10	12	9	8
United States Government securities owned	1, 198	1, 578	1, 658	1, 678
Other bonds, stocks, securities, etc., owned	1, 303	1, 243	1, 175	1, 268
Banking house, furniture and fixtures	225	220	219	221
Other real estate owned	29	29	29	29
Reserve with Federal reserve banks	810	671	663	692
Cash in vault	171	186	105	108
Due from banks	3, 278	1, 647	909	1, 245
Outside checks and other cash items	229	89	16	73
Redemption fund and due from United States Treasurer	34	34	38	37
Other assets	32	25	24	16
Total	13, 544	11, 073	10, 077	10, 856
LIABILITIES				
Capital stock paid in	750	750	750	750
Surplus	150	150	150	150
Undivided profits—net	7	41	31	46
Reserves for dividends, contingencies, etc.	123	97	107	107
Reserves for interest, taxes, and other expenses accrued and unpaid	15	15	29	38
Circulating notes outstanding	668	669	743	739
Due to banks ¹	4, 846	3, 747	3, 178	3, 417
Demand deposits	5, 444	4, 090	3, 594	4, 224
Time deposits (including postal savings deposits)	1, 541	1, 503	1, 478	1, 365
United States deposits		11	17	
<i>Total deposits</i>	<i>11, 831</i>	<i>9, 851</i>	<i>8, 267</i>	<i>9, 006</i>
Bills payable and rediscounts				20
Total	13, 544	11, 073	10, 077	10, 856

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

UTAH—Continued

SALT LAKE CITY

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	19,697	19,847	19,847	21,069
Overdrafts.....	43	16	81	25
United States Government securities owned.....	4,610	4,315	4,195	4,236
Other bonds, stocks, securities, etc., owned.....	5,646	5,191	5,077	4,862
Banking house, furniture and fixtures.....	870	871	877	890
Other real estate owned.....	113	112	110	108
Reserve with Federal reserve bank.....	2,663	2,405	2,225	2,368
Cash in vault.....	260	250	282	289
Due from banks.....	7,848	5,336	7,892	7,491
Outside checks and other cash items.....	66	41	81	99
Redemption fund and due from United States Treasurer.....	53	52	53	53
Other assets.....	95	49	45	43
Total.....	41,964	38,485	40,765	41,533
LIABILITIES				
Capital stock paid in.....	2,100	2,100	2,100	2,100
Surplus.....	1,055	1,055	1,040	1,040
Undivided profits—net.....	195	348	351	513
Reserves for dividends, contingencies, etc.....	328	286	299	272
Reserves for interest, taxes, and other expenses accrued and unpaid.....	94	113	94	100
Circulating notes outstanding.....	1,045	1,031	1,023	1,032
Due to banks ¹	9,339	7,093	8,480	9,503
Demand deposits.....	19,307	17,587	18,236	17,989
Time deposits (including postal savings deposits).....	8,373	8,789	8,478	8,363
United States deposits.....	12	8	14	71
<i>Total deposits.....</i>	<i>37,031</i>	<i>33,477</i>	<i>35,208</i>	<i>35,926</i>
Agreements to repurchase United States Government or other securities sold.....	16			
Bills payable and rediscounts.....	100	75	650	550
Total.....	41,964	38,485	40,765	41,533

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

VERMONT

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	46 banks	46 banks	46 banks	46 banks
RESOURCES				
Loans and discounts (including rediscounts).....	41, 613	41, 062	42, 725	43, 363
Overdrafts.....	41	44	47	57
United States Government securities owned.....	5, 571	5, 607	5, 621	5, 611
Other bonds, stocks, securities, etc., owned.....	23, 442	22, 947	23, 024	22, 997
Banking house, furniture and fixtures.....	1, 136	1, 137	1, 175	1, 217
Other real estate owned.....	161	186	152	140
Reserve with Federal reserve bank.....	2, 817	2, 590	2, 895	3, 120
Cash in vault.....	1, 112	996	911	1, 027
Due from banks.....	3, 933	3, 036	3, 247	3, 839
Outside checks and other cash items.....	194	160	250	198
Redemption fund and due from United States Treasurer.....	215	215	216	216
Securities borrowed.....	245	40	99	159
Other assets.....	312	273	317	240
Total.....	80, 792	78, 293	80, 679	82, 184
LIABILITIES				
Capital stock paid in.....	5, 260	5, 260	5, 260	5, 260
Surplus.....	3, 404	3, 404	3, 429	3, 429
Undivided profits—net.....	2, 304	2, 708	2, 416	2, 759
Reserves for dividends, contingencies, etc.....	254	112	305	145
Reserves for interest, taxes, and other expenses accrued and unpaid.....	108	156	122	115
Circulating notes outstanding.....	4, 264	4, 264	4, 304	4, 295
Due to banks ¹	2, 144	1, 544	1, 748	1, 698
Demand deposits.....	18, 568	16, 654	17, 615	19, 376
Time deposits (including postal savings deposits).....	42, 152	42, 136	42, 743	42, 658
United States deposits.....	294	132	129	126
<i>Total deposits.....</i>	<i>63, 158</i>	<i>60, 466</i>	<i>62, 535</i>	<i>63, 853</i>
Bills payable and rediscounts.....	1, 733	1, 807	2, 441	2, 001
Securities borrowed.....	245	40	99	159
Other liabilities.....	62	76	68	163
Total.....	80, 792	78, 293	80, 679	82, 184

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

VIRGINIA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	162 banks	162 banks	162 banks	158 banks
RESOURCES				
Loans and discounts (including rediscounts).....	223, 283	221, 535	220, 354	218, 733
Overdrafts.....	132	210	116	182
United States Government securities owned.....	27, 926	28, 388	28, 536	27, 752
Other bonds, stocks, securities, etc., owned.....	25, 563	25, 584	25, 306	24, 652
Customers' liability account of acceptances.....	2, 096	1, 365	797	441
Banking house, furniture and fixtures.....	11, 618	11, 625	11, 798	11, 368
Other real estate owned.....	2, 668	2, 867	2, 954	2, 988
Reserve with Federal reserve bank.....	12, 703	10, 919	12, 061	11, 570
Cash in vault.....	5, 814	5, 898	4, 566	5, 320
Due from banks.....	23, 141	18, 089	18, 997	22, 322
Outside checks and other cash items.....	1, 277	638	729	647
Redemption fund and due from United States Treasurer.....	920	920	936	916
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	276	96	101	73
Securities borrowed.....	579	576	235	333
Other assets.....	1, 029	886	1, 075	904
Total.....	339, 025	329, 602	328, 561	328, 201
LIABILITIES				
Capital stock paid in.....	25, 334	25, 419	25, 643	25, 393
Surplus.....	18, 628	18, 630	18, 202	18, 170
Undivided profits—net.....	4, 354	5, 441	4, 479	5, 791
Reserves for dividends, contingencies, etc.....	1, 713	852	1, 678	913
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1, 149	1, 367	1, 176	1, 429
Circulating notes outstanding.....	18, 226	18, 285	18, 679	18, 659
Due to banks ¹	17, 018	11, 526	11, 069	12, 711
Demand deposits.....	99, 909	93, 579	91, 759	95, 790
Time deposits (including postal savings deposits).....	134, 968	135, 262	136, 127	133, 109
United States deposits.....	2, 628	1, 721	1, 976	2, 302
<i>Total deposits.....</i>	<i>254, 523</i>	<i>242, 088</i>	<i>241, 451</i>	<i>243, 913</i>
Agreements to repurchase United States Government or other securities sold.....	48	—	—	15
Bills payable and rediscounts.....	11, 813	15, 189	15, 795	13, 414
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	276	96	101	73
Acceptances executed for customers.....	2, 134	1, 352	773	422
Acceptances executed by other banks for account of reporting banks.....	15	25	24	19
Securities borrowed.....	579	576	235	333
Other liabilities.....	233	282	325	258
Total.....	339, 025	329, 602	328, 561	328, 201

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

VIRGINIA—Continued

RICHMOND

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	3 banks	3 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	39,341	41,171	35,376	35,672
Overdrafts	12	3	3	1
United States Government securities owned	5,067	5,135	5,201	5,055
Other bonds, stocks, securities, etc., owned	4,988	4,993	5,238	5,420
Customers' liability account of acceptances	519	250	200	320
Banking house, furniture and fixtures	509	513	266	269
Other real estate owned	152	152	110	110
Reserve with Federal reserve bank	1,257	3,202	3,012	2,713
Cash in vault	243	257	264	364
Due from banks	7,978	7,538	6,463	8,252
Outside checks and other cash items	73	16	75	18
Redemption fund and due from United States Treasurer	50	50	50	50
Acceptances of other banks and bills of exchange or drafts sold with indorsement	73	167	85	39
Other assets	271	202	219	209
Total	60,533	63,649	56,562	58,492
LIABILITIES				
Capital stock paid in	4,300	4,300	4,000	4,000
Surplus	3,800	3,775	3,750	3,750
Undivided profits—net	839	941	993	1,075
Reserves for dividends, contingencies, etc	66	211	244	106
Reserves for interest, taxes, and other expenses accrued and unpaid	129	214	98	228
Circulating notes outstanding	1,001	982	1,000	965
Due to banks ¹	11,752	10,682	7,923	10,670
Demand deposits	22,657	27,198	23,492	23,187
Time deposits (including postal-savings deposits)	13,883	14,074	13,176	13,380
United States deposits	780	544	956	230
<i>Total deposits</i>	<i>48,072</i>	<i>52,498</i>	<i>45,547</i>	<i>47,467</i>
Bills payable and rediscounts	490	85	450	330
Acceptances of other banks and bills of exchange or drafts sold with indorsement	73	167	85	39
Acceptances executed for customers	325	250	200	320
Other liabilities	238	226	195	212
Total	60,533	63,649	56,562	58,492

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks out standing.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

WASHINGTON

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	98 banks	100 banks	98 banks	100 banks
RESOURCES				
Loans and discounts (including rediscounts).....	69,350	74,639	76,944	78,554
Overdrafts.....	49	66	65	391
United States Government securities owned.....	15,866	16,377	16,467	16,546
Other bonds, stocks, securities, etc., owned.....	38,664	39,771	37,211	37,307
Customers' liability account of acceptances.....	5	5	3	5
Banking house, furniture and fixtures.....	5,155	5,346	5,338	5,351
Other real estate owned.....	617	615	577	515
Reserve with Federal reserve bank.....	7,070	7,880	7,551	7,396
Cash in vault.....	3,791	3,463	3,214	3,548
Due from banks.....	13,045	14,205	13,365	13,655
Outside checks and other cash items.....	539	234	538	392
Redemption fund and due from United States Treasurer.....	249	232	243	245
Securities borrowed.....	139	113	113	81
Other assets.....	58	53	63	81
Total.....	154,453	163,025	161,692	163,986
LIABILITIES				
Capital stock paid in.....	9,490	10,090	10,090	10,190
Surplus.....	4,636	4,783	4,761	4,792
Undivided profits—net.....	999	1,582	1,508	2,266
Reserves for dividends, contingencies, etc.....	492	498	631	579
Reserves for interest, taxes, and other expenses accrued and unpaid.....	392	471	294	440
Circulating notes outstanding.....	4,309	4,497	4,824	4,781
Due to banks ¹	4,432	4,467	4,617	4,631
Demand deposits.....	69,695	76,744	74,641	76,184
Time deposits (including postal-savings deposits).....	58,323	58,403	57,460	57,722
United States deposits.....	783	489	876	552
<i>Total deposits.....</i>	<i>133,233</i>	<i>140,103</i>	<i>137,594</i>	<i>139,089</i>
Agreements to repurchase United States Government or other securities sold.....	70	62	83	130
Bills payable and rediscounts.....	763	786	1,782	1,708
Acceptances executed for customers.....	5	5	3	5
Securities borrowed.....	139	113	113	81
Other liabilities.....	9	9	9	6
Total.....	154,453	163,025	161,692	163,986

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

WASHINGTON—Continued

SEATTLE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	8 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts).....	67,908	67,496	71,595	79,412
Overdrafts.....	50	44	43	60
United States Government securities owned.....	26,544	31,557	26,748	24,268
Other bonds, stocks, securities, etc., owned.....	17,704	15,559	13,715	10,829
Customers' liability account of acceptances.....	1,195	1,053	854	925
Banking house, furniture and fixtures.....	3,371	3,247	3,318	3,442
Other real estate owned.....	141	100	100	100
Reserve with Federal reserve bank.....	8,219	8,109	8,967	8,587
Cash in vault.....	2,181	1,811	1,466	1,757
Due from banks.....	28,117	24,715	27,184	23,324
Outside checks and other cash items.....	394	334	477	234
Redemption fund and due from United States Treasurer.....	228	233	233	233
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,292	127	78	-----
Securities borrowed.....	430	430	430	757
Other assets.....	253	295	230	372
Total.....	158,027	155,110	155,438	154,300
LIABILITIES				
Capital stock paid in.....	9,490	10,700	11,500	11,500
Surplus.....	3,094	3,000	4,000	4,000
Undivided profits—net.....	1,569	2,190	1,663	2,502
Reserves for dividends, contingencies, etc.....	572	420	301	232
Reserves for interest, taxes, and other expenses accrued and unpaid.....	519	664	561	637
Circulating notes outstanding.....	4,512	4,656	4,634	4,580
Due to banks ¹	21,127	20,049	23,096	21,829
Demand deposits.....	75,191	71,130	70,591	69,637
Time deposits (including postal savings deposits).....	35,394	32,644	32,588	32,774
United States deposits.....	3,387	6,810	4,236	3,726
<i>Total deposits.....</i>	<i>155,099</i>	<i>150,633</i>	<i>150,511</i>	<i>127,966</i>
Bills payable and rediscounts.....	-----	925	700	900
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,292	127	78	-----
Acceptances executed for customers.....	1,301	1,180	890	955
Securities borrowed.....	430	430	430	757
Other liabilities.....	149	185	170	271
Total.....	158,027	155,110	155,438	154,300

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

WASHINGTON—Continued

SPOKANE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	4 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	24, 047	19, 362	17, 392	19, 104
Overdrafts.....	28	8	10	10
United States Government securities owned.....	3, 985	4, 262	4, 687	3, 723
Other bonds, stocks, securities, etc., owned.....	4, 942	2, 364	2, 128	1, 588
Customers' liability account of acceptances.....			19	21
Banking house, furniture and fixtures.....	2, 228	1, 608	1, 634	1, 597
Other real estate owned.....	278	90	89	14
Reserve with Federal reserve bank.....	2, 300	1, 836	1, 702	1, 815
Cash in vault.....	446	578	290	429
Due from banks.....	6, 029	5, 146	4, 669	5, 195
Outside checks and other cash items.....	24	19	58	19
Redemption fund and due from United States Treasurer.....	160	100	100	100
Other assets.....	54	24	618	566
Total.....	44, 521	35, 397	33, 396	34, 181
LIABILITIES				
Capital stock paid in.....	3, 200	2, 000	2, 000	2, 000
Surplus.....	675	400	400	350
Undivided profits—net.....	343	368	205	322
Reserves for dividends, contingencies, etc.....	70			
Reserves for interest, taxes, and other expenses accrued and unpaid.....	111		136	214
Circulating notes outstanding.....	3, 165	1, 973	1, 995	1, 968
Due to banks ¹	5, 932	6, 487	5, 734	5, 750
Demand deposits.....	14, 196	11, 975	11, 011	12, 423
Time deposits (including postal savings deposits).....	16, 061	11, 602	11, 399	11, 103
United States deposits.....	20	44	34	30
Total deposits.....	36, 209	30, 198	28, 178	29, 306
Bills payable and rediscounts.....	748	357	463	
Acceptances executed for customers.....			19	21
Total.....	44, 521	35, 397	33, 396	34, 181

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

WEST VIRGINIA

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	119 banks	119 banks	116 banks	116 banks
RESOURCES				
Loans and discounts (including rediscounts).....	128,403	126,229	129,795	128,227
Overdrafts.....	76	71	59	69
United States Government securities owned.....	16,023	17,594	17,906	16,910
Other bonds, stocks, securities, etc., owned.....	20,930	21,597	21,434	21,433
Banking house, furniture and fixtures.....	8,250	8,284	8,176	8,205
Other real estate owned.....	2,339	2,350	2,738	2,887
Reserve with Federal reserve bank.....	8,310	8,193	8,323	7,686
Cash in vault.....	3,978	4,416	4,305	4,023
Due from banks.....	12,159	12,839	13,254	11,485
Outside checks and other cash items.....	389	264	435	394
Redemption fund and due from United States Treasurer.....	523	512	519	518
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	15	10	10	10
Securities borrowed.....	1,699	365	542	560
Other assets.....	853	798	629	612
Total.....	203,947	203,522	208,125	203,019
LIABILITIES				
Capital stock paid in.....	13,404	13,404	13,835	13,845
Surplus.....	11,879	11,780	11,322	11,336
Undivided profits—net.....	4,146	4,957	4,376	5,071
Reserves for dividends, contingencies, etc.....	725	415	650	409
Reserves for interest, taxes, and other expenses accrued and unpaid.....	400	429	556	705
Circulating notes outstanding.....	10,186	10,192	10,323	10,171
Due to banks ¹	9,032	8,431	8,219	7,231
Demand deposits.....	68,172	69,318	71,529	69,225
Time deposits (including postal savings deposits).....	77,766	78,637	77,959	76,376
United States deposits.....	850	533	544	458
<i>Total deposits.....</i>	<i>155,820</i>	<i>156,919</i>	<i>158,261</i>	<i>153,290</i>
Agreements to repurchase United States Government or other securities sold.....	161	60		
Bills payable and rediscounts.....	5,435	4,792	8,188	7,555
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	15	10	10	10
Securities borrowed.....	1,699	365	542	560
Other liabilities.....	77	199	72	67
Total.....	203,947	203,522	208,125	203,019

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities—Continued)

WISCONSIN

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	149 banks	150 banks	151 banks	151 banks
RESOURCES				
Loans and discounts (including rediscounts)	152,308	160,800	163,327	162,786
Overdrafts	111	187	127	165
United States Government securities owned	28,397	29,204	28,732	27,152
Other bonds, stocks, securities, etc., owned	73,669	73,747	71,131	70,078
Banking house, furniture and fixtures	10,489	10,715	10,800	10,870
Other real estate owned	1,779	1,823	1,892	1,589
Reserve with Federal reserve bank	11,952	12,299	11,702	11,303
Cash in vault	5,734	5,303	5,091	5,413
Due from banks	24,716	24,467	23,577	23,391
Outside checks and other cash items	561	499	581	538
Redemption fund and due from United States Treasurer	587	590	589	589
Securities borrowed	3	3	3	2
Other assets	569	607	554	573
Total	310,875	320,244	318,106	314,449
LIABILITIES				
Capital stock paid in	18,025	18,350	18,875	19,495
Surplus	10,358	10,714	11,198	11,431
Undivided profits—net	6,235	6,890	6,555	7,371
Reserves for dividends, contingencies, etc.	872	642	1,126	781
Reserves for interest, taxes, and other expenses accrued and unpaid	662	873	780	1,038
Circulating notes outstanding	11,635	11,688	11,733	11,604
Due to banks ¹	10,892	12,680	11,180	11,387
Demand deposits	95,061	101,631	97,799	94,578
Time deposits (including postal-savings deposits) ..	153,678	151,704	153,354	150,142
United States deposits	983	1,928	2,691	2,506
<i>Total deposits</i>	<i>260,614</i>	<i>267,943</i>	<i>265,024</i>	<i>258,615</i>
Agreements to repurchase United States Government or other securities sold	3		8	
Bills payable and rediscounts	2,360	3,007	2,712	3,998
Securities borrowed	3	3	3	2
Other liabilities	108	134	92	116
Total	310,875	320,244	318,106	314,449

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

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Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

WISCONSIN—Continued

MILWAUKEE

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	7 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	147, 142	148, 658	147, 639	145, 347
Overdrafts	61	56	36	57
United States Government securities owned	16, 027	15, 929	15, 482	15, 500
Other bonds, stocks, securities, etc., owned	13, 307	10, 724	7, 988	7, 631
Customers' liability account of acceptances	132	558	1, 618	3, 504
Banking house, furniture and fixtures	5, 229	5, 091	5, 100	5, 424
Other real estate owned	1, 228	1, 235	1, 339	1, 081
Reserve with Federal reserve bank	9, 942	12, 660	11, 104	11, 342
Cash in vault	2, 731	2, 423	2, 285	2, 608
Due from banks	29, 877	27, 382	24, 226	25, 947
Outside checks and other cash items	704	251	327	340
Redemption fund and due from United States Treasurer	217	214	214	214
Acceptances of other banks and bills of exchange or drafts sold with indorsement	57	424	165	298
Other assets	568	537	427	361
Total	227, 222	226, 142	217, 950	219, 654
LIABILITIES				
Capital stock paid in	12, 100	12, 400	13, 400	13, 400
Surplus	6, 900	6, 900	7, 900	7, 900
Undivided profits—net	2, 675	2, 949	3, 052	3, 429
Reserves for dividends, contingencies, etc.	680	604	1, 095	911
Reserves for interest, taxes, and other expenses accrued and unpaid	1, 025	1, 526	1, 058	1, 568
Circulating notes outstanding	4, 299	4, 249	4, 258	4, 238
Due to banks ¹	32, 615	36, 988	32, 319	34, 796
Demand deposits	93, 883	89, 777	83, 965	88, 677
Time deposits (including postal savings deposits)	54, 007	50, 804	51, 233	51, 021
United States deposits	781	1, 109	1, 312	1, 649
<i>Total deposits</i>	<i>181, 286</i>	<i>178, 678</i>	<i>168, 829</i>	<i>176, 143</i>
Bills payable and rediscounts	17, 063	16, 179	14, 440	7, 618
Acceptances of other banks and bills of exchange or drafts sold with indorsement	57	424	165	298
Acceptances executed for customers	31	463	1, 561	3, 491
Acceptances executed by other banks for accounts of reporting banks	101	96	57	13
Other liabilities	1, 005	1, 674	2, 135	645
Total	227, 222	226, 142	217, 950	219, 654

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

Abstract of reports of condition of national banks at date of each call during year ended October 31, 1929 (arranged by States and reserve cities)—Continued

WYOMING

[In thousands of dollars]

	Dec. 31, 1928	Mar. 27, 1929	June 29, 1929	Oct. 4, 1929
	26 banks	25 banks	25 banks	25 banks
RESOURCES				
Loans and discounts (including rediscounts).....	21,766	20,502	20,776	20,825
Overdrafts.....	34	48	76	53
United States Government securities owned.....	7,589	7,406	6,916	6,306
Other bonds, stocks, securities, etc., owned.....	6,309	6,031	5,845	5,571
Banking house, furniture and fixtures.....	1,055	1,067	1,069	1,073
Other real estate owned.....	260	251	218	191
Reserve with Federal reserve bank.....	2,173	1,882	1,905	2,027
Cash in vault.....	1,165	1,127	1,030	996
Due from banks.....	6,342	4,378	4,786	7,107
Outside checks and other cash items.....	55	46	80	74
Redemption fund and due from United States Treasurer.....	74	75	75	74
Other assets.....	4	1		
Total.....	46,826	42,814	42,776	44,297
LIABILITIES				
Capital stock paid in.....	2,310	2,270	2,270	2,270
Surplus.....	1,580	1,585	1,061	1,061
Undivided profits—net.....	728	821	691	784
Reserves for dividends, contingencies, etc.....	75	10	72	13
Reserves for interest, taxes, and other expenses accrued and unpaid.....	21	21	6	9
Circulating notes outstanding.....	1,481	1,476	1,485	1,456
Due to banks ¹	4,071	2,761	2,603	3,252
Demand deposits.....	21,838	18,881	18,985	20,515
Time deposits (including postal savings deposits).....	14,488	14,480	14,108	13,701
United States deposits.....	170	154	86	143
<i>Total deposits.....</i>	<i>40,567</i>	<i>36,276</i>	<i>35,782</i>	<i>37,611</i>
Bills payable and rediscounts.....	64	354	809	493
Other liabilities.....		1		
Total.....	46,826	42,814	42,776	44,297

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

TABLE NO. 61.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1929

DECEMBER 31, 1928

[In thousands of dollars]

	District No. 1 (373 banks)	District No. 2 (775 banks)	District No. 3 (687 banks)	District No. 4 (712 banks)	District No. 5 (499 banks)	District No. 6 (377 banks)	District No. 7 (964 banks)	District No. 8 (482 banks)	District No. 9 (663 banks)	District No. 10 (911 banks)	District No. 11 (688 banks)	District No. 12 (498 banks)	Total United States (7,629 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1, 198, 970	4, 046, 811	1, 232, 616	1, 109, 857	836, 772	677, 214	2, 121, 705	593, 138	518, 207	742, 953	699, 371	1, 495, 903	15, 273, 517
Overdrafts.....	371	1, 730	188	801	520	858	1, 036	719	416	985	1, 720	2, 283	11, 627
United States Government securities owned.....	155, 393	808, 996	170, 228	259, 954	113, 592	115, 722	299, 939	113, 716	138, 940	191, 443	170, 404	467, 909	3, 006, 236
Other bonds, stocks, securities, etc., owned.....	359, 549	1, 054, 343	486, 625	460, 462	149, 391	110, 912	469, 473	183, 062	210, 792	213, 940	80, 228	336, 583	4, 115, 360
Customers' liability account of acceptances.....	86, 924	334, 317	18, 632	3, 110	6, 495	5, 075	28, 128	1, 062	6, 704	197	6, 825	33, 936	531, 305
Banking house, furniture and fixtures.....	52, 560	118, 933	66, 714	79, 749	51, 547	39, 281	108, 206	26, 372	23, 000	43, 170	42, 281	78, 250	730, 063
Other real estate owned.....	5, 015	10, 300	9, 334	11, 076	12, 198	9, 920	19, 015	5, 736	8, 650	8, 100	10, 249	13, 464	123, 047
Reserve with Federal reserve banks.....	96, 459	489, 441	94, 399	99, 727	56, 246	50, 679	207, 288	54, 209	52, 689	88, 049	70, 161	136, 969	1, 490, 316
Cash in vault.....	30, 278	64, 444	33, 047	37, 044	24, 049	24, 179	53, 107	16, 295	18, 666	25, 468	24, 408	35, 969	386, 954
Amount due from banks and trust companies.....	205, 639	1, 809, 953	217, 374	187, 157	136, 620	155, 854	420, 600	132, 758	130, 975	258, 727	211, 379	315, 746	4, 182, 782
Outside checks and other cash items.....	8, 976	34, 896	3, 660	2, 857	7, 323	5, 872	14, 186	3, 001	8, 843	5, 237	4, 654	16, 656	116, 161
Redemption fund and due from United States Treasurer.....	2, 199	4, 362	2, 741	3, 999	2, 705	2, 179	4, 442	2, 018	1, 391	1, 667	2, 359	2, 933	32, 995
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	50, 301	227, 936	5, 909	1, 366	364	1, 967	9, 294	658	1, 619	2	2, 394	27, 954	329, 764
Securities borrowed.....	340	678	1, 808	6, 854	3, 357	1, 906	1, 381	1, 432	71	527	421	1, 566	20, 341
Other assets.....	20, 996	145, 097	4, 636	6, 344	4, 198	2, 098	9, 898	2, 496	5, 723	1, 541	2, 228	11, 734	216, 989
Total.....	2, 273, 970	9, 152, 237	2, 347, 911	2, 270, 357	1, 406, 377	1, 203, 716	3, 767, 698	1, 136, 672	1, 126, 686	1, 582, 006	1, 329, 082	2, 977, 745	30, 573, 457
LIABILITIES													
Capital stock paid in.....	125, 832	394, 285	116, 267	125, 225	92, 240	78, 390	207, 188	74, 918	59, 578	84, 523	89, 030	168, 125	1, 615, 601
Surplus.....	114, 016	492, 684	210, 192	137, 602	73, 040	54, 505	142, 815	38, 752	33, 919	40, 128	43, 527	107, 319	1, 489, 099
Undivided profits—net.....	56, 717	128, 793	51, 925	45, 440	22, 717	17, 164	57, 859	18, 420	15, 370	18, 315	19, 012	39, 827	491, 559
Reserves for dividends, contingencies, etc.....	7, 167	30, 737	4, 826	7, 200	5, 015	2, 185	13, 057	2, 149	2, 430	3, 129	2, 896	4, 526	85, 317
Reserves for interest, taxes, and other expenses accrued and unpaid.....	6, 461	14, 685	4, 121	6, 256	3, 808	2, 056	11, 601	1, 891	4, 968	2, 788	2, 660	5, 307	66, 602
National bank notes outstanding.....	43, 315	85, 973	54, 278	78, 500	53, 634	43, 065	88, 120	39, 828	27, 294	32, 943	45, 969	56, 974	649, 893
Due to banks (including certified and cashiers' checks and cash letters of credit and travelers' checks outstanding).....	177, 012	1, 890, 145	179, 382	161, 630	114, 753	125, 120	441, 799	150, 328	118, 393	259, 751	198, 254	255, 539	4, 072, 106

Demand deposits.....	883,354	3,425,001	785,779	837,920	475,694	451,832	1,577,697	452,117	403,223	764,470	665,237	1,052,548	11,774,872
Time deposits (including postal savings)....	642,010	1,651,787	841,091	776,800	497,126	368,367	1,059,301	321,052	441,409	342,353	216,736	1,146,299	8,304,361
United States deposits.....	6,235	29,938	6,100	15,285	12,007	12,784	11,988	3,318	5,430	8,145	22,160	49,947	583,337
Agreements to repurchase United States Government or other securities sold.....	9,141	49,015	571	83	2,422	6,416	4,849	960	139	687	626	256	75,165
Bills payable and rediscounts.....	59,019	335,919	59,849	64,210	40,231	30,691	104,110	27,731	4,795	22,335	11,421	24,748	785,059
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	50,301	227,936	5,909	1,366	364	1,907	9,294	658	1,619	2	2,394	27,954	329,764
Acceptances executed for customers.....	84,745	332,125	14,935	3,477	6,492	5,516	28,252	1,097	6,779	192	6,825	34,290	584,725
Acceptances executed by other banks for account of reporting banks.....	3,720	12,658	4,873	99	62	418	920	8	5	5	485	23,248	23,248
Securities borrowed.....	340	678	1,808	6,854	3,357	1,906	1,881	1,432	71	527	421	1,566	20,341
Liabilities other than those above stated.....	4,585	49,878	6,005	2,410	1,815	1,334	7,467	2,021	1,261	1,683	1,914	2,085	82,408
Total.....	2,273,970	9,152,237	2,347,911	2,270,357	1,405,377	1,203,716	3,767,698	1,136,672	1,126,686	1,582,006	1,329,082	2,977,745	30,573,457
Oct. 3, 1928.....	2,219,981	7,759,580	2,340,124	2,268,553	1,408,149	1,178,149	3,655,368	1,118,721	1,125,128	1,563,531	1,278,030	2,994,201	28,909,515
Increase.....	53,989	1,392,657	7,787	1,804	2,772	25,567	112,330	17,951	1,558	18,475	51,052	16,466	1,663,942
Decrease.....													

MARCH 27, 1929

	District No. 1 (372 banks)	District No. 2 (774 banks)	District No. 3 (685 banks)	District No. 4 (707 banks)	District No. 5 (495 banks)	District No. 6 (373 banks)	District No. 7 (958 banks)	District No. 8 (481 banks)	District No. 9 (656 banks)	District No. 10 (698 banks)	District No. 11 (678 banks)	District No. 12 (492 banks)	Total United States (7,569 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,201,035	3,869,514	1,251,787	1,131,916	825,523	697,595	1,836,575	615,054	524,311	738,944	685,048	1,466,819	14,844,121
Overdrafts.....	329	1,458	197	616	536	781	1,540	1,164	753	1,372	1,609	1,886	12,241
United States Government securities owned.....	194,167	836,817	170,412	270,599	118,369	116,676	266,649	125,938	141,895	196,138	185,309	471,338	3,094,307
Other bonds, stocks, securities, etc., owned.....	349,896	1,047,870	476,044	446,022	147,337	107,394	401,109	180,661	208,385	206,236	75,011	324,920	3,970,885
Customers' liability account of acceptances.....	71,356	313,497	17,467	2,765	3,343	5,556	23,104	1,535	1,444	84	4,688	27,647	472,486
Banking house, furniture and fixtures.....	53,276	120,979	67,218	79,987	51,077	41,243	100,570	20,921	21,939	42,940	42,420	77,513	726,083
Other real estate owned.....	5,002	12,426	9,897	11,818	12,435	10,334	18,468	5,985	8,501	7,204	9,981	14,829	126,880
Reserve with Federal reserve banks.....	91,657	467,949	92,580	95,372	53,630	52,195	168,592	53,283	51,720	83,766	65,286	128,498	1,404,528
Cash in vault.....	25,867	60,160	32,952	34,150	23,145	23,630	48,968	15,258	17,130	25,398	22,717	33,083	362,458
Amount due from banks and trust companies.....	156,581	1,564,928	153,595	152,215	105,519	134,723	286,076	103,160	98,254	207,862	158,891	262,473	3,384,277
Outside checks and other cash items.....	6,006	23,638	3,873	2,176	2,122	2,844	9,074	1,320	3,626	3,528	3,281	10,765	72,253
Redemption fund and due from United States Treasurer.....	2,180	4,351	2,733	3,964	2,695	2,245	4,437	1,923	1,369	1,637	2,378	2,849	32,761
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	30,870	183,623	4,904	4,095	284	1,492	1,502	1,009	160	377	566	18,985	247,867

TABLE NO. 61.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1929—Continued

MARCH 27, 1929—Continued

[In thousands of dollars]

	District No. 1 (372 banks)	District No. 2 (774 banks)	District No. 3 (685 banks)	District No. 4 (707 banks)	District No. 5 (495 banks)	District No. 6 (373 banks)	District No. 7 (958 banks)	District No. 8 (481 banks)	District No. 9 (656 banks)	District No. 10 (898 banks)	District No. 11 (678 banks)	District No. 12 (492 banks)	Total United States (7,569 banks)
RESOURCES—continued													
Securities borrowed.....	135	537	1,823	6,556	2,345	1,657	16,886	1,389	69	848	699	2,310	35,254
Other assets.....	21,517	141,423	7,082	6,723	3,609	2,160	12,513	3,170	5,721	1,596	1,943	13,791	221,248
Total.....	2,209,874	8,640,170	2,292,564	2,248,974	1,351,969	1,200,525	3,196,063	1,137,770	1,085,277	1,517,930	1,259,827	2,857,706	29,007,649
LIABILITIES													
Capital stock paid in.....	125,982	421,528	117,200	124,655	91,112	80,565	186,115	76,363	60,978	85,783	89,990	172,035	1,632,396
Surplus.....	114,328	543,952	211,798	138,684	72,970	56,101	121,798	38,871	34,056	41,163	45,558	107,989	1,527,268
Undivided profits—net.....	61,755	138,481	57,030	49,869	26,446	21,611	55,799	22,409	14,504	19,871	24,572	46,054	538,601
Reserves for dividends, contingencies, etc.	6,143	25,083	2,936	6,950	2,992	1,457	10,900	1,699	1,389	2,446	1,854	3,385	67,234
Reserves for interest, taxes, and other expenses accrued and unpaid.....	7,994	20,106	5,048	7,325	4,849	2,904	12,157	2,363	2,608	3,538	2,741	9,060	80,693
National bank notes outstanding.....	43,628	85,335	54,037	78,448	53,195	44,540	88,031	38,025	26,924	32,480	40,836	55,875	647,354
Due to banks (including certified and cashiers' checks, and cash letters of credit, and travelers' checks outstanding).....	150,272	1,740,059	156,173	134,780	89,192	111,764	320,907	134,535	107,941	209,119	128,562	214,286	3,497,590
Demand deposits.....	830,909	3,191,460	730,224	819,639	449,357	448,558	1,261,975	436,617	380,387	741,367	644,638	994,515	10,929,646
Time deposits (including postal savings).....	657,616	1,612,156	832,493	790,985	495,802	367,860	960,018	334,009	432,049	349,595	228,436	1,103,246	8,164,265
United States deposits.....	7,924	86,303	8,403	20,230	14,905	17,234	35,169	6,560	6,703	8,907	26,227	31,646	270,211
Agreements to repurchase United States Government or other securities sold.....	32,710	7,122	1,500	49	372	2,435	6,418	1,107	51	870	623	194	53,451
Bills payable and rediscounts.....	54,998	195,358	84,568	61,332	42,763	34,049	85,563	38,914	14,411	19,982	11,755	59,869	703,562
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	30,870	183,623	4,904	4,095	284	1,492	1,502	1,009	160	377	566	18,985	247,867
Acceptances executed for customers.....	72,909	314,131	14,850	2,651	3,303	6,130	23,582	1,541	1,561	83	4,693	28,075	473,509
Acceptances executed by other banks for account of reporting banks.....	2,155	12,898	3,499	153	52	780	535	25	1	6	814	20,918	
Securities borrowed.....	135	537	1,823	6,556	2,345	1,657	16,886	1,389	69	848	699	2,310	35,254
Liabilities other than those above stated.....	9,546	71,038	5,988	2,573	1,830	1,388	8,708	2,359	1,461	1,500	2,071	9,368	117,830
Total.....	2,209,874	8,640,170	2,292,564	2,248,974	1,351,969	1,200,525	3,196,063	1,137,770	1,085,277	1,517,930	1,259,827	2,857,706	29,007,649
Dec. 31, 1928.....	2,273,970	9,152,237	2,347,911	2,270,357	1,405,377	1,203,716	3,767,698	1,136,672	1,126,686	1,582,006	1,329,082	2,977,745	30,573,457
Increase.....									1,098				
Decrease.....	64,096	503,067	55,347	21,383	53,408	3,191	571,635		41,409	64,076	69,255	120,039	1,565,808

	District No. 1 (371 banks)	District No. 2 (772 banks)	District No. 3 (686 banks)	District No. 4 (704 banks)	District No. 5 (490 banks)	District No. 6 (366 banks)	District No. 7 (960 banks)	District No. 8 (474 banks)	District No. 9 (645 banks)	District No. 10 (891 banks)	District No. 11 (678 banks)	District No. 12 (493 banks)	Total United States (7,530 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,211,310	3,687,485	1,262,672	1,138,340	818,059	682,833	1,854,410	552,835	519,547	745,729	658,438	1,663,554	14,795,212
Overdrafts.....	424	1,414	207	449	362	745	1,525	600	484	889	1,279	1,811	10,189
United States Government securities owned.....	190,808	617,340	169,268	260,791	116,422	112,805	264,819	106,017	139,921	184,601	165,600	473,004	2,801,394
Other bonds, stocks, securities, etc., owned.....	341,698	937,033	463,911	430,813	146,281	112,499	400,377	165,865	201,719	205,713	76,450	367,409	3,849,768
Customers' liability account of acceptances.....	67,398	244,344	18,545	2,071	1,785	4,574	22,774	784	1,187	58	4,445	29,368	397,333
Banking house, furniture and fixtures.....	53,810	122,602	68,341	81,154	50,957	41,064	101,326	23,513	22,295	41,406	43,692	97,344	747,504
Other real estate owned.....	5,138	8,365	11,011	12,289	12,900	10,564	18,853	6,309	7,888	7,004	9,178	9,319	118,816
Reserve with Federal reserve banks.....	92,905	402,974	96,594	100,941	54,445	49,420	169,389	45,414	47,141	83,298	59,831	142,599	1,344,951
Cash in vault.....	19,503	46,503	23,587	28,469	18,332	17,758	42,738	11,931	15,844	22,010	17,617	32,378	296,670
Amount due from banks and trust companies.....	147,840	667,928	168,663	151,889	114,113	119,225	324,907	93,896	113,711	210,463	148,633	305,912	2,567,180
Outside checks and other cash items.....	7,964	7,638	3,232	2,935	3,561	4,760	9,850	1,863	4,042	4,974	3,359	15,879	70,057
Redemption fund and due from United States Treasurer.....	2,234	4,317	2,764	3,982	2,744	2,327	4,339	1,679	1,380	1,640	2,432	2,877	32,715
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	23,574	123,348	7,266	1,882	257	2,186	1,128	1,026	4	-----	28	4,167	164,866
Securities borrowed.....	194	598	1,704	6,764	2,395	1,746	1,399	1,794	68	515	465	2,413	20,055
Other assets.....	13,515	123,457	21,499	6,843	3,998	2,502	9,083	2,824	5,507	2,083	1,425	15,778	208,514
Total.....	2,178,313	6,995,344	2,319,264	2,229,612	1,346,611	1,165,008	3,226,917	1,016,350	1,080,738	1,510,383	1,192,872	3,163,812	27,425,224
LIABILITIES													
Capital stock paid in.....	126,257	400,519	121,482	125,005	91,357	80,015	190,165	65,603	60,045	84,422	90,270	191,360	1,626,500
Surplus.....	108,304	471,288	221,545	140,348	72,509	57,193	129,251	36,421	33,710	40,967	46,332	120,122	1,477,990
Undivided profits—net.....	60,473	123,174	53,501	46,580	23,520	18,391	48,384	18,075	13,627	18,335	23,360	39,914	487,334
Reserves for dividends, contingencies, etc.....	8,893	20,793	5,299	8,079	5,093	2,169	12,157	2,464	2,189	2,759	2,935	7,879	80,709
Reserves for interest, taxes, and other expenses accrued and unpaid.....	7,202	19,591	4,960	6,892	4,327	3,404	11,646	2,307	2,713	3,158	2,633	5,120	73,953
National bank notes outstanding.....	44,319	86,018	54,686	79,175	54,647	46,137	86,407	33,145	27,302	32,658	47,305	57,145	648,944
Due to banks (including certified and cashiers' checks, and cash letters of credit, and travelers' checks outstanding).....	153,090	861,840	160,201	134,835	91,156	92,062	306,180	103,404	97,840	196,608	109,311	240,912	2,547,439
Demand deposits.....	816,666	2,810,992	751,144	810,896	436,558	412,048	1,307,828	395,066	389,270	735,234	599,800	1,033,284	10,498,786
Time deposits (including postal savings).....	635,352	1,525,127	822,570	789,371	489,518	375,967	1,004,105	308,349	432,851	349,998	225,456	1,355,800	8,314,464
United States deposits.....	11,342	45,439	13,893	20,334	17,013	18,352	21,733	5,777	7,156	5,911	18,762	39,974	225,686
Agreements to repurchase United States Government or other securities sold.....	36,826	106	13	74	652	2,743	4,545	1,379	220	1,129	1,816	157	49,660

TABLE No. 61.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1929—Continued

JUNE 29, 1929—Continued

[In thousands of dollars]

	District No. 1 (371 banks)	District No. 2 (772 banks)	District No. 3 (686 banks)	District No. 4 (704 banks)	District No. 5 (490 banks)	District No. 6 (366 banks)	District No. 7 (960 banks)	District No. 8 (474 banks)	District No. 9 (645 banks)	District No. 10 (891 banks)	District No. 11 (678 banks)	District No. 12 (493 banks)	Total United States (7,530 banks)
LIABILITIES—continued													
Bills payable and rediscounts.....	66,310	210,199	76,042	54,217	53,966	46,137	69,012	38,870	11,002	37,091	18,209	33,002	714,107
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	23,574	123,348	7,266	1,882	257	2,186	1,128	1,026	4		28	4,167	164,866
Acceptances executed for customers.....	67,628	243,453	14,151	1,833	1,706	4,999	23,230	843	1,214	67	4,525	28,974	392,623
Acceptances executed by other banks for account of reporting banks.....	2,261	8,735	5,137	367	79	398	451		53			1,167	18,648
Securities borrowed.....	194	598	1,704	6,764	2,395	1,746	1,399	1,794	68	515	465	2,413	20,055
Liabilities other than those above stated.....	9,622	44,124	5,670	2,960	1,858	1,011	9,296	1,827	1,474	1,531	1,665	2,422	83,460
Total.....	2,178,313	6,995,344	2,319,264	2,229,612	1,346,611	1,165,008	3,226,917	1,016,350	1,080,738	1,510,383	1,192,872	3,163,812	27,425,224
Mar. 27, 1929.....	2,209,874	8,649,170	2,292,564	2,248,974	1,351,969	1,200,525	3,196,063	1,137,770	1,085,277	1,517,930	1,259,827	2,857,706	29,007,649
Increase.....			26,700				30,854					306,106	
Decrease.....	31,561	1,653,826		19,362	5,358	35,517		121,420	4,539	7,547	66,955		1,582,425

OCTOBER 4, 1929

	District No. 1 (369 banks)	District No. 2 (769 banks)	District No. 3 (681 banks)	District No. 4 (702 banks)	District No. 5 (479 banks)	District No. 6 (365 banks)	District No. 7 (948 banks)	District No. 8 (469 banks)	District No. 9 (636 banks)	District No. 10 (881 banks)	District No. 11 (674 banks)	District No. 12 (495 banks)	Total United States (7,468 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,252,388	3,564,062	1,282,529	1,146,382	798,654	684,106	1,895,414	564,716	560,407	754,035	693,875	1,742,454	14,939,022
Overdrafts.....	427	2,080	237	510	582	1,347	1,673	1,211	625	1,425	2,368	3,021	15,506
United States Government securities owned.....	188,841	607,611	166,108	255,184	111,735	107,584	253,467	97,230	134,640	180,645	146,563	452,311	2,701,919

Other bonds, stocks, securities, etc., owned.	321,962	923,312	451,101	415,373	142,176	101,618	397,476	162,682	203,177	201,241	78,429	334,561	3,733,108
Customers' liability account of acceptances.	74,986	276,052	18,993	6,304	2,109	6,307	43,111	1,583	9,341	1,176	7,015	37,751	484,728
Banking house, furniture and fixtures.	54,028	114,829	70,003	81,024	49,576	40,926	105,430	24,784	22,990	41,263	43,258	98,008	746,119
Other real estate owned.	5,575	13,045	11,178	13,022	12,610	10,977	17,357	6,407	7,176	6,110	8,629	9,675	121,661
Reserve with Federal reserve banks.	98,808	379,137	93,129	96,920	52,061	48,525	172,210	46,114	47,284	81,777	61,221	142,341	1,320,427
Cash in vault.	23,174	51,391	29,024	33,492	21,290	22,455	49,535	14,726	17,442	24,121	22,342	35,706	344,693
Due from banks.	188,449	967,982	162,956	159,085	110,073	135,737	313,231	112,637	123,061	230,435	183,715	277,909	2,965,270
Outside checks and other cash items.	4,585	12,936	3,487	2,901	2,592	3,877	9,791	2,116	4,312	4,819	4,674	13,669	69,749
Redemption fund and due from United States Treasurer.	2,231	4,369	2,768	3,982	2,646	2,319	4,520	1,651	1,362	1,640	2,345	2,995	32,828
Acceptances of other banks and bills of exchange or drafts sold with indorsement.	21,118	139,528	6,803	3,224	232	4,372	6,236	931	22	11	351	6,090	188,918
Securities borrowed.	479	393	884	6,934	2,500	1,700	1,997	2,712	87	569	362	3,312	21,929
Other resources.	15,977	115,348	16,508	6,477	3,510	2,423	8,637	2,246	5,797	2,437	1,355	15,531	196,246
Total.	2,253,028	7,172,075	2,315,708	2,230,814	1,313,146	1,174,273	3,280,085	1,041,746	1,137,723	1,531,704	1,256,502	3,175,324	27,882,128
LIABILITIES													
Capital stock paid in.	124,767	431,494	122,569	124,605	88,052	80,885	194,725	65,797	61,075	84,582	89,245	190,053	1,667,849
Surplus fund.	116,121	496,510	222,215	140,033	71,051	58,136	130,624	37,850	33,575	40,949	45,894	120,230	1,513,188
Undivided profits—net.	65,427	142,273	61,219	52,700	26,309	19,493	55,208	21,773	16,907	21,498	27,515	44,807	556,129
Reserves for dividends, contingencies, etc.	5,865	20,266	2,464	6,831	3,717	1,427	9,147	1,408	1,201	2,222	1,978	4,883	61,409
Reserves for interest, taxes, and other expenses accrued and unpaid.	7,610	17,749	6,884	8,630	4,209	3,966	13,976	2,848	3,355	3,237	3,154	10,771	86,389
National bank notes outstanding.	44,412	85,456	54,229	77,950	52,402	44,668	85,290	32,293	26,724	31,875	45,948	59,363	640,610
Due to banks.	168,260	1,061,066	163,181	142,321	89,308	102,137	307,061	110,859	110,525	215,077	144,134	214,782	2,828,711
Demand deposits.	870,952	2,728,464	736,414	818,527	432,415	420,552	1,333,428	387,357	404,556	738,549	618,648	1,064,266	10,554,128
Time deposits (including postal savings).	646,192	1,610,970	818,465	767,275	477,871	349,817	1,010,455	316,368	423,570	349,373	216,917	1,300,266	8,287,529
United States deposits.	13,335	37,006	11,229	20,960	12,944	18,693	21,590	4,434	5,552	4,821	20,958	27,759	199,281
Agreements to repurchase United States Government or other securities sold.	20,278	420	10,514	74	257	4,377	765	2,234	71	622	1,396	682	41,690
Bills payable and rediscounts.	52,927	74,912	72,318	51,496	48,179	55,249	57,854	51,266	39,101	35,664	31,095	84,961	655,022
Acceptances of other banks and bills of exchange or drafts sold with indorsement.	21,118	139,528	6,803	3,224	232	4,372	6,236	931	22	11	351	6,090	188,918
Acceptances executed for customers.	76,975	270,739	16,803	5,895	2,050	7,412	42,827	1,604	9,296	1,178	7,329	37,823	479,931
Acceptances executed by other banks for account of reporting banks.	1,295	12,762	3,667	522	59	368	1,001	38	127	-----	15	764	20,618
Securities borrowed.	479	393	884	6,934	2,500	1,700	1,997	2,712	87	569	362	3,312	21,929
Other liabilities.	7,015	42,067	5,860	2,837	1,591	1,021	7,901	1,974	1,979	1,477	1,563	4,512	79,797
Total.	2,253,028	7,172,075	2,315,708	2,230,814	1,313,146	1,174,273	3,280,085	1,041,746	1,137,723	1,531,704	1,256,502	3,175,324	27,882,128
June 29, 1929.	2,178,313	6,995,344	2,319,264	2,229,612	1,346,611	1,165,008	3,226,917	1,016,350	1,080,738	1,510,383	1,192,872	3,163,812	27,425,224
Increase.	74,715	176,731	-----	1,202	-----	9,265	53,168	25,396	56,985	21,321	63,630	11,512	456,904
Decrease.	-----	-----	3,556	-----	33,465	-----	-----	-----	-----	-----	-----	-----	-----

TABLE No. 62.—*Loans and discounts of national banks, December 31, 1928*

[In thousands of dollars]

Cities, States, and Territories	Acceptances of other banks, payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies	Loans secured by United States Government and other securities (exclusive of loans to banks)	Real estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Memoranda	
						On farm land	On other real estate			Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve banks
CENTRAL RESERVE CITIES											
New York.....	52,863	34,690	7,828	214,788	1,555,680	5	14,784	947,904	2,828,542	36,765	351,979
Chicago.....	51	527	3,523	31,275	509,012	229	6,273	288,675	839,565	11,201	137,532
Total central reserve cities.....	52,914	35,217	11,351	246,063	2,064,692	234	21,057	1,236,579	3,668,107	47,966	489,511
OTHER RESERVE CITIES											
Boston.....	57	6,567	18,178	12,818	248,564	6	44,068	223,351	553,609	9,900	78,282
Albany.....			10	160	21,547		754	20,810	43,281	169	13,304
Brooklyn and Bronx.....	41	68	40		16,369		1,989	28,919	47,426	111	7,308
Buffalo.....				110	10,374		3,165	7,287	20,936	50	1,182
Philadelphia.....	10	4,085	7,690	32,462	197,684		14,636	222,270	478,837	2,755	111,864
Pittsburgh.....			2,293	6,374	129,207		3,337	88,092	229,303	2,886	52,694
Baltimore.....		28		1,848	43,377		1,112	49,406	95,771	762	20,138
Washington.....			1,962	932	40,874	140	2,436	49,062	95,406	661	10,675
Richmond.....			865	1,284	18,845	15	200	18,132	39,341	108	7,232
Charlotte.....			69	122	2,958	10	719	13,571	17,449	241	3,233
Atlanta.....			806	1,656	29,523	146	1,441	29,007	62,579	163	17,476
Savannah.....			351	2,446	7,941	284	1,853	37,463	50,338	227	18,845
Jacksonville.....		27	1,753	1,005	5,394		2,312	20,862	31,353	100	10,168
Birmingham.....			178	863	6,876	81	1,037	44,736	53,771	70	12,427
New Orleans.....	21	176		837	6,783		454	22,259	30,530	51	7,240
Dallas.....	1,062		640	705	31,549	793	2,599	70,600	107,948	1,691	29,575
El Paso.....			70	49	3,838	232	463	12,063	16,715	28	6,368
Fort Worth.....	43		307	249	7,657	435	663	42,659	52,013	855	10,571
Galveston.....		10	1,043	50	7,320	2	253	13,135	21,813	27	4,135
Houston.....	1,017		1,146	1,106	38,474	294	1,985	43,374	87,396	411	16,921
San Antonio.....			195	203	13,752	440	2,339	24,445	41,374	80	13,028
Waco.....	1,523		984	20	2,536	348	394	6,479	12,284	436	4,050
Little Rock.....				17	130	89	53	2,824	3,113	148	350
Louisville.....		200	321	2,638	38,323	116	321	34,191	76,110	392	15,830

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Memphis.....			135	263	5,775	61	286	5,236	11,756	33	2,575
Nashville.....	25			2,893	13,930	192	864	34,089	51,993	304	11,849
Cincinnati.....		1		1,511	33,259	19	1,495	16,154	52,439	1,792	8,230
Cleveland.....		40		849	22,430		6,909	31,589	61,817	166	10,060
Columbus.....				2,452	18,823	52	1,116	27,509	49,952	892	8,305
Toledo.....				130	4,627	3	201	3,513	8,474	201	1,500
Indianapolis.....	59	105	3,182	1,151	10,969	8	596	40,024	56,094	2,207	14,830
Chicago.....			4,297		24,444	53	7,031	18,066	53,891	852	9,159
Peoria.....	384		848		8,569	340	132	9,624	20,117	59	9,623
Detroit.....		206		8,041	64,959		28,941	57,841	159,988	1,085	7,988
Grand Rapids.....				494	8,510	16	1,814	13,181	24,015	323	2,785
Milwaukee.....		59	3,760		2,812	13	3,439	91,666	147,142	698	20,816
Minneapolis.....	6		385		2,758	601	2,004	76,965	118,760	933	26,913
St. Paul.....	7,842	18	8,382		2,812	345	231	21,500	73,326	9,644	33,838
Cedar Rapids.....			492		1,478	7,766	603	2,312	13,411	135	850
Des Moines.....				2,462	5,887	320	486	12,373	21,528	106	7,053
Dubuque.....				5	1,158	495	506	3,507	5,671	3	1,618
Sioux City.....	112		458		1,546	858	504	11,492	16,591	125	7,126
Kansas City, Mo.....	125		357		2,248	243	808	58,068	82,425	922	23,436
St. Joseph.....			5,855		1,480	86	123	6,599	16,634	165	9,602
St. Louis.....			16,133		5,645	116,197	7,232	74,156	220,126	1,835	68,277
Lincoln.....			1,245		1,869	39	22	8,400	14,623	126	4,468
Omaha.....	331		2,076		4,818	240	125	34,945	57,008	436	16,683
Kansas City, Kans.....			98		933	1,498	805	3,728	7,514	214	1,654
Topeka.....			57		24	1,499	182	5,206	7,147	159	4,721
Wichita.....			2,104		1,443	3,251	97	9,386	16,550	38	4,434
Helena.....			230		31	3,061	68	2,227	5,617	2	1,250
Denver.....			210		2,213	22,038	1,498	45,902	74,425	524	18,086
Pueblo.....			996		95	2,524	12	1,370	4,997	11	2,309
Muskogee.....			1,056		1,265	209	121	3,002	5,653	29	1,717
Oklahoma City.....			1,795		528	10,221	696	33,716	47,255	289	11,518
Tulsa.....			952		145	20,638	1,439	40,541	64,468	915	5,886
Seattle.....	101	636	2,983		568	27,776	306	35,473	67,908	391	15,106
Spokane.....			1,100		1,132	8,480	453	1,212	24,047	95	5,004
Portland.....	15	622	2,348		200	14,115	45	1,348	25,962	363	9,757
Los Angeles.....	55	2,332	1,543		955	99,746	20,122	60,134	155,253	340,140	28,177
Oakland.....			75		7	7,224	133	699	15,090	23,221	7
San Francisco.....	629	3,307	3,290		1,075	165,745	56,059	164,723	221,444	616,872	1,356
Ogden.....			20		20	2,345	128	232	3,500	6,225	6
Salt Lake City.....	125		1,113		592	8,800	155	375	8,537	19,697	105
Total other reserve cities.....	13,583	18,487	106,381	126,520	1,833,263	89,508	389,313	2,405,813	4,982,868	50,572	985,511
Total all reserve cities.....	66,497	53,704	117,732	372,583	3,897,955	89,742	410,370	3,642,392	8,650,975	98,538	1,475,022

TABLE No. 62.—*Loans and discounts of national banks, December 31, 1928*—Continued

[In thousands of dollars]

Cities, States, and Territories	Acceptances of other banks, payable in United States	Notes, bills, acceptances, and other instruments evidencing loans, payable in foreign countries	Commercial paper bought in open market	Loans to banks and trust companies	Loans secured by United States Government and other securities (exclusive of loans to banks)	Real estate loans, mortgages, deeds of trust, and other liens on real estate		All other loans, including reporting banks' own acceptances purchased or discounted	Total	Memoranda	
						On farm land	On other real estate			Loans secured by United States Government obligations	Total loans eligible for rediscount with Federal reserve banks
COUNTRY BANKS											
Maine.....	104		1,660	245	24,226	1,570	7,971	41,836	77,612	704	12,801
New Hampshire.....			644	78	14,596	521	2,021	25,354	43,214	253	7,074
Vermont.....	36		255	80	8,854	1,496	3,622	27,270	41,613	242	8,164
Massachusetts.....	269	4	16,338	270	94,152	999	36,370	140,674	289,076	855	45,691
Rhode Island.....	41		2,973	155	14,188	113	3,601	12,707	33,778	349	5,762
Connecticut.....	145	15	2,839	636	94,937	510	19,399	80,962	199,443	1,363	24,551
Total New England States.....	595	19	24,709	1,464	250,953	5,209	72,984	328,803	684,736	3,766	104,043
New York.....	603	206	9,025	276	200,669	8,220	76,185	336,286	631,470	1,854	138,474
New Jersey.....	88	44	7,631	1,066	172,796	2,297	71,934	328,887	584,773	1,313	103,167
Pennsylvania.....	2,237	531	16,320	3,369	267,664	13,243	121,174	477,226	901,764	4,027	123,075
Delaware.....			196	21	3,005	1,010	1,282	6,913	12,427	36	2,322
Maryland.....		3	868	99	10,017	2,634	5,165	45,430	64,216	221	10,349
Total Eastern States.....	2,928	784	34,040	4,861	654,151	27,404	275,740	1,194,742	2,194,650	7,451	377,387
Virginia.....	125	229	1,028	2,674	46,236	6,162	11,651	155,188	223,283	1,534	59,069
West Virginia.....			360	1,212	29,483	1,138	10,313	85,897	128,403	2,639	16,172
North Carolina.....		4	2,051	1,553	17,184	2,845	3,988	83,269	110,894	1,152	28,931
South Carolina.....	153		1,251	1,271	16,059	3,036	3,021	51,804	76,595	1,149	23,855
Georgia.....		1	1,165	387	6,511	3,502	2,551	36,973	51,090	219	18,193
Florida.....	226	54	2,932	1,056	15,386	2,044	12,112	42,371	76,181	255	16,874
Alabama.....	1	3,577	2,723	470	13,686	3,867	3,476	73,214	101,014	360	32,367
Mississippi.....	110	121	822	337	10,669	3,958	4,928	33,792	54,737	179	14,875
Louisiana.....		1	1,066	173	10,933	3,009	1,656	39,834	56,672	36	13,027
Texas.....	17,423	1,500	18,165	817	51,640	11,676	6,684	199,998	307,903	1,397	122,686
Arkansas.....	658		3,248	240	10,362	3,497	2,749	31,893	52,647	250	20,039

Kentucky.....	6	13	643	144	22,087	6,387	6,855	79,103	115,298	609	19,840
Tennessee.....		318	1,810	2,219	21,581	2,595	3,687	80,539	112,749	503	39,036
Total Southern States.....	18,702	5,818	37,264	12,553	271,817	53,706	73,671	993,875	1,467,406	10,282	424,964
Ohio.....		47	1,880	1,060	66,825	13,613	28,625	199,099	311,149	4,031	47,000
Indiana.....	6	346	3,883	2,079	35,060	11,293	17,074	126,633	196,374	2,742	48,050
Illinois.....	517		11,702	1,577	53,734	15,565	12,698	211,953	307,746	2,055	85,332
Michigan.....		21	3,355	437	42,519	5,586	25,218	84,609	161,745	376	25,118
Wisconsin.....	623	18	8,752	632	37,647	7,022	10,311	87,303	152,308	483	42,200
Minnesota.....	510	3	7,058	785	28,855	14,284	9,113	74,542	135,150	510	42,870
Iowa.....	372	375	2,580	1,121	13,742	15,251	5,540	87,866	126,847	341	49,165
Missouri.....			3,238	651	7,735	3,058	2,728	36,672	54,082	252	14,694
Total Middle Western States.....	2,028	810	42,448	8,342	286,117	85,672	111,307	908,677	1,445,401	10,790	354,429
North Dakota.....	65		3,124	532	5,204	6,405	2,299	28,564	46,193	530	16,967
South Dakota.....	25		2,418	308	4,483	3,032	1,128	24,609	36,003	80	15,699
Nebraska.....	50		1,505	217	3,604	2,887	901	51,081	60,245	38	25,350
Kansas.....	48		6,892	488	12,104	5,405	2,289	73,682	100,908	1,167	44,155
Montana.....	82		3,034	69	18,637	1,643	1,139	22,657	47,261	941	12,502
Wyoming.....	424		1,664	273	6,022	889	795	11,699	21,766	44	9,653
Colorado.....	9		2,089	88	9,505	2,943	1,492	33,600	49,726	238	18,272
New Mexico.....	945		866	5	4,596	496	1,504	10,441	18,853	38	5,772
Oklahoma.....	222		8,683	301	14,712	3,699	3,477	60,397	91,491	710	37,794
Total Western States.....	1,870		30,275	2,281	78,867	27,399	15,024	316,730	472,446	3,786	186,164
Washington.....	279	53	2,716	18	16,248	3,201	2,364	44,471	69,350	130	21,942
Oregon.....	1,120	54	2,798	5	5,055	3,139	1,701	31,876	45,748	124	14,842
California.....	273		4,937	88	44,213	10,096	17,193	103,990	180,790	600	30,381
Idaho.....	67		2,118	14	6,605	1,673	645	16,012	27,134	99	10,871
Utah.....			330		1,657	682	382	3,972	7,023	2	2,465
Nevada.....	308		810	54	3,232	805	787	5,669	11,665	13	2,289
Arizona.....	26	14	173	5	7,949	1,134	941	5,951	16,193	19	3,022
Total Pacific States.....	2,073	121	13,882	184	84,959	20,730	24,013	211,941	357,903	987	85,812
Alaska (nonmember banks).....			881		64	1	237	1,003	2,186	1	832
The Territory of Hawaii (nonmember banks).....					2,444		352	1,132	3,928	2	
Total (nonmember banks).....			881		2,508	1	589	2,135	6,114	3	832
Total country banks.....	28,196	7,552	183,499	29,685	1,629,372	220,121	573,328	3,956,903	6,628,656	37,065	1,533,631
Total United States.....	94,693	61,256	301,231	402,268	5,527,327	309,863	983,698	7,599,295	15,279,631	135,603	3,008,653

TABLE NO. 63.—United States Government securities owned by national banks
December 31, 1928

[In thousands of dollars]

Cities, States, and Territories	Bonds (in- cluding bonds de- posited to secure cir- culation)	Treasury notes	Certifi- cates of indebt- edness	All other	Total
CENTRAL RESERVE CITIES					
New York.....	468, 072	146, 862	39, 050	951	654, 935
Chicago.....	48, 083	15, 503	1, 340	-----	64, 926
Total central reserve cities.....	516, 155	162, 365	40, 390	951	719, 861
OTHER RESERVE CITIES					
Boston.....	48, 158	4, 856	2, 794	4, 555	60, 363
Albany.....	5, 116	1, 153	-----	-----	6, 269
Brooklyn and Bronx.....	3, 389	1, 018	187	5	4, 597
Buffalo.....	2, 147	31	866	195	3, 239
Philadelphia.....	40, 262	5, 307	4, 027	12	49, 608
Pittsburgh.....	95, 545	8, 928	7, 840	-----	112, 313
Baltimore.....	7, 779	3, 404	577	1, 901	13, 661
Washington.....	15, 216	1, 900	1, 024	2, 106	20, 246
Richmond.....	4, 658	99	310	-----	5, 067
Charlotte.....	1, 924	190	781	-----	2, 895
Atlanta.....	10, 212	1, 346	2, 886	1, 543	15, 987
Savannah.....	1, 056	578	588	56	2, 278
Jacksonville.....	12, 122	4, 402	2, 785	-----	19, 309
Birmingham.....	5, 986	156	20	-----	6, 162
New Orleans.....	1, 576	1, 127	1, 956	-----	4, 659
Dallas.....	13, 813	4, 555	12, 426	16	30, 810
El Paso.....	2, 572	1, 157	1, 749	-----	5, 478
Fort Worth.....	7, 581	1, 303	361	-----	9, 245
Galveston.....	3, 585	1, 238	590	4	5, 417
Houston.....	15, 738	2, 655	4, 831	12	23, 236
San Antonio.....	7, 125	935	190	-----	8, 250
Waco.....	3, 374	907	368	-----	4, 649
Little Rock.....	-----	405	25	15	445
Louisville.....	9, 342	6, 739	148	1, 725	17, 954
Memphis.....	678	1, 609	1, 416	-----	3, 703
Nashville.....	3, 523	-----	132	51	3, 706
Cincinnati.....	5, 687	1, 241	1, 432	-----	8, 360
Cleveland.....	12, 620	2, 484	81	-----	15, 185
Columbus.....	2, 263	372	494	2, 770	5, 899
Toledo.....	3, 521	-----	-----	-----	3, 521
Indianapolis.....	7, 369	875	2, 386	-----	10, 630
Chicago.....	6, 945	2, 634	1, 139	1, 487	12, 205
Peoria.....	4, 473	605	673	41	5, 792
Detroit.....	18, 221	4, 237	2, 270	3, 733	28, 461
Grand Rapids.....	1, 797	66	22	15	1, 900
Milwaukee.....	8, 346	4, 703	1, 042	1, 936	16, 027
Minneapolis.....	29, 369	5, 247	3, 892	101	38, 609
St. Paul.....	4, 792	8, 951	2, 800	4, 572	21, 115
Cedar Rapids.....	1, 339	712	77	-----	2, 128
Des Moines.....	3, 078	292	767	-----	4, 137
Dubuque.....	851	735	128	-----	1, 714
Sioux City.....	2, 505	654	267	-----	3, 426
Kansas City, Mo.....	6, 808	5, 695	376	365	13, 244
St. Joseph.....	1, 235	1, 515	399	-----	3, 149
St. Louis.....	19, 429	5, 371	4, 454	114	29, 368
Lincoln.....	1, 234	253	230	-----	1, 717
Omaha.....	9, 064	292	5, 872	24	15, 272
Kansas City, Kans.....	2, 452	194	283	-----	2, 929
Topeka.....	3, 538	623	622	26	4, 809
Wichita.....	1, 516	1, 080	2, 370	-----	4, 966
Helen.....	985	80	-----	-----	1, 065
Denver.....	14, 828	4, 376	1, 879	224	21, 307
Pueblo.....	860	538	39	-----	1, 437
Muskogee.....	2, 785	1, 285	7	-----	4, 077
Oklahoma City.....	8, 395	5, 361	414	297	14, 467
Tulsa.....	2, 465	7, 224	903	8	10, 600
Seattle.....	15, 237	3, 675	5, 350	2, 282	26, 544
Spokane.....	3, 359	569	3	54	3, 985
Portland.....	28, 414	6, 001	39	-----	34, 454
Los Angeles.....	34, 995	14, 043	27, 415	-----	76, 453
Oakland.....	3, 047	-----	791	-----	3, 838
San Francisco.....	165, 942	19, 230	64, 751	-----	249, 923
Ogden.....	1, 171	27	-----	-----	1, 198
Salt Lake City.....	3, 213	1, 142	255	-----	4, 610
Total other reserve cities.....	766, 645	168, 378	182, 799	30, 245	1, 148, 067
Total all reserve cities.....	1, 282, 800	330, 743	223, 189	31, 196	1, 867, 928

TABLE No. 63.—*United States Government securities owned by national banks*
December 31, 1928—Continued

[In thousands of dollars]

Cities, States, and Territories	Bonds (including bonds deposited to secure circulation)	Treasury notes	Certificates of indebtedness	All other	Total
COUNTRY BANKS					
Maine.....	8,246	1,818	349	1	10,414
New Hampshire.....	9,596	624	529	183	10,932
Vermont.....	5,079	262	90	140	5,571
Massachusetts.....	36,620	5,848	1,681	183	44,332
Rhode Island.....	5,653	521	46	300	6,525
Connecticut.....	18,629	4,530	1,330	660	25,149
Total New England States.....	83,828	13,603	4,025	1,467	102,923
New York.....	58,119	9,534	6,177	4,429	78,259
New Jersey.....	51,226	10,280	7,627	598	69,731
Pennsylvania.....	117,789	16,608	10,140	7,578	152,115
Delaware.....	1,687	289	70	28	2,074
Maryland.....	6,191	825	158	170	7,344
Total Eastern States.....	235,012	37,536	24,172	12,803	309,523
Virginia.....	22,113	3,162	2,251	400	27,926
West Virginia.....	13,725	1,150	351	797	16,023
North Carolina.....	10,350	605	1,814	203	12,972
South Carolina.....	9,550	1,147	448	206	11,351
Georgia.....	7,905	805	1,395	29	10,134
Florida.....	10,426	3,242	4,461	524	18,653
Alabama.....	12,919	1,170	2,260	86	16,435
Mississippi.....	3,649	543	1,376	131	5,699
Louisiana.....	3,282	340	1,720	17	5,359
Texas.....	38,266	10,572	20,840	1,936	71,614
Arkansas.....	7,809	2,323	2,308	611	13,051
Kentucky.....	14,861	761	707	532	16,861
Tennessee.....	11,433	201	2,195	147	13,976
Total Southern States.....	166,288	26,021	42,126	5,619	240,054
Ohio.....	44,959	3,864	2,042	328	51,193
Indiana.....	27,630	4,169	3,685	1,141	36,625
Illinois.....	50,410	12,482	7,270	2,019	72,181
Michigan.....	18,236	2,952	2,928	1,521	25,637
Wisconsin.....	20,979	3,390	3,221	807	28,397
Minnesota.....	20,117	4,489	2,844	1,277	28,727
Iowa.....	20,615	3,523	2,455	1,269	27,862
Missouri.....	10,642	2,682	1,535	342	15,201
Total Middle Western States.....	213,588	37,551	25,980	8,704	285,823
North Dakota.....	5,875	2,868	1,276	262	10,281
South Dakota.....	6,536	2,612	1,170	166	10,484
Nebraska.....	10,756	1,137	1,193	137	13,223
Kansas.....	15,440	2,990	4,374	466	23,270
Montana.....	7,220	2,937	3,772	621	14,550
Wyoming.....	4,478	2,036	921	154	7,589
Colorado.....	9,373	1,435	1,401	341	12,550
New Mexico.....	3,796	1,555	386	29	5,766
Oklahoma.....	19,770	6,514	3,026	1,032	30,342
Total Western States.....	83,244	24,084	17,519	3,208	128,055
Washington.....	10,404	3,368	1,577	517	15,866
Oregon.....	7,193	1,933	954	1,485	11,595
California.....	19,300	3,498	1,809	2,105	26,712
Idaho.....	3,403	2,727	348	105	6,583
Utah.....	858	146	267	163	1,434
Nevada.....	1,900	61	125	15	2,101
Arizona.....	3,451	2,898	612	678	7,639
Total Pacific States.....	46,509	14,631	5,722	5,068	71,930
Alaska (nonmember banks).....	990	49	-----	-----	1,039
The Territory of Hawaii (nonmember banks).....	1,448	-----	-----	-----	1,448
Total (nonmember banks).....	2,438	49	-----	-----	2,487
Total country banks.....	830,907	153,475	119,544	36,869	1,140,795
Total United States.....	2,113,707	484,218	342,733	68,065	3,008,723

TABLE NO. 64.—United States Government, domestic, and foreign bonds, securities, etc., owned by national banks December 31, 1928

[In thousands of dollars]

Cities, States, and Territories	Domestic securities										Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities
	U. S. Government securities	State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve banks	Stock of other corporations	Collateral trust and other corporation notes	Municipal warrants	All other, including claims, judgments, etc.	Government bonds	Other foreign securities, including bonds of municipalities, etc.		
CENTRAL RESERVE CITIES														
New York.....	654,935	60,740	88,599	34,822	77,032	18,908	18,010	36,074	7,071	1,051	27,888	23,843	394,038	1,048,973
Chicago.....	64,926	20,790	8,810	6,120	20,782	3,576	1,442	1,934	27,676	3,256	1,636	6,044	102,066	166,992
Total central reserve cities.....	719,861	81,530	97,409	40,942	97,814	22,484	19,452	38,008	34,747	4,307	29,524	29,887	496,104	1,215,965
OTHER RESERVE CITIES														
Boston.....	60,363	3,230	9,144	9,860	14,838	3,181	15,807	4,055	-----	3,970	1,729	6,526	72,340	132,703
Albany.....	6,269	7,429	800	2,288	3,034	255	2,066	78	50	140	220	1,265	17,625	23,894
Brooklyn and Bronx.....	4,597	1,886	3,384	3,687	3,474	323	160	69	-----	-----	394	1,027	14,404	19,001
Buffalo.....	3,239	619	821	1,363	1,751	101	-----	5	10	-----	502	984	6,156	9,395
Philadelphia.....	49,608	13,589	16,292	17,264	14,672	3,474	1,497	8,805	-----	2,849	5,416	3,707	87,565	137,173
Pittsburgh.....	112,313	2,690	34,271	17,326	36,527	1,995	2,291	12,052	26	664	3,403	4,081	115,326	227,639
Baltimore.....	13,661	4,013	3,121	2,748	4,242	552	399	1,546	-----	23	1,360	1,552	19,556	33,217
Washington.....	20,246	930	2,265	2,660	5,195	553	273	723	-----	2	279	608	13,488	33,734
Richmond.....	5,067	1,088	1,340	289	906	244	549	371	-----	-----	141	60	4,988	10,065
Charlotte.....	2,895	209	-----	-----	205	114	1,151	-----	-----	-----	1	2	1,682	4,577
Atlanta.....	15,987	2,398	890	1,038	3,332	326	382	60	-----	14	427	103	8,970	24,957
Savannah.....	2,278	279	206	192	785	210	98	1	-----	1	160	96	2,028	4,306
Jacksonville.....	19,309	6,569	706	605	3,091	137	10	-----	175	62	127	63	11,595	30,904
Birmingham.....	6,162	1,841	470	562	1,090	270	256	31	35	22	21	221	4,819	10,981
New Orleans.....	4,659	687	-----	-----	449	150	117	9	-----	33	-----	-----	1,445	6,104
Dallas.....	30,810	2,455	947	1,190	1,993	540	185	511	504	459	386	225	9,395	40,205
El Paso.....	5,478	418	183	54	554	72	518	-----	1,886	78	4	25	3,792	9,270
Fort Worth.....	9,245	4,123	140	134	1,284	215	214	68	151	5	373	54	6,761	16,006
Galveston.....	5,417	443	119	199	1,365	90	6	223	45	21	202	129	2,842	8,259
Houston.....	23,236	1,963	1,198	768	4,775	412	1,065	267	-----	42	711	856	12,057	35,293
San Antonio.....	8,250	725	183	289	900	192	23	21	164	-----	224	91	2,812	11,062
Waco.....	4,649	243	195	192	1,131	63	-----	-----	-----	18	109	86	2,037	6,686
Little Rock.....	445	100	-----	-----	-----	15	11	-----	-----	2	-----	75	203	648

Louisville.....	17,954	929	2,853	2,401	4,068	338	117	567	4,028		415	116	15,832	33,786
Memphis.....	3,703	1,834		8	305	54	4			2	409	14	2,630	6,333
Nashville.....	3,706	637	538	489	851	283	130	42	58	31	302	199	3,560	7,266
Cincinnati.....	8,360	5,189	1,268	1,773	3,049	402	28	1,265			2,301	1,340	16,615	24,975
Cleveland.....	15,185	4,953	568	564	4,248	260	135	1,141		523	185	861	13,438	28,623
Columbus.....	5,899	2,092	1,126	1,205	4,013	311	12	282			696	1,060	10,797	16,696
Toledo.....	3,521	209	694	437	589	60		310			110	124	2,533	6,054
Indianapolis.....	10,630	2,168	400	1,601	1,591	324	814	36		737	439	1,162	9,272	19,902
Chicago.....	12,205	8,541	4,286	7,655	7,379	303	1,652	431	78	324	1,143	2,046	33,838	46,043
Peoria.....	5,792	1,182	790	1,144	1,703	172	1	100	390	11	638	444	6,575	12,367
Detroit.....	28,461	3,695	885	1,562	2,422	765	183	1,241		263	471	1,307	12,794	41,255
Grand Rapids.....	1,900	210	175	184	876	87	52	245		67	253	163	2,312	4,212
Milwaukee.....	16,027	3,359	570	2,849	3,386	566	1,488	94		13	486	496	13,307	29,334
Minneapolis.....	38,609	7,977	8,082	2,964	6,207	581	186	11		37	1,929	1,866	29,840	68,449
St. Paul.....	21,115	701	3,878	1,013	1,861	287	1			45	571	1,308	9,665	30,780
Cedar Rapids.....	2,128	2,134	271	1,900	1,608	55	32	48			193	14	6,255	8,383
Des Moines.....	4,137	1,389	514	958	1,622	117	670	42	31	378	190	192	6,103	10,240
Dubuque.....	1,714	1,445	486	728	947	30			15		75		3,726	5,440
Sioux City.....	3,426	348	420	284	1,480	83	193	8	372	119	478	150	3,935	7,361
Kansas City, Mo.....	13,244	7,179	2,321	940	2,673	314	5,983	4	21	1	472	619	20,527	33,771
St. Joseph.....	3,149	176	201	154	393	62	27	112	57		379	145	1,706	4,855
St. Louis.....	29,368	13,906	6,650	6,138	9,687	1,211	6,201	1,493	243	754	2,942	1,820	51,045	80,413
Lincoln.....	1,717	407	234	238	964	60	84	52	261	4	408	122	2,829	4,546
Omaha.....	15,272	3,694	3,249	2,136	1,626	246	100	184	183	97	899	547	12,961	28,233
Kansas City, Kans.....	2,929	382	29	13	390	39	4		1	5			863	3,792
Topeka.....	4,809	3,305	40	82	647	58	24	163	136	5	198	123	4,781	9,590
Wichita.....	4,966	7,136	35	6	159	111	10	10	1		42		7,510	12,476
Helena.....	1,065	1	70	69	398	23	109	40	19	10	145	155	1,039	2,104
Denver.....	21,307	7,819	3,802	2,302	3,147	294	127	1,993	246	627	745	1,828	22,930	44,237
Pueblo.....	1,437	1,381	790	1,211	898	53	5	133	145		118	102	4,836	6,273
Muskogee.....	4,077	1,214	51		44	35	5		213	39	329	71	2,001	6,078
Oklahoma City.....	14,467	12,033	107	76	1,362	185	95	193	404	937	390	123	15,905	30,372
Tulsa.....	10,600	2,912	507	144	5,011	269	132	25	2,641	27	382	217	12,267	22,867
Seattle.....	26,544	2,715	4,959	1,629	2,493	391	100	266	2,448	47	1,740	916	17,704	44,248
Spokane.....	3,985	546	955	825	1,073	116	100	20	163	28	636	480	4,942	8,927
Portland.....	34,454	11,262	4,069	3,850	2,058	290	33	1	235		3,193	1,889	26,880	61,334
Los Angeles.....	76,453	22,209	1,679	3,416	14,788	1,331	2,180	509	1,082	10	1,663	1,452	50,319	126,772
Oakland.....	3,838	3,925	25	130	438	116			3		67	173	4,877	8,715
San Francisco.....	249,923	44,203	3,656	5,185	7,295	3,956	3,197	4,866	1,482	134	5,151	6,206	85,331	335,254
Ogden.....	1,198	79	178	118	392	29	364				81	62	1,303	2,501
Salt Lake City.....	4,610	1,530	795	378	1,007	94	1,166		2	55	483	136	5,646	10,256
Total other reserve cities.....	1,148,067	254,933	138,881	121,467	210,741	27,895	52,822	44,822	18,004	13,736	47,932	51,882	983,115	2,131,182
Total all reserve cities.....	1,867,928	336,463	236,290	162,409	308,555	50,379	72,274	82,830	52,751	18,043	77,456	81,769	1,479,219	3,347,147

TABLE No. 64.—United States Government, domestic, and foreign bonds, securities, etc., owned by national banks December 31, 1928—Contd.

[In thousands of dollars]

Cities, States, and Territories	Domestic securities										Foreign securities		Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities
	U. S. Government securities	State, county, and municipal bonds	Railroad bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve banks	Stock of other corporations	Col- lateral trust and other corporation notes	Mu- nicipal war- rants	All other, in- cluding claims, judg- ments, etc.	Government bonds	Other foreign securi- ties, in- cluding bonds of munici- palities, etc.		
COUNTRY BANKS														
Maine.....	10,414	3,860	6,896	19,120	13,821	429	256	2,083	142	354	5,519	4,952	57,432	67,846
New Hampshire.....	10,932	615	2,520	6,159	5,146	316	164	607	-----	6	1,192	1,245	17,970	28,902
Vermont.....	5,571	243	2,904	6,895	6,005	262	136	975	115	122	2,891	2,894	23,442	29,013
Massachusetts.....	44,332	4,791	19,157	47,375	39,046	1,636	2,434	3,506	21	282	8,949	11,042	138,239	182,571
Rhode Island.....	6,525	406	1,988	7,287	2,415	294	298	874	-----	10	763	823	15,158	21,683
Connecticut.....	25,149	2,381	12,138	14,488	10,502	1,306	495	1,173	5	154	5,148	3,963	51,753	76,902
Total New England States.....	102,923	12,296	45,603	101,324	76,935	4,243	3,783	9,218	283	928	24,462	24,919	303,994	406,917
New York.....	78,259	37,291	84,747	102,795	90,534	3,538	2,689	7,693	2,014	1,149	34,655	41,788	408,893	487,152
New Jersey.....	69,731	38,019	58,108	53,992	44,921	3,282	3,571	3,795	3,379	2,503	18,304	16,278	246,152	315,883
Pennsylvania.....	152,115	30,490	118,096	123,163	144,255	7,272	3,933	13,046	777	3,180	36,909	34,290	515,411	667,526
Delaware.....	2,074	679	1,659	1,987	2,185	122	65	476	139	2	729	375	8,418	10,492
Maryland.....	7,344	3,131	6,145	10,132	11,923	401	176	871	104	728	2,349	4,094	40,054	47,398
Total Eastern States.....	309,523	109,610	268,755	292,069	293,818	14,615	10,434	25,881	6,413	7,562	92,946	96,825	1,218,928	1,528,451
Virginia.....	27,926	4,067	1,563	2,620	7,947	1,327	1,140	1,924	136	1,276	1,919	1,644	25,563	53,489
West Virginia.....	16,023	1,018	2,122	3,667	8,266	771	803	300	186	362	1,703	1,672	20,930	36,953
North Carolina.....	12,972	4,881	279	382	2,290	651	1,684	20	7	63	215	506	10,978	23,950
South Carolina.....	11,351	3,810	420	974	6,617	461	882	25	1,229	325	495	198	15,436	26,787
Georgia.....	10,134	471	371	838	1,450	420	237	36	427	112	410	387	5,159	15,293
Florida.....	13,653	14,021	2,665	1,851	4,312	607	1,384	138	330	91	1,923	945	28,267	46,920
Alabama.....	16,435	7,406	2,359	2,128	5,345	660	128	248	235	415	1,070	1,532	21,526	37,961
Mississippi.....	5,699	9,254	360	517	1,914	293	101	36	123	772	681	452	14,503	20,202
Louisiana.....	5,359	2,000	65	203	455	314	820	79	231	256	216	59	4,698	10,057
Texas.....	71,614	8,265	1,701	1,854	8,349	2,206	488	764	5,232	2,173	1,350	956	33,328	104,942
Arkansas.....	13,051	4,980	523	601	2,824	313	128	38	349	297	675	281	11,009	24,060

Kentucky.....	16,861	2,018	3,268	4,825	6,991	738	145	560	816	1,127	2,082	1,432	24,002	40,863
Tennessee.....	13,976	3,063	623	687	3,351	578	524	110	1,500	1,091	587	742	12,856	26,832
Total Southern States.....	240,054	65,254	16,319	21,147	60,111	9,339	8,464	4,278	10,791	8,360	13,366	10,806	228,255	468,309
Ohio.....	51,193	32,067	12,317	11,011	29,120	2,117	1,127	1,687	516	541	11,888	9,556	111,937	163,130
Indiana.....	36,625	8,633	9,831	17,647	14,035	1,196	508	2,407	129	827	4,182	3,571	62,906	99,591
Illinois.....	72,181	28,632	9,410	20,859	31,146	1,925	1,179	4,211	8,807	4,829	6,647	6,566	124,211	196,392
Michigan.....	25,637	25,611	7,114	18,892	23,548	875	452	1,422	399	407	5,855	5,179	89,754	115,391
Wisconsin.....	28,397	13,362	5,712	20,062	19,980	849	523	3,455	515	623	4,812	3,776	73,669	102,066
Minnesota.....	28,727	18,230	8,035	10,470	19,104	884	251	1,240	7,069	832	4,854	3,882	74,851	103,578
Iowa.....	27,862	4,570	3,639	7,548	10,131	760	709	550	614	2,257	2,609	2,097	35,484	63,346
Missouri.....	15,201	5,514	961	2,869	3,737	360	140	78	610	493	786	942	16,490	31,691
Total Middle Western States.....	285,823	136,609	57,019	109,358	150,801	8,966	4,889	15,050	18,659	10,809	41,633	35,569	589,362	875,185
North Dakota.....	10,281	2,810	1,230	3,040	5,600	249	165	229	1,113	762	1,559	1,771	18,528	28,809
South Dakota.....	10,484	5,132	830	1,731	5,266	208	53	146	968	603	726	678	16,341	26,825
Nebraska.....	13,223	1,574	1,004	1,243	2,793	374	48	255	969	523	1,257	1,195	11,235	24,458
Kansas.....	23,270	13,024	498	991	3,072	597	259	231	2,389	802	1,174	572	23,579	46,849
Montana.....	14,550	3,199	1,757	2,740	3,819	221	157	246	1,534	351	1,390	895	16,309	30,859
Wyoming.....	7,589	1,548	727	478	1,819	117	33	17	549	524	256	241	6,309	13,898
Colorado.....	12,550	4,460	1,458	2,680	6,222	321	494	255	1,503	594	873	672	19,532	32,682
New Mexico.....	5,766	1,345	486	223	2,370	94	66	407	32	60	87	142	5,312	11,078
Oklahoma.....	30,342	20,634	532	942	3,856	583	155	302	7,568	1,307	1,284	481	37,644	67,986
Total Western States.....	128,055	53,726	8,492	14,068	34,817	2,764	1,430	2,088	16,625	5,526	8,606	6,647	154,789	282,844
Washington.....	15,866	11,048	4,876	5,044	7,997	411	213	593	2,931	412	2,766	2,373	38,664	54,530
Oregon.....	11,595	6,711	753	1,868	2,441	285	39	90	2,102	444	1,173	525	16,431	28,026
California.....	26,712	35,022	2,935	11,878	12,732	982	825	840	506	354	1,707	1,479	69,260	95,972
Idaho.....	6,583	1,749	678	633	1,540	128	72	96	1,344	321	840	457	7,858	14,441
Utah.....	1,434	318	80	168	284	36	12	10	61	59	52	12	1,062	2,526
Nevada.....	2,101	1,600	250	275	500	63	124	1	3	40	246	99	3,201	5,302
Arizona.....	7,639	1,328	221	301	1,039	70	33	945	288	63	19	4,307	11,946	
Total Pacific States.....	71,980	57,776	9,793	20,167	26,533	1,975	1,318	1,630	7,892	1,918	6,847	4,964	140,813	212,743
Alaska (nonmember banks).....	1,039	65	123	205	247	-----	-----	19	20	-----	101	29	809	1,848
The Territory of Hawaii (nonmember banks).....	1,448	1,699	43	3	544	-----	85	-----	52	-----	-----	-----	2,426	3,874
Total (nonmember banks).....	2,487	1,764	166	208	791	-----	85	19	72	-----	101	29	3,235	5,722
Total country banks.....	1,140,795	437,035	406,147	558,341	643,806	41,902	30,403	58,164	60,735	35,103	187,981	179,759	2,639,376	3,780,171
Total United States.....	3,008,723	773,498	642,437	720,750	952,361	92,281	102,677	140,994	113,486	53,146	265,437	261,528	4,118,595	7,127,318

TABLE No. 65

PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF NATIONAL BANKS, ACCORDING TO COUNTIES IN EACH STATE, BY FEDERAL RESERVE DISTRICTS, MARCH 27, 1929

(In Thousands of Dollars)

FEDERAL RESERVE DISTRICT NO. 1

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
CONNECTICUT													
(See also District No. 2)													
Hartford.....	8	52,459	9,217	4,645	1,104	10,175	77,791	6,775	6,162	3,073	2,262	55,042	3,337
Litchfield.....	9	9,459	3,167	326	213	1,082	14,300	1,080	695	652	709	10,910	171
Middlesex.....	7	7,746	3,645	417	241	1,310	13,418	1,069	680	199	486	10,529	431
New Haven.....	14	74,461	22,401	4,322	2,455	10,395	114,612	6,900	6,620	4,295	2,467	90,766	2,445
New London.....	7	12,628	7,425	558	505	1,473	22,714	2,050	1,500	1,269	666	14,832	414
Tolland.....	3	1,499	748	153	101	283	2,803	250	250	235	200	1,759	100
Windham.....	4	4,526	6,014	207	214	951	11,930	320	710	187	199	10,372	50
Total.....	52	162,778	52,617	10,628	4,833	25,669	257,568	18,444	16,617	9,910	6,987	194,210	7,448
MAINE													
Androscoggin.....	3	9,535	8,634	208	309	947	19,757	800	1,000	990	625	15,679	405
Aroostook.....	7	6,968	3,312	462	102	851	11,731	540	585	403	173	9,387	594
Cumberland.....	7	28,226	10,037	323	569	3,706	43,186	2,175	1,745	1,169	1,639	35,325	888
Franklin.....	3	1,190	1,856	42	47	450	3,597	150	120	120	87	3,100	20
Hancock.....	2	1,943	2,701	64	84	273	5,070	200	200	218	62	4,329	56
Kennebec.....	4	7,646	7,492	503	212	1,015	16,920	650	600	590	597	14,481	-----
Knox.....	5	2,825	7,669	133	118	510	11,305	455	315	331	383	9,701	35
Lincoln.....	3	1,416	1,734	23	45	161	3,414	150	85	189	101	2,859	10
Oxford.....	3	2,011	2,131	91	60	314	4,646	250	200	180	87	3,839	55
Penobscot.....	1	1,870	2,653	120	35	437	5,149	100	200	142	100	4,406	200
Sagadahoc.....	2	1,411	3,502	30	39	239	5,252	525	325	488	469	3,296	86
Somerset.....	2	2,707	3,241	77	57	342	6,441	200	100	762	200	5,152	-----
Waldo.....	2	2,744	3,331	149	44	291	6,660	350	325	66	108	5,584	49
Washington.....	2	1,310	2,480	47	31	260	4,147	200	80	301	148	3,317	100
York.....	8	8,336	5,783	390	276	918	15,731	775	929	552	445	12,626	400
Total.....	54	80,138	66,556	2,662	2,028	10,714	163,006	7,520	6,809	6,501	5,224	133,081	2,898

MASSACHUSETTS													
Barnstable	3	2,744	1,313	71	70	321	4,528	250	270	127	174	3,653	51
Berkshire	11	18,724	11,168	533	489	3,007	34,301	2,025	1,655	2,181	683	25,789	1,549
Bristol	10	34,079	19,869	1,990	1,195	4,908	62,423	3,470	4,195	1,669	2,603	45,563	4,701
Dukes	2	1,536	564	26	33	104	2,275	75	100	128	73	1,875	
Essex	25	44,803	25,970	2,879	1,987	5,986	81,839	4,205	3,465	3,428	2,269	65,939	2,181
Franklin	7	6,087	3,359	198	180	897	10,797	700	769	575	664	7,793	234
Hamden	9	47,391	24,884	3,142	1,425	6,505	83,905	4,050	3,800	3,304	1,284	66,837	2,188
Hampshire	4	8,204	3,446	661	252	965	13,553	750	775	672	292	10,812	100
Middlesex	29	51,800	31,519	2,897	1,835	6,423	94,772	4,950	3,867	2,742	2,530	78,142	2,152
Nantucket	1	598	218	70	42	117	1,055	100	100	12	49	794	
Norfolk	9	7,021	10,460	568	302	1,537	19,925	1,053	1,125	391	598	16,196	495
Plymouth	8	14,607	11,069	701	532	2,055	29,091	1,785	1,435	971	441	22,845	1,193
Suffolk	14	551,044	165,467	24,095	4,713	151,431	1,022,368	56,675	50,499	16,918	3,684	722,049	21,178
Worcester	22	52,321	37,204	2,052	1,692	9,098	102,908	4,650	5,221	2,713	3,381	85,883	546
Total	154	840,959	346,510	39,883	14,697	193,354	1,563,740	84,738	77,276	35,831	18,725	1,154,170	36,568
NEW HAMPSHIRE													
Belknap	4	1,660	1,653	151	97	301	3,881	270	220	211	262	2,648	269
Carroll	1	635	1,471	25	24	98	2,266	60	40	28	60	2,063	25
Cheshire	5	3,978	1,773	255	139	542	6,756	775	675	368	768	3,774	391
Cocos	7	2,711	2,168	310	124	457	5,826	510	300	346	458	3,884	321
Grafton	6	3,143	1,215	114	159	551	5,199	400	400	321	310	3,513	253
Hillsborough	10	13,255	10,155	735	694	2,317	27,253	1,200	1,235	1,454	1,114	21,465	717
Merrimack	5	6,357	2,347	445	205	1,522	10,954	725	955	703	520	6,974	1,010
Rockingham	7	4,493	3,196	218	233	623	8,949	585	387	199	495	6,813	460
Strafford	6	3,309	2,851	551	186	732	7,671	600	580	266	311	5,593	381
Sullivan	5	3,256	2,304	114	99	450	6,316	375	310	381	375	4,679	145
Total	56	42,797	29,133	2,918	1,960	7,593	85,071	5,500	5,102	4,277	4,673	61,336	3,972
RHODE ISLAND													
Kent	1	397	573	4	109	88	1,174	100	125	114	49	785	
Newport	2	5,808	3,820	294	153	648	10,744	420	300	239	405	9,373	
Providence	6	27,251	16,271	565	1,088	4,522	50,090	3,900	4,670	2,163	3,277	33,272	2,305
Washington	1	130	29	1	3	24	188	100	25	12	24	28	
Total	10	33,586	20,693	864	1,353	5,282	62,196	4,520	5,120	2,528	3,755	43,458	2,305
VERMONT													
Addison	4	1,674	1,088	54	43	226	3,104	325	125	176	321	2,151	5
Bennington	4	3,957	2,024	93	113	486	6,729	435	265	309	429	5,178	79
Caledonia	2	2,547	1,554	135	47	320	4,624	450	115	225	344	3,269	214
Chittenden	3	4,640	1,554	89	102	504	7,079	650	350	286	648	4,961	121
Essex	1	680	519	16	10	71	1,318	75	25	64	35	1,020	75
Franklin	3	2,442	997	107	53	358	3,974	175	110	73	118	3,414	61
Orange	4	2,540	1,623	52	54	233	4,632	475	175	184	375	3,221	89

FEDERAL RESERVE DISTRICT NO. 1—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
VERMONT—continued													
Orleans.....	2	1,585	2,295	105	28	269	4,309	200	150	165	161	3,622	-----
Rutland.....	10	6,782	6,311	305	196	1,026	14,758	875	764	393	687	11,435	530
Washington.....	4	5,472	5,866	52	117	887	12,534	550	415	268	375	10,649	252
Windham.....	2	4,420	1,215	227	85	504	6,531	600	620	280	344	4,411	337
Windsor.....	7	4,367	3,508	88	148	652	8,801	550	290	285	427	7,135	44
Total.....	46	41,106	28,554	1,323	996	5,626	78,293	5,260	3,404	2,708	4,264	60,466	1,807

FEDERAL RESERVE DISTRICT NO. 2

CONNECTICUT													
(See also District No. 1)													
Fairfield.....	13	41,034	23,769	4,307	1,740	6,939	78,429	4,133	4,692	2,099	2,199	62,242	2,338
Total.....	13	41,034	23,769	4,307	1,740	6,939	78,429	4,133	4,692	2,099	2,199	62,242	2,338
NEW JERSEY													
(See also District No. 3)													
Bergen.....	35	42,108	24,829	2,608	970	4,788	75,978	3,525	3,200	1,474	1,250	63,197	2,284
Essex.....	30	108,733	48,093	5,969	2,849	16,211	184,308	12,650	8,430	3,990	3,054	148,020	4,706
Hudson.....	18	75,076	44,396	4,888	1,829	10,893	138,249	7,225	6,955	1,224	3,694	112,927	4,318
Hunterdon.....	11	6,503	12,209	277	246	1,000	20,298	7,755	1,325	539	576	16,976	107
Middlesex.....	18	36,898	17,384	1,218	1,380	4,116	61,432	2,535	2,410	1,691	806	52,752	726
Monmouth.....	22	26,211	15,382	1,854	724	2,589	46,872	2,105	2,355	1,155	480	38,565	1,934
Morris.....	10	22,069	9,841	877	567	2,492	36,065	1,175	1,695	633	491	31,214	530

Passaic.....	19	63,041	40,272	4,685	1,536	7,743	117,975	6,905	5,852	2,562	3,599	95,897	2,037
Somerset.....	4	5,609	5,616	304	153	710	12,405	400	525	281	65	10,920	175
Sussex.....	4	5,347	5,612	382	160	530	12,109	575	815	400	468	9,910	50
Union.....	15	33,657	12,252	1,789	974	3,621	52,840	2,900	2,893	894	1,240	42,953	1,653
Warren.....	10	8,493	11,955	528	311	1,323	22,090	1,000	1,660	759	582	18,202	350
Total.....	196	433,745	247,841	25,379	11,689	56,016	781,221	41,750	37,915	15,602	16,305	642,433	18,870
NEW YORK													
Albany.....	6	70,592	27,751	1,265	1,296	14,646	116,807	3,900	6,050	2,322	1,625	101,725	287
Alegany.....	8	3,511	1,413	200	80	415	5,654	575	423	141	436	3,878	185
Bronx.....	3	7,648	5,954	441	130	1,236	15,474	1,400	845	191	621	12,182	492
Broome.....	7	14,627	7,854	449	373	2,291	25,639	825	1,140	565	198	22,403	388
Cattaraugus.....	5	13,092	4,994	912	217	1,586	20,833	1,550	1,135	519	868	16,336	267
Cayuga.....	9	8,220	5,595	184	190	1,261	15,489	705	919	497	644	12,482	175
Chautauqua.....	16	27,676	12,983	1,261	589	3,967	46,580	2,058	2,118	1,179	1,140	39,260	518
Chemung.....	3	10,551	4,584	832	289	1,670	18,014	700	940	560	302	14,157	1,175
Chenango.....	10	8,541	6,796	278	202	1,033	16,947	1,050	1,015	511	778	13,263	310
Clinton.....	5	7,836	8,644	466	207	826	18,049	960	1,200	392	599	14,533	336
Columbia.....	5	6,247	6,733	203	217	884	14,316	700	485	637	422	11,636	288
Cortland.....	4	7,160	4,989	153	176	1,054	13,555	550	460	342	417	11,600	120
Delaware.....	14	10,435	6,985	417	202	1,415	19,503	925	1,280	495	713	15,178	820
Dutchess.....	14	14,416	14,311	727	562	2,535	32,724	1,745	1,597	1,594	832	26,093	785
Erie.....	11	30,388	13,672	1,253	496	3,834	50,059	2,800	2,020	497	2,006	40,906	1,430
Essex.....	5	3,076	3,207	219	92	774	7,388	350	320	355	257	5,992	94
Franklin.....	8	5,936	2,569	241	151	860	9,794	575	535	538	179	7,834	65
Fulton.....	2	7,851	4,361	299	220	882	13,718	1,000	650	287	492	10,659	355
Genesee.....	2	3,787	1,937	207	39	418	6,396	200	390	57	149	5,450	82
Greene.....	7	3,671	2,522	186	123	661	7,193	550	370	385	165	5,501	202
Herkimer.....	13	14,766	9,486	956	391	1,783	27,491	1,225	1,225	888	998	22,606	397
Jefferson.....	11	15,702	9,685	1,128	321	1,776	28,713	1,355	1,270	492	991	23,504	813
Kings.....	13	40,462	13,058	2,101	928	6,810	65,188	5,600	3,360	1,414	593	48,055	4,067
Lewis.....	6	2,127	2,745	160	69	523	5,640	225	264	180	4	4,723	205
Livingston.....	5	3,852	3,306	234	81	623	8,119	425	325	162	257	6,696	373
Madison.....	5	4,212	4,335	146	80	754	9,570	460	342	329	280	8,123	487
Monroe.....	5	4,941	1,677	244	83	632	7,649	375	280	109	324	6,140	345
Montgomery.....	9	9,275	16,197	633	382	1,628	28,252	1,250	2,160	1,211	552	22,283	1,806
Nassau.....	36	35,927	25,713	2,922	1,033	4,483	70,556	3,585	2,943	1,428	1,061	59,277	1,741
New York.....	23	2,610,854	1,091,148	65,310	26,714	1,856,247	6,300,806	302,100	430,375	80,722	32,734	4,698,467	142,738
Niagara.....	6	18,478	6,851	1,120	295	2,069	29,122	1,975	1,315	393	1,332	22,077	537
Oneida.....	16	21,072	12,312	1,265	554	2,631	38,025	2,180	1,847	1,228	1,171	30,834	143
Onondaga.....	10	21,351	9,485	1,257	486	2,609	35,263	2,350	1,582	717	464	29,847	146
Ontario.....	5	4,498	6,756	255	140	743	12,406	700	410	449	162	10,519	145
Orange.....	22	25,254	22,419	1,138	731	3,431	53,152	2,351	2,259	2,321	1,583	42,503	1,485
Orleans.....	1	2,650	2,014	94	51	336	5,150	200	110	100	49	4,676	345
Oswego.....	8	6,675	8,598	322	267	1,159	17,139	700	707	335	433	14,483	624
Otsego.....	13	10,259	13,914	505	338	1,558	26,645	1,050	1,775	809	747	21,616	35
Putnam.....	4	1,262	1,513	76	84	443	3,387	275	140	66	112	2,758	1,216
Queens.....	14	23,614	12,805	1,981	761	2,679	41,974	2,750	1,203	636	354	35,196	840
Rensselaer.....	8	23,933	29,930	894	964	5,055	61,275	2,365	2,550	2,093	717	52,291	260
Richmond.....	3	3,468	2,146	197	104	423	6,534	750	149	55	5	5,148	175
Rockland.....	6	12,842	6,805	339	338	1,271	21,454	1,025	1,075	773	154	18,144	175

FEDERAL RESERVE DISTRICT NO. 2—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NEW YORK—continued													
St. Lawrence.....	15	8,582	9,998	656	279	1,507	21,100	1,125	940	603	710	17,101	560
Saratoga.....	8	8,366	9,328	293	287	1,187	19,503	660	845	605	566	16,617	75
Schenectady.....	2	14,498	4,330	317	263	1,783	21,308	700	648	294	294	18,286	411
Schoharie.....	3	1,027	3,992	33	61	314	5,435	175	300	270	160	4,471	-----
Schuyler.....	2	665	1,416	81	46	243	2,494	75	60	121	73	2,163	-----
Seneca.....	4	1,620	2,116	119	83	309	4,264	150	93	106	125	3,709	45
Steuben.....	10	8,585	6,949	425	338	1,191	17,433	675	980	690	503	14,180	327
Suffolk.....	26	17,838	12,944	988	577	2,539	34,965	1,825	1,914	929	701	28,863	654
Sullivan.....	11	7,829	8,651	433	156	993	18,119	775	936	407	425	14,916	548
Tioga.....	7	3,710	3,754	223	103	608	8,424	550	465	241	350	6,745	57
Tompkins.....	5	5,529	3,679	120	145	904	10,425	625	600	306	321	8,496	23
Ulster.....	13	11,237	8,920	521	254	1,467	22,469	1,275	1,820	867	764	17,496	195
Warren.....	6	14,157	7,867	452	329	1,660	24,543	476	1,832	1,435	336	20,117	107
Washington.....	14	10,234	8,925	477	309	1,369	21,418	1,010	1,028	731	526	17,730	270
Wayne.....	13	9,862	8,821	514	239	1,512	21,003	970	934	368	606	17,466	624
Westchester.....	32	85,338	46,775	4,399	2,029	9,664	148,721	5,775	6,382	3,100	1,914	127,227	3,447
Wyoming.....	7	4,166	4,510	131	75	681	9,649	375	403	249	299	8,250	-----
Yates.....	1	215	210	10	19	71	525	50	14	3	12	446	-----
Total.....	565	3,396,193	1,613,077	103,719	46,731	1,969,922	7,789,520	375,645	501,345	120,780	66,831	5,925,303	174,150

FEDERAL RESERVE DISTRICT NO. 3

DELAWARE													
Kent.....	6	4,535	4,603	436	96	478	10,170	621	1,080	376	359	7,087	605
New Castle.....	5	5,803	3,560	427	271	1,112	11,251	658	990	720	526	8,153	191
Sussex.....	7	2,898	1,821	197	64	413	5,410	375	390	103	122	4,290	118
Total.....	18	13,236	9,984	1,060	431	2,003	26,831	1,654	2,460	1,199	1,007	19,530	914

NEW JERSEY

(See also District No. 2)

Atlantic.....	13	25,671	9,577	3,066	662	3,091	42,267	1,975	4,285	842	575	31,120	3,204
Burlington.....	16	8,266	6,921	556	272	1,037	17,102	1,375	1,176	448	655	12,809	605
Camden.....	18	33,549	10,068	2,700	1,227	4,771	52,740	2,650	3,045	1,064	802	42,426	2,084
Cape May.....	9	6,893	3,227	741	174	668	11,744	855	1,188	239	501	7,788	1,093
Cumberland.....	7	9,389	5,251	773	533	1,487	17,504	900	1,670	442	370	13,963	135
Gloucester.....	12	10,104	4,780	738	315	1,084	17,067	925	1,878	261	427	12,643	837
Mercer.....	10	39,334	16,530	3,778	893	4,701	65,811	3,250	3,589	3,712	2,081	50,163	2,724
Ocean.....	10	8,574	3,798	529	197	762	13,886	1,030	664	388	270	10,405	1,076
Salem.....	7	6,428	5,117	465	225	622	13,018	675	1,200	362	446	9,936	365
Total.....	102	148,208	65,269	13,346	4,498	18,223	251,139	13,635	18,695	7,758	6,127	191,253	12,123

PENNSYLVANIA

(See also District No. 4)

Adams.....	9	7,505	4,582	598	116	693	13,578	725	1,135	240	334	10,754	320
Bedford.....	7	2,435	2,065	222	92	334	5,164	340	385	55	313	3,937	105
Berks.....	18	35,985	15,855	3,813	971	4,389	61,461	2,925	6,958	1,282	1,591	45,125	3,205
Blair.....	13	13,516	4,149	1,433	604	2,045	21,851	1,050	1,748	775	691	16,883	665
Bradford.....	17	8,074	7,742	436	265	1,119	17,719	1,075	1,192	663	939	13,619	191
Bucks.....	13	8,149	10,889	643	320	1,144	21,199	1,098	2,092	756	658	15,155	521
Cambria.....	20	31,588	17,031	1,876	762	4,746	56,196	2,560	3,530	1,930	2,359	45,277	161
Cameron.....	1	1,174	796	110	26	106	2,284	200	100	7	200	1,777	---
Carbon.....	10	8,132	7,478	843	411	1,219	18,132	1,075	1,320	777	796	13,743	301
Center.....	11	8,964	3,948	696	305	1,138	15,155	1,175	981	380	571	11,674	316
Chester.....	19	21,933	13,501	1,527	746	2,555	40,434	2,715	4,475	1,079	1,729	29,254	1,063
Clearfield.....	14	12,803	9,325	776	466	1,725	25,200	1,500	2,075	1,106	1,374	18,145	547
Clinton.....	4	2,382	3,275	255	96	486	6,500	290	1,023	153	145	4,870	4
Columbia.....	11	7,155	5,457	447	202	809	14,124	800	1,195	417	433	11,016	248
Cumberland.....	8	5,112	2,926	245	145	500	8,976	750	1,782	135	347	6,752	189
Dauphin.....	10	5,832	5,338	199	301	1,792	13,619	850	1,159	690	432	10,156	150
Delaware.....	16	24,641	13,352	2,312	843	2,892	44,297	2,450	3,775	998	1,718	33,333	1,856
Elk.....	5	3,983	3,920	244	201	839	9,243	875	1,008	349	551	6,238	165
Franklin.....	11	14,964	8,973	869	255	1,415	26,663	2,025	2,468	622	940	19,954	610
Fulton.....	1	236	361	31	23	56	708	25	60	35	25	7,150	---
Huntingdon.....	10	4,789	3,604	500	144	660	9,792	685	944	307	501	7,574	231
Juniata.....	7	2,968	1,097	164	70	249	4,569	285	555	159	243	3,190	138
Lackawanna.....	14	45,417	43,525	4,187	999	7,941	102,282	5,060	7,445	2,720	2,148	81,349	3,026
Lancaster.....	36	33,302	24,897	2,930	759	4,339	66,535	3,630	6,555	1,822	2,342	51,032	837
Lebanon.....	8	7,488	7,674	503	297	869	16,890	1,000	1,570	435	456	13,063	265
Lehigh.....	13	28,736	18,949	1,366	777	3,379	53,457	3,350	6,565	1,345	1,786	38,557	1,225
Luzerne.....	24	47,830	46,417	3,786	1,821	6,366	106,608	5,600	12,250	3,223	2,649	80,530	2,117
Lycoming.....	11	9,064	3,699	1,469	265	1,982	15,581	1,485	1,203	553	945	10,916	365
McKean.....	7	12,470	6,000	384	398	1,734	21,180	1,330	950	770	600	17,139	123
Mifflin.....	8	6,097	1,630	580	180	607	9,168	625	570	369	492	6,935	145
Monroe.....	4	5,743	1,952	526	183	433	8,884	500	675	315	197	6,474	614
Montgomery.....	30	32,081	25,224	2,288	1,122	4,032	65,028	3,525	6,671	2,318	2,128	48,592	1,476
Montour.....	3	2,327	3,720	199	101	430	6,806	375	805	334	372	4,734	185

FEDERAL RESERVE DISTRICT NO. 3—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
PENNSYLVANIA—continued													
Northampton.....	17	28,311	27,729	3,161	1,041	3,449	63,973	3,095	4,665	1,277	2,206	50,273	2,321
Northumberland.....	14	16,402	10,610	1,419	639	1,685	31,004	1,835	4,207	862	1,121	22,337	455
Perry.....	9	3,430	2,467	203	116	391	6,625	340	640	295	301	4,865	157
Philadelphia.....	28	492,705	131,064	14,746	9,083	147,483	825,464	35,308	80,242	13,260	5,765	613,019	44,376
Pike.....	1	270	747	54	20	101	1,193	25	75	102	25	966	-----
Potter.....	6	1,492	724	112	58	188	2,595	225	199	66	218	1,837	51
Schuylkill.....	27	31,546	29,333	2,569	1,130	3,686	68,461	3,030	6,895	2,199	1,657	53,786	751
Snyder.....	6	3,648	1,917	286	98	438	6,404	300	580	186	222	5,100	10
Sullivan.....	3	661	1,086	38	34	108	1,933	100	153	93	99	1,461	25
Susquehanna.....	9	5,978	4,550	242	163	674	11,646	650	670	352	466	9,294	200
Tioga.....	9	5,286	3,263	480	123	550	9,769	500	495	363	432	7,826	148
Union.....	4	1,463	1,354	217	46	211	3,299	300	322	302	153	2,181	41
Wayne.....	4	2,482	3,034	99	70	311	6,010	275	353	332	245	4,747	45
Wyoming.....	6	2,206	3,026	134	80	450	5,913	355	655	180	288	4,368	64
York.....	29	31,765	20,948	2,492	1,051	4,141	61,052	3,460	5,546	1,095	2,700	46,233	1,523
Total.....	565	1,090,540	571,203	62,709	28,023	225,949	2,014,594	102,001	190,643	48,073	46,903	1,516,510	71,531

FEDERAL RESERVE DISTRICT NO. 4

KENTUCKY													
(See also District No. 8)													
Bell.....	2	1,669	753	172	64	295	2,961	200	110	32	124	2,492	-----
Bourbon.....	1	736	236	19	22	95	1,124	100	100	27	99	788	-----
Boyd.....	4	7,591	1,588	1,398	324	1,334	12,327	1,175	515	281	1,014	9,249	48
Bracken.....	1	801	821	10	15	276	1,925	50	50	79	23	1,722	-----
Breathitt.....	1	432	126	40	18	102	722	50	16	-----	47	608	-----

Campbell.....	2	3, 225	1, 539	254	56	333	5, 422	200	350	265	200	4, 181	220
Carter.....	1	386	58	10	22	250	726	50	50	8	-----	613	-----
Clark.....	2	2, 549	919	48	48	269	3, 849	300	150	245	294	2, 704	-----
Clay.....	1	399	157	15	10	79	662	50	10	23	37	542	-----
Fayette.....	3	13, 994	3, 165	820	257	1, 546	19, 951	1, 540	1, 250	569	1, 446	14, 356	751
Floyd.....	1	283	257	9	29	117	703	25	25	4	6	635	-----
Garrard.....	2	524	332	19	23	144	1, 049	100	120	46	99	682	-----
Grant.....	1	464	115	47	3	23	657	50	47	4	50	507	-----
Greenup.....	2	659	328	37	24	139	1, 281	100	55	19	37	1, 019	45
Harlan.....	4	1, 673	1, 039	150	112	277	3, 265	275	98	33	210	2, 622	20
Harrison.....	2	1, 589	710	59	32	194	2, 594	200	200	72	197	1, 886	-----
Jessamine.....	2	787	306	6	35	179	1, 317	125	106	15	100	972	-----
Johnson.....	2	2, 038	508	80	44	381	3, 091	275	240	24	200	2, 321	-----
Kenton.....	4	10, 142	2, 351	137	181	951	13, 861	785	884	208	748	10, 942	195
Knox.....	2	1, 107	204	128	36	156	1, 642	80	135	6	37	1, 385	-----
Laurel.....	2	732	331	24	43	147	1, 283	50	73	7	50	1, 103	-----
Lawrence.....	2	903	218	19	47	148	1, 343	80	100	75	71	1, 018	-----
Letcher.....	3	1, 226	391	52	67	309	2, 061	150	125	26	148	1, 605	-----
Lincoln.....	3	1, 184	569	85	23	179	2, 048	150	150	19	149	1, 578	-----
Madison.....	4	2, 741	644	82	70	566	4, 120	350	240	62	297	3, 136	-----
Magoffin.....	1	586	143	10	15	50	805	50	23	3	24	705	-----
Mason.....	2	2, 002	500	62	37	298	2, 905	150	115	51	113	2, 461	-----
Montgomery.....	3	1, 511	473	88	34	471	2, 584	200	200	192	143	1, 849	-----
Morgan.....	1	324	41	6	11	46	429	25	25	8	25	345	-----
Nicholas.....	1	190	221	5	10	122	549	25	38	7	479	479	-----
Pendleton.....	1	391	326	7	18	85	828	60	10	9	10	738	-----
Perry.....	1	881	15	50	85	91	1, 136	100	10	-----	-----	1, 026	-----
Pike.....	4	2, 982	969	311	131	399	4, 873	450	130	68	305	3, 799	60
Powell.....	1	195	198	3	4	39	439	25	50	5	25	335	-----
Pulaski.....	4	3, 060	1, 248	171	109	293	4, 896	325	222	38	270	4, 036	-----
Scott.....	2	1, 177	613	104	38	253	2, 191	125	127	15	123	1, 799	-----
Whitley.....	3	1, 735	119	135	126	634	2, 756	100	108	24	72	2, 436	15
Total.....	77	72, 868	22, 531	4, 674	2, 223	11, 270	114, 375	8, 055	6, 257	2, 569	6, 793	88, 764	1, 354
OHIO													
Adams.....	2	725	215	30	29	81	1, 087	80	41	33	79	853	-----
Alleu.....	3	3, 581	1, 516	329	107	919	6, 464	425	94	83	204	5, 572	80
Ashland.....	1	683	279	53	45	242	1, 307	100	100	73	50	997	-----
Ashtabula.....	4	3, 560	2, 656	195	123	809	7, 369	500	405	212	342	5, 641	251
Athens.....	5	2, 426	1, 414	131	89	463	4, 685	450	245	280	148	3, 231	183
Auglaize.....	5	3, 576	1, 444	106	106	482	6, 007	510	240	111	507	4, 449	155
Belmont.....	12	10, 963	5, 654	336	1, 872	19, 766	1, 125	1, 280	463	855	15, 641	130	-----
Brown.....	7	2, 250	1, 279	85	85	347	4, 258	385	265	152	349	3, 063	20
Butler.....	8	10, 512	5, 767	906	476	2, 565	20, 309	1, 375	952	780	614	16, 010	558
Carroll.....	1	255	583	13	27	53	935	100	25	33	100	642	35
Champaign.....	4	2, 923	974	212	81	325	4, 604	502	396	265	501	2, 732	155
Clark.....	3	11, 604	2, 572	1, 404	421	1, 364	17, 464	1, 375	705	113	982	12, 954	1, 247
Clermont.....	5	1, 483	1, 223	168	92	294	3, 275	305	232	67	266	2, 371	33
Clinton.....	6	3, 240	960	367	107	440	5, 346	380	380	105	507	3, 461	151
Columbiana.....	6	9, 737	5, 508	862	528	1, 898	18, 687	1, 075	1, 075	747	1, 037	14, 474	190
Coshocton.....	2	2, 813	1, 699	175	134	923	5, 810	350	300	135	98	4, 652	275

FEDERAL RESERVE DISTRICT NO. 4—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
OHIO—continued													
Crawford.....	5	3,185	1,769	340	122	418	5,863	470	347	96	284	4,359	306
Cuyahoga.....	4	69,115	29,062	2,990	774	11,957	124,971	5,600	4,400	1,574	3,542	96,279	2,940
Darke.....	8	3,765	1,182	300	98	596	5,970	715	469	124	483	3,924	229
Defiance.....	4	1,640	1,106	200	63	368	3,413	275	105	83	270	2,672	-----
Delaware.....	2	1,239	918	37	52	203	2,460	250	70	127	198	1,708	108
Erie.....	1	3,218	980	185	122	403	4,918	200	200	244	100	4,124	50
Fairfield.....	4	2,652	1,609	258	135	492	5,289	475	322	214	254	3,857	20
Franklin.....	6	51,832	17,732	3,997	1,532	19,449	95,180	5,025	5,365	1,390	1,830	77,291	3,585
Fulton.....	1	531	366	43	25	173	1,158	50	40	7	50	1,011	-----
Gallia.....	1	656	350	33	43	59	1,146	100	70	18	99	858	-----
Geauga.....	2	1,300	845	68	28	220	2,464	150	75	71	50	2,038	79
Greene.....	4	1,085	777	80	95	473	2,523	250	250	195	213	1,614	1
Guernsey.....	7	3,123	2,443	333	262	720	6,916	440	450	148	288	5,506	55
Hamilton.....	12	63,373	35,686	3,073	1,554	19,944	124,371	8,950	5,990	4,895	2,697	97,587	3,518
Hancock.....	1	3,077	1,395	220	77	650	5,444	250	205	20	224	4,746	-----
Hardin.....	5	2,056	1,100	99	66	361	3,696	225	77	224	224	2,906	19
Harrison.....	6	2,395	1,367	137	66	386	4,423	410	143	82	357	3,417	10
Henry.....	1	890	173	116	15	62	1,249	50	50	-----	50	1,074	26
Highland.....	4	2,054	1,248	136	42	286	3,780	310	152	187	178	2,931	14
Hocking.....	3	1,032	470	66	33	139	4,747	100	90	40	98	1,311	89
Huron.....	2	2,290	1,200	83	53	357	4,277	175	132	65	124	3,755	25
Jackson.....	2	921	1,323	16	53	234	2,536	200	100	97	103	2,055	-----
Jefferson.....	8	8,305	5,666	854	324	1,507	16,966	1,075	918	152	843	13,622	242
Knox.....	4	1,235	1,157	106	88	379	2,979	225	220	65	187	2,088	180
Lake.....	2	3,394	1,960	476	82	428	6,306	250	200	45	197	5,529	136
Lawrence.....	2	2,521	1,208	372	135	423	4,688	800	160	60	518	3,012	127
Licking.....	3	3,317	1,024	156	114	457	5,079	500	260	94	139	4,085	-----
Logan.....	1	730	291	80	30	155	1,291	100	50	25	99	1,017	-----
Lorain.....	2	1,839	1,382	144	64	200	3,636	210	140	35	100	3,139	-----
Lucas.....	2	8,877	6,130	547	291	2,165	18,156	700	1,600	490	491	13,080	1,600
Madison.....	3	1,450	481	83	44	190	2,280	210	95	61	184	1,659	20
Mahoning.....	5	21,611	9,847	5,059	790	4,344	42,391	4,250	2,185	1,231	2,232	30,004	1,657

Marion.....	3	2,907	765	375	85	348	4,503	530	184	59	427	3,027	275
Medina.....	3	3,525	1,722	84	96	478	5,916	250	186	128	185	5,138	25
Meigs.....	3	770	558	46	04	304	1,746	150	87	72	69	1,368	
Mercer.....	4	2,405	471	114	41	207	3,249	225	227	36	125	2,627	9
Miami.....	8	6,126	3,175	560	227	1,423	11,980	940	744	520	890	8,120	202
Monroe.....	3	1,001	617	43	39	185	1,892	115	135	32	95	1,515	
Montgomery.....	7	32,987	8,247	2,040	1,354	5,036	50,959	2,525	2,230	692	2,031	41,587	1,661
Morgan.....	5	1,284	954	57	81	301	2,697	300	145	90	286	1,874	10
Morrow.....	3	1,556	294	93	22	139	2,118	160	125	60	159	1,537	77
Muskingum.....	3	7,020	6,386	351	264	1,961	16,013	550	553	871	523	12,609	820
Noble.....	3	1,005	1,025	80	36	237	2,391	145	115	80	144	1,881	25
Ottawa.....	3	2,139	1,297	69	45	384	3,981	175	100	116	54	3,379	115
Paulding.....	2	838	304	64	34	205	1,449	105	48	14	95	1,183	
Perry.....	1	529	515	72	18	85	1,223	75	70	6	72	949	50
Pickaway.....	5	2,238	884	128	88	478	3,836	435	195	274	290	2,639	
Pike.....	2	631	379	16	18	250	1,305	125	75	43	124	909	25
Portage.....	4	4,745	2,515	114	130	597	8,118	430	410	217	334	6,636	91
Preble.....	4	2,360	968	68	106	327	3,841	195	218	157	127	3,074	70
Putnam.....	2	562	347	31	20	80	1,043	60	32	13	54	849	35
Richland.....	3	2,685	2,373	394	142	603	6,415	300	400	47	198	4,975	286
Ross.....	5	4,810	2,927	394	129	587	8,885	600	615	221	528	6,648	248
Sandusky.....	2	2,858	2,622	120	127	522	6,261	300	250	58	127	5,370	127
Scioto.....	2	7,207	2,124	557	263	951	11,231	600	1,200	246	496	8,556	
Seneca.....	6	7,436	2,696	474	245	1,253	12,147	800	1,239	141	697	8,964	304
Shelby.....	3	1,822	603	122	86	514	3,172	233	133	241	231	2,261	62
Stark.....	4	17,647	6,474	1,963	385	2,959	29,689	1,250	1,775	716	1,247	24,065	439
Summit.....	2	9,081	5,323	466	337	1,289	16,524	1,040	810	417	118	13,428	555
Trumbull.....	3	4,730	3,516	963	154	882	10,167	450	325	212	374	8,741	
Tuscarawas.....	6	4,421	3,910	191	247	1,085	9,879	475	508	238	349	8,110	53
Union.....	1	429	71	13	11	26	553	40	20	4	40	405	45
Van Wert.....	3	2,130	1,173	196	45	431	4,094	300	380	59	188	3,042	50
Vinton.....	1	214	420	35	13	139	821	50	50	40	25	656	
Warren.....	7	2,482	1,405	254	70	404	4,700	575	421	103	383	3,167	36
Washington.....	5	5,591	3,828	515	132	764	11,050	800	747	327	707	8,058	358
Wayne.....	4	3,393	1,541	185	127	528	5,799	575	270	94	322	4,302	232
Williams.....	3	3,094	1,485	117	41	435	5,237	410	175	103	388	4,004	45
Wyandot.....	3	1,322	352	39	25	217	1,965	180	148	33	76	1,465	63
Wood.....	3	644	563	25	26	158	1,430	110	27	81	104	1,077	27
Total.....	325	501,623	241,019	38,617	15,512	109,004	923,258	58,750	47,227	22,515	36,027	717,205	24,919
PENNSYLVANIA													
(See also District No. 3)													
Allegheny.....	50	297,961	280,782	27,847	7,980	88,395	708,398	33,925	48,505	10,876	17,551	558,955	27,759
Armstrong.....	11	6,882		389	294	1,122	15,654	835	860	449	779	12,510	185
Beaver.....	16	11,616	9,087	1,075	556	1,857	24,324	1,300	1,570	974	1,203	18,836	383
Butler.....	11	11,637	4,494	920	302	1,606	19,005	940	1,498	716	619	15,121	40
Clarion.....	9	9,025	4,225	187	205	1,011	14,685	580	835	693	436	12,030	
Crawford.....	9	8,802	4,545	463	260	1,114	16,272	950	1,209	428	870	12,467	304
Erie.....	14	28,717	13,643	1,793	750	3,775	48,779	1,860	3,575	1,098	1,346	39,931	875
Payette.....	22	22,215	21,499	2,751	791	4,372	52,377	1,850	5,006	1,046	1,443	42,141	676

FEDERAL RESERVE DISTRICT NO. 4—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
PENNSYLVANIA—continued													
Forest.....	2	790	681	27	22	200	1,728	100	290	15	98	1,207	-----
Greene.....	4	3,384	1,864	424	133	393	6,282	375	460	87	98	5,170	32
Indiana.....	11	8,685	7,051	727	235	1,009	17,749	910	1,160	270	732	14,438	132
Jefferson.....	12	5,898	6,171	405	316	1,253	14,091	920	1,140	464	758	10,691	10
Lawrence.....	9	8,784	10,382	1,092	424	1,854	22,597	1,750	1,871	1,451	881	16,286	250
Mercer.....	13	19,605	13,031	1,018	518	2,506	36,766	1,685	1,695	1,021	1,268	30,122	810
Somerset.....	24	7,191	9,212	887	330	1,366	19,045	1,060	1,828	592	896	14,523	112
Venango.....	6	17,913	2,059	1,023	336	2,841	24,286	775	1,710	474	648	20,138	371
Warren.....	5	16,004	4,786	604	282	1,346	23,075	975	1,150	384	948	19,502	23
Washington.....	26	24,623	18,968	2,160	890	3,484	50,335	2,590	4,736	867	1,512	39,178	1,210
Westmoreland.....	41	33,252	26,431	3,823	1,281	4,987	70,279	2,800	4,687	2,301	1,956	57,280	772
Total.....	295	543,964	445,833	47,615	15,911	124,491	1,185,725	56,180	83,785	24,206	34,042	940,526	33,944
WEST VIRGINIA													
(See also District No. 5)													
Brooke.....	1	863	337	167	36	130	1,538	100	50	16	100	1,272	-----
Hancock.....	1	436	289	67	20	141	956	50	90	1	50	748	-----
Marshall.....	2	1,491	860	89	41	231	2,718	150	120	49	100	2,294	-----
Ohio.....	3	8,061	5,243	483	316	1,714	15,881	1,100	950	403	1,087	11,159	1,115
Tyler.....	2	2,132	348	66	42	424	3,026	205	140	29	199	2,432	-----
Wetzel.....	1	1,074	161	27	49	182	1,497	65	65	81	50	1,234	-----
Total.....	10	14,057	7,238	899	504	2,822	25,616	1,670	1,415	579	,586	19,139	1,115

FEDERAL RESERVE DISTRICT NO. 5

DISTRICT OF COLUMBIA													
Washington.....	12	97,802	35,476	11,869	3,121	22,425	172,756	10,775	8,565	3,056	3,997	140,832	3,043
MARYLAND													
Allegany.....	9	12,543	3,593	598	313	1,440	18,542	690	1,220	578	584	15,397	60
Anne Arundel.....	1	2,390	750	46	46	203	3,455	252	198	77		2,918	
Baltimore.....	6	4,376	3,771	113	64	582	8,921	365	435	242	206	7,567	80
Baltimore (independent city).....	8	85,185	32,724	5,228	1,883	31,000	157,395	8,800	8,300	3,758	3,612	123,619	7,306
Caroline.....	2	1,212	478	45	17	89	1,848	125	158	17	75	1,461	10
Carroll.....	7	3,785	4,650	123	85	448	9,124	552	815	162	503	6,798	274
Cecil.....	5	2,274	3,395	223	78	404	6,392	325	420	179	198	4,975	287
Charles.....	1	349	564	4	11	54	985	25	55	21	20	865	
Dorchester.....	2	1,373	945	47	55	119	2,549	110	140	13	110	2,152	24
Frederick.....	5	5,947	10,487	238	190	838	17,803	450	1,295	362	413	15,097	110
Garrett.....	5	1,434	1,493	171	55	244	3,417	225	295	80	224	2,576	
Harford.....	5	3,802	1,938	174	91	277	6,293	265	485	121	186	5,082	154
Howard.....	1	660	895	16	17	100	1,691	100	100	127	50	1,288	15
Kent.....	1	974	759	70	14	83	1,902	50	50	41	13	1,599	135
Montgomery.....	5	3,710	1,093	147	86	369	5,425	300	260	125	189	4,297	254
Prince Georges.....	4	3,771	1,374	362	61	388	5,981	275	295	118	128	5,041	109
Queen Annes.....	2	1,360	898	135	34	138	2,567	150	125	64	36	2,097	94
St. Marys.....	1	786	960	80	25	124	1,977	50	90	38	25	1,748	25
Talbot.....	1	1,646	1,846	63	20	186	3,773	200	300	55	192	2,880	146
Washington.....	6	5,077	5,008	435	162	709	11,427	555	980	233	404	8,968	232
Wicomico.....	1	2,448	648	38	29	223	3,391	120	200	119	50	2,885	
Worcester.....	4	2,276	1,134	356	70	223	4,067	300	170	101	98	3,171	204
Total.....	82	147,378	79,403	8,712	3,406	38,241	278,925	14,284	16,386	6,631	7,316	222,481	9,519
NORTH CAROLINA													
Alamance.....	3	1,964	1,032	123	104	467	3,706	235	95	51	210	3,103	
Anson.....	1	1,320	151	43	39	164	1,778	100	110	69	77	1,251	100
Ashe.....	1	334	9	9	9	31	395	25	27	2	6	334	
Beaufort.....	1	1,219	228	144	48	327	1,973	100	90	20	100	1,663	
Buncombe.....	2	3,923	370	322	140	653	5,420	400	150	63	200	4,495	101
Burke.....	1	1,785	162	56	57	172	2,264	100	100	61	19	1,958	
Carrabus.....	1	1,032	230	154	55	201	1,683	100	200	29	100	1,242	
Caldwell.....	1	603	53	66	24	114	867	75	75	17	12	614	75
Catawba.....	2	2,749	452	187	154	671	4,227	400	150	181	103	3,342	
Cleveland.....	2	4,004	565	81	81	578	5,335	350	259	290	300	4,055	10
Craven.....	1	1,911	83	75	91	114	2,283	150	30	1	25	1,865	173
Cumberland.....	1	1,519	156	269	89	299	2,332	150	80	18		1,857	211
Davidson.....	1	1,063	262	123	29	159	1,610	100	100	28	100	1,240	41
Duplin.....	1	87	12	17	10	36	164	50		1		102	
Durham.....	2	5,956	3,004	386	169	1,914	11,466	700	500	50	697	9,005	304
Edgecombe.....	2	3,154	538	125	67	415	4,403	362	103	62	119	3,570	75
Forsythe.....	2	3,588	836	365	194	547	5,580	650	125	3	450	3,534	800

FEDERAL RESERVE DISTRICT NO. 5—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NORTH CAROLINA—continued													
Franklin	1	436	62	27	28	130	687	50	20	7	50	560	-----
Gaston	3	7,177	1,146	624	181	773	9,979	1,100	550	344	1,000	6,110	644
Granville	2	2,734	691	50	68	478	4,033	253	175	66	-----	3,460	-----
Greene	1	136	37	8	13	106	300	50	13	4	-----	233	-----
Guilford	2	15,159	3,611	742	452	3,163	23,745	2,000	1,125	241	1,211	15,627	2,912
Halifax	1	466	124	53	23	63	732	100	25	5	100	486	17
Haywood	1	321	95	13	20	116	569	50	60	52	47	354	-----
Henderson	1	1,215	278	153	49	163	1,863	100	150	8	49	1,246	246
Iredell	2	1,681	277	86	61	304	2,422	150	160	21	150	1,787	135
Johnston	1	680	139	70	33	222	1,149	175	52	9	56	840	-----
Lenoir	3	2,179	416	376	138	424	3,558	270	156	40	48	2,977	67
Lincoln	1	1,487	70	44	28	95	1,730	100	150	23	48	1,408	-----
McDowell	1	993	134	31	27	219	1,407	100	100	26	50	1,131	-----
Mecklenburg	5	16,559	4,526	1,197	131	2,625	25,192	1,800	2,000	1,402	1,431	16,872	1,354
Nash	1	1,603	449	69	36	325	2,499	200	150	73	24	2,027	-----
New Hanover	1	8,803	1,030	904	313	2,286	13,359	1,000	1,000	157	-----	10,624	500
Pasquotank	1	2,951	394	104	62	447	4,169	200	200	54	198	3,291	-----
Person	1	680	63	56	23	44	875	150	40	1	-----	576	104
Pitt	2	1,482	125	162	82	285	2,143	175	56	14	25	1,873	-----
Randolph	1	568	174	36	37	330	1,148	50	50	11	50	977	-----
Robeson	2	1,311	262	59	45	236	1,923	140	111	27	-----	1,619	24
Rockingham	2	1,330	164	80	55	400	2,039	140	70	20	75	1,725	-----
Rowan	1	1,144	185	122	39	187	1,685	100	60	28	100	1,396	-----
Scotland	1	155	26	20	9	34	246	25	15	6	25	155	20
Stanly	1	461	84	10	16	107	678	50	10	11	-----	598	-----
Surry	2	1,879	140	134	76	279	2,519	150	95	30	25	2,142	70
Union	1	1,378	117	81	18	149	1,753	100	55	27	96	1,469	-----
Vance	1	1,054	244	190	35	109	1,646	200	32	16	200	1,196	-----
Wake	2	8,604	4,030	1,247	240	3,149	17,420	1,350	400	280	308	14,493	365
Wayne	3	3,537	1,325	717	207	634	6,567	475	250	145	325	5,101	239
Wilson	1	883	363	494	49	266	2,058	200	300	79	25	1,443	-----
Total	74	125,230	28,924	10,504	3,954	25,010	195,579	15,050	9,824	4,173	8,234	147,026	8,687

SOUTH CAROLINA													
Anderson.....	2	2,502	381	13	49	487	3,444	300	60	35	25	2,974	25
Charleston.....	3	29,039	9,324	2,513	902	5,722	48,545	2,700	1,800	709	1,983	38,922	1,149
Cherokee.....	2	2,268	608	56	69	351	3,374	275	175	149	187	2,615	20
Chester.....	2	1,269	600	106	27	223	2,264	150	125	26	96	1,843	
Florence.....	1	705	569	75	34	150	1,550	100	50	23		1,294	80
Greenville.....	4	7,204	1,315	335	276	1,306	10,457	700	813	138	198	8,102	430
Greenwood.....	1	1,099	138	136	16	145	1,562	100	20		100	1,341	
Horry.....	2	550	289	23	33	187	1,098	75	50	33	74	846	
Kershaw.....	1	497	278	39	27	107	956	75	25	13	49	763	20
Laurens.....	1	484	148	144	14	101	908	150	50	13	100	575	20
Lee.....	2	1,141	187	233	43	106	1,735	175	240	16	50	1,182	73
Lexington.....	3	1,895	792	89	39	316	3,142	225	130	25	148	2,578	30
Marion.....	2	1,162	424	122	33	169	1,920	150	37	19	125	1,448	140
Marlboro.....	1	204	132	55	20	27	445	100	25	8	100	212	
Newberry.....	2	1,224	293	145	29	141	1,864	150	67	13	100	1,491	44
Orangeburg.....	5	4,239	597	230	99	535	5,738	285	248	154	234	4,814	3
Richland.....	3	6,959	5,298	2,036	415	2,746	17,557	1,200	250	181	824	15,139	
Saluda.....	1	664	146	6	9	70	901	100	20	1		781	
Spartanburg.....	5	8,205	1,634	429	293	1,216	11,841	1,300	450	352	683	8,682	369
Sumter.....	4	4,843	1,206	387	97	484	7,047	750	480	108	567	4,901	240
York.....	5	4,314	1,491	363	73	915	7,204	490	320	60	182	6,048	
Total.....	53	80,487	25,850	7,535	2,597	15,515	133,552	9,550	5,425	2,026	5,775	106,551	2,663
VIRGINIA													
Accomac.....	4	2,218	497	115	74	157	3,082	235	430	57	184	1,886	279
Albemarle.....	4	8,930	3,897	547	162	844	14,482	1,075	490	175	937	11,145	418
Alexandria.....	3	5,684	1,547	263	191	605	8,319	500	715	226	400	6,224	225
Alleghany.....	4	5,308	1,577	315	138	559	7,948	400	265	117	398	6,554	184
Appomattox.....	1	358	124	18	4	38	555	50	10	2	50	411	13
Augusta.....	4	4,467	1,704	450	170	811	7,687	500	915	212	313	5,493	114
Bath.....	1	522	131	44	30	101	830	50	38	9	56	684	
Bedford.....	2	2,503	226	48	28	250	3,070	200	200	50	53	2,502	42
Botetourt.....	2	655	302	21	9	59	1,053	85	75	35	85	730	29
Buchanan.....	1	270	55	31	8	20	390	50	25		50	207	58
Buckingham.....	1	246	12	44	2	22	403	50	1	3		226	25
Campbell.....	5	14,962	3,298	780	537	1,845	21,846	2,600	2,225	381	1,536	13,476	1,115
Clarke.....	1	484	58	2	12	53	611	50	14	8		510	
Craig.....	1	259	49	15	3	12	340	25	25	2	25	263	
Culpeper.....	2	2,216	511	173	48	246	3,202	200	180	41	147	2,617	
Dinwiddie.....	2	6,738	4,093	320	115	685	12,164	1,400	300	53	1,400	6,088	2,747
Elizabeth City.....	3	2,078	1,321	170	43	189	3,820	200	160	66	199	2,988	148
Fairfax.....	3	954	277	74	25	180	1,516	125	117	16	78	1,158	22
Fauquier.....	3	3,505	836	187	48	388	4,477	350	259	83	196	3,421	135
Franklin.....	2	1,651	364	59	39	193	2,488	150	90	45	146	2,017	
Frederick.....	2	5,876	1,286	288	90	516	8,093	600	800	155	589	5,547	374
Giles.....	2	1,168	183	52	46	90	1,557	150	120	9	150	1,055	53
Glooucester.....	1	133	244	17	7	50	452	35	15	9	35	357	
Grayson.....	4	1,367	139	124	33	132	1,796	150	92	23	93	1,415	8
Greensville.....	2	2,715	294	127	62	375	3,627	280	230	73	109	2,851	
Halifax.....	2	2,871	699	226	41	278	4,130	325	65	20	298	3,248	135
Hanover.....	2	1,149	50	25	12	83	1,319	75	21	23	10	1,160	26

FEDERAL RESERVE DISTRICT NO. 5—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
VIRGINIA—continued													
Henrico.....	3	41,174	10,127	665	257	10,740	63,649	4,300	3,775	941	982	52,497	85
Henry.....	3	3,494	682	143	96	316	4,749	300	228	28	275	3,666	216
Highland.....	1	278	27	32	4	18	366	25	5	1	25	288	21
James City.....	1	376	566	15	11	54	1,023	30	30	27	-----	893	30
Lancaster.....	1	355	136	18	23	48	582	25	20	4	25	508	-----
Lee.....	1	257	23	12	5	50	348	25	8	7	10	298	-----
Loudoun.....	6	4,738	1,477	287	94	514	7,138	365	280	299	292	5,488	360
Louisa.....	1	655	94	48	6	30	834	50	22	7	-----	751	-----
Lunenburg.....	1	179	57	14	4	9	267	25	8	-----	25	195	11
Mecklenburg.....	1	815	63	27	26	88	1,125	100	100	14	48	836	-----
Montgomery.....	4	2,551	316	100	69	336	3,382	335	222	46	172	2,585	-----
Nelson.....	1	646	73	18	7	51	802	50	35	7	48	624	-----
Norfolk.....	5	48,493	8,104	3,070	1,119	7,795	70,341	5,800	3,550	949	3,370	49,797	5,340
Nottoway.....	2	1,239	200	116	17	121	1,704	170	85	8	146	1,204	57
Orange.....	3	2,401	590	134	52	395	3,587	225	215	52	223	2,802	51
Page.....	4	1,541	784	153	52	148	2,684	205	145	37	74	2,221	-----
Patrick.....	1	282	98	19	10	51	462	50	9	4	49	346	-----
Pittsylvania.....	3	9,449	1,160	181	103	613	11,659	625	1,005	216	576	8,486	491
Prince Edward.....	2	1,735	320	76	23	221	2,388	175	150	41	150	1,822	31
Prince William.....	3	1,125	403	69	49	191	1,844	105	86	45	51	1,542	-----
Pulaski.....	2	1,698	392	118	31	188	2,440	250	130	90	242	1,626	87
Rappahannock.....	2	443	164	8	10	67	696	75	21	28	19	1,552	1
Roanoke.....	4	21,050	5,435	2,241	1,036	3,609	33,493	2,100	1,600	549	1,700	27,010	330
Rockbridge.....	4	3,219	634	288	88	294	4,570	375	215	74	112	3,517	206
Rockingham.....	4	4,846	635	478	90	590	6,682	575	475	180	400	4,722	291
Russell.....	2	996	125	70	20	211	1,427	95	32	18	85	1,190	-----
Scott.....	2	929	87	28	19	170	1,239	54	46	17	54	1,062	-----
Shenandoah.....	6	2,583	468	190	60	253	3,566	255	247	66	106	2,789	99
Smyth.....	3	2,191	297	150	50	215	2,917	210	210	45	152	2,230	39
Spotsylvania.....	1	1,566	924	157	66	367	3,087	500	110	27	125	2,673	-----
Suffolk.....	1	2,097	536	150	54	341	3,203	500	100	68	350	1,770	381
Tazewell.....	5	1,885	621	97	64	327	3,008	275	178	145	219	2,143	29
Warren.....	1	355	77	28	14	36	518	60	6	-----	42	1,884	26
Warwick.....	2	8,940	2,047	701	272	1,144	13,434	600	450	99	395	10,761	909
Washington.....	2	3,758	1,036	254	64	442	5,775	500	175	87	500	4,438	-----
Wise.....	7	3,571	1,146	357	155	670	5,947	525	347	110	498	4,379	24

Wythe.....	3	1,251	341	91	26	168	1,892	200	132	82	149	1,309	
York.....	2	471	561	19	32	78	1,166	50	50	67	48	949	
Total.....	165	262,919	64,100	15,157	6,155	39,748	393,251	29,719	22,405	6,382	19,267	294,586	15,274
WEST VIRGINIA (See also District No. 4)													
Barbour.....	3	1,792	1,054	212	40	190	3,298	140	110	78	119	2,674	165
Berkeley.....	2	2,484	1,074	195	91	285	4,140	200	100	141	196	3,285	83
Boone.....	1	682	90	100	25	62	960	100	90	5	50	664	45
Braxton.....	1	679	85	34	23	205	1,030	60	15	1	60	894	
Cabell.....	2	11,276	2,234	1,861	473	1,261	17,207	2,050	1,010	163	1,499	12,255	200
Doddridge.....	1	493	139	40	13	70	757	50	9	2	49	647	
Fayette.....	8	3,514	881	452	168	621	5,666	390	333	72	382	4,419	68
Grant.....	2	122	235	20	8	39	428	50	15	20	50	288	5
Greenbrier.....	4	1,787	146	122	52	289	2,402	150	112	28	87	1,975	50
Hampshire.....	1	449	134	19	11	55	683	50	40	8	50	456	69
Hardy.....	1	545	129	23	13	28	743	100	40	7	99	377	120
Harrison.....	5	11,000	3,663	737	319	1,483	17,278	1,000	1,110	253	937	13,534	117
Jackson.....	2	861	74	74	19	105	1,136	105	55	9	35	933	
Jefferson.....	1	318	186	5	5	63	580	50	40	14	48	427	
Kanawha.....	6	12,843	3,180	1,393	393	3,081	21,187	960	1,835	361	926	15,301	1,469
Lewis.....	1	1,267	302	178	20	162	1,933	150	50	19	60	1,629	
Lincoln.....	2	471	61	30	31	233	829	50	100	20	31	628	
Logan.....	1	1,739	265	285	43	346	2,629	150	150	76	12	2,241	
McDowell.....	9	7,479	1,242	470	260	1,543	11,496	700	705	253	463	9,099	170
Marion.....	6	6,797	4,438	257	537	1,155	13,572	745	745	486	740	10,381	250
Mason.....	2	957	38	37	30	286	1,351	130	31	39	29	1,065	57
Mercer.....	5	8,349	762	786	284	1,180	11,417	1,025	603	373	363	8,788	191
Mineral.....	1	1,678	1,979	147	69	392	4,278	205	190	111	183	3,585	
Mingo.....	3	3,485	514	154	150	917	5,235	350	188	142	244	4,312	
Monongalia.....	1	1,756	425	165	91	175	2,618	100	250	35	79	2,136	
Monroe.....	2	835	216	62	33	136	1,287	125	79	40	95	947	
Nicholas.....	1	376	220	25	24	62	708	40	6	6	24	568	65
Pleasants.....	1	1,224	195	25	23	102	1,576	100	50	91	97	1,238	
Pocahontas.....	1	377	122	26	11	34	571	50	17	2	24	443	35
Preston.....	5	1,277	532	75	41	172	2,103	125	97	44	100	1,714	20
Raleigh.....	2	2,535	324	344	67	500	3,812	300	210	21	79	3,181	
Randolph.....	3	2,034	634	98	34	226	3,029	250	165	90	45	2,454	25
Ritchie.....	1	1,290	422	123	23	203	2,070	100	50	6	100	1,790	4
Roane.....	2	918	289	40	18	201	1,460	75	95	36	65	1,196	
Summers.....	3	3,953	805	224	72	365	5,453	250	300	135	246	4,207	176
Taylor.....	1	1,676	580	261	71	291	2,593	200	100	111		2,434	
Tucker.....	3	537	578	67	26	88	1,299	100	100	22	61	973	30
Upshur.....	1	845	94	83	33	133	1,275	50	100	35	50	995	
Wayne.....	2	692	202	40	24	174	1,146	90	40	48	88	878	
Webster.....	2	478	94	61	13	117	765	50	31	12	6	663	
Wood.....	4	10,104	3,284	406	228	1,106	15,226	744	974	962	710	11,580	204
Wyoming.....	1	279	32	20	3	24	371	25	25	1	25	226	59
Total.....	109	112,243	31,953	9,735	3,912	18,210	177,906	11,734	10,365	4,378	8,606	137,780	3,677

FEDERAL RESERVE DISTRICT NO. 6

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ALABAMA													
Autauga	1	557	42	33	9	44	705	50	20	15	12	554	54
Barbour	2	1,378	243	67	38	69	1,808	250	100	64	170	843	376
Blount	1	281	138	9	15	187	631	25	16	17	17	548	
Bullock	2	960	295	36	41	243	1,581	100	60	79	75	1,261	
Butler	1	973	426	80	44	223	1,752	250	50	44	100	1,299	
Calhoun	6	5,425	2,923	436	281	741	9,849	900	350	228	694	6,872	798
Chilton	1	471	63	13	18	55	622	50	48	5	29	491	
Clay	2	360	263	34	17	84	763	125	45	18	100	472	
Coffee	3	1,902	280	106	39	128	2,468	325	225	93	250	1,310	256
Colbert	2	1,116	294	107	65	160	1,748	125	75	27	88	1,408	25
Coosa	1	91	44	6	13	23	179	30	6	3	25	114	
Conecuh	1	588	73	22	30	43	750	50	20	14	25	556	85
Covington	4	3,421	672	349	142	427	5,061	600	245	145	550	3,052	467
Crenshaw	3	727	137	67	29	156	1,120	105	87	46	28	843	8
Cullman	1	586	165	6	20	126	908	100	23	13	97	658	
Dale	1	293	36	12	3	8	354	35	16	7	35	110	151
Dallas	2	3,008	1,492	84	209	506	5,337	600	500	108	600	3,233	235
De Kalb	2	965	224	54	67	433	1,747	100	60	45	97	1,446	
Elmore	2	1,028	374	40	43	461	1,947	50	166	64	44	1,622	
Escambia	1	236	36	16	18	45	353	50	15	3	20	265	
Etowah	2	2,589	1,500	421	150	482	5,154	375	60	95	215	4,318	101
Fayette	1	589	183	66	16	64	924	100	50	14	100	635	25
Franklin	1	397	33	44	10	25	509	25	8	4	5	446	22
Geneva	6	1,189	204	62	46	233	1,742	290	185	40	85	1,029	113
Greene	1	526	140	28	9	126	836	100	75	18	97	546	
Hale	1	630	127	16	23	37	851	100	50	2	97	390	212
Henry	4	1,374	162	68	25	153	1,793	265	116	57	149	926	275
Houston	4	3,845	1,051	346	145	684	6,089	875	309	58	228	4,262	347
Jackson	3	861	117	97	23	113	1,222	100	70	19	73	915	23
Jefferson	6	53,652	12,220	3,404	1,251	12,114	83,085	4,700	4,704	2,607	4,546	58,972	6,703
Lauderdale	1	1,808	831	184	139	316	3,284	300	300	161	100	2,422	
Lee	4	2,800	1,728	121	117	458	5,254	465	388	167	440	3,319	475

Madison	2	3,142	323	58	92	387	4,138	200	430	147	197	2,350	640
Marengo	2	922	137	60	45	115	1,331	125	68	64	120	743	168
Marshall	4	1,644	513	85	61	510	2,822	225	120	45	122	2,300	8
Mobile	3	26,247	8,223	891	744	4,455	42,152	1,950	2,360	421	1,950	31,381	1,291
Monroe	1	219	40	23	9	23	315	50	10	12	25	218	
Montgomery	4	12,837	5,218	2,109	644	3,716	24,665	1,825	369	923	285	19,886	1,310
Morgan	4	2,902	1,336	229	173	407	5,102	700	134	81	598	3,251	296
Pike	3	2,090	1,427	28	85	643	4,297	300	520	189	277	2,981	
Talladega	6	3,661	1,236	77	145	535	5,685	450	371	110	446	4,221	69
Tallahassee	1	823	139	13	51	281	1,309	100	140	19	50	995	
Tuscaloosa	2	4,084	1,577	273	168	968	7,092	350	250	216	292	5,983	
Walker	1	572	297	63	13	131	1,082	100	20	19	100	843	
Wilcox	1	152	52	7	12	66	289	30	22	5	10	222	
Total	107	153,930	47,034	10,350	5,327	31,204	250,700	18,020	13,255	6,590	13,663	180,520	14,533
FLORIDA													
Alachua	2	1,643	2,279	41	72	538	4,579	125	106	150	123	4,045	
Bay	1	1,260	212	77	46	247	1,851	250	100	84	125	1,661	186
Columbia	1	547	503	64	16	105	1,246	50	50	74	38	1,020	
Dade	5	18,842	13,322	651	1,594	9,721	44,408	3,000	2,505	148		37,645	800
De Soto	2	1,145	290	143	64	326	1,975	175	158	30	120	1,319	170
Duval	3	34,464	27,748	3,522	1,051	17,505	84,531	4,500	2,250	1,231	934	74,641	
Escambia	2	4,036	4,076	357	684	998	10,265	1,000	325	230	996	7,178	125
Hamilton	1	178	59	45	13	17	316	30	8	7	30	190	49
Hernando	1	282	88	57	10	28	474	50	10	1	50	336	27
Highlands	1	373	29	64	29	89	585	100	5			413	66
Hillsborough	3	18,520	8,633	1,931	836	4,958	35,129	2,700	1,800	471	1,109	28,841	
Jackson	2	704	278	48	32	307	1,373	85	40	13	85	1,092	55
Lake	3	879	598	155	62	488	2,185	175	98	44	50	1,797	
Lee	1	643	510	132	95	249	1,633	100	100	42	49	1,343	
Manatee	1	1,203	437	108	61	168	1,985	120	80	33	40	1,712	
Marion	2	1,279	2,465	93	88	649	4,581	175	200	98	122	3,986	
Monroe	1	1,010	844	45	133	305	2,341	100	100	31	100	1,998	
Nassau	1	635	906	18	23	110	1,697	100	50	93	100	1,354	
Orange	2	2,099	578	127	194	1,080	4,089	150	160	34	73	3,653	
Osceola	1	203	130	24	34	113	505	50				452	
Palm Beach	2	243	469		302	3,560	5,213	200	75	21		4,851	
Pinellas	4	10,025	5,264	1,290	614	3,159	20,388	1,175	1,090	227	25	17,588	
Polk	5	4,945	746	681	223	1,243	7,910	700		92	79	5,796	707
Putnam	2	1,743	993	90	79	323	3,355	200	220	117	48	2,760	10
St. Johns	2	2,689	1,819	157	147	426	5,319	180	120	50	180	4,077	359
Santa Rosa	1	382	337	37	48	79	886	50	50	23	24	702	35
Seminole	2	1,787	900	243	113	487	3,533	250	95	26		3,002	159
Suwannee	1	683	277	14	58	384	1,631	50	50	79	42	1,185	
Taylor	1	547	168	61	37	50	866	50	50	15	48	672	28
Volusia	2	1,813	658	260	96	351	3,180	150	75	17	98	2,758	74
Walton	1	363	266	19	30	232	988	50	30	15	34	779	
Washington	1	226	90	34	12	55	422	50	20	4	50	248	50
Total	60	115,391	75,970	10,588	6,893	48,348	259,439	16,140	10,500	3,513	4,772	218,494	2,900

FEDERAL RESERVE DISTRICT NO. 6—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
GEORGIA													
Baldwin	1	369	158	16	15	68	630	75	30	7	75	393	50
Barrow	1	469	121	108	19	82	807	100	50	4	100	521	29
Bartow	2	1,175	686	26	43	303	2,245	200	75	72	148	1,743	
Ben Hill	2	1,306	430	201	58	127	2,133	225	80	17	198	1,462	146
Bibb	1	2,974	254	304	163	431	4,145	200	200	41	200	3,485	
Brooks	2	888	226	73	48	75	1,333	200	110	18	198	735	70
Bryan	1	194	49		12	17	273	25	30		25	193	
Bulloch	1	760	111	65	13	72	1,035	100	130	50	100	473	175
Burke	1	811	135	25	17	72	1,062	50	100	79	25	717	91
Butts	1	365	182	45	12	45	652	75	25	65	73	425	
Calhoun	1	176	11	8	6	16	219	30	8	8	10	127	36
Carroll	1	548	130	85	22	74	865	100	30	14	100	621	
Chatham	1	50,638	3,898	2,236	1,421	16,003	74,996	4,000	3,500	579		60,442	
Clark	1	1,663	441	130	104	383	2,634	250	400	20	250	1,703	
Clay	1	127	16	5	2	26	178	60	6		14	97	
Cobb	1	1,120	335	100	28	204	1,791	100	50	37	75	1,529	
Colquitt	1	253	3	2	45	81	2,434	100	8	8		268	
Coweta	2	1,570	368	82	34	171	2,244	375	300	141	145	1,252	30
Decatur	1	500	213	39	26	135	928	125	25	67	122	589	
Dougherty	2	2,399	591	170	134	480	3,930	250	220	76	250	2,775	219
Douglas	1	70	51	8	8	43	181	25	5			149	
Early	1	297	45	42	17	62	479	100	20	21	40	298	
Elbert	1	504	333	209	34	133	1,221	120	30	23	80	957	11
Evans	1	259	8	26	4	10	308	50	20	1	6	140	92
Floyd	2	4,117	1,589	431	247	706	7,154	350	450	227	340	5,627	159
Franklin	1	78	625	20	12	123	866	80	50		80	656	
Fulton	3	67,371	23,579	3,502	816	25,092	121,178	6,400	4,650	2,887	2,449	99,800	3,870
Glynn	1	1,676	812	66	57	274	2,907	150	200	112	150	2,293	
Gordon	1	593	224	18	4	227	1,108	75	25	5	37	966	
Gwinnett	1	139	19	11	6	25	217	50	7	3		156	
Habersham	1	172	82	16	9	39	320	30	8		30	240	12
Hall	2	1,109	470	60	34	376	2,053	175	125	33	100	1,620	

Hancock	1	224	34	11	16	28	319	25	13	9	25	248	
Hart	1	262	104	21	12	58	485	75	28	6	75	302	
Henry	1	404	104	25	13	67	518	80	60	19	68	392	
Irwin	1	279	61	52	17	59	471	75	20	12	49	263	44
Jackson	2	514	239	40	12	147	996	250	60	17	132	500	
Jasper	2	381	314	80	28	132	890	100	115	19	98	557	
Jefferson	1	158	174	15	9	34	392	50	35	11	247		10
Jenkins	1	198	27	10	9	29	276	25	10	5	24	202	10
Lamar	2	725	142	77	23	82	1,055	100	116	37	60	655	87
Lowndes	1	2,084	446	46	87	447	3,117	125	200	43	125	2,622	
Mason	1	336	16	23	19	83	516	100	20	9		377	
McDuffie	1	287	225	30	13	112	668	90	30	18	26	504	
Mitchell	1	218	39	25	14	25	326	40	17	3	20	199	47
Morgan	1	296	290	16	11	64	683	100	40	6	100	437	
Muscogee	3	5,756	749	385	292	759	7,964	1,000	800	248	200	5,444	247
Paulding	1	172	79	6	7	122	385	25	10	12		339	
Polk	2	452	46	85	11	64	660	140	6	7	24	483	
Randolph	1	125	65	7	5	22	226	35	25	18	24	117	7
Richmond	1	2,680	647	166	103	605	4,233	400	150	57	400	3,214	
Screven	1	182	46	3	15	108	358	25	5	9	25	295	
Spalding	1	1,175	381	120	23	157	1,861	200	50	35	68	1,316	177
Stewart	1	156	1	10	5	10	183	25	2	3		124	28
Taylor	1	237	27	17	8	36	327	25	25	14	25	224	13
Terrell	2	1,164	232	98	24	140	1,670	300	140	97	200	662	270
Thomas	1	816	101	27	24	90	1,061	100	31	50	726	104	
Tift	1	674	81	53	30	49	889	100	50	15	49	507	169
Toombs	2	608	73	55	28	72	839	60	44	9	59	570	97
Troup	1	881	544	112	56	255	1,857	150	150	130	150	1,205	
Ware	1	785	411	398	72	154	1,824	200	50	38	50	1,410	75
Whitfield	1	1,218	566	40	44	164	2,038	100	100	32	100	1,627	70
Wilkes	1	567	214	57	15	68	947	50	100	3	50	643	100
Total	80	168,624	42,673	10,189	4,551	50,217	278,660	18,405	13,503	5,621	7,707	224,863	6,535
LOUISIANA													
(See also district No. 11)													
Arcadia	1	776	141	119	27	81	1,149	100	50	23	100	717	159
Beauregard	1	871	65	66	29	145	1,177	100	25	36	24	989	
Calcasieu	4	13,315	948	1,267	437	1,449	17,571	1,850	483	73	220	13,713	1,222
East Baton Rouge	1	2,071	466	763	117	589	4,032	300	300	87	300	2,794	246
Evangeline	1	198	26	8	3	21	258	25	5	8	24	186	10
Iberia	4	1,449	1,088	113	91	351	3,110	400	320	77	247	2,067	
Jefferson Davis	1	150	3	20	9	15	197	50	1	2		143	
Lafayette	2	1,262	271	183	64	378	2,169	300	120	30	150	1,567	
Orleans	1	28,887	6,804	3,734	383	7,849	52,131	2,800	2,200	788	2,781	37,657	
Tangipahoa	1	370	199	109	26	70	781	100	25	5	97	396	158
Vermilion	1	672	272	45	19	65	1,077	50	95	55	31	845	
Total	18	50,021	10,283	6,427	1,205	11,013	83,652	6,075	3,624	1,184	3,974	61,074	1,795

FEDERAL RESERVE DISTRICT NO. 6—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MISSISSIPPI													
(See also District No. 8)													
Adams.....	1	1,964	565	102	96	452	3,508	100	200	17	98	2,995	97
Forrest.....	2	4,455	1,301	298	116	1,003	7,198	450	260	55	245	6,151	-----
Harrison.....	3	4,344	2,747	478	153	1,652	9,421	500	200	90	343	8,191	37
Hinds.....	3	9,154	2,253	450	353	3,097	15,604	700	575	227	399	13,184	386
Jackson.....	1	511	864	51	32	97	1,566	75	20	6	72	1,272	121
Jones.....	2	5,553	1,000	335	112	1,264	8,469	200	475	60	197	7,114	203
Lamar.....	1	488	405	15	18	107	1,043	50	50	13	50	860	-----
Lauderdale.....	2	7,138	1,363	259	241	1,307	10,404	410	390	164	250	9,180	-----
Lincoln.....	1	1,245	285	72	39	364	2,008	100	50	23	75	1,748	-----
Madison.....	1	609	213	39	29	152	1,044	65	65	10	49	855	-----
Pike.....	1	601	357	52	37	243	1,342	50	25	14	50	1,154	-----
Warren.....	4	6,628	4,089	429	174	1,287	12,665	800	790	202	200	10,097	465
Yazoo.....	1	868	1,504	14	55	478	2,926	150	150	23	97	2,506	-----
Total	23	43,558	16,946	2,594	1,455	11,503	77,198	3,650	3,250	904	2,125	65,307	1,309
TENNESSEE													
(See also District No. 8)													
Anderson.....	2	446	56	41	28	115	688	75	60	6	34	513	-----
Bedford.....	2	1,573	323	48	36	154	2,148	200	150	6	199	1,485	107
Bledsoe.....	1	363	34	49	8	21	483	60	20	-----	7	288	107
Blount.....	1	408	519	120	32	163	1,247	100	25	11	100	1,010	-----
Bradley.....	1	1,460	451	30	33	231	2,214	150	100	64	150	1,738	-----
Campbell.....	3	1,386	100	61	46	236	1,833	150	55	25	37	1,558	-----
Carter.....	2	1,542	286	110	72	383	2,404	125	59	7	100	2,098	-----
Cocke.....	1	436	74	35	12	100	662	50	10	4	50	548	-----
Coffee.....	3	871	568	44	31	227	1,747	125	125	53	104	1,331	-----
Cumberland.....	1	381	79	13	7	64	545	50	10	4	15	465	-----

Davidson.....	5	56, 108	7, 481	2, 379	612	13, 088	80, 609	5, 325	4, 385	1, 209	3, 165	62, 068	3, 273
De Kalb.....	1	85	48	9	14	31	188	30	3		20	134	
Dickson.....	2	1, 248	566	49	38	322	2, 235	150	30	41	96	1, 889	
Franklin.....	3	984	303	38	37	212	1, 882	110	51	25	103	1, 260	
Greene.....	1	947	166	146	24	243	1, 527	65	65	8	18	1, 370	
Grundy.....	1	192	59	6	10	67	336	25	20	1	25	265	
Hamblen.....	2	2, 010	242	217	40	102	2, 625	250	121	59	225	1, 748	213
Hamilton.....	2	36, 304	6, 552	3, 418	1, 202	7, 172	54, 909	4, 500	2, 750	1, 102	2, 600	43, 782	
Hickman.....	1	416	41	7	9	39	513	50	35	4	12	412	
Jefferson.....	1	247	73	15	5	117	458	25	25	3	24	382	
Knox.....	3	28, 983	4, 778	2, 318	896	5, 685	43, 628	2, 750	1, 650	602	1, 940	33, 758	2, 111
Lawrence.....	1	802	152	120	15	83	1, 175	75	25	18	59	997	
Lewis.....	1	126	46	17	6	30	227	35	4		34	154	
Lincoln.....	4	2, 075	264	55	43	201	2, 658	215	148	56	213	1, 925	100
Loudon.....	2	705	318	43	43	123	1, 237	150	33	17	69	944	25
McMinn.....	3	1, 850	365	153	55	399	2, 834	225	50	57	223	2, 238	39
Marion.....	1	737	295	14	30	61	1, 148	100	45	20	90	859	25
Marshall.....	1	647	228	6	20	102	1, 008	80	120	3	77	728	
Maury.....	3	1, 976	835	162	67	296	3, 366	450	160	29	321	2, 226	180
Monroe.....	1	229	61	21	16	11	340	60	6	1	40	218	15
Montgomery.....	2	1, 727	672	63	79	393	2, 947	200	225	70	199	2, 169	82
Perry.....	1	93	90	6	7	50	248	25	10	7	25	181	
Polk.....	1	401	75	22	32	116	647	25	30	8	24	560	
Putnam.....	1	711	274	17	13	123	1, 143	50	50	7	50	888	97
Rhea.....	1	533	256	62	5	37	893	25	75	1	25	645	123
Roane.....	5	2, 503	355	190	121	550	3, 751	275	107	42	261	3, 061	
Robertson.....	1	422	162	20	15	92	716	50	25	6	49	586	
Rutherford.....	2	1, 993	104	46	44	212	2, 404	225	117	19	94	1, 851	94
Scott.....	2	452	189	27	15	82	771	50	25	8	31	656	
Sevier.....	2	1, 157	262	72	26	197	1, 724	160	35	16	100	1, 414	
Sullivan.....	2	3, 286	1, 344	345	112	989	6, 096	350	315	63	294	4, 807	252
Unicoi.....	1	421	29	46	13	40	554	25	15			503	10
Warren.....	2	1, 573	622	133	36	544	2, 920	235	225	15	234	2, 178	
Washington.....	3	4, 519	1, 068	601	163	933	7, 340	625	255	58	557	5, 096	112
White.....	2	962	194	13	17	204	1, 398	125	105	41	125	987	12
Williamson.....	1	562	105	22	14	43	750	75	15	3	72	585	
Total.....	85	166, 852	31, 164	11, 429	4, 199	34, 633	250, 876	18, 275	11, 969	3, 799	12, 299	195, 158	6, 977

FEDERAL RESERVE DISTRICT NO. 7

ILLINOIS													
(See also District No. 8)													
Boone.....	3	1, 105	805	82	35	182	2, 246	200	103	18	138	1, 729	22
Bureau.....	0	3, 373	1, 098	223	69	453	5, 238	330	294	115	359	4, 005	48
Carroll.....	3	1, 732	800	98	40	241	2, 983	200	145	85	198	2, 355	
Cass.....	3	1, 370	1, 494	88	25	246	3, 239	250	265	48	230	2, 406	10

FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ILLINOIS—continued													
Champaign	9	4,574	2,256	371	254	1,384	8,998	395	387	157	265	7,616	125
Christian	8	4,021	1,178	531	165	684	6,633	717	257	45	515	4,864	210
Clark	5	1,443	948	157	56	311	2,931	250	122	101	199	2,234	20
Coles	6	5,155	1,818	349	219	690	8,270	553	466	169	409	6,488	172
Cock	53	574,240	115,507	21,551	7,975	161,208	921,268	50,700	33,147	14,081	9,745	741,123	14,907
Cumberland	3	786	439	64	14	99	1,414	150	35	19	150	1,032	27
De Kalb	4	3,947	1,341	237	94	552	6,189	325	221	112	221	5,123	184
De Witt	3	1,412	710	92	38	294	2,590	240	113	39	225	1,959	7
Douglas	6	1,747	790	206	78	458	3,309	295	227	35	270	2,436	35
Du Page	6	3,571	1,644	181	117	507	6,057	435	193	118	84	4,965	217
Edgar	8	4,364	1,584	394	118	678	7,181	505	413	172	460	5,372	242
Ford	3	1,108	1,133	72	33	277	2,635	205	120	26	205	2,044	35
Fulton	4	2,549	1,720	238	124	505	5,163	325	283	115	294	4,125	—
Grundy	7	3,111	2,140	272	114	498	6,181	625	410	284	602	4,157	64
Hancock	6	2,171	633	359	40	267	3,401	400	86	31	272	2,508	98
Henderson	1	783	156	27	9	85	1,062	50	100	38	50	824	—
Henry	6	5,213	2,834	430	118	871	9,540	535	500	232	349	7,901	—
Iroquois	5	1,527	503	89	33	354	2,525	200	75	60	185	1,996	18
Jo Daviess	2	989	2,577	48	38	209	3,865	200	128	178	50	3,187	—
Kane	15	18,762	9,255	1,710	754	3,025	34,013	2,125	1,555	1,056	1,384	27,008	611
Kankakee	3	1,947	712	228	115	403	3,430	275	170	88	249	2,639	—
Kendall	1	157	49	9	6	67	288	25	25	9	13	216	—
Knox	5	5,066	3,595	246	153	950	10,897	505	433	125	407	9,386	—
Lake	7	8,331	6,115	556	323	1,571	16,934	750	522	322	461	14,603	137
La Salle	16	14,490	7,118	884	547	2,184	25,308	1,455	1,252	739	474	21,086	116
Lee	5	4,710	3,188	495	121	643	9,176	375	370	321	222	7,841	47
Livingston	6	2,672	1,217	236	81	295	4,540	240	236	47	228	3,701	43
Logan	3	3,265	1,098	310	137	541	5,370	490	390	83	349	3,909	141
Macon	5	8,673	5,691	572	572	2,932	18,521	1,050	450	588	1,000	15,003	—
Mason	1	906	1,028	33	23	228	2,221	100	150	118	—	1,796	—
Marshall	5	1,983	1,007	102	89	218	3,359	240	150	43	85	2,802	—
McDonough	5	2,374	1,049	94	104	518	4,175	330	232	153	316	3,138	—

McHenry.....	3	2,192	712	58	48	269	3,283	200	110	85	37	2,809	
McLean.....	4	3,925	1,402	309	161	733	6,547	640	261	87	223	5,187	135
Menard.....	2	939	316	32	17	131	1,440	225	25	6	84	1,108	
Mercer.....	2	933	96	102	20	78	1,234	105	27	7	44	907	144
Moultrie.....	1	365	106	43	11	88	618	50	15	8	49	495	
Ogle.....	2	1,157	246	85	21	159	1,678	115	65	28	83	1,387	
Peoria.....	6	21,197	12,697	2,514	773	4,569	41,898	2,635	3,525	695	1,894	32,635	
Platt.....	4	1,616	403	111	44	285	2,474	260	87	21	169	1,926	11
Putnam.....	1	476	179	40	10	52	757	50	32	10		655	10
Sangamon.....	2	6,779	3,328	602	346	1,166	12,375	800	290	236	400	9,804	737
Shelby.....	3	641	237	86	36	160	1,168	150	65	5	125	823	
Stark.....	1	434	83	22	5	25	583	50	25	8	50	442	6
Stephenson.....	2	3,023	916	424	110	767	5,251	300	200	440	148	4,115	13
Tazewell.....	7	4,751	3,284	240	184	1,280	9,795	560	630	362	521	7,568	
Vermilion.....	14	7,827	4,331	806	365	1,706	15,172	1,520	675	1,393	1,393	11,235	86
Warren.....	5	4,754	2,005	318	85	685	7,868	450	280	451	349	6,288	48
Whiteside.....	7	3,805	2,315	529	143	646	7,498	575	335	268	316	5,928	64
Will.....	8	11,501	13,990	879	495	6,549	33,467	1,565	945	583	384	28,996	390
Winnebago.....	7	23,172	9,080	2,888	709	3,822	39,548	2,575	2,025	1,067	973	32,975	75
Woodford.....	4	1,063	194	172	28	221	1,686	200	61	23	25	1,347	25
Total.....	322	805,017	241,120	41,894	16,392	208,019	1,355,799	79,130	53,700	24,532	27,930	1,090,206	19,280
INDIANA													
(See also District No. 8)													
Adams.....	1	698	273	29	32	108	1,145	100	20	2	99	919	
Allen.....	3	26,879	10,522	1,995	1,051	4,947	46,995	2,500	1,850	678	1,643	36,085	2,647
Bartholomew.....	2	994	160	179	27	164	1,517	125	71	11	64	1,244	3
Benton.....	2	630	199	25	14	153	1,025	100	67	32	21	794	10
Blackford.....	2	827	221	104	37	106	1,299	125	45	6	99	1,024	
Boone.....	2	1,091	237	194	46	191	1,788	130	70	21	129	1,426	
Carroll.....	2	722	558	16	23	132	1,456	100	23	13	95	1,223	
Cass.....	2	2,989	2,196	192	109	524	6,055	450	86	122	448	4,865	50
Clay.....	5	1,091	1,340	130	65	284	2,931	300	73	40	297	2,194	25
Clinton.....	2	1,094	272	88	26	112	1,605	250	60	10	245	931	107
Dearborn.....	4	1,818	1,704	56	104	490	4,188	300	220	156	297	3,215	
Decatur.....	4	1,831	583	156	97	284	2,965	355	95	80	244	2,025	165
De Kalb.....	2	1,154	367	71	26	138	1,761	100	45	12	74	1,510	20
Delaware.....	2	4,778	3,014	449	367	1,420	10,072	700	350	159	668	7,148	1,047
Elkhart.....	4	4,354	2,303	376	156	781	7,987	365	283	151	263	6,880	40
Fayette.....	1	1,295	485	110	58	179	2,137	200	25	19	197	1,696	
Fountain.....	3	979	485	87	51	248	1,856	185	45	35	131	1,439	21
Franklin.....	3	1,030	468	44	41	197	1,788	175	198	21	150	1,220	25
Fulton.....	2	974	602	55	37	198	1,872	75	55	32	74	1,636	
Grant.....	3	6,344	2,097	636	180	655	10,036	550	200	98	450	8,530	124
Hamilton.....	4	1,304	211	105	40	183	1,854	155	60	27	105	1,452	55
Hancock.....	2	367	73	22	10	29	504	50	40	8	49	349	9
Hendricks.....	4	979	324	46	32	155	1,545	175	69	39	174	1,053	36
Henry.....	4	2,643	711	220	114	293	4,006	335	250	116	204	2,804	145
Howard.....	3	5,230	1,217	489	221	1,000	8,250	575	277	24	413	6,874	11

FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
INDIANA—continued													
Huntington.....	1	2,177	751	92	79	213	3,319	200	100	27	99	2,892	-----
Jasper.....	2	384	151	64	11	77	691	105	17	3	29	536	-----
Jay.....	1	611	227	17	16	157	1,033	50	25	6	50	902	-----
Jennings.....	3	792	780	125	31	134	1,872	160	140	24	160	1,351	20
Johnson.....	7	1,882	612	165	78	351	3,108	350	120	29	298	2,293	11
Lake.....	11	12,473	7,542	987	698	2,618	24,473	1,675	965	427	574	19,903	804
Laporte.....	3	4,931	2,876	328	193	805	9,359	525	350	210	247	7,797	-----
Madison.....	2	943	460	51	64	231	1,757	150	22	14	146	1,424	-----
Marion.....	4	56,177	19,646	3,689	3,107	17,665	101,536	7,650	3,150	3,077	3,701	75,605	6,971
Marshall.....	1	1,373	299	64	34	144	1,928	130	65	33	128	1,571	-----
Miami.....	3	1,947	848	208	94	370	3,479	240	156	30	196	2,853	-----
Monroe.....	2	2,447	220	83	202	83	4,684	215	62	217	3,833	120	-----
Montgomery.....	2	1,594	717	88	77	298	2,800	200	250	67	196	2,086	-----
Morgan.....	3	1,762	298	173	40	126	2,506	180	65	61	149	1,746	98
Newton.....	1	155	99	9	8	35	308	50	10	3	50	195	-----
Noble.....	2	463	394	73	15	121	1,071	105	35	25	90	816	-----
Ohio.....	1	497	200	53	19	54	828	100	20	9	100	600	-----
Owen.....	1	631	122	44	19	129	949	50	25	2	34	838	-----
Parke.....	3	627	367	48	31	128	1,207	100	60	26	100	921	-----
Porter.....	1	1,038	367	125	22	225	1,784	150	100	19	100	1,397	-----
Pulaski.....	3	1,346	850	72	59	235	2,573	175	137	59	173	2,026	-----
Putnam.....	2	777	303	83	28	207	1,496	125	46	5	106	1,162	50
Randolph.....	4	458	200	90	48	91	889	150	26	8	25	665	15
Ripley.....	2	423	552	45	7	102	1,137	55	45	37	54	924	20
Rush.....	5	2,504	629	100	103	320	3,701	375	295	109	299	2,589	33
St. Joseph.....	5	9,387	3,535	946	572	3,146	17,672	1,975	725	502	772	12,874	784
Shelby.....	4	1,870	512	299	92	396	3,248	325	331	45	292	2,048	173
Steuben.....	2	1,033	567	116	18	166	1,905	100	100	23	75	1,576	31
Tippecanoe.....	2	4,601	2,976	514	179	960	9,262	425	300	83	389	7,890	150
Tipton.....	1	980	421	26	42	118	1,592	100	50	16	100	1,320	-----
Union.....	1	807	225	4	12	115	1,166	50	125	36	50	905	-----
Vermilion.....	3	1,040	933	49	60	230	2,320	95	159	42	80	1,924	10

Vigo.....	3	9,260	7,056	1,046	479	1,846	19,941	1,300	1,200	415	1,098	15,118	676
Wabash.....	2	2,083	1,118	154	111	332	3,819	260	235	7	246	3,071	-----
Wayne.....	6	5,994	2,137	677	287	950	10,104	575	473	188	542	7,706	612
Total.....	167	207,552	91,031	16,700	9,780	46,452	376,154	26,950	14,714	7,642	17,688	289,893	15,118
IOWA													
Adair.....	1	195	148	6	10	74	439	25	10	6	25	373	-----
Adams.....	2	1,116	974	43	44	383	2,565	125	42	26	73	2,299	-----
Appanoose.....	2	718	1,070	128	97	530	2,559	150	50	27	100	2,232	-----
Audubon.....	3	1,005	705	100	26	230	2,078	185	42	45	46	1,743	10
Benton.....	2	1,238	296	61	55	223	1,901	125	45	10	50	1,671	-----
Black Hawk.....	5	8,319	4,421	595	401	2,433	16,246	940	345	298	239	14,401	-----
Boone.....	2	1,242	832	202	51	249	2,562	250	51	32	60	2,172	-----
Bremer.....	2	1,333	890	102	36	280	2,649	150	45	116	147	2,192	-----
Buchanan.....	1	1,023	439	10	32	202	1,708	125	25	5	-----	1,554	50
Buena Vista.....	6	1,720	526	169	49	606	3,080	250	95	31	136	2,516	9
Calhoun.....	5	1,399	436	239	48	299	2,431	230	95	18	192	1,887	-----
Carroll.....	3	1,323	1,270	82	40	440	3,167	150	85	18	150	3,761	-----
Cass.....	2	1,521	487	105	55	299	2,472	150	25	10	79	2,168	40
Cedar.....	2	748	169	44	10	126	1,099	80	20	13	25	956	-----
Cerro Gordo.....	5	5,028	4,092	607	388	1,718	11,909	632	278	131	338	10,525	-----
Cherokee.....	4	1,958	631	221	56	374	3,267	225	160	25	174	2,657	10
Chickasaw.....	3	988	592	63	44	197	1,893	180	60	16	129	1,488	-----
Clay.....	4	1,250	710	129	66	318	2,482	185	70	21	75	2,129	-----
Clayton.....	3	997	889	123	74	230	2,321	125	82	22	72	1,995	20
Clinton.....	6	7,895	2,472	243	256	1,388	12,308	650	493	312	520	10,201	37
Crawford.....	3	966	1,158	75	32	293	2,533	165	77	24	155	2,081	10
Dallas.....	1	981	181	59	31	158	1,411	50	50	16	-----	1,287	-----
Davis.....	1	762	66	25	9	52	918	55	20	2	54	710	75
Decatur.....	1	69	38	12	4	19	144	25	3	1	25	90	-----
Des Moines.....	1	1,354	268	217	40	208	2,093	100	100	4	99	1,550	240
Dickinson.....	3	865	442	129	35	256	1,753	135	47	34	70	1,468	-----
Dubuque.....	3	6,276	5,519	438	263	1,296	13,864	750	320	202	433	12,120	-----
Fayette.....	4	1,032	944	159	61	211	2,419	200	105	21	149	1,924	11
Floyd.....	5	1,924	1,682	103	93	663	4,496	275	150	45	195	3,820	-----
Franklin.....	2	1,366	589	45	45	196	2,250	140	110	30	120	1,850	-----
Fremont.....	4	1,109	482	141	31	289	2,100	185	55	19	93	1,727	19
Greene.....	2	439	253	40	14	58	806	50	35	11	50	661	-----
Grundy.....	3	844	327	75	50	254	1,557	125	64	23	125	1,220	-----
Guthrie.....	4	1,232	254	194	45	236	1,976	185	45	10	140	1,570	21
Hamilton.....	4	2,261	976	193	85	523	4,049	200	125	78	183	3,421	39
Hancock.....	4	1,219	536	110	37	279	2,216	150	50	12	99	1,878	27
Hardin.....	7	2,246	1,809	373	89	875	5,406	350	120	83	247	4,601	-----
Harrison.....	3	1,125	932	159	56	436	2,716	150	95	29	149	2,292	-----
Henry.....	3	1,210	263	156	63	186	1,888	175	17	30	150	1,507	11
Howard.....	2	462	397	37	21	137	1,058	75	40	8	73	862	-----
Humboldt.....	2	535	612	97	38	257	1,543	75	20	13	56	1,379	-----
Jackson.....	3	1,466	892	167	63	242	2,823	150	125	39	52	2,445	-----
Jasper.....	4	2,318	829	291	100	486	4,041	225	87	35	122	3,572	-----
Jefferson.....	1	1,012	1,039	33	26	177	2,294	100	60	80	99	1,944	-----
Johnson.....	1	1,073	1,315	89	65	288	2,843	100	100	-----	-----	2,543	-----

FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
IOWA—continued													
Jones	2	1,074	170	92	19	97	1,463	150	25	5	150	1,133	-----
Keokuk	3	827	567	63	52	245	1,782	165	55	25	150	1,384	-----
Kossuth	2	497	156	118	10	50	839	65	17	3	50	699	5
Lee	1	972	837	86	64	486	2,447	150	50	119	44	2,080	-----
Linn	3	14,961	7,991	1,357	439	6,181	31,074	1,150	765	181	1,043	27,159	350
Louisia	1	493	63	8	11	56	635	50	25	8	50	602	-----
Lucas	1	929	451	67	50	145	1,647	100	50	28	99	1,371	-----
Lyon	6	1,773	1,029	230	56	395	3,510	315	64	33	308	2,785	-----
Madison	3	1,090	411	125	42	178	1,964	275	62	20	256	1,213	38
Mahaska	1	1,329	650	130	50	317	2,493	100	50	20	-----	2,323	-----
Marion	4	2,375	880	157	99	425	3,947	275	120	21	175	3,327	27
Marshall	1	211	74	11	4	100	404	25	10	9	10	350	-----
Mills	3	882	204	184	15	153	1,442	140	71	13	77	1,055	56
Mitchell	3	1,340	1,051	59	34	255	2,745	150	93	53	49	2,400	-----
Monona	2	291	164	41	4	68	574	75	15	6	24	452	-----
Monroe	2	726	477	39	37	142	1,426	125	75	3	69	1,154	-----
Montgomery	7	4,081	1,200	488	141	624	6,570	445	270	64	372	5,225	181
Muscataine	1	643	593	97	24	240	1,606	100	70	39	25	1,372	-----
O'Brien	3	1,631	636	116	44	561	2,992	150	93	33	99	2,602	-----
Osceola	2	632	71	85	29	181	1,003	75	25	11	12	879	-----
Page	7	2,626	684	177	83	657	4,248	350	130	46	243	3,407	69
Palo Alto	3	496	56	74	35	93	772	75	-----	6	26	615	49
Plymouth	5	2,736	1,092	164	73	703	4,779	255	248	52	185	4,032	-----
Pocahontas	2	566	141	37	20	164	930	75	25	8	37	785	-----
Polk	4	20,597	11,071	1,426	1,022	6,864	41,544	2,725	1,225	357	573	35,620	516
Pottawattamie	2	3,581	2,394	226	151	973	7,353	420	130	78	300	6,197	200
Poweshiek	2	1,095	510	184	69	229	2,094	125	50	4	99	1,816	-----
Ringgold	1	147	183	16	9	58	414	25	25	4	24	336	-----
Sac	1	909	604	59	25	146	1,748	140	35	100	1,323	-----	-----
Scott	1	3,463	2,582	1,301	133	514	8,013	400	200	20	398	6,132	574
Shelby	1	581	-----	45	11	137	982	50	35	9	-----	838	-----
Sioux	5	1,455	652	140	49	474	2,779	210	120	26	133	2,276	-----
Story	5	2,361	948	268	107	685	4,381	305	79	42	203	3,713	33

Tama	6	2,204	1,142	92	98	456	4,012	335	114	63	200	3,299	
Taylor	4	1,107	393	82	65	351	2,004	150	65	17	112	1,660	
Union	4	1,465	1,095	168	64	362	3,165	260	51	28	160	2,532	55
Van Buren	1	164	16	11	6	18	216	25	10	4	7	156	14
Wapello	4	2,867	1,476	322	193	711	5,598	625	247	74	422	4,165	160
Warren	1	367	43	45	16	79	559	50	10	1		498	
Washington	1	939	255	50	14	160	1,423	100	25	1	99	1,198	
Wayne	2	466	121	55	19	103	768	90	20	3	50	605	
Webster	6	4,870	2,707	603	251	1,487	9,955	585	378	198	578	8,196	
Winnebago	4	1,016	184	123	46	243	1,636	175	65	13	150	1,192	40
Winneshiek	1	274	79	19	13	48	436	50	20	2	50	314	
Woodbury	5	16,671	7,994	1,066	729	6,977	33,642	2,050	600	240	1,069	29,147	435
Worth	1	330	104	35	12	87	573	50		12	49	462	
Wright	1	291	226	15	7	44	585	50	10	7	50	466	
Total	265	185,563	98,437	17,045	7,768	52,366	363,385	22,855	10,165	4,080	14,046	306,887	3,431
MICHIGAN													
(See also District No. 9)													
Alpena	1	1,453	1,670	114	68	224	3,534	100	50	30	49	3,260	45
Barry	1	559	459	79	25	91	1,219	50	79	61	50	983	
Bay	1	3,523	3,123	213	128	781	7,789	400	400	165	190	6,601	
Berrien	5	6,466	3,970	496	211	939	12,118	580	348	129	562	9,721	700
Branch	5	2,525	2,194	163	75	473	5,470	415	215	170	396	4,256	7
Calhoun	4	17,723	11,683	1,114	457	2,518	34,174	1,600	1,625	454	1,599	27,611	696
Cass	2	1,013	604	29	41	177	1,872	100	70	64	70	1,568	
Charlevoix	1	332	321	28	15	62	760	50	5	2	49	654	
Cheboygan	1	405	799	32	22	64	1,331	50	10	33	50	1,156	
Clinton	1	395	130	49	22	51	650	50	50	18	15	485	30
Eaton	2	1,225	614	52	44	183	2,125	150	90	36	100	1,749	
Emmet	1	764	826	15	46	86	1,744	100	100	15	93	1,436	
Genesee	1	6,094	3,746	550	175	947	11,527	400	600	117	100	9,960	350
Grand Traverse	1	1,116	384	128	42	121	1,795	100	35	18		1,577	65
Gratiot	2	926	386	11	39	121	1,493	60	53	22	59	1,294	
Hillsdale	1	1,178	242	55	31	131	1,641	55	30	20	55	1,481	
Ingham	3	14,961	7,603	819	440	2,624	26,551	875	875	959	863	22,251	562
Ionia	1	1,789	540	75	70	486	2,971	150	150	26	146	2,472	25
Jackson	3	11,551	3,109	642	345	2,740	18,597	800	507	295	598	16,062	320
Kalamazoo	2	10,300	3,879	832	440	1,652	17,142	1,100	300	283	99	14,494	734
Kent	2	23,733	4,446	2,736	848	5,872	37,870	1,800	1,150	870	1,680	31,809	228
Lapeer	2	1,610	833	68	32	222	2,769	100	125	43	73	2,369	
Lenawee	2	1,443	553	136	47	194	2,396	160	55	17	159	1,816	186
Livingston	2	569	389	70	21	145	1,200	135	29	13	19	991	
Macomb	6	3,276	2,059	316	74	394	6,141	450	175	47	150	5,293	
Manistee	1	374	948	55	24	100	1,502	100	15	11	25	1,348	
Mason	1	819	750	185	66	144	1,972	100	30	19	99	1,725	
Monroe	1	1,897	1,065	49	44	256	3,318	200	100	69	49	2,900	
Montcalm	1	252	246	18	6	28	553	50	10		50	443	
Muskegon	3	10,393	5,857	1,183	220	1,022	18,729	1,100	800	640	900	14,058	1,132
Oakland	4	12,729	4,763	1,044	319	1,802	20,714	1,000	700	152	588	17,672	533

FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MICHIGAN—continued													
Oceana.....	1	298	533	81	22	75	1,015	75	40	21	73	806	-----
Osceola.....	3	1,682	797	69	44	207	2,802	110	58	33	50	2,493	24
Saginaw.....	2	8,800	5,859	1,482	313	1,730	18,207	1,300	1,260	677	400	14,484	11
St. Clair.....	6	4,078	4,163	305	97	1,915	10,587	470	225	96	241	9,439	95
St. Joseph.....	3	1,440	552	74	30	109	2,305	185	77	33	180	1,803	26
Tuscola.....	1	183	8	1	7	9	208	25	5	3	5	162	8
Van Buren.....	3	756	882	69	23	112	1,850	150	47	13	61	1,566	5
Washtenaw.....	3	3,829	2,381	495	142	565	7,434	400	300	169	294	5,971	300
Wayne.....	9	197,822	47,388	12,803	3,209	49,105	322,558	15,075	16,688	5,122	4,682	252,717	22,644
Total.....	95	360,281	130,754	26,735	8,324	78,567	618,633	30,215	27,477	10,965	14,921	498,936	28,726
WISCONSIN													
(See also District No. 9)													
Brown.....	3	7,540	2,664	319	229	1,676	12,462	1,000	410	282	608	9,977	152
Calumet.....	2	1,011	409	74	21	128	1,648	100	36	40	100	1,364	8
Clark.....	1	518	167	29	15	57	789	50	15	11	50	652	11
Columbia.....	3	1,208	2,798	90	75	613	4,795	175	84	127	131	4,271	-----
Dane.....	6	11,966	3,229	1,332	248	3,227	20,043	1,155	411	409	607	17,222	-----
Dodge.....	5	1,882	3,297	152	93	550	6,034	330	199	166	274	4,989	45
Fond du Lac.....	4	7,607	5,454	545	261	2,461	16,387	975	730	277	770	13,046	492
Grant.....	2	737	997	142	22	216	2,122	150	41	48	75	1,807	-----
Green.....	1	868	1,301	113	28	209	2,525	150	150	85	99	2,001	-----
Green Lake.....	2	1,043	1,374	86	53	203	2,762	140	106	52	25	2,439	-----
Iowa.....	1	837	473	120	31	190	1,676	100	60	26	100	1,388	-----
Jackson.....	1	673	722	48	18	213	1,675	50	50	28	12	1,536	-----
Jefferson.....	3	1,714	2,165	211	80	620	4,807	375	250	100	289	3,781	-----
Kenosha.....	3	10,282	5,769	421	508	2,511	19,694	850	580	464	265	17,262	-----
Lafayette.....	4	1,933	1,803	172	63	645	4,630	200	190	86	196	3,957	-----
Langlade.....	2	2,202	1,075	245	69	263	3,874	200	200	115	200	3,148	-----

Manitowoc.....	1	1,633	868	117	132	271	3,032	200	100	114	150	2,399	31
Marathon.....	2	6,939	1,100	632	99	672	9,465	750	450	163	392	6,870	774
Marinette.....	4	2,155	2,871	129	115	464	5,746	350	185	175	220	4,796	
Milwaukee.....	10	153,234	29,744	6,802	2,532	40,825	235,189	13,050	7,130	3,051	4,641	186,265	16,234
Monroe.....	1	205	435	37	9	68	766	50	15	14	40	640	
Oconto.....	2	1,200	926	51	37	270	2,495	125	42	31	110	2,187	
Outagamie.....	5	7,757	2,910	333	150	1,398	12,587	885	592	246	584	9,971	205
Ozaukee.....	1	245	623	34	10	112	1,026	50	50	32	50	843	
Portage.....	2	1,856	2,685	155	71	537	5,316	300	100	75	169	4,460	200
Racine.....	3	10,093	4,902	508	439	2,234	18,276	900	725	568	100	15,920	
Rock.....	4	4,390	2,779	307	222	958	8,733	400	425	177	270	7,443	
Sauk.....	1	1,066	480	98	23	218	1,909	100	65	16	99	1,628	
Shawano.....	3	1,371	850	141	32	254	2,655	215	43	44	124	2,203	20
Sheboygan.....	1	5,104	2,091	375	119	889	8,681	500	500	336		7,296	
Vernon.....	1	642	325	46	9	146	1,171	50	15	18	49	1,039	
Walworth.....	4	2,186	1,806	143	64	448	4,663	250	170	129	237	3,706	160
Washington.....	2	1,201	1,080	129	30	341	2,802	125	100	78	124	2,361	
Waukesha.....	3	6,089	4,738	336	205	1,287	12,714	600	475	238	550	10,828	
Waupaca.....	6	2,941	2,119	226	93	539	5,967	260	68	106	196	5,287	15
Winnebago.....	5	11,219	6,835	1,184	354	2,104	21,857	1,105	685	541	844	17,904	621
Wood.....	5	6,157	2,547	782	145	1,447	11,119	700	295	112	696	9,261	40
Total.....	109	279,702	106,416	16,664	6,704	69,264	482,092	26,965	15,742	8,580	13,446	392,147	19,008

FEDERAL RESERVE DISTRICT NO. 8

ARKANSAS													
Arkansas.....	3	1,238	399	160	68	578	2,450	200	115	7	75	2,053	
Benton.....	7	2,338	668	149	78	522	3,775	310	129	82	303	2,868	32
Boone.....	2	1,165	219	59	40	266	1,772	75	35	27	50	1,584	
Carroll.....	3	986	327	44	30	258	1,651	135	62	19	96	1,319	20
Chicot.....	2	668	211	55	32	128	1,116	90	30	7	48	914	27
Clark.....	2	349	63	23	14	103	558	75	17	12	46	408	
Clay.....	2	517	52	78	21	83	753	75	18	4	25	601	32
Cleburne.....	1	217	41	11	6	64	339	25	5	6		303	
Crawford.....	1	370	164	38	27	95	748	100	20	1	100	527	
Cross.....	1	242	148	13	7	92	502	25	25	7		445	
Dallas.....	1	436	381	20	9	70	929	100	25	41	23	708	25
Desha.....	1	412	137	11	27	51	653	100	10	3		538	
Franklin.....	1	159	22	4	23	22	231	25	2	3		201	
Garland.....	1	2,127	701	340	147	711	4,028	400	100	48		3,440	
Greene.....	2	1,056	480	115	42	213	1,913	175	100	51	99	1,488	
Hempstead.....	2	1,285	543	159	39	206	2,245	350	80	20	100	1,690	
Hot Springs.....	1	229	26	10	6	82	357	25	5	5	24	297	
Howard.....	1	95	42	7	2	13	160	25	4	1		130	
Independence.....	2	673	452	103	20	223	1,477	150	53	4	122	1,047	100
Jackson.....	2	1,074	205	8	21	269	1,583	80	125	123	46	1,196	
Jefferson.....	2	5,531	3,320	35	184	1,159	10,350	300	600	193	298	8,434	500
Johnson.....	3	849	154	52	22	82	1,163	185	45	27	68	765	73

FEDERAL RESERVE DISTRICT NO. 8—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ARKANSAS—continued													
Lafayette.....	1	169	107	22	9	43	353	25	25	8	25	270	-----
Lawrence.....	2	234	82	27	14	78	438	50	6	6	25	349	-----
Lee.....	1	643	95	13	26	177	954	80	25	15	-----	833	-----
Little River.....	1	269	55	24	6	41	397	50	-----	4	25	318	-----
Logan.....	1	341	344	4	16	145	861	80	20	25	80	646	-----
Madison.....	1	496	31	21	11	160	723	50	45	-----	19	609	-----
Miller.....	1	3,070	2,172	310	155	920	6,648	400	100	147	400	5,428	150
Mississippi.....	1	420	29	126	35	258	868	150	25	15	-----	676	-----
Monroe.....	1	139	13	8	5	22	190	25	5	3	10	147	-----
Ouchita.....	1	1,059	756	19	55	273	2,173	100	50	6	48	1,969	-----
Phillips.....	2	1,907	840	292	129	385	3,602	450	140	30	50	2,743	183
Pulaski.....	1	3,778	782	648	68	1,116	6,411	400	100	202	-----	5,534	175
St. Francis.....	2	532	297	37	29	291	1,190	80	53	49	49	959	-----
Scott.....	2	348	103	25	18	85	583	50	28	5	44	457	-----
Sebastian.....	6	12,878	6,996	130	523	3,419	24,058	1,300	897	613	1,257	19,928	-----
Sevier.....	1	231	40	21	11	21	326	25	40	4	25	232	-----
Union.....	4	5,285	2,311	228	299	1,298	9,946	500	405	214	89	8,618	-----
Washington.....	3	1,847	972	197	76	700	3,819	325	115	81	253	2,951	91
Woodruff.....	1	181	20	17	10	43	272	25	7	2	-----	238	-----
Yell.....	1	215	8	11	6	106	348	25	5	3	-----	315	-----
Total.....	77	56,058	25,308	3,674	2,366	14,871	102,912	7,215	3,696	2,123	3,902	84,176	1,408
ILLINOIS													
(See also District No. 7)													
Adams.....	1	3,512	1,753	385	121	364	6,231	500	100	39	489	4,644	430
Alexander.....	1	521	660	130	24	100	1,440	100	20	7	25	1,260	-----
Bond.....	2	1,016	430	13	36	136	1,639	165	47	35	138	1,224	5
Brown.....	1	729	26	30	8	67	860	50	25	2	-----	520	263
Clay.....	3	818	292	98	36	145	1,445	140	67	33	138	930	86

Clinton	3	328	1,365	39	21	174	1,934	125	45	20	118	1,401	210
Crawford	5	1,946	909	157	58	329	3,411	225	173	39	151	2,725	85
Edwards	3	1,115	338	113	36	83	1,711	125	54	8	74	1,236	151
Effingham	3	870	412	68	37	207	1,601	125	40	25	75	1,328	
Fayette	4	854	1,019	95	26	165	2,168	175	75	41	120	1,673	78
Franklin	6	2,098	3,651	371	251	598	6,984	270	210	69	166	5,957	31
Gallatin	3	419	259	69	25	93	869	75	32	8	74	669	12
Greene	4	1,652	934	196	36	215	3,043	305	66	90	163	2,395	16
Hamilton	3	1,105	318	98	40	101	1,669	105	53	15	80	1,328	88
Jackson	7	2,042	1,677	324	128	482	4,690	350	165	125	283	3,680	55
Jasper	1	560	258	37	23	89	970	50	50	8	50	792	19
Jefferson	3	2,093	1,274	251	114	360	4,110	250	90	174	225	3,360	10
Johnson	2	451	153	66	15	48	741	85	43	4	56	475	77
Lawrence	4	2,010	1,847	140	68	458	4,534	245	152	128	149	3,794	50
Macoupin	10	2,936	4,650	350	228	567	8,758	325	306	306	339	7,087	201
Madison	13	10,186	13,118	995	526	3,381	28,355	1,095	1,025	970	766	24,028	170
Marion	6	2,182	2,329	323	187	497	5,548	186	186	154	289	4,492	25
Massac	4	1,342	1,222	106	37	185	2,904	185	205	124	174	2,156	50
Monroe	2	676	983	23	21	132	1,840	75	110	15	75	1,560	
Montgomery	10	3,324	2,325	296	142	514	6,665	720	227	37	562	4,970	110
Morgan	2	5,620	3,640	40	84	1,127	10,562	300	300	823	295	8,816	28
Perry	3	1,581	1,307	46	90	261	3,292	140	145	134	123	2,681	40
Pike	4	2,058	620	87	58	409	3,267	275	333	122	160	2,327	30
Pope	1	265	105	26	12	29	439	50	11	4	50	325	
Pulaski	3	377	211	74	16	53	735	36	36	5	26	524	69
Randolph	3	508	583	41	36	190	1,379	100	56	20	90	1,068	6
Richland	2	787	468	56	22	95	1,444	100	35	55	100	1,074	70
St. Clair	12	17,673	14,060	1,566	661	4,942	39,003	2,160	1,380	645	1,071	32,193	1,300
Saline	3	1,200	1,429	181	76	249	3,185	200	87	29	199	2,617	
Shelby	1	206	116	19	7	32	381	25	25	17	24	289	
Union	5	1,459	1,048	114	46	213	2,892	200	116	76	110	2,350	30
Wabash	3	1,666	1,739	265	75	334	4,157	225	175	83	223	3,258	88
Washington	4	750	1,705	5	57	289	2,847	225	80	85	223	2,181	20
Wayne	3	1,141	588	88	19	133	1,975	160	82	61	97	1,511	64
White	7	1,946	972	243	54	327	3,576	295	125	65	268	2,758	59
Williamson	4	2,698	3,507	257	157	648	7,285	250	280	124	249	6,321	49
Total	165	84,720	74,305	7,831	3,714	18,821	190,539	11,105	6,851	4,824	8,087	153,986	4,074
INDIANA													
(See also District No. 7)													
Clark	2	925	667	91	40	207	1,940	175	40	74	173	1,476	
Crawford	1	282	51	13	9	33	389	25	10	3	16	335	
Daviess	3	1,403	900	248	82	443	3,090	300	263	82	239	2,205	
Dubois	3	567	323	35	26	83	1,039	100	53	18	74	732	55
Floyd	2	3,132	1,557	13	105	400	5,246	450	300	52	393	3,865	180
Gibson	6	3,200	1,313	225	99	441	5,497	350	246	98	318	4,182	100
Greene	2	991	860	128	132	421	2,543	150	80	23	148	2,142	
Jackson	3	1,514	803	331	60	300	3,028	250	165	51	249	2,293	
Jefferson	2	1,077	1,057	40	78	259	2,530	250	190	84	248	1,748	
Knox	3	4,186	1,459	327	233	751	7,177	730	270	183	30	5,207	515

FEDERAL RESERVE DISTRICT NO. 8—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
INDIANA—continued													
Lawrence.....	3	1,670	1,264	362	111	260	3,676	275	275	130	123	2,764	99
Martin.....	1	161	92	14	6	19	293	25	9	3	13	243	-----
Orange.....	2	683	393	48	37	104	1,273	105	75	8	24	940	120
Perry.....	4	1,668	957	60	35	158	2,947	225	134	30	195	2,020	282
Pike.....	3	908	687	116	25	191	1,931	100	103	22	60	1,606	40
Posey.....	6	1,907	1,520	160	57	357	4,018	275	101	43	273	3,232	93
Spencer.....	1	207	111	11	7	72	411	35	15	1	35	325	-----
Sullivan.....	1	2,261	163	42	-----	130	2,641	150	50	34	100	2,087	142
Switzerland.....	1	242	109	9	13	37	412	50	25	5	50	282	-----
Vanderburg.....	3	14,707	11,836	1,465	537	2,800	31,465	1,500	900	689	966	26,244	575
Warrick.....	3	1,454	458	80	26	254	2,293	163	43	17	162	1,868	32
Total.....	55	43,145	26,580	3,818	1,718	7,720	83,839	5,683	3,347	1,650	3,890	65,796	2,233
KENTUCKY													
(See also District No. 4)													
Adair.....	1	306	45	18	15	66	453	25	86	3	25	314	-----
Allen.....	1	546	60	40	16	107	770	50	25	6	-----	683	-----
Anderson.....	2	1,709	679	55	26	160	2,640	225	325	68	187	1,835	-----
Barren.....	4	3,058	854	100	61	656	4,748	285	150	48	239	4,016	-----
Boyle.....	2	1,232	1,165	66	41	162	2,673	200	200	147	99	1,785	240
Caldwell.....	2	1,754	874	89	88	209	3,028	225	190	19	225	2,287	75
Calloway.....	1	1,118	469	34	16	173	1,812	50	100	18	50	1,595	-----
Carlisle.....	1	309	45	10	10	58	434	25	30	10	25	344	-----
Carroll.....	2	1,795	767	45	53	254	2,924	160	115	64	117	2,468	-----
Christian.....	1	763	192	54	36	131	1,183	100	30	10	75	967	-----
Daviess.....	2	2,420	2,013	300	116	360	5,234	463	217	111	449	3,940	-----
Franklin.....	2	1,591	1,285	72	62	175	3,204	250	375	75	247	2,192	44
Fulton.....	2	707	385	39	25	183	1,348	130	70	10	130	981	10
Graves.....	1	2,676	734	85	17	519	4,063	500	500	15	280	2,635	-----

Hardin.....	2	2,076	702	111	47	216	3,163	230	62	63	149	2,572	60
Hart.....	2	557	120	44	17	131	871	50	26	1	25	769	
Henderson.....	1	1,050	427	121	46	110	1,771	200	66	11		1,439	15
Hickman.....	1	247	352	5	13	48	669	50	20	20	49	530	
Hopkins.....	2	854	963	30	38	267	2,158	90	58	19	87	1,851	27
Jefferson.....	4	75,111	30,364	1,506	849	19,676	129,825	6,250	5,250	1,680	4,488	95,754	13,455
Larue.....	2	998	344	69	22	142	1,582	135	35	8	113	1,287	
Logan.....	3	396	143	17	22	126	708	50	45	7	49	557	
McCracken.....	2	5,454	2,857	651	231	852	10,112	550	400	135	497	8,106	300
Marion.....	3	1,641	585	54	44	262	2,655	300	180	60	298	1,750	14
Mercer.....	2	1,402	411	42	28	244	2,133	150	80	26	99	1,770	
Muhlenberg.....	2	1,361	1,425	47	53	486	3,376	90	170	74	80	2,947	
Owen.....	2	706	155	25	26	128	1,047	123	50	14	122	737	
Russell.....	1	239	30	6	9	29	314	25	6		24	258	
Taylor.....	1	361	66	15	8	48	501	25	25		25	426	
Union.....	1	501	178	34	9	39	766	100	20	6	100	540	
Warren.....	2	3,162	478	126	116	332	4,252	375	225	121	340	2,946	236
Washington.....	1	333	182	22	7	108	656	50	75	12	50	468	
Wayne.....	1	185	64	15	10	40	316	25	25	2	25	240	
Webster.....	3	649	409	51	57	246	1,417	115	55	12	89	1,146	
Total.....	62	117,262	49,822	3,968	2,234	26,743	202,812	11,641	9,230	2,875	8,807	152,135	14,476
MISSISSIPPI													
(See also District No. 6)													
Alcorn.....	1	1,088	191	111	16	102	1,519	100	20		34	1,247	119
Boliver.....	1	211	28	11	7	16	274	85		5	25	115	44
Clay.....	1	473	211	55	16	115	888	100	50	34	48	617	35
Coahoma.....	1	2,174	651	88	81	784	3,784	500	100	98	100	2,973	
Lafayette.....	1	189	404	11	10	96	712	50	10	1	29	621	
Leflore.....	2	3,119	368	183	80	596	4,366	450	200	26	300	3,115	275
Lowndes.....	3	2,662	921	226	94	464	4,374	300	190	30	146	3,641	66
Monroe.....	1	458	368	26	25	141	1,023	100	60	2	100	736	25
Pontotoc.....	1	591	448	55	12	122	1,244	125	7	7	125	907	48
Washington.....	1	1,360	542	25	54	432	2,431	100	100	57	100	2,075	
Total.....	13	12,325	4,132	791	395	2,879	20,615	1,910	737	260	1,007	16,047	612
MISSOURI													
(See also District No. 10)													
Adair.....	2	1,331	676	55	44	255	2,370	150	95	36	149	1,936	
Audrain.....	1	488	291	12	7	227	1,041	50	50	27	49	865	
Barry.....	3	1,071	359	82	35	198	1,750	135	40	13	109	1,449	
Boone.....	3	1,881	968	113	82	420	3,480	250	305	134	248	2,420	120
Caldwell.....	3	1,133	263	77	29	147	1,656	255	74	21	110	1,139	57
Camden.....	2	316	173	18	7	36	552	50	27	8	25	390	52
Cape Girardeau.....	1	712	384	44	25	166	1,337	100	12	7	100	1,101	15
Carroll.....	2	832	267	36	24	119	1,284	150	70	44	129	891	
Cedar.....	1	339	58	40	12	31	484	50	2		49	368	15

FEDERAL RESERVE DISTRICT NO. 8—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MISSOURI—continued													
Chariton.....	1	341	30	30	8	25	435	50	10	5	13	322	34
Cole.....	2	3,489	2,832	340	165	839	7,714	300	150	110	300	6,812	-----
Cooper.....	1	965	266	167	47	260	1,720	200	25	4	175	1,309	-----
Crawford.....	1	293	25	12	8	27	366	25	30	2	6	290	12
Daviss.....	1	494	88	11	13	59	666	25	25	5	25	586	-----
Dent.....	1	304	24	21	7	34	392	25	8	6	12	326	15
Dunklin.....	1	173	9	33	7	16	240	40	10	4	7	142	32
Franklin.....	1	234	676	5	15	100	1,030	25	40	17	-----	949	-----
Greene.....	2	6,851	3,326	272	275	1,924	12,792	600	365	117	195	11,152	359
Grundy.....	1	611	245	64	19	96	1,040	75	38	4	75	778	20
Harrison.....	4	789	381	66	33	115	1,392	150	57	11	34	1,056	84
Henry.....	3	1,134	376	74	31	239	1,881	150	85	14	148	1,437	46
Howell.....	1	802	214	10	21	134	1,185	50	35	8	13	1,070	-----
Johnson.....	2	485	558	16	27	190	1,282	105	45	75	55	1,002	-----
Laclede.....	1	265	99	13	7	28	414	30	18	3	-----	363	-----
Lawrence.....	1	256	160	11	10	55	496	50	15	8	50	374	-----
Linn.....	2	633	91	27	29	69	855	125	30	1	35	627	37
Livingston.....	4	1,722	617	143	51	497	3,046	250	116	33	223	2,317	108
Marion.....	1	999	1,628	16	58	183	2,896	200	100	100	197	2,286	-----
Moniteau.....	1	310	151	9	9	85	565	75	25	19	20	427	-----
Monroe.....	1	494	412	24	10	71	1,031	70	30	66	69	795	-----
Montgomery.....	1	194	133	11	7	40	384	75	15	3	-----	291	-----
Morgan.....	1	259	33	45	7	39	399	30	6	1	30	297	35
Perry.....	1	96	79	3	4	38	220	25	8	3	-----	185	-----
Pemiscot.....	2	590	81	45	35	94	854	75	29	17	54	674	-----
Pettis.....	3	3,215	1,143	340	208	1,108	6,033	300	320	275	298	4,686	153
Phelps.....	1	590	123	13	10	76	825	50	60	16	49	595	50
Polk.....	1	194	40	20	11	36	309	25	10	1	25	248	-----
Putnam.....	2	440	422	18	35	211	1,133	90	10	17	98	912	-----
St. Charles.....	1	804	491	43	13	84	1,441	100	100	23	100	1,072	40
St. Clair.....	1	234	55	23	10	37	381	55	20	8	14	263	-----
St. Louis.....	5	3,375	4,364	210	150	801	8,968	460	170	166	302	7,802	67

St. Louis (Independent City).....	15	241,358	91,147	8,069	2,331	68,216	415,223	31,100	10,891	8,780	7,677	338,062	14,643
Saline.....	1	151	4	4	4	37	200	50	1	1		148	
Scotland.....	1	102	89	31	8	98	325	50	10	6	22	237	
Scott.....	2	411	98	27	17	31	586	75	21	7	25	431	22
Stoddard.....	1	271	141	14	11	67	507	50	25		50	377	
Sullivan.....	1	218	151	26	11	62	471	75	20	5		351	20
Webster.....	1	169	25	13	5	16	231	25	5	4	23	166	8
Wright.....	1	292	14	19	5	16	346	25	8	3	13	297	
Total.....	93	282,710	114,280	10,815	3,987	77,747	494,208	36,545	13,661	10,241	11,400	402,073	16,044
TENNESSEE													
(See also District No. 6)													
Benton.....	1	54	26	10	3	34	127	25	3			99	
Dyer.....	1	1,060	192	347	54	244	1,936	300	100	22	100	1,373	7
Gibson.....	2	350	166	23	11	88	642	100	11	11	81	439	
Hardin.....	1	120	154	13	12	64	365	50	10	11	30	264	
Henderson.....	1	425	94	3	9	87	624	25	25	17	25	532	
Henry.....	1	767	144	6	33	144	1,117	50	25	3	49	990	
Lauderdale.....	1	273	16	17	15	85	406	25	10	4	15	352	
McNairy.....	1	189	311	10	15	110	644	30	20	20	8	566	
Madison.....	4	4,772	3,375	204	286	1,567	10,253	500	250	138	495	8,812	50
Obion.....	2	861	292	65	36	263	1,521	159	45	57	79	1,164	10
Shelby.....	1	11,127	7,402	1,281	370	4,976	25,210	1,000	800	153	50	22,917	
Total.....	16	19,998	12,172	1,979	844	7,662	42,845	2,264	1,299	436	932	37,508	67

FEDERAL RESERVE DISTRICT NO. 9

MICHIGAN													
(See also District No. 7)													
Alger.....	1	709	583	76	27	123	1,533	100	100	34	59	1,205	
Baraga.....	1	423	293	53	25	84	879	50	25	11	6	763	20
Chippewa.....	1	1,113	1,396	42	35	162	2,753	100	50	54	100	2,435	
Delta.....	3	3,400	2,162	148	181	741	6,654	250	160	110	248	5,719	50
Dickinson.....	3	1,940	3,144	322	124	489	6,035	275	196	60	223	5,028	70
Gogebie.....	5	3,378	3,067	356	203	630	7,679	450	154	98	225	6,663	75
Houghton.....	8	8,804	10,366	283	470	2,645	22,723	950	875	577	834	19,418	
Iron.....	5	1,200	2,508	182	60	297	4,270	300	113	100	223	3,502	25
Mackinac.....	1	408	591	19	41	126	1,200	50	35	18	50	1,033	
Marquette.....	5	6,238	8,800	325	235	1,367	17,046	600	525	425	588	14,732	
Menominee.....	3	1,088	2,507	113	52	438	4,224	325	190	40	304	3,345	
Ontonagon.....	2	349	339	71	18	133	914	75	27	11	50	752	
Schoolcraft.....	1	294	161	75	11	30	574	100	10	1	60	403	
Total.....	39	29,344	35,917	2,065	1,482	7,265	76,484	3,625	2,460	1,539	2,970	64,998	240

FEDERAL RESERVE DISTRICT NO. 9—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MINNESOTA													
Aitkin.....	3	730	862	175	44	203	2,016	100	80	6	25	1,805	-----
Anoka.....	2	615	307	93	25	77	1,123	75	5	2	13	995	34
Becker.....	2	441	537	67	30	80	1,158	80	20	10	30	1,017	-----
Beltrami.....	2	744	790	98	33	121	1,793	100	20	13	75	1,585	-----
Benton.....	1	481	70	22	8	62	649	25	20	1	25	1,552	27
Big Stone.....	2	578	651	61	19	255	1,566	50	30	9	50	1,426	-----
Blue Earth.....	8	7,285	4,570	706	214	1,633	14,455	840	240	130	550	11,783	870
Brown.....	2	605	549	46	28	125	1,356	90	30	5	90	1,131	10
Carlton.....	4	1,259	2,066	82	68	327	3,823	175	65	42	145	3,370	8
Carver.....	2	681	1,400	40	11	131	2,266	50	97	7	48	2,064	-----
Cass.....	2	228	344	27	11	36	650	50	18	3	43	536	-----
Chippewa.....	1	219	232	3	35	70	561	50	10	5	-----	495	-----
Clay.....	3	488	296	56	37	304	1,184	175	65	13	56	874	-----
Clearwater.....	1	197	122	20	10	49	400	25	5	3	25	341	-----
Cottonwood.....	4	1,690	1,170	181	31	367	3,449	165	142	50	135	2,956	-----
Crow Wing.....	5	1,635	2,573	200	111	349	4,900	205	122	52	145	4,338	7
Dakota.....	6	4,352	3,190	113	129	1,113	8,929	535	169	99	167	7,861	-----
Dodge.....	3	989	407	95	36	173	1,712	120	45	11	110	1,426	-----
Douglas.....	2	926	427	117	36	113	1,626	125	45	10	25	1,422	-----
Faribault.....	7	1,748	781	128	64	610	3,349	235	74	52	152	2,832	-----
Fillmore.....	7	2,685	1,857	141	79	480	5,257	260	157	27	252	4,557	-----
Freeborn.....	3	1,574	1,284	111	64	374	3,422	190	75	30	154	2,972	-----
Goodhue.....	3	1,929	1,526	118	60	274	3,916	325	185	55	149	3,199	-----
Grant.....	3	517	335	84	25	113	1,081	125	25	11	69	850	-----
Hennepin.....	15	131,293	68,634	3,467	2,192	45,079	259,680	13,825	8,090	2,594	3,393	216,580	10,845
Houston.....	1	161	156	9	2	16	345	25	15	2	12	289	-----
Hubbard.....	1	287	326	38	12	60	728	50	15	2	46	614	-----
Isanti.....	3	741	691	92	24	146	1,701	100	18	3	100	1,480	-----
Itasca.....	8	806	2,090	194	75	260	3,437	225	147	43	178	2,810	15
Jackson.....	5	1,324	721	170	45	282	2,548	185	65	23	60	2,200	10
Kanabec.....	1	316	181	43	9	78	628	25	15	1	25	562	-----
Kandiyohi.....	1	679	302	105	20	116	1,228	100	20	-----	100	1,008	-----
Koochiching.....	1	477	503	18	20	80	1,102	50	10	13	48	981	-----

Lac qui Parle.....	2	408	92	81	16	50	653	55	15	6	55	492	29
Lake.....	1	345	525	17	15	35	939	50	20	10	50	809	-----
Lake of the Woods.....	1	153	132	28	9	48	374	25	7	3	24	315	-----
Le Sueur.....	6	1,395	1,731	108	53	331	3,625	175	65	48	113	3,207	10
Lincoln.....	7	1,852	658	247	55	368	3,205	185	106	4	185	2,716	9
Lyon.....	5	2,350	1,046	266	55	522	3,247	195	95	48	144	3,765	-----
McLeod.....	2	951	914	63	29	223	2,184	100	26	4	75	1,976	-----
Mahnomen.....	1	34	56	11	7	16	123	25	3	-----	95	-----	
Marshall.....	1	177	125	23	4	28	359	25	5	1	25	303	-----
Martin.....	9	2,897	1,983	362	75	747	6,087	455	156	22	299	5,104	50
Meeker.....	1	832	263	44	25	111	1,277	75	30	2	-----	1,171	-----
Mille Lacs.....	2	623	534	26	24	93	1,305	55	11	6	55	1,170	-----
Morrison.....	4	1,100	1,346	219	43	148	2,868	200	57	33	193	2,317	60
Mower.....	6	3,078	2,609	180	153	573	6,631	280	329	153	236	5,605	17
Murray.....	2	201	56	75	12	68	414	50	7	2	12	317	26
Nicollet.....	1	414	493	52	17	120	1,097	50	50	9	15	969	-----
Nobles.....	4	927	415	94	38	203	1,682	125	35	16	74	1,432	-----
Norman.....	3	514	588	52	24	163	1,348	75	23	2	56	1,191	-----
Olmsted.....	3	2,485	2,617	175	125	673	6,138	300	173	56	115	5,443	-----
Otter Tail.....	6	2,560	3,231	209	76	728	6,822	300	202	90	272	5,958	-----
Pennington.....	1	185	736	98	13	70	1,110	50	15	3	49	951	42
Pine.....	2	581	374	27	17	118	1,123	75	20	5	50	972	-----
Pipestone.....	4	1,182	875	197	56	391	2,721	150	65	18	124	2,330	23
Polk.....	3	1,322	1,071	101	40	299	2,844	135	37	16	130	2,526	-----
Pope.....	2	323	163	29	9	69	595	50	6	1	25	512	-----
Ramsey.....	7	74,297	33,051	248	1,523	22,194	132,447	6,075	4,610	1,315	794	117,710	610
Renville.....	2	387	190	32	12	123	747	50	20	2	25	649	-----
Rice.....	4	3,904	2,514	236	137	734	7,572	455	155	104	224	6,627	-----
Rock.....	1	908	287	190	21	129	1,551	100	20	-----	55	1,303	73
Roseau.....	2	224	192	41	10	62	533	55	11	2	55	411	-----
St. Louis.....	18	36,580	27,725	1,742	1,584	10,144	78,269	7,178	4,205	2,396	2,375	61,748	45
Scott.....	4	973	1,257	69	38	171	2,517	125	66	17	62	2,222	5
Sherburne.....	1	215	187	26	6	36	472	25	10	5	20	412	-----
Sibley.....	1	224	141	22	9	54	452	25	15	1	25	385	-----
Stearns.....	5	1,794	1,490	203	82	439	4,069	225	90	43	185	3,526	-----
Steele.....	2	1,083	1,334	103	39	349	2,945	150	42	11	149	2,568	-----
Stevens.....	3	578	367	75	30	147	1,202	90	27	11	75	999	-----
Swift.....	2	324	296	49	15	71	760	50	22	10	24	645	-----
Todd.....	7	1,560	1,112	205	79	297	3,264	175	105	21	174	2,788	-----
Traverse.....	2	416	334	51	12	117	934	50	31	10	32	811	-----
Wabasha.....	2	1,405	755	18	32	196	2,409	85	67	27	75	2,146	-----
Wadena.....	4	1,185	1,151	154	45	251	2,796	200	82	7	150	2,343	-----
Waseca.....	3	1,506	846	162	42	179	2,758	225	75	10	99	2,335	3
Washington.....	2	2,277	1,741	80	39	363	4,549	225	205	100	174	3,804	-----
Watsonwon.....	1	483	156	57	15	54	779	80	20	17	50	596	16
Wilkins.....	2	280	179	62	14	101	642	75	-----	3	19	545	-----
Winona.....	3	6,703	4,370	480	237	1,278	13,110	525	475	127	223	11,687	-----
Wright.....	2	390	164	48	21	125	753	55	15	2	10	671	-----
Yellow Medicine.....	2	579	249	57	20	141	1,049	75	40	23	74	837	-----
Total.....	275	333,844	202,680	14,114	8,659	97,536	667,388	38,388	22,107	8,149	14,019	566,385	12,844

FEDERAL RESERVE DISTRICT NO. 9—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MONTANA													
Beaverhead.....	2	3,553	193	46	77	497	4,372	225	205	27	75	3,840	
Big Horn.....	1	161	136	12	5	39	355	65	10	11	25	244	
Blaine.....	3	945	556	145	94	274	1,963	155	47	8	32	1,720	
Carbon.....	2	514	834	75	45	116	1,593	105	23	21	60	1,383	
Carter.....	1	103	35	10	5	16	169	25	3			141	
Cascade.....	3	8,760	4,246	850	454	3,797	18,140	550	465	325	270	16,527	
Chouteau.....	1	118	155	20	9	32	337	25	5	2	25	280	
Custer.....	2	1,684	722	153	100	455	3,123	185	102	57	10	2,769	
Daniels.....	1	290	119	37	4	59	511	30	3	3	30	446	
Dawson.....	2	1,009	614	66	59	312	2,061	150	70	40	13	1,789	
Deerlodge.....	1	883	524	86	49	144	1,689	100	35	11	49	1,491	
Fallon.....	1	148	42	27	4	21	245	25	5			183	16
Fergus.....	3	902	497	60	81	240	1,783	205	35	20	10	1,496	15
Flathead.....	3	2,317	1,682	288	186	476	4,981	475	125	35	445	3,861	
Gallatin.....	2	2,279	637	321	54	446	3,747	175	105	260	62	3,146	
Garfield.....	1	149	105	5	5	64	329	25	1	4		299	
Glacier.....	1	88	91	17	5	24	226	25	6	7		188	
Hill.....	1	404	597	18	55	152	1,288	50	15	18		1,156	
Judith Basin.....	3	307	190	74	13	56	643	90	7	9	20	512	2
Lewis and Clark.....	2	4,749	2,006	146	120	1,655	8,694	450	375	102	200	7,567	
Lincoln.....	1	97	128	15	6	33	281	40	8	7	25	201	
Madison.....	1	133	54	25	7	34	253	25	4	5		220	
McCone.....	1	133	149	11	3	28	325	25	3	4		261	32
Meagher.....	1	193	386	8	10	102	701	50	50	18	24	559	
Missoula.....	2	4,510	3,205	200	196	1,013	9,149	400	150	240	282	8,063	
Park.....	1	1,431	1,251	159	69	483	3,995	100	100	24	25	3,143	
Phillips.....	1	248	155	43	18	63	527	50	20	4		463	
Pondera.....	2	319	453	54	25	109	972	100	10	4	80	777	
Powell.....	1	513	290	31	18	176	1,030	100	30	17	12	871	
Ravalli.....	1	77	72	53	7	12	222	50	1	1	37	133	
Richland.....	3	485	251	52	23	181	997	80	20	11		686	
Roosevelt.....	1	196	92	39	6	53	387	50	5	1		330	
Rosebud.....	1	159	172	26	10	53	424	25	10	2		388	

Sanders	1	231	210	21	15	79	557	25	15	1	25	491	
Sheridan	1	96	133	5	4	29	270	25	5		20	220	
Silver Bow	1	6,671	7,458		593	1,978	16,718	300	450	197	145	15,391	
Stillwater	2	266	99	37	13	58	476	50		4	25	385	12
Teton	2	209	266	27	15	69	586	75	15	5		491	
Treasure	1	96	181	6	6	26	315	25	5	20		263	
Valley	3	486	1,247	121	27	220	2,106	100	82	55	49	1,821	
Wheatland	2	131	82	52	11	50	330	50	6	5	25	244	
Wibaux	1	246	154	18	7	72	498	75	10	4	6	403	
Yellowstone	2	3,248	2,111	192	174	1,092	6,833	350	175	80	200	6,025	
Total	69	49,537	32,582	3,651	2,627	14,888	103,551	5,305	2,816	1,669	2,306	91,057	77
NORTH DAKOTA													
Adams	2	376	102	59	17	165	724	50	26	4	49	570	25
Barnes	4	1,100	368	154	62	206	1,901	175	41	7	125	1,535	19
Bottineau	3	607	112	72	24	117	935	75	20	6	38	748	47
Bowman	2	735	94	59	14	113	1,019	50	30	5	35	899	
Burke	1	111	172		10	71	365	25	5	1	25	309	
Burleigh	1	1,718	2,035	136	72	682	4,656	100	200	53	100	4,135	
Cass	9	9,132	5,023	716	317	2,223	17,476	755	585	210	422	15,506	9
Cavalier	4	590	132	100	26	73	924	125	18	5	31	674	70
Dickey	2	1,052	318	89	41	278	1,785	75	60	10	75	1,560	
Divide	2	206	90	43	9	19	372	50	10		32	277	3
Dunn	1	812	110	31	6	52	510	50	15	4		436	
Eddy	1	462	157	51	10	90	772	25	60	24	25	638	
Emmons	1	291	149	29	2	57	529	25	15	8	6	474	
Foster	1	67	2	30	3	13	117	25				68	25
Grand Forks	5	3,402	3,449	635	199	1,175	8,913	500	125	56	348	7,825	55
Griggs	2	397	120	69	8	82	681	75	45		62	474	25
Hettinger	2	786	497	49	16	164	1,514	50	45	15	26	1,378	
Kidder	1	132	110	18	6	44	312	25	5		25	258	
La Moure	3	709	207	63	26	129	1,140	115	27	18	65	920	
Logan	1	383	99	45	14	64	614	50	18	7		537	
McHenry	1	434	130	15	12	122	717	50	30	4	31	599	
McIntosh	2	95	87	34	3	12	233	25	5		24	178	
McLean	5	734	170	130	33	99	1,174	125	28		56	916	48
Morton	2	1,582	1,609	99	53	557	3,911	145	75	9	50	3,630	
Mountrail	3	561	91	96	19	131	906	75	30	9	55	731	5
Nelson	6	857	331	133	24	156	1,507	150	32	19	75	1,210	21
Pembina	7	1,008	665	187	52	280	2,215	175	85	36	148	1,729	43
Ramsey	6	2,441	2,152	106	50	581	5,352	250	165	46	172	4,672	47
Richland	6	1,472	1,311	151	63	385	3,391	210	122	45	105	2,882	26
Rolette	1	296	92	15	8	54	467	40	10		25	392	
Sargent	2	475	81	26	15	191	791	50	20	6	13	702	
Sheridan	2	294	79	42	17	76	511	50	20	5	27	407	
Slope	1	194	46	44	15	27	327	25	25		25	252	
Stark	4	1,534	2,266	186	61	450	4,611	200	138	12	134	4,004	10
Steele	3	665	183	87	14	109	1,012	95	35	11	25	828	18
Stutsman	6	1,764	996	212	76	435	3,501	275	89	10	56	2,983	89
Towner	3	635	209	61	18	154	1,081	100	18	10	44	888	21
Trails	9	1,903	1,024	295	54	359	3,659	300	104	23	191	3,003	

FEDERAL RESERVE DISTRICT NO. 9—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NORTH DAKOTA—continued													
Walsh.....	2	703	503	81	23	180	1,495	125	45	20	125	1,180	-----
Ward.....	8	4,005	3,014	372	140	1,047	8,600	350	141	108	266	7,721	-----
Wells.....	2	837	331	36	36	233	1,480	75	70	35	50	1,250	-----
Williams.....	1	745	343	97	44	248	1,519	75	25	1	37	1,381	-----
Total.....	131	45,802	29,059	4,903	1,712	11,703	93,619	5,385	2,612	835	3,223	80,759	606
SOUTH DAKOTA													
Aurora.....	1	392	13	17	11	52	486	25	25	1	9	424	-----
Beadle.....	2	2,232	1,414	162	67	390	4,286	180	95	29	50	3,865	20
Bon Homme.....	1	452	96	32	15	160	757	40	14	10	25	668	-----
Brookings.....	3	895	511	52	63	389	1,911	100	26	30	31	1,724	-----
Brown.....	6	2,828	3,574	333	196	1,129	8,080	325	230	93	134	7,198	10
Brule.....	1	255	111	4	8	101	481	25	6	-----	24	426	-----
Butte.....	1	763	44	59	14	117	1,001	25	40	1	6	827	102
Campbell.....	1	176	15	32	5	34	263	25	5	-----	-----	232	-----
Clark.....	1	226	206	14	11	61	519	25	20	24	25	425	-----
Clay.....	2	1,395	486	55	39	379	2,355	125	95	24	12	2,099	-----
Codington.....	4	1,990	2,122	137	94	508	4,957	250	149	75	175	4,296	-----
Custer.....	1	93	35	34	6	28	209	25	1	-----	-----	183	-----
Davison.....	2	1,213	1,178	93	65	505	3,061	125	80	28	100	2,728	-----
Day.....	2	581	193	11	33	335	1,158	75	15	14	49	1,004	-----
Deuel.....	5	1,069	212	146	31	112	1,583	125	70	13	60	1,209	106
Faulk.....	1	183	41	14	7	18	264	25	12	3	-----	210	12
Grant.....	1	444	150	33	16	89	742	75	14	2	12	639	-----
Gregory.....	1	127	112	25	11	19	296	25	5	-----	-----	226	14
Haakon.....	1	216	104	18	5	42	386	25	11	4	12	318	15
Hamlin.....	3	356	87	41	18	91	592	75	11	6	-----	501	-----
Hand.....	3	823	794	75	28	271	1,999	100	130	34	25	1,710	-----
Hanson.....	3	684	163	51	18	125	1,046	100	10	3	5	929	-----
Hughes.....	2	752	1,108	60	39	301	2,271	100	18	37	100	2,016	-----
Hutchinson.....	2	723	452	12	18	145	1,351	60	32	21	31	1,206	-----
Hyde.....	1	393	410	12	17	152	1,015	50	25	33	25	852	-----
Kingsbury.....	2	236	166	20	13	107	543	50	8	6	-----	479	-----

Lawrence.....	2	1,937	2,928	130	109	456	5,586	250	150	139	150	4,886	
Lincoln.....	2	620	415	20	21	135	1,227	80	41	11	79	1,012	
McCook.....	2	370	164	38	12	124	711	50	25	6	7	623	
Marshall.....	2	394	79	50	8	60	604	75	15	7	30	477	
Meade.....	1	503	412	17	22	103	1,060	50	50	21	25	911	
Miner.....	1	102	78	9	13	30	232	25	5	1		200	
Minnehaha.....	7	4,924	5,244	680	265	2,367	13,552	675	400	248	56	12,065	6
Moody.....	2	589	205	67	25	146	1,036	65	20	9	64	864	12
Pennington.....	1	1,295	764	107	66	2,482	100	80	14	50	2,233		
Perkins.....	1	312	193	23	14	81	624	30	10	22	30	530	
Potter.....	1	270	130	20	15	71	509	25	15	10	25	435	
Roberts.....	4	842	379	165	33	214	1,643	175	65	15	120	1,268	
Sanborn.....	1	137	48	26	8	28	249	25	3	3	25	194	
Spink.....	2	1,019	496	135	37	214	1,911	90	55	5	57	1,689	
Stanley.....	1	158	74	20	7	44	305	25	3		10	268	
Sully.....	1	121	72	8	4	52	256	25	4	2		226	
Turner.....	4	1,462	250	118	32	363	2,238	190	31	25	58	1,825	110
Union.....	2	678	178	100	30	169	1,166	75	24	8	50	983	26
Walworth.....	3	620	307	109	20	124	1,192	130	16	8	69	936	33
Yankton.....	2	688	632	123	39	259	1,746	150	30	8	100	1,448	
Total.....	95	36,538	26,854	3,507	1,628	11,038	79,941	4,496	2,189	1,053	1,915	69,467	466
WISCONSIN													
(See also District No. 7)													
Ashland.....	2	2,286	1,807	327	79	318	4,826	200	175	67	199	4,170	
Barron.....	2	1,040	541	80	29	110	1,805	75	55	18	49	1,576	25
Bayfield.....	2	343	352	36	24	113	870	60	17	9	25	759	
Buffalo.....	2	586	520	24	15	178	1,331	75	10	23	12	1,200	
Burnett.....	1	370	218	10	12	54	667	25	25	8	25	584	
Chippewa.....	2	1,732	1,558	209	59	472	4,051	200	225	97	174	3,337	
Douglas.....	3	3,662	4,981	166	138	1,504	10,525	550	280	209	225	9,166	
Dunn.....	2	1,898	1,035	150	46	539	3,703	225	45	22	198	3,207	
Eau Claire.....	3	4,113	1,629	203	168	1,017	7,161	375	101	85	359	6,241	
Forest.....	1	151	53	13	4	14	236	25	5	3	25	177	1
Iron.....	1	158	486	39	13	59	758	50	15	3	49	632	10
La Crosse.....	3	6,125	5,129	353	207	1,680	13,582	950	544	509	516	10,999	20
Lincoln.....	1	1,049	876	54	29	192	2,204	100	50	52	62	1,927	
Oneida.....	2	957	651	120	36	141	1,914	200	55	33	150	1,402	67
Pepin.....	1	609	168	43	12	70	906	75	55		40	721	15
Pierce.....	3	796	461	18	20	141	1,437	75	39	12	25	1,284	
Polk.....	2	475	100	19	9	79	685	50	13	3	24	593	
Price.....	2	618	669	50	24	165	1,531	75	21	7	50	1,366	
Rusk.....	1	242	89	53	11	27	423	50	2	4	10	330	27
St. Croix.....	5	1,469	1,141	80	45	427	3,186	175	85	62	125	2,730	9
Sawyer.....	2	249	184	31	14	73	553	50	5	11	25	454	4
Taylor.....	2	669	171	79	14	120	1,059	75	30	11	75	868	
Trempealeau.....	1	198	67	21	8	16	312	25	5		25	257	
Vilas.....	1	204	302	22	6	35	569	25	15	11	24	494	
Total.....	47	29,999	23,188	2,200	1,022	7,544	64,294	3,785	1,872	1,259	2,491	54,474	178

FEDERAL RESERVE DISTRICT NO. 10

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
COLORADO													
Adams.....	1	268	71	49	10	51	450	40	8	1	55	361	40
Alamosa.....	2	958	599	22	49	266	1,898	75	35	24	74	1,693	43
Arapahoe.....	6	1,150	1,137	122	52	337	2,807	150	61	25	50	2,453	64
Bara.....	1	267	57	9	17	282	633	25	15	2	190	586	33
Bent.....	1	308	162	14	16	128	631	50	15	6	23	509	778
Boulder.....	7	3,223	2,578	663	182	888	7,570	550	366	47	30	6,346	22
Chaffee.....	3	764	1,234	40	71	178	2,290	175	35	24	10	2,031	561
Clear Creek.....	1	130	121	28	5	16	300	50	13	14	49	204	24
Conejos.....	1	276	92	10	10	71	461	40	10	18	125	367	191
Crowley.....	1	136	247	15	11	93	503	25	35	10	433	327	12
Delta.....	4	964	333	77	55	199	1,540	125	42	3,212	647	1,206	778
Denver.....	8	78,646	44,315	2,753	2,699	29,285	168,697	5,600	4,712	12	12	142,649	524
Douglas.....	1	312	140	33	10	48	547	50	20	2	373	465	561
Eagle.....	1	282	147	11	17	126	583	50	4	2	31	524	191
El Paso.....	5	8,462	4,003	803	551	2,489	16,410	775	715	152	28	14,328	24
Fremont.....	4	1,993	2,082	205	106	887	5,283	225	97	26	31	4,878	561
Garfield.....	3	1,652	1,070	21	59	422	3,233	175	190	36	23	2,798	191
Gilpin.....	1	19	257	5	14	58	355	25	10	3	24	293	24
Gunnison.....	1	436	422	15	21	335	1,231	50	50	14	49	1,058	24
Huerfano.....	2	1,117	835	74	68	413	2,528	85	93	42	19	2,289	561
Jefferson.....	2	578	624	80	54	217	1,556	75	55	27	19	1,376	191
Kiowa.....	1	120	48	35	7	18	229	25	3	5	2	194	24
Kit Carson.....	2	244	76	26	11	98	460	50	6	10	4	395	191
Lake.....	1	167	974	6	51	362	1,561	100	20	4	79	1,432	24
La Plata.....	2	1,373	657	97	135	553	2,809	200	34	6	518	2,487	561
Larimer.....	2	4,532	2,607	366	202	957	8,708	625	360	28	294	6,612	191
Las Animas.....	2	3,859	2,764	268	178	974	8,187	800	50	5	49	7,347	24
Lincoln.....	4	718	249	47	21	107	1,152	105	29	20	15	922	191
Logan.....	2	214	64	45	11	79	414	55	9	5	49	327	24
Mesa.....	3	1,527	940	165	98	403	3,144	150	65	23	49	2,622	200
Moffat.....	2	418	168	76	22	64	756	50	3	1	10	678	12
Montezuma.....	2	798	292	33	27	251	1,406	80	65	3	80	1,170	12
Montrose.....	3	1,285	771	49	46	285	2,452	225	87	17	114	2,007	12

Morgan.....	2	1, 218	307	95	44	303	1, 974	225	35	29	99	1, 458	120
Otero.....	3	926	460	55	79	393	1, 919	125	105	46	107	1, 536	
Phillips.....	2	340	148	61	18	100	672	100		9	62	455	45
Prowers.....	2	1, 070	288	57	42	456	1, 918	125	70	16	71	1, 631	
Pueblo.....	2	5, 688	7, 055	339	560	5, 543	19, 212	600	1, 150	92	400	16, 775	
Rio Blanco.....	1	329	53	59	9	152	623	40	5			569	
Rio Grande.....	1	305	44	26	11	42	430	50		1	25	279	75
Routt.....	1	573	36	24	20	90	746	25	25	7	10	679	
Saguache.....	2	548	102	27	13	197	890	90	25	17	15	743	
San Juan.....	1	122	474	2	38	111	747	50	25	26	13	631	
Sedgwick.....	2	435	126	47	23	144	780	75	15	3	75	607	
Teller.....	1	351	1, 452		32	578	2, 416	50	10	2		2, 350	
Washington.....	2	278	166	41	21	184	691	55	16	9	24	587	
Weld.....	10	4, 217	2, 758	341	185	1, 220	8, 760	565	303	69	298	7, 347	101
Yuma.....	3	591	803	65	17	322	1, 303	120	30	28	84	991	50
Total.....	122	134, 087	83, 808	7, 501	6, 008	50, 775	283, 863	12, 675	9, 126	4, 166	4, 228	249, 678	2, 359
KANSAS													
Allen.....	3	687	386	55	35	169	1, 339	105	48	17	105	1, 056	
Anderson.....	2	713	184	32	14	128	1, 074	50	31	5	49	910	29
Atchison.....	2	1, 762	812	97	57	574	3, 309	300	120	72	100	2, 606	94
Barber.....	2	431	190	37	15	115	789	50	28	5	24	683	
Barton.....	6	1, 742	556	229	86	709	3, 341	425	82	19	272	2, 540	
Bourbon.....	1	1, 333	482	14	50	277	2, 187	100	100	34	100	1, 851	
Brown.....	3	830	219	92	30	197	1, 374	130	26	19	104	1, 089	5
Butler.....	4	1, 984	1, 632	188	73	800	4, 690	200	210	41	127	4, 083	26
Chase.....	1	459	102	46	4	60	675	75	50	24	73	430	22
Chautauqua.....	3	729	346	58	24	212	1, 376	150	33	22	130	996	45
Cherokee.....	4	1, 142	844	86	69	628	2, 782	175	115	28	150	2, 310	
Cheyenne.....	1	212	88	37	6	161	503	25	25	12		441	
Clark.....	2	783	3	38	6	84	921	75	35	7		772	13
Clay.....	3	1, 098	586	125	30	225	2, 088	150	154	36	125	1, 611	12
Cloud.....	3	997	226	66	27	317	1, 636	175	75	40	48	1, 299	
Coffee.....	3	1, 141	591	55	48	423	2, 276	125	35	48	100	1, 856	9
Comanche.....	1	221	53	16	7	75	373	25	25	2	25	297	
Cowley.....	4	5, 553	3, 202	416	198	1, 309	10, 963	500	430	74	397	9, 306	
Crawford.....	5	3, 907	2, 063	342	175	1, 379	7, 889	400	283	141	185	6, 879	
Decatur.....	3	1, 056	561	65	20	265	1, 984	125	100	15	125	1, 618	
Dickinson.....	5	1, 670	679	92	59	588	3, 098	200	91	112	145	2, 550	
Doniphan.....	2	470	198	17	15	144	845	75	30	32	31	678	
Douglas.....	2	2, 226	808	83	109	750	3, 989	200	150	143	200	3, 270	
Edwards.....	1	111	12	5	4	32	164	30	20	5		109	
Elk.....	4	661	349	40	23	435	1, 513	150	35		112	1, 175	
Ellis.....	3	654	64	88	30	212	1, 048	125	13	11		888	10
Ellsworth.....	2	1, 117	118	155	25	188	1, 558	125	80	4	25	1, 270	55
Finney.....	2	708	179	85	25	135	1, 139	100	10			1, 000	
Ford.....	2	934	453	63	28	284	1, 766	130	26	52	70	1, 487	
Franklin.....	3	1, 402	1, 358	67	63	588	3, 496	225	53	73	224	2, 888	
Geary.....	2	1, 583	942	133	72	192	2, 938	175	152	36	174	2, 145	256
Gove.....	1	142	46	18	4	57	266	25	6	12		223	
Greeley.....	1	71	37	7	3	25	143	25		4		115	

FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
KANSAS—continued													
Greenwood.....	4	1,337	513	84	45	272	2,270	125	74	30	91	1,925	6
Hamilton.....	1	242	81	8	8	101	442	50	10	5	25	352	-----
Harper.....	4	1,203	726	70	27	241	2,274	250	36	65	112	1,808	-----
Harvey.....	2	781	605	89	51	249	1,786	100	90	30	99	1,465	-----
Jackson.....	2	495	94	47	6	177	819	75	28	9	7	700	-----
Jefferson.....	2	276	126	39	10	56	512	50	22	4	50	375	10
Jewell.....	5	997	473	76	44	345	1,944	200	90	30	161	1,463	-----
Johnson.....	1	383	533	29	18	150	1,116	50	50	2	48	961	-----
Kingman.....	2	510	501	17	12	135	1,175	75	28	8	-----	1,063	-----
Kiowa.....	2	440	208	53	9	178	909	90	14	4	10	771	-----
Labette.....	4	801	669	159	53	239	1,925	125	38	19	87	1,653	-----
Lane.....	1	190	28	12	5	91	326	40	21	3	25	238	-----
Leavenworth.....	5	3,138	3,352	88	195	1,216	8,010	450	252	280	323	6,662	-----
Lincoln.....	2	521	101	31	6	65	727	60	46	16	48	556	1
Linn.....	1	103	67	25	5	34	235	25	5	2	6	192	-----
Logan.....	1	263	14	20	5	87	390	40	20	4	10	317	-----
Lyon.....	3	3,002	909	49	123	667	4,772	325	227	99	323	3,433	364
McPherson.....	1	231	53	22	10	48	370	50	6	2	50	262	-----
Marion.....	4	787	293	70	29	252	1,437	125	70	26	62	1,148	5
Marshall.....	5	779	193	64	22	220	1,279	150	37	32	-----	1,060	-----
Meade.....	2	477	71	14	8	71	652	50	50	25	50	460	16
Miami.....	3	1,912	829	194	21	441	3,405	225	62	30	175	2,908	-----
Mitchell.....	1	652	250	30	13	220	1,168	75	75	4	75	939	-----
Montgomery.....	8	10,020	5,563	1,003	379	2,338	19,402	1,015	600	212	723	16,811	25
Morris.....	2	484	371	20	14	201	1,093	75	65	14	73	866	-----
Morton.....	1	226	133	10	9	54	433	25	5	3	-----	398	-----
Nemaha.....	5	1,548	776	125	30	381	2,874	198	112	41	163	2,164	197
Neosho.....	2	743	843	77	48	330	2,058	125	105	52	125	1,633	-----
Ness.....	1	455	77	58	7	185	785	25	35	4	25	696	-----
Norton.....	2	1,067	243	65	38	448	1,869	125	60	12	100	1,567	5
Osage.....	3	803	235	32	21	199	1,295	100	35	9	76	1,075	-----
Osborne.....	4	831	328	95	35	285	1,605	155	43	12	120	1,252	23
Ottawa.....	2	400	178	31	31	168	810	75	20	19	54	642	-----

Pawnee.....	1	557	288	68	21	145	1,082	100	22	9	50	871	30
Phillips.....	4	853	249	73	42	343	1,569	130	39	11	92	1,296	
Pottawatomie.....	4	1,119	461	85	25	366	2,065	200	48	42	99	1,636	40
Pratt.....	2	836	781	54	16	124	1,812	130	20	5	26	1,614	17
Rawlins.....	1	177	124	51	3	96	452	25	5	4		418	
Reno.....	4	3,382	1,442	225	233	1,400	6,690	575	211	98		5,785	
Republic.....	2	565	406	48	27	204	1,254	90	20	24	90	1,025	
Rice.....	2	402	179	28	20	99	732	100	20	19	34	556	
Riley.....	2	1,817	634	191	68	274	3,003	200	120	41	198	2,368	75
Rooks.....	2	324	115	63	22	160	686	90	13	9	40	534	
Russell.....	2	369	85	42	7	56	564	65	15	4	54	367	58
Saline.....	3	3,155	915	575	162	997	5,842	425	215	72	223	4,726	153
Scott.....	1	425	162	9	6	120	724	50	15	5	25	629	
Sedgwick.....	6	19,583	11,300	1,893	659	8,978	42,522	2,525	1,326	362	50	37,788	45
Seward.....	1	320	254	12	11	117	722	50	25	6	25	616	
Shawnee.....	5	8,071	9,263	610	565	3,986	22,559	1,450	465	411	591	19,599	
Sheridan.....	1	253	202	12	12	103	585	50	50	30	50	405	
Sherman.....	2	555	179	27	38	262	1,062	50	35	6	25	946	
Smith.....	4	992	529	70	42	389	2,054	125	104	20	68	1,707	
Stafford.....	3	1,339	236	46	23	369	2,018	100	100	49	62	1,706	
Stevens.....	1	110	52	18	3	45	228	25	1	2		199	
Sumner.....	3	1,104	480	30	50	364	2,042	175	85	72	89	1,584	23
Thomas.....	1	488	178	13	23	153	859	50	12	9	50	737	
Trego.....	1	101	149	3	3	75	331	50	8	4		264	
Wabasha.....	3	496	314	19	18	155	1,005	100	42	17	43	804	
Washington.....	5	1,198	558	60	38	379	2,236	125	70	28	17	1,991	3
Wilson.....	3	904	476	64	28	164	1,643	150	44	25	90	1,295	20
Woodson.....	1	187	82	4	3	30	307	25	15	10	25	232	
Wyandotte.....	3	7,246	4,007	850	215	2,370	14,915	975	325	69	815	12,428	287
Total.....	247	131,554	71,905	10,996	5,154	44,154	265,271	17,873	8,572	3,760	9,481	222,372	1,979
MISSOURI													
(See also District No. 8)													
Atchison.....	1	210	78	17	12	58	377	50	50	2	44	230	
Barton.....	2	667	463	17	17	93	1,265	150	21	11	149	928	
Bates.....	1	63	5	18	5	16	106	25		1		69	11
Buchanan.....	4	16,932	5,133	418	623	6,597	29,805	1,100	950	342	337	26,555	750
Cass.....	2	296	166	28	15	110	618	60	16	8	6	526	
Clay.....	2	680	398	132	28	149	1,392	75	78	105	25	1,110	
Clinton.....	2	1,195	230	160	31	164	1,794	150	120	42	125	1,239	113
De Kalb.....	1	197	88	6	3	40	336	50	35	4	50	197	
Gentry.....	2	428	214	29	16	112	804	80	10	19	79	593	20
Jackson.....	11	82,453	31,379	2,466	1,723	41,705	160,862	8,200	3,372	3,155	1,053	139,203	4,559
Jasper.....	7	6,058	4,462	401	263	2,247	13,629	800	475	124	649	11,599	11
Newton.....	2	755	332	75	23	183	1,394	75	65	11	75	1,000	126
Nodaway.....	2	878	147	46	30	247	1,358	125	45	13	106	1,064	5
Vernon.....	2	1,198	811	93	40	282	2,438	200	70	12	191	1,915	38
Total.....	41	112,010	43,906	3,906	2,829	52,003	216,178	11,140	5,307	2,849	2,889	185,528	5,633

FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NEBRASKA													
Adams.....	2	2,478	880	166	95	832	4,490	300	120	36	247	3,786	-----
Antelope.....	1	283	83	11	9	20	408	50	10	8	50	280	10
Boone.....	4	1,416	346	154	39	214	2,174	185	117	22	101	1,748	-----
Box Butte.....	2	2,527	416	50	58	509	3,570	150	100	27	100	3,188	-----
Boyd.....	2	246	104	33	14	73	474	75	8	4	60	301	26
Brown.....	3	515	180	48	32	143	920	110	20	5	35	705	45
Buffalo.....	1	127	55	3	6	48	241	25	3	1	25	187	-----
Burt.....	6	2,109	896	176	35	890	3,625	325	125	43	297	2,671	144
Butler.....	3	1,446	610	98	33	206	2,493	175	90	21	150	2,047	10
Cass.....	1	329	70	3	6	71	482	50	10	1	49	349	23
Cedar.....	6	1,610	624	119	48	412	2,824	250	91	32	198	2,118	130
Chase.....	1	139	36	22	6	116	321	25	7	6	25	258	-----
Cherry.....	1	175	44	36	6	51	313	25	-----	3	25	261	-----
Collins.....	1	406	244	12	7	100	830	50	20	2	38	651	70
Cumming.....	6	3,379	1,322	180	50	459	5,416	275	320	83	206	3,794	645
Dawes.....	1	893	304	26	30	149	1,405	75	50	13	37	1,213	-----
Dixon.....	5	436	105	15	16	122	696	55	-----	6	30	549	-----
Dodge.....	2	3,217	1,391	394	87	755	5,905	400	180	81	379	4,824	-----
Douglas.....	7	57,888	20,678	3,630	1,030	28,241	117,967	5,200	2,540	617	1,150	101,942	4,651
Fillmore.....	2	150	579	12	9	105	854	75	15	12	-----	727	-----
Furnas.....	1	498	80	20	17	143	768	25	35	13	25	642	21
Gage.....	4	2,030	1,882	82	69	540	4,619	300	170	23	258	3,568	273
Gosper.....	1	240	80	13	5	57	397	25	13	6	25	329	-----
Greeley.....	1	312	13	37	14	34	411	25	-----	1	7	347	30
Hall.....	3	3,274	736	230	130	597	4,998	240	258	45	207	4,102	85
Hamilton.....	3	641	400	49	21	254	1,373	105	11	12	40	1,180	25
Hayes.....	1	169	36	7	6	29	251	25	5	6	25	190	-----
Holt.....	4	1,168	1,102	51	61	515	2,906	175	175	74	124	2,305	29
Jefferson.....	1	1,456	228	90	27	489	2,305	100	50	17	100	2,038	-----
Kearney.....	3	590	256	25	30	298	1,203	125	35	36	52	952	-----
Knox.....	2	410	90	70	22	65	660	50	25	10	31	519	24
Lancaster.....	5	14,778	4,654	1,034	418	5,851	20,822	1,625	495	234	327	23,840	200
Lincoln.....	1	944	241	72	41	357	1,661	100	80	4	100	1,372	-----

Madison.....	6	2, 979	953	222	87	527	4, 784	350	140	64	258	3, 868	101
Merrick.....	2	873	286	33	35	315	1, 546	75	85	36	25	1, 316	-----
Morrill.....	1	174	105	17	12	52	362	50	1	1	25	-----	-----
Nance.....	4	1, 559	632	103	38	317	2, 061	209	63	46	174	2, 159	15
Nemaha.....	3	711	423	30	26	275	1, 475	135	53	20	133	1, 128	-----
Otoe.....	5	1, 261	981	75	75	695	3, 103	275	104	61	197	2, 460	-----
Phelps.....	3	1, 240	435	81	32	375	2, 168	110	126	87	67	1, 750	10
Pierce.....	1	232	105	4	6	96	443	25	35	8	-----	375	-----
Platte.....	4	2, 102	688	272	66	507	3, 650	285	155	20	257	2, 503	30
Polk.....	3	611	394	41	29	310	1, 390	100	35	10	100	1, 144	-----
Redwillow.....	2	886	646	78	34	322	1, 972	125	50	16	100	1, 679	-----
Richardson.....	1	361	193	8	15	186	766	50	14	10	48	643	-----
Saline.....	2	723	545	48	31	247	1, 599	100	60	8	100	1, 331	-----
Saunders.....	3	1, 582	451	195	27	359	2, 626	190	145	21	163	2, 067	40
Scotts Bluff.....	5	1, 015	409	137	88	508	3, 075	190	75	15	85	2, 589	120
Seward.....	3	1, 164	960	135	28	245	2, 539	130	80	24	129	2, 067	104
Sheridan.....	3	1, 235	316	60	31	381	2, 029	110	90	37	70	1, 709	-----
Sherman.....	2	811	69	31	26	101	1, 042	50	90	32	17	853	-----
Sioux.....	1	294	115	13	10	115	547	35	20	4	15	471	-----
Stanton.....	2	928	725	67	25	297	2, 049	100	130	238	100	1, 450	11
Thurston.....	3	606	148	46	15	80	903	125	48	10	124	556	36
Valley.....	2	920	219	64	17	129	1, 355	125	6	10	100	1, 114	-----
Washington.....	1	106	121	10	3	25	266	25	2	1	25	203	9
Wayne.....	1	525	92	24	20	140	802	75	20	12	19	676	-----
Webster.....	1	158	77	17	4	60	317	50	6	4	12	244	-----
York.....	5	2, 010	783	225	66	372	3, 474	330	232	39	318	2, 479	39
Total.....	156	132, 305	55, 636	9, 004	3, 323	49, 371	250, 725	14, 110	7, 098	2, 338	7, 184	210, 502	6, 956
NEW MEXICO													
(See also District No. 11)													
Bernalillo.....	2	5, 728	3, 224	668	241	1, 443	11, 358	650	300	66	650	9, 642	-----
Colfax.....	2	1, 230	2, 032	55	70	266	3, 659	200	125	18	50	3, 233	-----
Harding.....	1	99	57	18	5	33	214	25	8	2	-----	180	-----
McKinley.....	1	464	374	65	38	93	1, 038	50	20	2	49	876	-----
San Juan.....	1	544	153	15	21	112	846	25	27	14	25	754	-----
Santa Fe.....	1	1, 948	1, 421	126	98	454	4, 048	150	75	45	-----	3, 766	-----
Valencia.....	1	479	314	30	26	80	941	50	10	11	50	715	100
Total.....	9	10, 492	7, 575	977	499	2, 481	22, 104	1, 150	565	158	824	19, 166	100
OKLAHOMA													
(See also District No. 11)													
Adair.....	2	321	130	26	12	89	590	50	15	6	49	454	15
Alfalfa.....	6	1, 047	471	73	34	182	1, 808	170	39	20	25	1, 460	91
Beaver.....	2	244	101	13	11	99	468	50	7	6	-----	405	-----
Beckham.....	7	2, 377	846	93	100	1, 618	5, 040	225	72	86	87	4, 567	-----
Blaine.....	3	356	356	17	23	121	875	75	16	9	6	748	20

FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
OKLAHOMA—continued													
Caddo.....	10	2,147	1,311	125	97	1,054	4,745	280	115	60	77	4,203	-----
Canadian.....	5	1,568	1,188	75	68	904	3,814	175	60	31	99	3,416	-----
Carter.....	6	3,369	2,947	373	200	857	7,831	675	178	34	105	6,685	134
Cherokee.....	2	279	329	11	17	128	794	75	15	3	50	613	-----
Cleveland.....	5	1,732	989	219	69	750	3,773	250	60	37	81	3,335	-----
Comanche.....	5	1,558	1,501	111	103	556	3,834	300	61	53	99	3,281	-----
Cotton.....	2	506	215	10	45	130	907	80	18	5	20	785	-----
Craig.....	2	808	934	44	28	241	2,067	115	18	11	110	1,726	75
Creek.....	4	1,530	1,262	107	111	501	3,520	200	97	39	25	3,116	36
Custer.....	6	1,260	1,042	98	67	612	3,085	200	60	43	87	2,678	16
Delaware.....	1	100	58	10	3	14	186	25	5	6	-----	149	-----
Dewey.....	3	487	168	37	12	69	777	75	7	7	31	650	7
Ellis.....	1	218	139	9	10	201	661	30	6	4	6	532	-----
Garfield.....	4	2,925	2,320	344	115	1,444	7,159	480	291	265	129	5,981	-----
Garvin.....	9	2,028	1,358	141	92	786	4,434	465	160	34	271	3,488	-----
Grady.....	10	4,117	2,424	192	169	1,723	8,739	730	230	88	232	7,398	-----
Grant.....	3	463	334	25	19	226	1,074	75	24	15	74	885	-----
Greer.....	4	1,070	881	36	41	591	2,627	180	76	39	62	2,268	-----
Harmon.....	2	468	215	38	27	242	994	60	16	12	15	892	-----
Harper.....	1	224	19	7	6	59	314	25	5	6	-----	276	-----
Haskell.....	1	111	207	25	15	40	400	50	10	4	50	286	-----
Hughes.....	5	1,680	1,447	138	103	865	4,245	180	60	42	73	3,887	-----
Jackson.....	4	1,908	603	97	76	595	3,288	210	62	125	80	2,757	50
Jefferson.....	7	939	636	70	38	518	2,225	200	34	45	80	1,854	-----
Kay.....	9	2,629	1,992	222	164	926	5,945	350	127	38	176	5,203	39
Kingfisher.....	4	834	901	70	54	285	2,156	135	22	19	89	1,872	-----
Kiowa.....	4	881	848	49	39	375	2,212	150	25	35	49	1,926	25
La Flore.....	6	482	573	105	47	222	1,433	150	1	13	33	1,190	45
Lincoln.....	8	1,293	2,051	113	64	761	4,304	275	52	24	163	3,767	-----
Logan.....	2	874	1,837	104	35	423	3,284	125	30	97	124	2,898	-----
Love.....	3	429	306	37	27	261	1,073	135	29	9	27	870	-----
McClain.....	3	696	415	40	23	370	1,555	100	65	41	48	1,300	-----
McIntosh.....	2	706	420	30	23	153	1,337	100	20	32	99	1,083	-----

Major.....	1	155	115	14	40	329	25	5	3	6	283	8
Mayes.....	2	311	260	33	14	173	79	27	16	20	646	
Murray.....	4	657	732	55	47	230	1,744	30	9	74	1,428	50
Muskogee.....	7	5,875	6,742	445	248	2,534	16,004	1,000	316	94	821	13,395
Noble.....	3	655	374	34	17	248	1,008	100	21	9	251	1,146
Nowata.....	2	477	577	63	28	209	1,360	100	40	12	99	1,109
Okfuskee.....	4	1,767	1,222	45	44	516	3,598	160	30	40	84	3,220
Oklahoma.....	14	42,499	30,452	2,801	796	26,091	103,281	6,146	1,359	889	150	92,713
Okmulgee.....	7	4,125	4,022	386	203	1,027	9,782	825	261	61	49	8,488
Osage.....	10	3,582	3,289	290	136	1,515	8,868	510	203	88	191	7,789
Ottawa.....	5	1,968	2,458	135	81	1,116	5,772	325	71	70	223	5,085
Pawnee.....	5	1,296	1,079	114	70	566	3,143	225	41	11	199	2,664
Payne.....	8	2,974	2,815	278	122	1,197	7,408	425	157	24	106	6,672
Pittsburg.....	3	986	1,295	69	114	341	2,816	175	11	18	124	2,485
Pontotoc.....	2	648	595	65	51	560	1,919	125	20	12		1,755
Pottawatomie.....	7	5,476	3,683	449	289	2,189	12,172	450	141	159	219	11,176
Roger Mills.....	1	172	14	11	5	121	323	25	5	4		288
Rogers.....	2	567	491	67	35	192	1,359	75	17	5	56	1,196
Seminole.....	3	1,639	1,299	44	96	1,087	4,206	90	94	60	37	3,926
Sequoyah.....	1	69	62	12	9	11	166	25		2	25	114
Stephens.....	8	2,576	1,464	174	106	1,108	5,467	385	130	71	65	4,795
Texas.....	7	1,329	692	106	72	687	2,903	190	103	39	57	2,514
Tillman.....	3	879	402	84	39	474	1,883	150	26	32	25	1,635
Tulsa.....	9	65,441	23,118	6,403	1,292	22,471	118,994	6,525	3,125	1,460	655	106,495
Wagoner.....	4	580	635	30	26	212	1,492	130	43	28	100	1,090
Washington.....	5	5,728	2,952	713	210	1,973	11,593	650	375	84	50	10,317
Washita.....	4	933	637	63	52	277	1,968	110	25	26	25	1,764
Woods.....	3	1,117	533	82	41	313	2,092	125	41	5	32	1,867
Woodward.....	1	173	324	43	23	65	639	50	5	5	50	527
Total.....	298	199,318	126,107	16,442	6,458	86,584	436,975	26,565	8,910	4,779	6,398	385,466
WYOMING												
Albany.....	2	2,161	1,460	189	139	519	4,481	200	250	63	198	3,669
Big Horn.....	2	197	458	38	16	156	867	55	33	22	25	733
Carbon.....	2	2,007	1,390	166	64	363	4,003	250	200	50	216	3,131
Converse.....	1	305	240	23	14	61	646	50	10	5	50	491
Fremont.....	1	312	230	27	26	86	682	50	25	11	50	547
Goshen.....	1	394	158	6	33	128	732	25	25	8		673
Hot Springs.....	1	401	438	77	55	188	1,162	50	50	10	50	999
Johnson.....	1	508	232	13	19	170	945	50	50	22	49	773
Laramie.....	2	4,071	2,448	128	330	1,733	8,721	550	200	185	97	7,682
Lincoln.....	1	1,289	1,042	39	68	446	2,591	150	150	41	100	2,445
Natrona.....	2	4,287	1,947	206	134	949	7,545	350	150	173	199	6,673
Park.....	4	952	550	73	56	564	2,206	110	77	65	78	1,875
Sheridan.....	1	1,032	569	96	27	118	1,848	100	50	48	97	1,488
Sweetwater.....	2	1,808	1,671	193	121	581	4,383	180	249	49	169	3,744
Uinta.....	2	826	604	44	25	198	1,702	100	75	69	98	1,353
Total.....	25	20,550	13,437	1,318	1,127	6,260	42,814	2,270	1,585	821	1,476	36,276

FEDERAL RESERVE DISTRICT NO. 11

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ARIZONA													
(See also District No. 12)													
Cochise.....	1	952	422	83	82	399	1,970	100	75	16		1,771	
Pima.....	1	2,054	4,779	120	170	582	7,723	300		108	300	7,015	
Santa Cruz.....	2	2,511	1,095	191	217	1,298	5,572	150	175	36	54	5,052	
Total.....	4	5,517	6,296	394	469	2,279	15,265	550	250	158	354	13,838	
LOUISIANA													
(See also District No. 6)													
Bienville.....	2	484	162	97	29	55	915	125	20	19	50	673	25
Caddo.....	4	27,072	4,692	1,207	670	5,720	39,751	2,500	1,096	440	1,759	31,770	1,306
Claiborne.....	1	1,233	817	96	43	373	2,569	150	100	39	30	2,250	
De Soto.....	1	325	2	7	5	43	382	50	25	3		304	
East Carroll.....	1	563	233	36	16	188	993	50	100	27	50	763	
Lincoln.....	1	719	50	27	17	280	1,046	50	50	13	24	910	
Madison.....	1	214	75	47	18	61	425	50	5		40	329	
Ouachita.....	1	3,188	354	1,099	90	846	5,648	600	300	49	100	4,383	
Richland.....	1	204	67	12	16	45	345	25	8	3	13	287	10
Webster.....	1	436	64	37	26	31	602	50		1	48	502	
Winn.....	1	286	2	23	10	28	353	25		3		325	
Total.....	15	34,724	6,513	2,688	940	7,570	59,029	3,675	1,704	597	2,114	42,496	1,341
NEW MEXICO													
(See also District No. 10)													
Chaves.....	2	2,262	827	71	147	999	4,315	125	160	28	125	3,878	
Curry.....	2	531	355	41	58	284	1,323	75	35	17	49	1,146	

Dona Ana.....	2	516	474	78	27	249	1,345	75	32	16	13	1,198	10
Eddy.....	2	909	389	44	60	252	1,657	100	40	26	49	1,437	
Grant.....	2	936	726	128	60	224	2,078	150	100	36	50	1,741	
Guadalupe.....	1	253	142	33	7	26	465	50	7	2	50	314	42
Hidalgo.....	1	418	150	13	25	72	681	35	35	12		490	
Lincoln.....	1	269	111		6	40	425	25	13	4		384	
Quay.....	3	845	244	98	51	268	1,512	175	35	6	19	1,277	
Roosevelt.....	2	475	307	40	40	220	1,086	75	20	19	74	896	
Sierra.....	1	170	80	16	9	64	343	25	5	2		311	
Total.....	19	7,634	3,805	562	490	2,698	15,230	910	482	168	429	13,072	52
OKLAHOMA													
(See also District No. 10)													
Bryan.....	6	1,310	1,128	153	66	377	3,064	375	70	37	137	2,373	72
Choctaw.....	2	427	296	42	35	154	1,001	75	10	15		853	
Coal.....	1	81	113	3	17	66	281	25	3	2		260	
Johnston.....	2	208	153	29	17	104	509	50	10	6	25	413	
McCurtain.....	2	555	308	60	34	146	1,101	100	30	18		920	33
Marshall.....	3	498	379	63	24	151	1,124	125	25	22	53	861	32
Pushmataha.....	1	369	173	42	16	220	842	100	35	6	40	651	
Total.....	17	3,443	2,545	392	209	1,227	7,922	850	183	108	255	6,321	137
TEXAS													
Anderson.....	3	2,066	1,033	181	126	411	3,845	325	275	86	172	2,978	
Angelina.....	1	1,357	287	118	52	326	2,144	100	125	28	71	1,821	
Aransas.....	1	111	349	12	4	70	548	25	19	3	23	479	
Armstrong.....	1	84	56	33	4	18	196	25	25		25	111	10
Atascosa.....	1	204	18	32	6	24	286	50	2	2	12	219	
Austin.....	1	341	259	12	12	94	721	50	20	13	50	588	
Bandera.....	1	106	2	7	4	19	140	25	5	3		107	
Bastrop.....	3	1,001	434	93	51	431	2,013	150	150	50	62	1,601	
Baylor.....	2	842	78	69	27	269	1,310	125	125	8	37	1,014	
Bee.....	2	994	261	99	38	239	1,637	200	200	43	89	1,055	50
Bell.....	8	2,747	1,318	312	218	1,067	5,684	650	129	66	235	4,594	
Bexar.....	7	45,126	12,500	4,717	973	12,410	76,208	5,950	2,320	1,495	3,701	61,164	1,000
Blanco.....	1	206	55	21	4	29	317	25	25	12	25	230	
Bosque.....	2	389	66	17	21	252	747	75	12	8		644	
Bowie.....	4	6,871	5,204	523	204	2,881	15,745	660	585	285	315	13,732	
Brazoria.....	2	273	355	20	33	80	762	75	15	12	12	617	29
Brazos.....	2	1,597	637	155	104	323	2,896	250	200	75	96	2,200	
Brewster.....	2	1,047	139	12	12	136	1,355	125	125	18	121	966	
Briscoe.....	2	599	11	27	11	204	861	55	73	31	8	695	
Brooks.....	1	414	52	28	21	34	551	50	14	6	39	443	
Brown.....	4	3,290	769	262	84	680	5,203	325	317	245	3,732	298	
Burleson.....	1	599	120	24	23	95	866	100	50	18	100	598	
Burnet.....	1	113	32	8	7	23	190	30	2	2	29	125	
Caldwell.....	2	1,811	538	97	57	728	3,252	400	80	39	49	2,687	

FEDERAL RESERVE DISTRICT NO. 11—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued													
Callahan.....	3	973	167	26	49	478	1,700	100	45	29	37	1,489	-----
Cameron.....	5	6,530	1,204	465	296	3,978	12,572	800	457	40	537	10,695	-----
Camp.....	2	588	311	88	31	120	1,155	200	30	22	195	708	-----
Carson.....	3	673	54	42	29	160	963	120	19	19	-----	783	23
Cass.....	4	1,370	885	48	42	644	3,001	175	182	95	118	2,422	-----
Cherokee.....	1	772	344	50	69	223	1,464	75	125	21	75	1,016	-----
Childress.....	2	1,248	654	95	76	649	2,730	150	135	33	-----	2,413	-----
Clay.....	2	382	57	23	12	71	549	55	25	8	54	407	-----
Coke.....	1	154	1	10	9	92	266	25	15	8	-----	218	-----
Coleman.....	4	2,531	431	144	60	595	3,773	400	128	83	-----	3,063	100
Collin.....	11	3,381	1,649	297	104	753	6,245	590	259	84	308	4,662	324
Collingsworth.....	2	1,129	121	29	38	225	1,542	125	25	177	-----	1,205	-----
Colorado.....	1	374	143	28	7	31	585	75	25	11	21	454	-----
Comal.....	1	411	278	12	27	161	890	100	100	62	-----	628	-----
Comanche.....	2	801	128	40	18	114	1,105	150	40	32	87	795	-----
Cooke.....	4	2,081	318	152	68	406	3,044	500	262	49	6	2,053	172
Coryell.....	5	1,081	612	40	34	252	2,026	275	112	118	122	1,398	-----
Cottle.....	2	951	111	32	32	225	1,584	100	100	41	40	1,301	-----
Crockett.....	1	721	79	14	10	142	977	100	25	89	75	634	50
Crosby.....	3	501	64	82	21	124	794	125	33	13	22	602	-----
Dallam.....	1	553	153	40	20	94	864	75	45	12	75	657	-----
Dallas.....	11	93,898	43,874	5,739	1,278	34,132	183,668	13,440	4,745	5,381	5,688	149,185	860
Dawson.....	2	912	165	96	46	265	1,487	100	70	21	6	1,282	-----
Deaf Smith.....	2	448	153	35	16	279	946	100	15	32	100	699	-----
Delta.....	3	362	267	67	26	380	1,107	125	35	22	37	885	-----
Denton.....	5	1,073	347	133	54	282	1,905	195	105	61	123	1,421	-----
De Witt.....	4	2,180	456	164	89	688	3,591	275	197	75	88	2,872	80
Dickens.....	2	716	431	70	25	132	1,391	140	50	27	31	1,103	40
Donley.....	1	361	52	4	23	42	485	50	30	19	50	336	-----
Eastland.....	4	1,011	497	71	58	260	1,904	155	72	16	55	1,587	18
Ector.....	2	619	191	32	13	169	1,039	80	17	5	33	904	-----
Edwards.....	1	249	2	17	4	40	312	35	12	4	-----	201	58

Ellis.....	9	3, 799	1, 359	261	201	707	6, 353	680	154	92	406	4, 535	-----
El Paso.....	5	16, 910	9, 602	1, 314	653	6, 816	35, 716	1, 675	928	138	784	31, 895	-----
Erath.....	3	1, 158	485	33	44	468	2, 140	210	44	119	115	1, 652	-----
Falls.....	8	3, 211	720	178	128	921	5, 192	500	455	77	274	3, 878	-----
Fannin.....	10	2, 200	745	266	98	584	3, 911	785	173	36	166	2, 694	50
Fayette.....	3	1, 136	315	65	43	827	2, 399	125	140	21	109	2, 002	-----
Fisher.....	2	371	36	30	16	72	527	65	22	18	12	410	-----
Floyd.....	3	1, 142	123	116	40	277	1, 701	125	70	12	22	1, 421	49
Fort Bend.....	4	830	841	36	47	784	2, 554	150	65	53	24	2, 254	-----
Franklin.....	2	420	59	51	26	189	750	200	50	5	42	453	-----
Freestone.....	4	1, 075	1, 017	61	61	429	2, 738	195	115	182	168	1, 999	-----
Frio.....	2	434	105	20	11	65	642	100	30	10	97	359	45
Galveston.....	7	17, 148	9, 669	1, 175	680	5, 422	34, 575	2, 250	880	450	1, 393	28, 035	910
Garza.....	2	592	54	63	24	173	907	75	25	40	48	718	-----
Goliad.....	1	355	50	43	12	50	683	50	9	50	483	40	-----
Gonzales.....	2	471	379	62	27	174	1, 122	125	50	9	95	775	68
Gray.....	3	2, 338	176	71	86	595	3, 277	125	40	23	6	3, 083	-----
Grayson.....	13	8, 546	4, 473	675	303	2, 165	16, 458	1, 755	978	204	1, 144	11, 999	111
Gregg.....	3	1, 391	531	147	71	425	2, 573	185	66	59	183	2, 076	-----
Grimes.....	3	1, 389	525	140	67	313	2, 441	225	240	56	112	1, 808	-----
Guadalupe.....	1	339	125	47	11	55	581	50	40	2	13	376	-----
Hale.....	3	2, 985	282	192	125	487	4, 119	225	133	12	19	3, 731	-----
Hall.....	4	1, 648	236	161	63	458	2, 574	200	84	78	100	2, 108	-----
Hamilton.....	4	681	704	105	53	502	2, 054	310	202	39	50	1, 453	-----
Hansford.....	1	137	234	5	9	60	444	25	5	6	-----	407	-----
Hardeman.....	3	1, 728	168	95	73	567	2, 634	175	200	52	50	2, 153	-----
Hardin.....	1	267	145	16	17	75	522	50	-----	5	49	418	-----
Harris.....	12	89, 494	35, 267	7, 223	2, 230	32, 048	168, 035	9, 525	6, 105	2, 257	5, 234	140, 877	1, 300
Harrison.....	3	2, 825	1, 761	188	273	776	5, 865	400	214	182	248	4, 603	50
Hartley.....	1	145	1	6	2	30	184	25	6	3	-----	150	-----
Haskell.....	2	565	71	58	25	115	841	90	52	33	52	614	-----
Hay.....	1	452	152	42	33	144	831	60	40	10	60	661	-----
Hemphill.....	2	788	41	83	27	114	1, 054	200	45	24	-----	664	120
Henderson.....	3	896	261	83	44	312	1, 606	175	78	23	63	1, 223	45
Hidalgo.....	5	2, 031	274	237	104	742	3, 425	285	52	39	170	2, 878	-----
Hill.....	9	2, 815	1, 308	259	117	717	5, 297	610	320	121	558	3, 668	-----
Hockley.....	1	213	1	21	6	143	385	25	10	5	-----	345	-----
Hood.....	2	484	191	87	6	108	882	125	80	17	122	539	-----
Hopkins.....	3	1, 457	531	61	83	502	2, 646	225	75	248	199	1, 900	-----
Houston.....	3	1, 373	177	26	51	301	1, 929	150	220	81	6	1, 471	-----
Howard.....	3	2, 995	515	120	94	1, 055	4, 789	150	250	89	150	4, 149	-----
Hunt.....	6	3, 150	1, 218	586	157	1, 065	6, 208	430	292	106	230	5, 129	-----
Hutchinson.....	1	288	54	35	56	164	605	50	-----	-----	-----	555	-----
Irion.....	1	283	8	12	10	182	498	25	50	34	6	383	-----
Jack.....	3	625	326	47	21	302	1, 333	175	58	11	115	950	15
Jasper.....	1	249	10	16	12	78	368	25	25	3	-----	315	-----
Jefferson.....	7	22, 376	7, 958	1, 476	706	8, 070	40, 861	1, 375	1, 305	1, 320	218	36, 411	-----
Jim Hogg.....	1	528	25	20	9	97	680	75	45	10	-----	548	-----
Johnson.....	6	945	501	113	75	303	1, 954	305	51	34	153	1, 398	-----
Jones.....	4	2, 020	640	95	64	542	3, 382	230	150	128	130	2, 733	-----
Karnes.....	5	1, 436	306	104	43	597	2, 496	300	137	86	88	1, 884	-----
Kaufman.....	11	4, 789	1, 336	330	241	1, 217	7, 954	1, 000	512	273	791	5, 366	6

FEDERAL RESERVE DISTRICT NO. 11—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued													
Kent	1	162	64	33	12	40	311	40	20	1	10	240	-----
Kleberg	1	85	104	4	6	19	221	50	10	2	50	109	-----
Knox	4	861	588	96	39	167	1,802	140	65	28	72	1,457	40
Lamar	6	4,390	1,755	577	202	880	7,838	710	317	104	441	6,201	50
Lamb	3	852	22	51	37	512	1,477	75	16	33	-----	1,353	-----
Lampasas	3	917	236	64	31	228	1,479	125	75	36	25	1,166	51
La Salle	1	462	73	14	10	42	606	75	75	12	56	388	-----
Lavaca	2	965	771	49	70	335	2,196	110	115	13	99	1,859	-----
Lee	1	254	150	8	12	73	500	60	40	33	15	352	-----
Leon	1	138	37	18	9	58	262	25	5	17	25	190	-----
Liberty	2	747	247	22	24	189	1,235	100	32	5	6	1,091	-----
Limestone	6	2,076	1,581	148	99	1,207	5,180	400	200	139	212	4,151	-----
Lipscomb	3	611	125	29	21	230	1,018	75	33	8	14	888	-----
Live Oak	1	210	106	12	19	49	399	50	2	3	50	293	-----
Llano	1	223	6	25	15	50	319	75	2	4	-----	238	-----
Lubbock	3	3,471	539	301	233	943	5,617	400	85	15	50	4,953	-----
Lynn	2	700	93	45	38	218	1,095	75	55	27	12	926	-----
McCulloch	4	1,243	419	96	56	366	2,205	280	175	52	47	1,641	10
McLennan	12	15,017	7,759	1,175	609	3,821	28,546	2,025	653	528	1,838	23,446	1
Madison	1	297	41	22	9	47	420	50	8	11	12	339	-----
Marion	2	507	143	24	16	97	791	55	30	13	27	647	10
Martin	2	400	54	24	20	287	788	50	76	13	50	599	-----
Mason	1	200	127	30	7	41	406	50	40	6	24	286	-----
Matagorda	1	948	217	20	34	396	1,624	100	25	51	24	1,410	-----
Maverick	1	1,772	1,303	50	70	675	3,881	150	300	74	100	3,230	-----
Medina	3	521	246	88	31	291	1,184	125	56	26	121	835	21
Menard	2	1,016	40	55	20	128	1,261	125	120	25	-----	965	25
Midland	2	1,714	177	36	63	251	2,258	175	150	80	65	1,788	-----
Milam	4	1,891	735	163	77	601	3,494	300	225	48	217	2,703	-----
Mills	1	86	1	12	5	41	145	25	5	2	-----	113	-----
Mitchell	2	1,718	164	105	49	728	2,772	160	130	111	39	2,331	-----
Montague	8	2,405	267	208	66	551	3,506	405	223	76	111	2,667	29

Montgomery	1	246	139	13	11	76	486	50	10	4	422	
Morris	3	476	246	20	21	95	865	130	60	26	551	
Motley	1	196	1	2	8	122	331	30	6	24	271	
Nacogdoches	2	1,052	337	34	46	205	1,736	125	108	35	1,463	
Navarro	12	7,786	1,987	764	183	2,026	12,795	1,415	942	183	9,374	10
Newton	1	188	116	7	17	84	412	30	13	4	366	
Nolan	4	1,752	45	77	79	487	2,442	250	102	24	2,060	5
Nueces	7	5,805	2,064	419	245	1,709	10,280	775	360	144	8,653	20
Ochiltree	2	535	170	17	15	183	921	55	35	19	805	
Orange	2	6,994	1,593	150	91	543	9,406	500	100	78	8,051	205
Palo Pinto	8	2,183	1,084	317	52	1,521	5,186	485	80	30	4,188	150
Panola	1	157	132	40	31	41	404	50	10	16	316	
Parker	3	1,541	776	35	52	260	2,684	225	123	56	1,975	100
Pecos	1	407	238	25	28	177	878	50	5	4	794	
Polk	1	627	118	17	15	123	902	50	50	37	750	
Potter	3	8,597	1,967	548	565	4,016	15,945	550	300	33	14,587	
Presidio	1	332	236	8	16	56	651	70	27	68	417	
Rains	1	179	46	6	14	97	344	25	7	52	253	
Randall	1	230	101	35	14	54	438	50	2	47	339	
Red River	6	1,826	544	268	118	368	3,139	597	158	36	2,222	
Reeves	1	322	413	12	44	220	1,018	50	25	9	884	
Refugio	2	523	559	21	15	175	1,295	125	45	9	1,115	
Robertson	1	176	186	6	8	128	506	50	50	7	329	
Rockwall	2	277	109	51	16	60	516	100	10	2	328	15
Runnels	3	1,220	87	84	56	308	1,759	175	90	45	1,423	2
Rusk	2	1,292	284	112	39	274	2,018	150	100	59	1,526	32
Sabine	1	278	76	23	19	85	487	25	5	14	420	
San Augustine	1	406	77	28	22	123	658	65	35	12	529	
San Patricio	4	715	19	34	25	200	999	69	15	12	765	
San Saba	2	852	98	46	22	161	1,184	150	50	16	967	
Schleicher	1	315	92	4	13	103	527	75	20	19	361	
Scurry	1	667	54	54	24	142	945	100	25	38	744	
Shackelford	3	1,288	660	46	37	490	2,754	180	76	87	2,129	
Sherman	1	173	1	5	3	90	272	25	5	7	235	
Smith	3	2,785	1,038	452	160	766	5,243	375	325	293	3,863	
Somerville	1	83	71	22	8	43	227	25	1	1	201	
Starr	1	122	12	5	5	20	165	25	2	10	128	
Stephens	1	1,609	194	290	134	483	2,713	200	100	23	2,380	
Sterlings	1	495	19	12	14	102	642	60	60	58	399	50
Stonewall	2	287	127	28	9	29	483	50	35	28	338	25
Sutton	1	678	207	38	18	116	1,062	100	100	26	656	75
Swisher	1	375	156	20	9	68	633	50	60	23	450	
Tarrant	8	50,243	16,495	3,929	1,279	21,076	93,885	4,575	2,618	1,208	80,282	2,206
Taylor	3	3,607	1,274	328	187	2,058	7,478	450	255	147	6,470	
Terry	3	312	76	13	82	82	518	75	10	8	424	
Throckmorton	1	286	270	21	18	66	665	75	15	45	480	
Titus	2	452	90	26	21	103	693	100	3	17	573	
Tom Green	3	8,376	2,562	445	351	1,722	13,549	1,050	700	393	10,073	666
Travis	2	7,710	5,365	461	548	2,886	17,030	800	1,200	161	14,441	
Trinity	2	1,024	122	36	43	269	1,499	150	115	22	1,132	
Upshur	2	698	261	46	23	402	1,443	150	30	60	1,130	
Uvalde	2	1,337	159	61	37	170	1,774	200	125	58	1,230	32

FEDERAL RESERVE DISTRICT NO. 11—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued													
Val Verde.....	2	2,712	277	318	69	376	3,769	250	190	64	173	2,698	395
Van Zandt.....	6	1,627	461	101	68	347	2,612	315	111	59	95	2,016	15
Victoria.....	2	2,540	1,081	194	61	357	4,259	550	215	122	500	2,872	-----
Walker.....	1	153	457	16	25	76	728	50	15	17	50	597	-----
Washington.....	2	1,410	940	225	74	562	3,250	250	115	121	248	2,509	-----
Webb.....	2	3,967	533	211	209	1,319	6,269	450	225	316	317	4,955	-----
Wharton.....	1	645	106	9	28	263	1,058	100	50	39	100	752	-----
Wheeler.....	2	725	324	53	26	245	1,383	50	80	32	-----	1,214	-----
Wichita.....	6	16,953	6,400	1,174	464	4,799	29,921	2,500	925	635	1,774	23,813	-----
Willbarger.....	3	2,121	531	137	87	500	3,385	250	237	42	121	2,735	-----
Willacy.....	1	84	2	8	5	48	147	50	-----	1	-----	93	4
Williamson.....	10	3,215	1,277	343	150	924	5,933	785	211	201	376	4,341	20
Wilson.....	3	623	154	52	33	219	1,090	125	70	29	103	762	-----
Wise.....	7	1,185	401	120	35	161	1,909	285	92	23	83	1,385	40
Wood.....	5	1,260	354	95	73	318	2,108	295	141	100	120	1,444	-----
Young.....	5	1,818	1,333	204	94	632	4,103	285	185	138	129	3,367	-----
Total.....	623	635,339	241,156	48,365	20,609	210,403	1,168,381	84,005	42,939	23,541	43,684	952,136	10,225

FEDERAL RESERVE DISTRICT NO. 12

ARIZONA													
(See also District 11)													
Cocconino.....	1	220	127	29	15	188	593	50	-----	7	48	479	-----
Maricopa.....	5	9,773	4,526	803	527	2,724	18,507	750	435	278	297	16,690	-----
Navajo.....	2	428	599	38	36	173	1,292	75	16	6	60	1,116	-----

Pinal.....	1	88	196	17	11	28	344	25		3		810	
Yavapai.....	1	173	68	6	13	102	372	100	25			247	
Yuma.....	1	925	831	102	40	160	2,304	150		42	49	1,614	361
Total.....	11	11,607	6,347	995	642	3,375	29,412	1,150	476	336	454	20,456	361
CALIFORNIA													
Alameda.....	7	25,997	10,125	940	450	6,119	44,213	3,000	1,836	1,153	1,550	34,769	1,551
Butte.....	2	2,205	1,531	247	102	627	4,729	200	103	63	162	4,194	
Contra Costa.....	4	1,035	910	94	45	227	2,323	200	51	22	175	1,875	
Eldorado.....	1	137	351	32	24	76	625	50	8	14	49	498	
Fresno.....	9	3,494	2,307	299	118	722	7,065	750	55	49	229	5,941	40
Glenn.....	2	652	503	14	19	110	1,312	125	25	28	96	1,035	
Humboldt.....	2	2,432	2,045	54	62	351	4,964	360	365	242	348	3,619	30
Imperial.....	2	2,079	714	80	124	934	3,949	350	35	36	36	3,489	2
Kern.....	2	1,269	378	128	74	347	2,199	125	34	18	10	2,004	
Kings.....	4	2,903	1,035	401	68	464	4,877	375	150	84	91	4,176	
Lessen.....	1	190	737	1	28	154	1,111	50	10	21		1,030	
Los Angeles.....	66	392,488	140,569	17,994	7,671	102,506	682,310	32,150	20,699	14,517	6,056	579,701	5,710
Madera.....	1	630	382	178	20	129	1,340	125	41	2		1,171	
Marin.....	1	668	131	2	35	123	959	100	75	13		771	
Mendocino.....	3	1,425	1,225	92	67	302	3,121	250	86	62	149	2,564	
Merced.....	1	529	143	15	31	153	872	100	20	13		739	
Monterey.....	1	1,555	364	124	53	243	2,362	200	40	31	25	2,016	50
Napa.....	2	2,690	1,580	67	79	333	4,765	225	108	34	124	4,262	
Nevada.....	1	244	270	14	12	25	568	50		4	50	452	12
Orange.....	14	13,898	7,097	783	346	2,208	24,559	1,950	616	293	1,213	20,012	445
Riverside.....	12	7,306	3,364	561	271	1,713	13,267	925	435	292	527	10,773	174
Sacramento.....	3	18,211	12,359	2,040	305	5,515	38,561	2,700	900	429	1,389	30,985	2,050
San Bernardino.....	11	6,910	4,891	370	245	1,280	13,252	760	497	459	667	10,557	291
San Diego.....	8	20,563	6,311	1,468	445	3,968	33,308	1,525	679	763		30,051	56
San Francisco.....	6	502,573	335,863	38,946	8,773	135,861	1,159,608	76,000	50,250	16,532	19,134	904,316	43,315
San Joaquin.....	1	1,274	1,633	77	46	672	3,615	200	300	343	79	2,693	
San Luis Obispo.....	2	591	422	69	23	152	1,259	125	25	11	48	1,050	
San Mateo.....	2	2,313	993	39	57	286	3,678	300	270	77	124	2,849	50
Santa Barbara.....	2	5,470	2,759	657	186	1,309	10,418	550	450	107	332	8,955	
Santa Clara.....	5	6,176	5,212	739	132	1,187	13,505	925	595	374	421	10,673	515
Santa Cruz.....	3	2,847	1,441	225	132	593	5,253	350	235	207	166	4,221	75
Shasta.....	1	412	515	61	23	107	1,124	100	43	14	99	868	
Siskiyou.....	2	720	1,234	10	37	216	2,219	75	90	37	49	1,968	
Solano.....	5	2,190	2,448	198	34	625	5,510	350	240	226	98	4,503	93
Sonoma.....	4	2,091	776	125	82	223	3,307	300	175	104	179	2,499	58
Stanislaus.....	3	1,275	504	32	23	212	2,056	150	163	21	120	1,499	94
Tulare.....	6	2,819	950	278	77	539	4,672	250	277	71	142	3,907	25
Tuolumne.....	2	1,598	1,247	96	73	427	3,454	200	154	13	141	2,847	
Ventura.....	2	1,808	1,369	349	71	405	4,027	500	120	57	353	2,989	
Yolo.....	1	550	211	15	18	129	924	200	40	54		630	
Yuba.....	1	395	645	9	5	69	1,125	50	20	27	24	1,005	
Total.....	208	1,134,612	556,944	67,923	20,486	271,651	2,122,365	127,270	89,315	37,017	34,455	1,714,256	54,636

FEDERAL RESERVE DISTRICT NO. 12—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
IDAHO													
Ada.....	2	6,957	3,935	536	282	1,987	13,744	675	375	30	546	12,070	-----
Bannock.....	2	355	57	31	9	62	504	50	23	1	-----	430	-----
Benewah.....	1	195	220	16	9	50	491	25	5	3	25	433	-----
Bingham.....	1	461	252	49	15	53	835	50	25	3	50	669	39
Blaine.....	1	385	42	24	18	89	560	50	20	1	19	469	-----
Bonner.....	2	1,037	736	45	33	335	2,191	100	30	38	24	1,094	-----
Bonneville.....	1	773	599	54	23	222	1,674	50	50	15	50	1,510	-----
Boundary.....	1	272	204	45	14	36	572	50	15	6	24	476	-----
Camas.....	1	152	23	13	4	13	206	25	5	4	-----	159	13
Canyon.....	3	1,264	704	174	66	493	2,709	175	50	23	80	2,347	-----
Cassia.....	1	647	464	40	28	154	1,342	100	20	14	-----	1,190	-----
Custer.....	1	155	22	4	9	49	240	25	3	2	-----	209	-----
Franklin.....	1	369	60	26	14	39	510	50	-----	4	25	417	14
Fremont.....	1	319	130	26	9	76	562	25	-----	1	25	511	-----
Gem.....	1	154	141	19	13	74	401	30	4	2	-----	364	-----
Gooding.....	2	250	113	21	12	55	452	50	10	2	6	373	-----
Idaho.....	2	508	227	78	22	186	1,027	75	25	5	73	836	-----
Jefferson.....	1	158	177	17	13	60	425	40	8	2	-----	375	-----
Jerome.....	1	267	37	75	15	83	478	50	50	3	-----	374	-----
Kootenai.....	1	216	31	-----	51	267	572	100	20	-----	-----	452	-----
Latah.....	1	498	274	85	19	124	1,001	50	25	9	20	868	-----
Lemhi.....	1	269	232	79	28	33	648	100	-----	9	98	440	-----
Lincoln.....	1	152	87	14	11	72	338	30	20	2	29	257	-----
Minidoka.....	1	64	38	6	5	13	127	25	-----	4	-----	98	-----
Nez Perce.....	2	3,869	1,107	208	127	1,040	6,354	200	200	19	100	5,757	-----
Oneida.....	1	304	61	19	8	42	435	30	20	13	28	339	5
Shoshone.....	3	2,171	1,102	97	151	692	4,235	150	80	107	107	3,781	-----
Teton.....	1	200	20	35	7	11	275	25	10	-----	-----	205	35
Twin Falls.....	4	1,780	797	270	83	552	3,475	325	57	15	50	3,014	-----
Total.....	43	24,181	11,892	2,107	1,098	6,952	46,383	2,730	1,150	337	1,379	40,417	106

NEVADA												
Elko.....	1	1,438	447	143	33	278	2,350	100	150	34	100	1,966
Eureka.....	1	490	95	10	12	68	675	40	20	5		610
Humboldt.....	1	2,359	165	258	54	367	3,219	200	100	17	82	2,820
Nye.....	1	302	107	26	26	126	589	100	20	35	24	410
Pershing.....	1	424	234	35	16	189	900	60	25	16	31	767
Washoe.....	2	4,487	3,137	583	234	1,397	9,884	900	200	52	841	7,859
White Pine.....	3	1,931	1,226	18	82	774	4,043	100	100	59	98	3,676
Total.....	10	11,431	5,411	1,073	457	3,199	21,660	1,500	615	218	1,176	18,108
OREGON												
Baker.....	3	2,024	1,193	82	157	580	4,045	325	126	158	135	3,285
Benton.....	1	864	648	95	66	221	1,897	100	40	21	50	1,682
Clackamas.....	3	501	798	61	40	210	1,620	100	36	11	37	1,396
Clatsop.....	1	962	292	60	104	250	1,672	100	40	34	40	1,457
Columbia.....	3	657	950	100	70	172	1,956	125	26	11	50	1,664
Coos.....	4	1,436	1,410	313	133	759	4,092	300	75	45	161	3,501
Crook.....	2	487	224	59	20	222	1,012	100	55	10		810
Deschutes.....	2	505	629	67	34	298	1,535	125	20	10		1,379
Douglas.....	3	1,034	1,312	184	89	268	2,889	175	60	51	37	2,552
Gilliam.....	2	666	266	29	27	87	1,077	125	15	15	12	824
Grant.....	1	125	24	5	11	42	208	25		5	6	172
Harney.....	2	691	460	64	37	191	1,448	100	82	4	83	1,091
Hood River.....	1	490	297	50	29	244	1,110	100	30	9		966
Jackson.....	3	2,309	2,042	223	126	742	5,456	300	125	64	213	4,749
Jefferson.....	1	108	81	12	5	21	226	25	1	5		195
Josephine.....	1	465	762	34	27	137	1,432	50	52	50		1,229
Klamath.....	3	2,897	2,022	179	212	1,135	6,469	325	156	62	224	5,679
Lake.....	3	996	161	62	24	177	1,429	240	110	21	71	873
Lane.....	5	3,291	2,843	338	313	993	7,789	425	288	75	129	6,863
Lincoln.....	1	121	67	43	9	17	258	25	3			214
Linn.....	4	1,146	739	229	51	275	2,453	235	70	17	165	1,956
Malheur.....	3	857	595	102	41	245	1,851	160	75	10	72	1,525
Marion.....	5	2,597	2,068	394	129	638	5,845	365	211	30	127	5,100
Morrow.....	2	1,067	171	89	18	108	1,458	150	10	23	22	1,182
Multnomah.....	8	48,708	64,136	3,605	1,475	22,072	141,017	7,025	3,580	2,458	2,456	124,968
Folk.....	3	582	458	106	36	189	1,374	110	50	25	52	1,129
Tillamook.....	1	1,372	645	132	73	209	2,333	150	105	23		1,655
Umatilla.....	4	6,570	1,194	196	160	650	3,781	375	590	90	118	6,954
Union.....	4	2,646	834	178	166	435	4,279	375	108	18	359	3,406
Wallowa.....	2	688	217	66	27	67	1,067	100	71	10	37	737
Wasco.....	2	2,531	1,086	130	79	250	4,082	260	157	77	100	3,064
Washington.....	3	1,389	824	128	57	304	2,717	150	92	32	50	2,323
Yamhill.....	5	2,109	1,807	198	84	477	4,695	300	195	95	270	3,825
Total.....	92	92,891	91,255	7,513	3,929	32,685	229,572	12,945	6,652	3,572	5,126	197,505

FEDERAL RESERVE DISTRICT NO. 12—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
UTAH													
Box Elder.....	1	960	95	114	6	90	1,267	100	16	4	20	1,128	-----
Cache.....	2	1,647	355	92	23	155	2,284	125	51	2	124	1,896	33
Carbon.....	1	836	234	-----	32	142	1,250	50	70	8	40	1,073	-----
Davis.....	1	345	38	7	7	55	454	25	60	4	25	340	-----
Grand.....	1	109	177	31	7	38	364	50	10	1	46	237	20
Juab.....	2	968	185	35	24	82	1,299	100	65	8	49	919	159
Morgan.....	1	250	49	11	4	27	341	25	10	4	24	253	10
Salt Lake.....	7	21,119	10,354	1,165	321	8,050	41,161	2,350	1,125	358	1,128	35,715	75
Summit.....	1	460	183	7	3	207	861	50	21	3	-----	787	-----
Utah.....	1	323	28	14	6	55	428	25	20	1	25	319	37
Weber.....	2	5,351	2,821	249	186	2,317	11,073	750	150	41	669	9,350	-----
Total.....	20	32,368	14,519	1,725	619	11,218	60,782	3,650	1,598	434	2,159	52,017	334
WASHINGTON													
Adams.....	2	737	517	48	19	79	1,400	135	37	6	10	1,213	-----
Benton.....	1	216	205	37	19	53	541	50	-----	7	24	459	-----
Chelan.....	1	1,157	723	158	66	278	2,387	100	50	33	100	2,105	-----
Challam.....	1	861	748	38	34	245	1,928	75	25	8	6	1,790	-----
Clark.....	4	2,065	2,919	203	129	693	6,039	350	125	34	245	5,281	-----
Columbia.....	2	1,598	383	29	31	201	2,252	200	150	61	86	1,742	-----
Cowlitz.....	2	972	837	173	81	491	2,560	225	45	19	25	2,217	-----
Garfield.....	1	242	93	15	13	37	402	50	10	6	20	268	48
Grant.....	1	73	107	5	4	13	202	25	2	2	-----	163	10
Grays Harbor.....	7	5,596	7,142	310	396	1,283	14,874	1,100	378	144	839	11,802	457
Jefferson.....	1	694	1,232	23	36	270	2,259	75	25	40	12	2,048	-----
King.....	17	72,241	51,383	3,774	2,052	34,378	166,329	11,350	3,198	2,331	4,849	140,566	944
Kitsap.....	2	598	1,186	52	49	208	2,088	125	25	23	-----	1,897	-----
Kittitas.....	3	1,050	1,560	111	118	308	3,156	200	91	24	154	2,629	46
Klickitat.....	1	233	134	9	13	65	454	50	7	-----	-----	397	-----
Lewis.....	2	881	982	133	49	179	2,253	150	66	21	147	1,827	-----
Lincoln.....	3	1,041	456	53	26	135	1,711	120	55	9	-----	1,526	-----
Okanogan.....	3	839	504	40	20	169	1,582	100	38	4	71	1,368	-----

Pacific.....	2	438	819	20	32	152	1,475	125	24	33	50	1,235	-----
Pierce.....	5	12,375	8,040	914	450	4,143	26,069	1,850	718	285	1,161	21,802	-----
Skagit.....	6	2,291	1,755	169	95	728	5,049	300	75	74	80	4,484	14
Snohomish.....	7	9,628	6,434	483	300	2,440	19,308	875	727	115	232	17,265	-----
Spokane.....	5	20,168	7,472	1,792	613	7,221	37,423	2,100	435	381	2,071	31,976	357
Stevens.....	2	606	588	58	32	110	1,406	85	18	6	83	1,211	-----
Thurston.....	2	2,727	1,515	376	173	1,757	6,562	225	200	42	94	5,994	-----
Walla Walla.....	3	4,926	3,178	490	193	1,535	10,331	350	575	84	48	9,024	120
Whitcom.....	6	6,314	4,962	610	354	2,375	14,647	975	595	158	196	12,505	-----
Whitman.....	7	4,089	1,294	252	154	625	6,439	550	164	74	329	5,244	72
Yakima.....	9	6,959	2,742	627	303	1,725	12,406	875	325	116	194	10,896	-----
Total.....	108	161,615	109,890	11,006	5,852	61,891	353,532	22,790	8,183	4,140	11,126	300,934	2,068

RECAPITULATION BY FEDERAL RESERVE DISTRICTS

DISTRICT NO. 1													
Connecticut.....	52	162,778	52,617	10,628	4,833	25,669	257,568	18,444	16,617	9,910	6,987	194,210	7,448
Maine.....	54	80,138	66,556	2,662	2,028	10,714	163,006	7,520	6,809	6,501	5,224	133,081	2,898
Massachusetts.....	154	840,959	346,510	39,883	14,697	193,354	1,563,740	84,738	77,276	35,831	18,725	1,154,170	36,568
New Hampshire.....	56	42,797	29,133	2,918	1,960	7,593	85,071	5,500	5,102	4,277	4,673	61,336	3,972
Rhode Island.....	10	33,586	20,693	864	1,353	5,282	62,196	4,520	5,120	2,528	3,755	43,458	2,305
Vermont.....	46	41,106	28,554	1,323	996	5,626	78,293	5,260	3,404	2,708	4,264	60,466	1,807
Total.....	372	1,201,364	544,063	58,278	25,867	248,238	2,209,874	125,982	114,328	61,755	43,628	1,646,721	54,998
DISTRICT NO. 2													
Connecticut.....	13	41,034	23,769	4,307	1,740	6,939	78,429	4,133	4,692	2,099	2,199	62,242	2,338
New Jersey.....	196	433,745	247,841	25,379	11,689	56,016	781,221	41,750	37,915	15,602	16,305	642,433	18,870
New York.....	565	3,396,193	1,613,077	103,719	46,731	1,969,922	7,789,520	375,645	501,345	120,780	66,831	5,925,303	174,150
Total.....	774	3,870,972	1,884,687	133,405	60,160	2,032,877	8,649,170	421,528	543,952	138,481	85,335	6,629,978	195,358
DISTRICT NO. 3													
Delaware.....	18	13,236	9,984	1,060	431	2,003	26,831	1,654	2,460	1,199	1,007	19,520	914
New Jersey.....	102	148,208	65,269	13,346	4,498	18,223	251,139	13,635	18,095	7,738	6,127	191,253	12,123
Pennsylvania.....	565	1,090,540	571,203	62,709	28,023	225,949	2,014,594	102,001	190,643	48,073	46,903	1,516,510	71,531
Total.....	685	1,251,984	646,456	77,115	32,952	246,175	2,292,564	117,290	211,798	57,030	54,037	1,727,293	84,568
DISTRICT NO. 4													
Kentucky.....	77	72,868	22,531	4,674	2,223	11,270	114,375	8,055	6,257	2,569	6,793	88,764	1,354
Ohio.....	325	501,623	241,019	38,617	15,512	109,004	923,258	58,750	47,227	22,515	36,027	717,205	24,919
Pennsylvania.....	295	543,964	445,833	47,615	15,911	124,491	1,185,725	56,180	83,735	24,206	34,042	940,526	33,944
West Virginia.....	10	14,057	7,238	899	504	2,822	25,616	1,670	1,415	579	1,586	19,139	1,115
Total.....	707	1,132,532	716,621	91,805	34,150	247,587	2,248,974	124,655	138,684	49,869	78,448	1,705,634	61,332

RECAPITULATION BY FEDERAL RESERVE DISTRICTS—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government and other securities owned	Real estate, furniture, and fixtures	Cash	Due from banks, including lawful reserve	Total resources	Capital stock	Surplus	Net undivided profits	Circulation	Total deposits	Bills payable and rediscounts
DISTRICT NO. 5													
District of Columbia.....	12	97,802	35,476	11,869	3,121	22,425	172,756	10,775	8,565	3,056	3,997	140,832	3,043
Maryland.....	82	147,378	79,403	8,712	3,406	38,241	278,925	14,284	16,386	6,631	7,316	222,481	9,519
North Carolina.....	74	125,230	28,924	10,504	3,954	25,010	195,579	15,050	9,824	4,173	8,234	147,026	8,587
South Carolina.....	53	80,487	25,850	7,535	2,597	15,515	133,552	9,550	5,425	2,026	5,775	106,551	2,663
Virginia.....	165	262,919	64,100	15,157	6,155	39,748	393,251	29,719	22,405	6,382	19,267	204,586	15,274
West Virginia.....	109	112,243	31,953	9,735	3,912	18,210	177,906	11,734	10,365	4,378	8,606	137,780	3,677
Total.....	495	826,059	265,706	63,512	23,145	159,149	1,351,960	91,112	72,970	26,646	53,195	1,049,256	42,763
DISTRICT NO. 6													
Alabama.....	107	153,930	47,034	10,350	5,327	31,204	250,700	18,020	13,255	6,590	13,663	180,520	14,533
Florida.....	60	115,391	75,970	10,588	6,893	48,348	259,439	16,140	10,500	3,513	4,772	218,494	2,900
Georgia.....	80	168,624	42,673	10,189	4,551	50,217	278,660	18,405	13,503	5,621	7,707	224,863	6,535
Louisiana.....	18	50,021	10,283	6,427	1,205	11,013	83,652	6,075	3,624	1,184	3,974	61,074	1,795
Mississippi.....	23	43,558	16,946	2,594	1,455	11,503	77,198	3,650	3,250	904	2,125	65,307	1,309
Tennessee.....	85	166,852	31,164	11,429	4,199	34,633	250,876	18,275	11,969	3,799	12,299	195,158	6,977
Total.....	373	698,376	224,070	51,577	23,630	186,918	1,200,525	80,565	56,101	21,611	44,540	945,416	34,049
DISTRICT NO. 7													
Illinois.....	322	805,017	241,120	41,894	16,392	208,019	1,355,799	79,130	53,700	24,532	27,930	1,090,206	19,280
Indiana.....	167	207,552	91,031	16,700	9,780	46,452	376,154	26,050	14,714	7,642	17,688	289,893	15,118
Iowa.....	265	185,563	98,437	17,045	7,768	52,366	363,385	22,855	10,165	4,080	14,046	306,887	3,431
Michigan.....	95	360,281	130,754	26,735	8,324	78,567	618,633	30,215	27,477	10,965	14,921	498,936	28,726
Wisconsin.....	109	279,702	106,416	16,664	6,704	69,264	482,092	26,965	15,742	8,580	13,446	392,147	10,008
Total.....	958	1,838,115	667,758	119,038	48,968	454,668	3,196,063	186,115	121,798	55,799	88,031	2,578,069	85,563

DISTRICT NO. 8													
Arkansas	77	56,058	25,308	3,674	2,366	14,871	102,912	7,215	3,696	2,123	3,902	84,176	1,408
Illinois	165	84,720	74,305	7,831	3,714	18,821	190,539	11,105	6,851	4,824	8,087	153,986	4,074
Indiana	55	43,145	26,580	3,818	1,718	7,720	83,839	5,683	3,347	1,650	3,890	65,796	2,233
Kentucky	62	117,262	49,822	3,998	2,234	26,743	202,812	11,641	9,280	2,875	8,807	152,135	14,476
Mississippi	13	12,325	4,132	791	395	2,879	20,615	1,910	737	260	1,007	16,047	612
Missouri	93	282,710	114,280	10,815	3,967	77,747	494,208	36,545	13,661	10,241	11,400	402,073	16,044
Tennessee	16	19,998	12,172	1,979	844	7,662	42,845	2,264	1,299	436	932	37,508	67
Total	481	616,218	306,599	32,900	15,258	156,443	1,137,770	76,363	38,871	22,409	38,025	911,721	38,914
DISTRICT NO. 9													
Michigan	39	29,344	35,917	2,065	1,482	7,265	76,484	3,625	2,460	1,539	2,970	64,998	240
Minnesota	275	333,844	202,680	14,114	8,659	97,536	667,388	38,338	22,107	8,149	14,019	566,325	12,844
Montana	69	49,537	32,582	3,651	2,627	14,888	103,551	5,305	2,816	1,669	2,306	91,057	77
North Dakota	131	45,802	29,059	4,903	1,712	11,703	93,619	5,385	2,612	835	3,223	80,759	606
South Dakota	95	36,538	26,854	3,507	1,628	11,038	79,941	4,490	2,189	1,053	1,915	69,467	469
Wisconsin	47	29,999	23,188	2,200	1,022	7,544	64,294	3,785	1,872	1,259	2,491	54,474	178
Total	656	525,064	350,280	30,440	17,130	149,974	1,085,277	60,978	34,056	14,504	26,924	927,080	14,411
DISTRICT NO. 10													
Colorado	122	134,087	83,808	7,501	6,008	50,775	283,863	12,675	9,126	4,166	4,228	249,678	2,359
Kansas	247	131,554	71,905	10,996	5,154	44,154	265,271	17,873	8,572	3,760	9,481	222,372	1,979
Missouri	41	112,010	43,906	3,906	2,829	52,003	216,178	11,140	5,307	3,849	2,889	185,528	5,633
Nebraska	156	132,305	55,636	9,004	3,323	49,371	250,725	14,110	7,098	2,338	7,184	210,502	6,956
New Mexico	9	10,492	7,575	977	499	2,481	22,104	1,150	565	158	824	19,166	100
Oklahoma	298	199,318	126,107	16,442	6,458	86,584	436,975	26,565	8,910	4,779	6,398	385,466	2,601
Wyoming	25	20,550	13,437	1,318	1,127	6,260	42,814	2,270	1,585	821	1,476	36,276	354
Total	898	740,316	402,374	50,144	25,398	291,628	1,517,930	85,783	41,163	19,871	32,480	1,308,988	19,982
DISTRICT NO. 11													
Arizona	4	5,517	6,296	394	469	2,279	15,265	550	250	158	354	13,838	-----
Louisiana	15	34,724	6,518	2,688	940	7,570	53,029	3,675	1,704	597	2,114	42,496	1,341
New Mexico	19	7,634	3,805	562	490	2,698	15,230	910	482	168	429	13,072	52
Oklahoma	17	3,443	2,545	392	209	1,227	7,922	850	108	255	108	6,321	137
Texas	623	635,339	241,156	48,365	20,609	210,403	1,168,381	84,005	42,939	23,541	43,684	952,136	10,225
Total	678	686,657	260,320	52,401	22,717	224,177	1,259,827	89,990	45,558	24,572	46,836	1,027,863	11,755
DISTRICT NO. 12													
Arizona	11	11,607	6,347	995	642	3,375	23,412	1,150	476	336	454	20,456	361
California	208	1,134,612	556,944	67,923	20,486	271,651	2,122,365	127,270	89,315	37,017	34,455	1,714,256	54,636
Idaho	43	24,181	11,892	2,107	1,098	6,952	46,383	2,730	1,150	337	1,379	40,417	106
Nevada	10	11,431	5,411	1,073	457	3,199	21,660	1,500	615	218	1,176	18,108	-----
Oregon	92	92,891	91,255	7,513	3,929	32,685	229,572	12,945	6,652	3,572	5,126	197,505	2,364
Utah	20	32,368	14,519	1,725	619	11,218	60,782	3,650	1,598	434	2,159	52,017	334
Washington	108	161,615	109,800	11,006	5,852	61,891	353,532	22,790	8,183	4,140	11,126	300,934	2,068
Total	492	1,468,705	796,258	92,342	33,083	390,971	2,857,706	172,035	107,989	46,054	55,875	2,343,693	59,869
Grand total	7,569	14,856,362	7,065,192	852,963	362,458	4,788,805	29,007,649	1,632,396	1,527,268	538,601	647,354	22,861,712	703,562

TABLE No. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1928

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings									Total gross earnings
					Interest and discount on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	
Maine.....	54	7,520	6,809	14,329	2,223	1,833	41	14	-----	-----	32	182	105	4,430
New Hampshire.....	56	5,500	5,076	10,576	1,279	688	32	18	1	-----	9	96	129	2,252
Vermont.....	46	5,260	3,404	8,664	1,183	744	20	13	-----	-----	6	61	87	2,114
Massachusetts.....	144	28,138	26,760	54,898	8,404	5,003	111	94	8	-----	116	618	727	15,081
Boston.....	10	56,350	50,180	106,530	15,554	3,051	553	49	340	-----	561	771	2,014	22,893
Rhode Island.....	11	4,620	5,195	9,815	925	508	13	6	3	-----	3	88	50	1,566
Connecticut.....	65	22,577	21,259	43,836	5,675	1,981	89	49	11	-----	297	269	378	8,749
Total New England States.....	386	129,965	118,683	248,648	35,243	13,808	859	243	363	-----	1,024	2,085	3,490	57,115
New York.....	522	63,292	63,947	127,239	19,182	13,985	353	202	10	-----	3	1,916	923	36,780
Brooklyn and Bronx.....	16	7,000	3,780	10,780	1,347	478	12	5	17	-----	7	62	108	2,036
Buffalo.....	5	1,950	1,375	3,325	580	228	9	3	-----	-----	-----	119	29	966
New York City.....	22	277,000	381,875	658,875	69,353	23,788	338	1,532	3,575	-----	3,865	2,527	13,206	118,184
New Jersey.....	299	54,520	55,689	110,209	16,130	8,500	167	113	19	-----	235	1,004	916	27,064
Pennsylvania.....	322	92,875	153,060	245,905	26,158	17,104	556	209	37	-----	382	2,203	1,252	47,905
Philadelphia.....	29	35,608	80,858	116,466	13,305	3,292	270	72	410	-----	101	343	597	18,390
Pittsburgh.....	13	28,950	38,650	67,600	6,380	5,812	185	28	71	-----	78	780	674	14,008
Delaware.....	17	1,604	2,455	4,059	344	301	6	4	-----	-----	4	22	6	687
Maryland.....	75	5,584	8,171	13,705	1,946	1,251	30	13	-----	1	2	142	35	3,420
Baltimore.....	8	9,700	8,860	18,550	2,949	741	47	20	8	-----	8	51	299	4,123
Washington, D. C.....	12	10,775	8,315	19,090	2,796	648	64	15	3	-----	52	20	298	3,896
Total Eastern States.....	1,840	588,808	806,995	1,395,803	160,470	76,126	2,037	2,216	4,150	8	4,940	9,189	18,343	277,479

Virginia.....	162	25,334	18,628	43,962	6,842	902	128	84	4	2	111	77	309	8,549
Richmond.....	3	4,300	3,800	8,100	1,178	209	15	36	1		37	3	37	1,516
West Virginia.....	119	13,404	11,879	25,283	3,945	754	95	33	3		54	59	269	5,212
North Carolina.....	70	13,438	7,981	21,416	3,460	416	98	188			18	17	300	4,497
Charlotte.....	5	1,800	2,000	3,800	519	82	6		1		9	3	27	653
South Carolina.....	55	9,625	5,431	15,056	2,333	516	175	132			47	149	226	3,578
Georgia ²	78	12,055	8,389	20,444	3,422	325	53	238		1	41	40	198	4,318
Atlanta.....	3	6,200	4,650	10,850	1,882	539	186	101			33	1	231	2,973
Florida.....	59	11,740	8,284	20,024	2,680	1,065	152	100		2	37	40	288	4,364
Jacksonville.....	3	4,500	2,250	6,750	1,155	696	31	89			38	32	194	2,235
Alabama.....	104	13,520	8,662	22,182	2,984	756	93	121	55		36	43	233	4,321
Birmingham.....	3	4,450	4,550	9,000	1,588	218	34	54			85	26	138	2,143
Mississippi.....	36	5,560	3,968	9,528	2,131	455	56	114		1	10	34	111	2,912
Louisiana ³	33	9,750	5,324	15,074	2,652	283	64	80	39		7	3	463	3,591
Texas.....	592	46,020	25,121	71,141	11,485	1,457	653	707	20		13	32	838	15,205
Dallas.....	7	13,650	4,350	18,000	3,265	786	97	135	88		137	18	260	4,786
El Paso.....	3	1,600	800	2,400	550	125	22	27	1		8		48	781
Fort Worth.....	5	4,450	2,600	7,050	1,604	349	67	61			7	6	240	2,334
Galveston.....	4	2,150	850	3,000	618	160	19	46	2		4	2	58	909
Houston.....	10	8,850	5,080	13,930	2,648	712	108	98	15		25	29	398	4,033
San Antonio.....	7	4,650	1,670	6,320	1,204	156	48	18			18		204	1,648
Waco.....	4	1,650	440	2,090	400	117	16	34					52	619
Arkansas ⁴	78	7,065	3,895	10,960	2,163	435	94	107		8	6	20	110	2,943
Kentucky.....	136	14,246	10,404	24,650	3,388	854	114	25	2		18	107	224	4,732
Louisville.....	4	6,250	5,000	11,250	2,170	643	34	6			36	154	94	3,137
Tennessee ⁴	97	13,139	7,788	20,927	4,143	551	143	121			18	10	333	5,328
Nashville.....	5	5,325	4,355	9,680	1,575	155	53	84			9	5	411	2,292
Total Southern States.....	1,685	264,721	168,149	432,870	71,984	13,806	2,654	2,845	231	14	862	919	6,294	99,609
Ohio ⁵	315	40,420	31,864	72,284	9,964	4,049	328	122	10	1	108	461	759	15,802
Cincinnati.....	5	8,100	5,300	13,400	1,511	690	53	18	13		38	92	201	2,616
Cleveland.....	3	4,800	3,850	8,650	1,819	653	17	4	12		121	114	177	2,917
Columbus.....	5	5,000	5,350	10,350	1,482	459	43	10	2		58	122	751	2,927
Indiana.....	220	25,113	14,935	40,048	6,343	2,030	193	83	6	3	73	356	585	9,672
Indianapolis.....	4	7,650	3,150	10,800	1,527	386	52	17	6		12	8	157	2,165
Illinois.....	447	38,558	24,935	63,493	10,168	3,716	354	193	5	53	86	389	835	15,799
Chicago, central reserve.....	10	66,550	53,080	119,580	23,038	4,962	372	589	853		876	145	960	31,705
Chicago, other reserve.....	27	6,850	3,495	10,345	1,488	1,146	36	26	7		18	90	356	3,167
Peoria.....	4	2,475	3,375	5,850	588	255	20	28			5	35	60	991
Michigan ⁷	131	19,035	13,136	32,171	6,054	2,643	168	113	7	5	160	211	620	9,981
Detroit.....	3	12,000	13,500	25,500	4,705	919	95	26	41		5	40	900	6,731
Wisconsin.....	149	18,025	10,358	28,383	4,745	2,365	178	87	3	14	25	245	349	8,011
Milwaukee.....	7	12,100	6,900	19,000	3,217	536	50	39	7		5	66	461	4,381

¹ Includes 2 banks in reserve city of Albany.² Includes 1 bank in reserve city of Savannah.³ Includes 1 bank in reserve city of New Orleans.⁴ Includes 1 bank in reserve city of Little Rock.⁵ Includes 1 bank in reserve city of Memphis.⁶ Includes 1 bank in reserve city of Toledo.⁷ Includes 2 banks in reserve city of Grand Rapids.

TABLE NO. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1928—
Continued

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings									
					Interest and discount on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	Total gross earnings
Minnesota.....	266	19,603	9,644	29,247	5,115	2,104	286	237	1	153	41	115	425	8,477
Minneapolis.....	7	11,500	7,860	19,360	3,395	1,510	133	334	66	15	9	210	5,672	
St. Paul.....	5	5,750	4,525	10,275	2,103	724	105	95	14			6	200	3,247
Iowa.....	261	18,290	8,671	26,961	4,723	1,480	198	114	1	38	11	90	490	7,145
Des Moines.....	3	2,700	1,200	3,900	658	168	8	13			2	1	30	880
Sioux City.....	5	2,050	600	2,650	446	165	29	19			2	7	49	717
Missouri.....	107	7,655	3,876	11,531	1,974	490	86	24		11	7	50	119	2,761
Kansas City.....	10	7,050	3,377	10,427	2,652	575	119	49	2	204	144	123	3,868	
St. Joseph.....	4	1,100	950	2,050	491	97	26	10			3	2	40	669
St. Louis.....	13	29,550	10,825	40,375	6,506	1,606	150	96	61		89	27	574	9,109
Total Middle Western States.....	2,011	371,924	244,706	616,630	104,712	33,728	3,069	2,346	1,117	278	1,964	2,825	9,431	159,500
North Dakota.....	133	5,415	2,568	8,001	2,176	573	66	154		57	4	29	190	3,249
South Dakota.....	96	4,595	2,177	6,772	1,433	583	68	69		38	8	40	162	2,401
Nebraska.....	145	7,650	4,087	11,737	2,237	448	96	38		10		25	172	3,026
Lincoln.....	4	1,500	490	1,990	494	97	18	10					31	650
Omaha.....	7	5,200	2,525	7,725	1,744	582	76	105	1			10	325	2,843
Kansas.....	239	14,033	6,790	20,823	4,008	1,014	225	85	1	6	6	28	352	5,725
Topeka.....	5	1,450	465	1,915	219	227	20	6			6	1	24	503
Wichita.....	4	2,400	1,280	3,680	571	248	39	26			14	7	106	1,011
Montana ¹⁰	70	5,330	2,797	8,127	2,033	676	111	69	1	27	2	25	184	3,128
Wyoming.....	26	2,310	1,580	3,890	937	255	56	16		4	2	16	53	1,338
Colorado ¹¹	116	7,300	4,465	11,765	2,276	858	145	37		1	15	34	219	3,586
Denver.....	7	5,150	4,687	9,837	2,161	1,028	88	34	3		109	67	201	3,691
New Mexico.....	28	2,060	1,037	3,097	741	211	35	21	1		1	1	82	1,093

Oklahoma.....	310	14, 415	4, 386	18, 801	4, 075	1, 397	291	284	5	4	11	363	6, 430
Muskogee.....	3	900	295	1, 195	213	111	11	15		4	4	24	382
Oklahoma City.....	6	5, 350	850	6, 200	1, 525	721	124	47		28	16	219	2, 680
Tulsa.....	6	6, 450	2, 500	8, 950	1, 980	551	107	23		14	31	391	3, 097
Total Western States.....	1, 205	91, 508	42, 997	134, 505	28, 823	9, 580	1, 576	1, 038	8	148	217	345	3, 098
Washington.....	98	9, 490	4, 636	14, 126	2, 586	1, 274	93	83	2	12	14	120	297
Seattle.....	8	9, 490	3, 004	12, 584	2, 143	990	110	166	44		72	96	152
Spokane.....	4	3, 200	675	3, 875	754	179	24	33	3		48	8	126
Oregon.....	88	6, 170	3, 162	9, 332	1, 838	616	84	46	1	1	6	12	159
Portland.....	5	6, 400	3, 270	9, 670	1, 450	1, 663	62	85	37		57	15	146
California ¹²	195	24, 845	11, 817	36, 662	6, 708	2, 235	386	104	6	23	138	253	691
Los Angeles.....	9	25, 750	18, 577	44, 327	10, 444	2, 310	359	57	106		802	72	749
San Francisco.....	6	73, 500	58, 300	131, 800	18, 141	6, 212	276	93	695		461	3, 433	3, 083
Idaho.....	44	3, 030	1, 202	4, 232	1, 100	329	51	27		3	2	6	114
Utah ¹³	16	1, 550	532	2, 082	477	95	18	6				1	23
Salt Lake City.....	4	2, 100	1, 055	3, 155	646	204	23	10			2	14	61
Nevada.....	10	1, 500	590	2, 090	407	110	24	5	4	3		2	57
Arizona.....	15	1, 650	659	2, 309	596	211	27	30	8	2	1	10	102
Total Pacific States.....	502	168, 675	107, 569	276, 244	47, 290	16, 428	1, 537	745	906	44	1, 603	4, 042	5, 710
Alaska, nonmember.....	4	275	167	442	99	42	7	18	3			2	22
The Territory of Hawaii, nonmember.....	2	600	880	1, 480	134	81	12	17	1	2		4	16
Total nonmember banks.....	6	875	1, 047	1, 922	233	123	19	35	4	2		6	38
Total United States.....	7, 635	1, 616, 476	1, 490, 146	3, 106, 622	448, 755	163, 599	11, 781	9, 468	6, 779	494	10, 610	19, 411	46, 404

⁸ Includes 2 banks in each reserve city of Cedar Rapids and Dubuque.

⁹ Includes 2 banks in reserve city of Kansas City.

¹⁰ Includes 2 banks in reserve city of Helena.

¹¹ Includes 2 banks in reserve city of Pueblo.

¹² Includes 2 banks in reserve city of Oakland.

¹³ Includes 2 banks in reserve city of Ogden.

TABLE No. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1928—
Continued

[In thousands of dollars]

Location	Expenses								Net earnings and recoveries				
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Maine.....	580	74	26	255	1,876	184	385	3,380	1,050	43	21	18	1,132
New Hampshire.....	482	66	24	154	361	180	311	1,578	674	24	10	13	721
Vermont.....	358	35	12	44	750	180	161	1,540	574	14	3	2	593
Massachusetts.....	2,557	311	174	1,531	4,117	880	1,578	11,148	3,933	96	73	41	4,143
Boston.....	3,777	476	1,133	3,411	3,565	772	1,783	14,917	7,976	211	1,164	115	9,466
Rhode Island.....	222	34	15	251	333	99	138	1,092	504	10	7	7	528
Connecticut.....	1,690	221	68	904	1,943	477	852	6,155	2,594	67	169	34	2,864
Total New England States.....	9,666	1,217	1,452	6,550	12,945	2,772	5,208	39,810	17,305	465	1,447	230	19,447
New York.....	6,347	641	337	2,373	12,389	1,703	3,417	27,207	9,573	176	185	71	10,005
Brooklyn and Bronx.....	462	107	34	237	285	32	393	1,550	486	12	-----	1	499
Buffalo.....	167	32	14	21	334	55	140	763	203	2	-----	-----	205
New York City.....	21,238	3,535	8,116	17,531	7,754	5,140	12,220	75,534	42,650	1,302	1,510	394	45,856
New Jersey.....	5,087	778	88	2,153	8,537	1,081	2,806	20,530	6,554	108	165	126	6,953
Pennsylvania.....	8,258	856	219	1,839	15,167	2,170	4,025	32,534	15,371	148	272	216	16,007
Philadelphia.....	3,127	762	794	2,970	2,673	717	1,985	13,028	5,362	146	200	113	5,821
Pittsburgh.....	2,185	529	1,075	2,615	2,208	616	1,372	10,600	3,408	21	25	19	3,473
Delaware.....	132	11	3	72	161	41	55	475	212	-----	9	1	222
Maryland.....	559	63	10	103	1,375	214	248	2,572	848	10	15	22	895
Baltimore.....	771	176	181	443	667	544	379	3,161	962	14	-----	3	979
Washington, D. C.....	899	82	96	396	620	389	373	2,855	1,041	14	-----	38	1,093
Total Eastern States.....	49,232	7,572	10,967	30,753	52,170	12,702	27,413	190,809	86,670	1,953	2,381	1,004	92,008
Virginia.....	1,621	361	119	305	2,410	342	794	5,952	2,597	56	1	14	2,668
Richmond.....	265	47	80	172	204	45	139	952	564	2	1	2	569
West Virginia.....	1,042	153	78	220	1,481	652	493	4,119	1,093	31	3	27	1,154
North Carolina.....	1,019	313	112	176	1,153	311	617	3,701	796	87	1	52	936
Charlotte.....	135	43	6	20	146	49	90	489	164	-----	-----	-----	164
South Carolina.....	692	107	153	128	1,041	337	492	2,950	628	41	14	32	715

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Georgia.....	1,037	128	74	158	976	406	587	3,368	950	55	5	13	1,023
Atlanta.....	549	151	111	287	507	165	383	2,153	820	11	-----	-----	832
Florida.....	1,086	156	66	297	1,053	229	642	3,529	835	170	-----	97	1,102
Jacksonville.....	532	85	124	178	523	199	306	1,947	288	13	-----	1	302
Alabama.....	1,085	247	42	211	936	453	560	3,534	787	97	5	16	905
Birmingham.....	362	177	42	134	380	297	214	1,606	537	25	2	32	596
Mississippi.....	647	133	42	130	555	485	320	2,312	600	82	5	78	765
Louisiana.....	824	231	116	331	460	518	398	2,878	713	56	4	3	776
Texas.....	4,166	208	333	1,195	1,282	1,330	2,038	10,552	4,653	846	7	86	5,592
Dallas.....	902	203	291	445	482	205	474	3,002	1,784	91	2	25	1,902
El Paso.....	192	14	30	57	97	18	103	511	270	4	4	1	279
Fort Worth.....	420	62	162	230	267	187	336	1,664	670	29	1	5	705
Galveston.....	114	36	101	101	196	76	60	684	225	2	-----	4	231
Houston.....	821	107	262	308	687	379	498	3,062	971	51	-----	7	1,029
San Antonio.....	356	51	63	48	276	67	219	1,080	568	73	-----	46	687
Waco.....	102	13	22	44	132	43	62	418	201	5	-----	2	208
Arkansas.....	638	72	111	204	651	87	381	2,144	799	33	-----	11	843
Kentucky.....	994	101	54	218	1,179	528	447	3,521	1,211	47	4	14	1,276
Louisville.....	571	318	212	194	449	124	303	2,171	966	48	47	1	1,062
Tennessee.....	1,140	178	184	221	1,396	315	547	3,981	1,347	30	-----	7	1,884
Nashville.....	378	61	107	89	385	251	230	1,501	791	7	24	16	334
Total Southern States.....	21,690	3,756	3,097	6,101	19,304	8,100	11,733	73,781	25,828	1,992	130	593	28,543
Ohio.....	3,124	263	129	1,180	4,223	1,222	1,546	11,687	4,115	129	55	59	4,358
Cincinnati.....	455	55	141	291	345	237	155	1,679	937	15	1	18	971
Cleveland.....	524	153	76	356	773	105	357	2,344	573	36	1	9	619
Columbus.....	505	107	151	295	179	57	444	1,738	1,189	9	1	1	1,200
Indiana.....	2,073	165	190	505	2,540	649	988	7,110	2,562	73	24	22	2,681
Indianapolis.....	451	5	170	195	238	66	173	1,298	867	5	-----	-----	872
Illinois.....	3,661	215	266	568	3,830	226	1,900	10,666	5,133	112	37	220	5,502
Chicago, Cent. Res.....	4,728	1,015	2,023	6,261	1,866	369	3,250	19,512	12,283	806	243	66	13,398
Chicago, other Res.....	825	38	12	164	748	54	474	2,315	852	6	11	12	881
Peoria.....	184	-----	58	42	161	23	113	581	410	1	3	1	415
Michigan.....	1,816	119	121	556	3,045	799	1,179	7,635	2,346	141	34	90	2,611
Detroit.....	1,144	357	156	946	911	801	1,241	5,556	1,175	41	-----	100	1,316
Wisconsin.....	1,091	58	130	305	2,272	325	862	5,643	2,368	90	30	75	2,563
Milwaukee.....	905	284	219	429	510	137	791	3,275	1,106	8	4	56	1,174
Minnesota.....	1,704	57	160	248	2,619	174	871	5,833	2,644	170	26	34	2,874
Minneapolis.....	1,196	166	548	463	825	142	628	3,968	1,704	124	38	-----	1,866
St. Paul.....	584	83	200	343	543	28	344	2,125	1,122	113	4	5	1,244
Iowa.....	1,553	89	206	315	2,177	307	758	5,405	1,740	111	27	33	1,911
Des Moines.....	210	46	88	118	48	37	91	638	242	42	-----	2	286
Sioux City.....	190	18	77	27	123	17	108	560	157	11	-----	1	169
Missouri.....	674	48	91	148	526	268	353	2,108	653	42	3	4	702
Kansas City.....	859	146	450	412	210	213	387	2,677	1,191	47	1	19	1,258
St. Joseph.....	164	4	97	23	103	40	94	525	144	6	-----	-----	150
St. Louis.....	1,693	323	597	1,159	954	1,097	778	6,601	2,508	104	14	1	2,627
Total Middle Western States.....	30,913	3,814	6,356	15,349	29,769	7,393	17,885	111,479	48,021	2,242	557	828	51,648

TABLE No. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1928—
Continued

[In thousands of dollars]

Location	Expenses								Net earnings and recoveries				
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
North Dakota.....	660	35	29	65	979	83	394	2,245	1,004	86	1	11	1,102
South Dakota.....	559	12	41	84	567	56	308	1,627	774	86	4	112	976
Nebraska.....	730	74	67	73	692	105	352	2,093	933	147	1	150	1,231
Lincoln.....	166	18	71	52	55	12	81	445	205	6		28	239
Omaha.....	615	100	295	239	243	51	517	2,060	783	92	15	27	917
Kansas.....	1,408	65	166	256	958	420	728	4,001	1,724	226	7	411	2,368
Topeka.....	121	4	43	74	24	17	63	346	157	4		11	172
Wichita.....	182	14	101	43	125	94	153	712	299	9	1	37	346
Montana.....	564	5	53	96	764	100	303	1,875	1,253	166	2	18	1,439
Wyoming.....	273	3	35	77	246	76	129	839	499	29	6	7	541
Colorado.....	841	64	70	135	797	252	411	2,370	1,016	173	20	37	1,246
Denver.....	835	47	150	347	803	198	433	2,813	878	53	9	35	975
New Mexico.....	248	9	12	52	173	61	147	702	391	39	1	17	448
Oklahoma.....	1,825	43	100	503	894	286	927	4,578	1,852	345	6	40	2,243
Muskogee.....	82	2	18	29	63	10	47	251	131	6			137
Oklahoma City.....	478	23	198	224	515	124	257	1,819	861	96	3	32	932
Tulsa.....	681	22	183	424	318	198	361	2,187	910	61	1	2	974
Total Western States.....	10,258	540	1,632	2,773	8,206	2,143	5,611	31,163	13,670	1,564	77	975	16,286
Washington.....	1,091	34	29	220	1,022	65	535	2,996	1,485	85	26	30	1,626
Seattle.....	1,052	26	300	238	472	84	404	2,636	1,137	96	1	30	1,264
Spokane.....	299	16	38	47	270	17	224	911	264	36		8	308
Oregon.....	710	25	15	100	546	139	339	1,874	889	77	7	28	1,001
Portland.....	712	15	125	102	812	229	370	2,365	1,150	53	11	50	1,264
California.....	2,846	71	211	543	2,190	469	1,391	7,721	2,823	232	25	45	3,125
Los Angeles.....	3,718	39	406	819	4,081	480	2,258	11,801	3,098	140		40	3,278
San Francisco.....	6,620	820	890	2,079	7,601	1,452	4,631	24,093	8,261	12		18	8,281
Idaho.....	375	7	35	62	366	120	197	1,162	470	39		4	518

Utah.....	129	14	65	23	133	75	70	509	111	3	1	115
Salt Lake City.....	224	10	65	60	152	94	102	707	253	4	2	259
Nevada.....	117	21	5	147	42	72	404	208	6	1	2	217
Arizona.....	272	13	11	56	156	81	141	730	257	31	1	306
Total Pacific States.....	18,165	1,090	2,211	4,354	17,948	3,347	10,794	57,909	20,396	814	74	21,557
Alaska, nonmember.....	35			5	29	9	25	103	90	16	2	108
The Territory of Hawaii, nonmember.....	78		13	29	25	6	52	203	64			64
Total nonmember banks.....	113		13	34	54	15	77	306	154	16	2	172
Total United States.....	140,037	17,989	25,728	65,914	140,396	36,472	78,721	505,257	212,044	9,046	4,668	229,661

TABLE No. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1928—
Continued

[In thousands of dollars]

Location	Losses and depreciation charged off						Net addition to profits	Dividends	Ratios			
	On loans and discounts	On bonds, securities, etc.	On banking house, furniture and fixtures	On foreign exchange	Other losses	Total losses charged off			Dividends to capital ¹	Dividends to capital and surplus ¹	Net addition to profits to capital ¹	Net addition to profits to capital and surplus ¹
Maine.....	129	128	41	-----	18	316	816	447	Per cent 5.94	Per cent 3.12	Per cent 10.85	Per cent 5.69
New Hampshire.....	120	59	78	-----	7	264	457	333	6.05	3.15	8.31	4.32
Vermont.....	101	30	28	-----	4	163	430	267	5.08	3.08	8.17	4.96
Massachusetts.....	847	559	245	1	107	1,759	2,384	1,751	6.22	3.19	8.47	4.34
Boston.....	2,683	1,234	501	-----	563	4,981	4,485	3,805	6.75	3.57	7.96	4.21
Rhode Island.....	28	14	29	-----	6	77	451	255	5.52	2.60	9.76	4.60
Connecticut.....	324	428	160	-----	37	949	1,913	1,189	5.27	2.71	8.48	4.37
Total New England States.....	4,232	2,452	1,082	1	742	8,509	10,938	8,047	6.19	3.24	8.42	4.40
New York.....	1,820	1,250	624	-----	155	3,849	6,156	4,052	6.40	3.18	9.73	4.84
Brooklyn and Bronx.....	250	39	19	-----	15	323	176	112	1.60	1.04	2.51	1.63
Buffalo.....	22	76	21	-----	1	120	85	79	4.05	2.38	4.36	2.56
New York City.....	5,736	3,888	3,293	42	811	13,770	32,086	21,680	7.83	3.29	11.58	4.87
New Jersey.....	1,108	658	417	-----	177	2,360	4,593	3,577	6.56	3.25	8.42	4.17
Pennsylvania.....	1,643	1,121	1,101	24	215	4,104	11,903	6,702	7.22	2.73	12.82	4.84
Philadelphia.....	959	159	92	1	47	1,258	4,563	4,142	11.63	3.56	12.81	3.92
Pittsburgh.....	161	555	115	-----	15	846	2,827	1,687	5.83	2.50	9.07	3.89
Delaware.....	4	18	9	-----	2	33	189	118	7.36	2.94	11.78	4.66
Maryland.....	167	88	30	-----	23	308	587	335	6.96	2.81	10.61	4.28
Baltimore.....	105	3	51	-----	-----	189	790	777	8.01	4.19	8.14	4.26
Washington, D. C.....	145	9	49	-----	11	214	879	676	6.27	3.54	8.16	4.60
Total Eastern States.....	12,120	7,894	5,821	67	1,472	27,374	64,634	43,987	7.47	3.15	10.98	4.63
Virginia.....	612	104	117	-----	77	910	1,758	1,467	5.79	3.34	6.94	4.00
Richmond.....	10	230	75	-----	1	316	253	238	5.53	2.94	5.88	3.12
West Virginia.....	663	26	131	-----	46	871	283	901	6.72	3.56	2.11	1.12
North Carolina.....	337	21	82	-----	21	461	475	892	6.64	4.16	3.53	2.22
Charlotte.....	2	2	9	-----	1	14	150	128	7.11	3.37	5.33	3.85
South Carolina.....	273	111	20	-----	20	424	291	437	4.54	2.90	3.02	1.93

Georgia	516	18	41	5	84	664	359	586	4.86	2.87	2.98	1.76
Atlanta	75	25	270		17	387	445	339	5.47	3.12	7.18	4.10
Florida	807	57	175		296	1,335	233	470	4.00	2.35	1.93	1.16
Jacksonville	216	10	44		9	279	23	720	16.00	10.67	.51	.34
Alabama	419	71	55		36	581	324	1,358	10.04	6.12	2.40	1.46
Birmingham	81	3	1		8	93	503	321	7.21	3.57	11.30	5.59
Mississippi	531	66	58	1	53	709	56	377	6.78	3.96	1.01	.59
Louisiana	206	39	60		23	328	448	608	6.24	4.03	4.59	2.97
Texas	2,913	166	378		536	3,993	1,599	3,307	7.19	4.65	3.47	2.25
Dallas	342	62	63		25	492	1,410	854	0.26	4.74	10.33	7.83
El Paso	51	45			33	129	150	18	1.13	.75	9.38	6.25
Fort Worth	227	21	6		10	264	441	296	6.65	4.20	9.91	6.26
Galveston	45	25	39		1	110	121	69	3.21	2.30	5.63	4.03
Houston	193	38	64		29	324	705	592	6.69	4.25	7.97	5.06
San Antonio	74	7	78		25	184	503	184	3.96	2.91	10.82	7.96
Waco	72	8	13		4	97	111	91	5.52	4.35	6.73	5.31
Arkansas	289	16	46		28	379	464	363	5.21	3.36	6.57	4.23
Kentucky	285	43	82		27	437	839	792	5.56	3.21	5.89	3.40
Louisville	162	95	14		5	276	786	614	9.82	5.46	12.58	6.99
Tennessee	329	31	63		79	592	882	758	5.77	3.62	6.71	4.21
Nashville	207	20	37		10	274	564	428	8.04	4.42	10.59	5.83
Total Southern States	9,942	1,360	2,021	6	1,504	14,833	13,710	17,213	6.50	3.98	5.18	3.17
Ohio	727	618	223		95	1,063	2,695	1,997	4.04	2.76	6.67	3.73
Cincinnati	13	48	13		1	75	896	484	5.98	3.61	11.06	6.69
Cleveland	121	113	10		5	249	370	213	4.44	2.46	7.71	4.28
Columbus	337	458	25		177	997	203	282	5.64	2.72	4.06	1.96
Indiana	527	100	311	2	178	1,118	1,563	1,221	4.86	3.05	6.22	3.90
Indianapolis	249	25	2		4	280	562	320	4.18	2.96	7.74	5.48
Illinois	1,240	359	479	30	158	2,266	3,226	2,337	6.06	3.68	8.39	5.10
Chicago, Cent. Res.	2,494	433	191	1	30	3,149	10,249	4,901	7.36	4.10	15.40	8.57
Chicago, other Res.	75	57	99		20	251	630	371	5.42	3.59	9.20	6.09
Peoria	15	3	28		8	54	361	183	7.39	3.13	14.59	6.17
Michigan	559	173	138	10	233	1,113	1,498	1,150	6.04	3.57	7.87	4.66
Detroit	226	41	216		11	494	822	789	6.58	3.09	6.85	3.22
Wisconsin	438	175	145	10	141	909	1,654	1,027	5.70	3.62	9.18	5.83
Milwaukee	128	223	9		210	568	908	440	3.64	2.32	5.01	3.19
Minnesota	740	152	99		188	1,179	1,695	893	4.56	3.05	8.65	5.80
Minneapolis	700	43	20		9	772	1,094	625	5.43	3.23	9.51	5.65
St. Paul	31	29	603		2	865	579	465	8.09	4.53	10.07	5.64
Iowa	1,237	89	95		218	1,659	272	465	2.95	2.00	1.49	1.01
Des Moines	237		6		12	275	11	20	.74	.51	.41	.28
Sioux City	40	4	6		1	51	118	69	3.37	2.60	5.76	4.45
Missouri	245	27	36		21	329	373	292	3.81	2.53	4.87	3.23
Kansas City	503	76	19		16	614	644	413	5.86	3.96	9.13	6.18
St. Joseph	26	15	3		2	46	104	70	6.39	3.41	9.45	5.07
St. Louis	149	112	53		9	323	2,304	1,593	5.39	3.95	7.80	5.71
Total Middle Western States	11,075	3,373	2,829	53	1,749	19,079	32,569	20,695	5.56	3.36	8.76	5.28

† Capital and surplus as of Dec. 31, 1928.

* Deficit.

TABLE NO. 66.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1928—
Continued

[In thousands of dollars]

Location	Losses and depreciation charged off						Net addition to profits	Dividends	Ratios			
	On loans and discounts	On bonds, securities, etc.	On banking house, furniture and fixtures	On foreign exchange	Other losses	Total losses charged off			Dividends to capital ¹	Dividends to capital and surplus ¹	Net addition to profits to capital ¹	Net addition to profits to capital and surplus ¹
									Per cent	Per cent	Per cent	Per cent
North Dakota.....	350	36	44	-----	55	485	617	162	2.99	2.02	11.39	7.71
South Dakota.....	418	35	67	-----	116	636	340	179	3.90	2.64	7.40	5.02
Nebraska.....	492	55	25	-----	228	800	431	369	4.82	3.14	5.63	3.67
Lincoln.....	142	9	3	-----	7	161	78	80	5.33	4.02	5.20	3.92
Omaha.....	126	99	80	-----	63	368	549	318	6.12	4.12	10.56	7.11
Kansas.....	681	69	145	-----	263	1,158	1,210	809	5.76	3.89	8.62	5.81
Topeka.....	21	2	27	-----	4	54	118	74	5.10	3.86	8.14	6.16
Wichita.....	52	12	100	-----	4	168	178	106	4.42	2.88	7.42	4.84
Montana.....	644	21	73	-----	60	798	641	341	6.40	4.20	12.03	7.89
Wyoming.....	107	18	34	-----	32	191	350	131	5.67	3.37	15.15	9.00
Colorado.....	402	91	50	1	79	623	623	449	6.15	3.82	8.53	5.30
Denver.....	196	118	89	-----	26	429	546	404	7.84	4.11	10.60	5.55
New Mexico.....	230	47	47	-----	33	357	91	114	5.53	3.68	4.42	2.94
Oklahoma.....	898	139	250	-----	239	1,526	717	1,156	8.02	6.15	4.97	3.81
Muskogee.....	20	28	2	-----	1	51	86	67	6.33	4.77	9.56	7.20
Oklahoma City.....	75	66	58	-----	8	207	725	329	6.15	5.31	13.55	11.69
Tulsa.....	144	23	26	-----	11	204	770	273	4.23	3.05	11.94	8.60
Total Western States.....	4,998	868	1,120	1	1,229	8,216	8,070	5,351	5.85	3.98	8.82	6.00
Washington.....	415	130	126	-----	75	746	880	843	8.88	5.97	9.27	6.23
Seattle.....	94	46	31	-----	12	183	1,081	1,342	14.14	10.66	11.39	8.59
Spokane.....	208	32	4	-----	16	260	48	80	2.50	2.06	1.50	1.24
Oregon.....	428	60	75	-----	53	616	385	274	4.44	2.94	6.24	4.13
Portland.....	263	184	55	-----	5	507	757	440	6.88	4.55	11.83	7.83
California.....	885	231	291	-----	108	1,515	1,610	1,515	6.10	4.13	6.48	4.39
Los Angeles.....	874	183	199	-----	86	1,342	1,936	1,782	6.92	4.02	7.52	4.37
San Francisco.....	797	677	1,438	-----	74	2,986	5,295	4,235	5.76	3.21	7.20	4.02
Idaho.....	232	81	53	-----	43	409	104	119	3.93	2.81	3.43	2.46

Utah.....	36	3	18	4	61	54	60	3.87	2.88	3.48	2.59
Salt Lake City.....	51	76	23	18	168	91	168	8.00	5.32	4.33	2.88
Nevada.....	75	64	21	3	163	54	76	5.07	3.64	3.60	2.58
Arizona.....	54	7	44	21	126	180	86	5.21	3.72	10.91	7.80
Total Pacific States.....	4,412	1,774	2,378	518	9,082	12,475	11,020	6.53	3.99	7.40	4.52
Alaska, nonmember.....	26	7	8	5	46	62	70	25.45	15.84	22.55	14.03
The Territory of Hawaii, nonmember.....	1	13	5	1	20	44	35	5.83	2.36	7.33	2.97
Total nonmember banks.....	27	20	13	6	66	106	105	12.00	5.46	12.11	5.52
Total United States.....	46,806	17,741	15,264	128	7,220	87,159	142,502	6.58	3.43	8.82	4.59

TABLE NO. 67.—Abstract of reports of earnings, expenses, and dividends of national banks, by Federal reserve districts, six months ended December 31, 1928

[In thousands of dollars]

	District No. 1 (373 banks)	District No. 2 (775 banks)	District No. 3 (687 banks)	District No. 4 (712 banks)	District No. 5 (499 banks)	District No. 6 (377 banks)	District No. 7 (964 banks)	District No. 8 (482 banks)	District No. 9 (663 banks)	District No. 10 (911 banks)	District No. 11 (688 banks)	District No. 12 (498 banks)	Non- member banks (6 banks)	Grand total (7635 banks) ¹
Capital.....	125,832	394,285	116,267	125,225	92,240	78,390	207,188	74,918	59,578	84,523	89,030	168,125	875	1,616,476
Surplus.....	114,016	492,684	210,192	137,602	73,640	54,505	142,815	38,752	33,919	40,128	43,527	107,319	1,047	1,490,146
Capital and surplus.....	239,848	886,969	326,459	262,827	165,880	132,895	350,003	113,670	93,497	124,651	132,557	275,444	1,922	3,106,622
Gross earnings:														
Interest and discount on loans.....	34,064	103,475	34,307	32,879	25,524	21,891	61,553	19,087	18,159	26,281	23,583	47,089	233	448,755
Interest (including dividends) on investments.....	13,193	45,877	16,780	17,889	5,465	4,630	17,372	5,862	7,453	8,485	4,140	16,330	123	163,599
Interest on balances with other banks.....	845	844	571	1,026	645	782	1,496	589	860	1,479	1,067	1,528	19	11,781
Domestic exchange and collection charges.....	235	1,832	233	284	523	939	1,230	416	1,018	778	1,219	726	35	9,468
Foreign exchange department.....	362	3,621	426	131	20	94	934	63	83	8	135	898	4	6,779
Commissions and earnings from insurance premiums and the negotiation of real-estate loans.....		3	3	2	3	4	102	21	284	26		44	2	494
Trust department.....	970	4,314	413	551	325	305	1,262	162	71	414	221	1,602		10,610
Profits on securities sold.....	2,003	5,515	2,077	2,290	510	237	1,296	619	329	400	88	4,041	6	19,411
Other earnings.....	3,395	15,061	1,547	3,261	1,783	2,358	5,436	1,331	1,498	2,721	2,288	5,687	38	46,404
Total.....	55,097	180,542	56,357	58,313	34,798	31,240	90,681	28,150	29,755	40,592	32,771	77,945	460	717,301
Expenses paid:														
Salaries and wages.....	9,302	32,409	9,844	10,414	6,907	6,979	17,253	5,598	5,991	9,476	7,690	18,061	113	140,037
Interest and discount on borrowed money.....	1,171	4,917	1,698	1,344	1,322	1,460	2,251	987	369	630	750	1,090		17,989
Interest on bank deposits.....	1,435	8,593	947	1,701	812	778	3,485	1,273	1,068	2,076	1,338	2,209	13	25,728
Interest on demand deposits.....	6,405	22,017	4,618	5,606	1,931	1,861	10,055	2,067	1,424	2,948	2,621	4,327	34	65,914
Interest on time deposits.....	12,364	27,890	14,122	14,503	8,863	6,598	15,354	5,247	7,428	6,263	3,815	17,865	54	140,396
Taxes.....	2,671	7,752	2,628	3,315	2,801	2,978	3,307	2,110	855	2,166	2,547	3,327	15	36,472
Other expenses.....	4,979	18,573	5,267	5,625	3,581	3,848	10,776	2,814	3,250	5,062	4,124	10,745	77	78,721
Total.....	38,327	122,151	39,124	42,508	26,247	24,502	62,481	20,096	20,385	28,621	22,885	57,624	306	505,257

Net earnings.....	16,770	58,391	17,833	15,805	8,551	6,738	28,200	8,054	9,370	11,971	9,886	20,321	154	212,044
Recoveries on charged-off assets:														
Loans and discounts.....	462	1,574	259	303	255	442	1,282	360	846	1,268	1,178	801	16	9,046
Bonds, securities, etc.....	1,336	1,940	415	182	32	38	383	93	78	72	21	73	2	4,668
All other.....	229	536	371	135	189	255	631	54	198	848	199	258		3,903
Total.....	18,800	62,441	18,878	16,425	9,027	7,473	30,496	8,561	10,492	14,159	11,284	21,453	172	229,661
Losses and depreciation charged off:														
On loans and discounts.....	4,193	8,535	2,239	2,355	2,292	3,045	6,793	1,540	3,171	4,000	4,225	4,391	27	46,806
On bonds, securities, etc.....	2,132	6,082	1,003	2,270	622	302	1,489	382	391	872	403	1,773	20	17,741
On banking house, furniture, and fixtures.....	1,067	4,298	895	872	540	772	1,487	361	960	950	673	2,376	13	15,264
On foreign exchange.....	1	42	6	19		6	43		10	1				128
Other losses.....	740	1,132	219	388	194	528	1,018	247	537	1,006	693	512	6	7,220
Total.....	8,133	20,089	4,362	5,904	3,648	4,653	10,830	2,530	5,069	6,829	5,994	9,052	60	87,159
Net addition to profits from operations during period.....	10,667	42,352	14,516	10,521	5,379	2,820	19,666	6,031	5,423	7,330	5,296	12,401	106	142,502
Total dividends declared since June 30, 1928.....	7,871	28,672	9,851	7,423	5,750	5,538	11,995	4,250	3,097	5,134	5,748	10,984	105	106,418
Ratios:														
Dividends to capital ¹.....per cent.....	6.26	7.27	8.47	5.93	6.23	7.06	5.79	5.67	5.20	6.07	6.46	6.53	12.00	6.58
Dividends to capital and surplus ².....do.....	3.28	3.23	3.02	2.82	3.47	4.17	3.43	3.74	3.31	4.12	4.34	3.99	5.46	3.43
Net addition to profits to capital ².....do.....	8.48	10.74	12.49	8.40	5.83	3.60	9.49	8.05	9.10	8.67	5.94	7.37	12.11	8.82
Net addition to profits to capital and surplus ².....per cent.....	4.45	4.77	4.45	4.00	3.24	2.12	5.62	5.31	5.80	5.88	3.99	4.50	5.52	4.59

¹ Includes nonmember banks of Alaska and the Territory of Hawaii.² Capital and surplus as of December 31, 1928.

TABLE NO. 68.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1929

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings									Total gross earnings
					Interest and discount on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	
Maine.....	53	7,220	6,815	14,035	2,194	1,718	35	14	1	-----	26	228	76	4,292
New Hampshire.....	56	5,500	5,147	10,647	1,325	692	27	18	1	-----	9	88	138	2,298
Vermont.....	46	5,260	3,429	8,689	1,253	745	16	15	1	-----	10	82	65	2,187
Massachusetts.....	145	29,038	28,493	57,531	8,850	4,605	95	97	7	-----	86	551	717	15,008
Boston.....	10	56,350	42,680	99,030	16,456	2,866	414	53	219	-----	512	595	3,414	24,529
Rhode Island.....	10	4,520	5,135	9,655	998	464	12	6	2	-----	27	30	45	1,584
Connecticut.....	64	22,502	21,317	43,819	5,978	1,826	86	50	10	-----	284	222	593	9,049
Total New England States.....	384	130,390	113,016	243,406	37,054	12,916	685	253	241	-----	954	1,796	5,048	58,947
New York.....	523	66,520	67,705	134,225	20,670	13,655	301	224	11	8	196	1,981	869	37,915
Brooklyn and Bronx.....	15	7,050	3,765	10,815	808	355	7	-----	1	-----	25	124	1,320	1,320
Buffalo.....	3	750	325	1,075	186	52	1	2	-----	-----	15	3	259	259
New York City.....	21	280,425	357,025	637,450	59,677	20,502	218	1,682	2,969	-----	3,691	2,583	9,297	100,619
New Jersey.....	299	55,501	56,819	112,320	16,677	8,104	163	118	21	-----	216	890	932	27,121
Pennsylvania.....	820	96,248	157,905	254,153	26,558	17,056	499	210	41	9	354	2,054	1,368	48,149
Philadelphia.....	30	37,750	87,912	125,662	14,175	3,087	283	90	387	-----	106	267	628	19,029
Pittsburgh.....	11	28,450	39,450	67,900	6,889	4,967	180	32	82	-----	67	823	611	13,651
Delaware.....	17	1,629	2,482	4,111	337	304	5	3	-----	-----	4	46	9	708
Maryland.....	75	5,659	8,301	13,960	1,962	1,246	23	15	-----	1	2	180	62	3,491
Baltimore.....	7	8,700	8,200	16,900	2,462	689	45	18	8	-----	7	51	343	3,623
Washington, D. C.....	12	10,775	8,825	19,600	2,922	718	60	16	3	-----	46	35	291	4,091
Total Eastern States.....	1,833	599,457	798,714	1,398,171	153,323	70,735	1,785	2,416	3,523	18	4,689	8,950	14,537	259,976

Virginia ²	164	29,643	21,952	51,595	7,887	1,206	131	112	6	2	125	31	445	9,945
West Virginia	116	13,835	11,322	25,157	3,825	743	101	31	2		51	77	287	5,117
North Carolina	68	13,065	7,838	20,903	3,577	375	103	172			26	2	290	4,545
Charlotte	5	1,800	2,100	3,900	490	57	6	6	2		2	3	47	622
South Carolina	53	9,550	5,386	14,936	2,656	504	185	157			29	94	233	3,858
Georgia ³	77	12,005	8,841	20,846	3,686	333	49	227			4	17	218	4,534
Atlanta	3	6,400	5,650	12,050	2,078	462	213	96			37	1	220	3,107
Florida	52	10,690	7,610	18,300	2,415	993	145	107	1		44	30	323	4,053
Jacksonville	3	4,500	2,250	6,750	1,060	594	28	101			38	21	178	2,020
Alabama	103	13,570	8,728	22,298	3,957	680	91	101	165		30	38	257	5,319
Birmingham	3	4,450	4,550	9,000	1,639	195	35	52			78	188	171	2,358
Mississippi	35	5,425	3,964	9,389	1,912	465	66	100	1		8	38	124	2,714
Louisiana ⁴	33	9,750	5,327	15,077	2,942	287	69	66	40		6	6	422	3,838
Texas	584	45,585	25,249	70,834	13,369	1,794	649	325	13	1	20	37	739	16,947
Dallas	6	13,150	4,700	17,850	2,902	905	102	96	65		30	66	268	4,434
El Paso	3	1,600	1,000	2,600	624	171	26	24	1		14		39	899
Fort Worth	5	4,450	2,600	7,050	1,661	257	82	41			10	12	245	2,308
Galveston	4	2,150	850	3,000	558	186	32	28	1		3	2	17	827
Houston	10	9,650	6,440	16,090	2,798	650	110	48	13		33	13	332	3,997
San Antonio	7	5,950	2,320	8,270	1,540	153	55	14			11		214	1,987
Waco	4	1,650	440	2,090	386	139	16	18				1	44	604
Arkansas ⁵	73	6,915	3,519	10,434	1,960	468	90	60		3	23	32	118	2,754
Kentucky	135	13,521	10,345	23,866	3,547	873	142	27			50	69	220	4,928
Louisville	3	5,500	4,750	10,250	1,979	556	33	2			4	33	59	2,666
Tennessee ⁶	94	15,139	8,888	24,027	4,474	606	143	107			47	22	392	5,791
Nashville	5	5,825	5,135	10,960	1,791	146	51	84			8	5	86	2,171
Total Southern States	1,648	265,768	171,754	437,522	75,722	13,798	2,753	2,202	310	6	731	838	5,988	102,348
Ohio ⁷	310	40,000	32,056	72,056	10,060	3,775	300	110	9	2	123	378	762	15,519
Cincinnati	5	8,300	5,600	13,900	1,555	689	57	25	20		66	67	198	2,677
Cleveland	3	5,500	4,350	9,850	1,935	568	17	4	10		102	129	156	2,921
Columbus	5	5,000	5,350	10,350	1,481	405	43	6	1		74	40	656	2,706
Indiana	220	25,283	15,067	40,350	6,363	2,156	179	77	6	5	75	239	535	9,635
Indianapolis	4	7,650	3,150	10,800	1,565	431	48	14	6		57	11	167	2,299
Illinois	445	38,960	25,385	64,345	10,278	3,892	304	204	6	39	86	260	776	15,845
Chicago, Cent. Res.	12	45,750	34,800	80,550	18,345	3,194	335	472	577		566	105	9,018	32,612
Chicago, other Res.	26	6,900	3,310	10,210	1,647	945	39	29	5		11	60	263	2,999
Peoria	4	2,575	3,475	6,050	622	273	20	40			2	42	50	1,049
Michigan ⁸	133	31,890	29,270	61,160	11,624	3,417	289	137	30	2	110	201	1,714	17,524
Wisconsin	151	18,875	11,198	30,073	4,908	2,367	162	85	4	9	25	180	405	8,148
Milwaukee	6	13,400	7,900	21,300	4,183	519	53	38	7		6	58	482	5,346

¹ Includes 2 banks in reserve city of Albany.² Includes 2 banks in reserve city of Richmond.³ Includes 1 bank in reserve city of Savannah.⁴ Includes 1 bank in reserve city of New Orleans.⁵ Includes 1 bank in reserve city of Little Rock.⁶ Includes 1 bank in reserve city of Memphis.⁷ Includes 2 banks in reserve city of Toledo.⁸ Includes 2 banks in reserve cities of Detroit and Grand Rapids.

TABLE No. 68.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1929—
Continued

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings									Total gross earnings
					Interest and discount on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	
Minnesota.....	263	18,775	9,197	27,972	4,399	2,141	283	217	3	113	34	67	418	7,675
Minneapolis.....	6	12,900	7,840	20,740	3,709	1,339	104	316	9	-----	-----	3	99	5,579
St. Paul.....	3	5,850	4,750	10,600	1,666	801	56	80	10	-----	-----	8	64	2,685
Iowa ⁹	256	18,080	8,327	26,407	5,127	1,569	195	111	-----	49	11	71	450	7,583
Des Moines.....	4	2,950	1,450	4,400	695	142	9	9	-----	-----	14	7	219	1,095
Sioux City.....	5	2,050	600	2,650	487	168	31	19	-----	-----	6	10	54	775
Missouri.....	111	9,010	4,153	13,163	2,133	733	80	26	-----	8	4	36	169	3,189
Kansas City.....	9	8,060	3,329	11,379	2,624	596	93	35	2	-----	117	6	264	3,737
St. Joseph.....	4	1,100	950	2,050	468	114	24	9	-----	-----	-----	-----	34	649
St. Louis.....	10	19,850	8,591	28,441	6,396	1,802	146	101	28	-----	61	95	465	9,094
Total Middle Western States.....	1,995	348,698	230,098	578,796	102,270	32,036	2,867	2,167	733	227	1,550	2,073	17,418	161,341
North Dakota.....	125	5,390	2,516	7,906	1,200	551	55	101	1	22	-----	16	218	2,164
South Dakota.....	93	4,415	2,181	6,596	1,154	553	65	64	-----	32	7	53	127	2,055
Nebraska.....	147	7,475	4,113	11,588	2,284	481	84	45	-----	19	-----	15	185	3,113
Lincoln.....	4	1,550	590	2,140	444	98	13	7	-----	-----	-----	-----	99	661
Omaha.....	7	5,200	2,550	7,750	1,736	563	70	97	1	-----	6	16	444	2,933
Kansas ¹⁰	238	13,997	6,846	20,843	3,725	1,041	199	78	-----	12	10	13	361	5,439
Topeka.....	5	1,450	465	1,915	252	195	21	6	-----	-----	5	-----	24	503
Wichita.....	4	2,400	1,300	3,700	601	264	42	23	-----	-----	15	7	122	1,074
Montana ¹¹	69	5,305	2,877	8,182	1,705	720	95	52	-----	19	-----	24	142	2,757
Wyoming.....	25	2,270	1,661	3,931	627	296	47	15	-----	2	1	36	55	1,079
Colorado ¹²	115	7,350	4,471	11,821	2,034	945	163	34	1	2	39	49	217	3,483
Denver.....	6	5,300	4,675	9,975	2,328	987	87	37	3	-----	120	15	285	3,862

New Mexico.....	28	2,080	1,058	3,118	736	217	36	17	-----	-----	1	-----	82	1,089
Oklahoma.....	293	13,465	4,363	17,828	4,191	1,468	259	173	-----	5	3	25	356	6,480
Muskogee.....	3	900	295	1,195	216	119	11	10	-----	-----	3	3	22	384
Oklahoma City.....	7	6,200	1,320	7,520	1,564	691	126	53	-----	2	15	3	250	2,704
Tulsa.....	4	5,450	2,650	8,100	1,843	449	101	19	-----	-----	3	62	363	2,840
Total Western States.....	1,173	90,177	43,931	134,108	26,640	9,638	1,474	831	-----	8	112	228	337	3,352
Washington ¹³	100	12,090	5,161	17,251	3,052	1,409	131	103	-----	3	10	41	103	430
Seattle.....	6	11,500	4,000	15,500	2,094	945	112	160	-----	42	-----	66	210	148
Oregon.....	86	6,145	3,129	9,274	1,539	606	67	45	-----	-----	-----	7	17	155
Portland.....	7	7,000	3,550	10,550	1,430	1,377	64	68	-----	35	-----	45	11	188
California ¹⁴	197	25,445	11,872	37,317	6,553	2,318	298	108	-----	5	20	128	187	687
Los Angeles.....	8	44,000	29,000	73,000	13,507	3,249	403	74	-----	101	-----	1,024	28	1,587
San Francisco.....	6	76,000	58,250	135,250	19,052	6,744	292	71	-----	636	-----	506	1,046	3,651
Idaho.....	43	2,730	1,152	3,882	785	259	38	21	-----	1	2	-----	1	74
Utah ¹⁵	16	1,550	543	2,093	450	93	18	7	-----	-----	-----	1	2	22
Salt Lake City.....	4	2,100	1,040	3,140	585	221	23	10	-----	-----	-----	-----	3	91
Nevada.....	10	1,500	625	2,125	409	113	24	6	-----	3	4	-----	2	62
Arizona.....	14	1,950	1,155	3,105	618	242	30	31	-----	18	3	1	12	112
Total Pacific States.....	497	192,010	120,477	312,487	50,074	17,576	1,500	704	-----	844	39	1,819	1,622	7,207
Alaska, nonmember.....	4	275	172	447	69	38	7	11	-----	-----	2	-----	1	15
The Territory of Hawaii, nonmember.....	2	600	890	1,490	125	80	10	17	-----	1	-----	-----	57	134
Total nonmember banks.....	6	875	1,062	1,937	194	118	17	28	-----	1	-----	2	58	149
Total United States.....	7,536	1,627,375	1,479,052	3,106,427	445,277	156,817	11,081	8,601	-----	5,660	402	9,973	15,674	53,699

⁹ Includes 2 banks in each reserve city of Cedar Rapids and Dubuque.

¹⁰ Includes 2 banks in reserve city of Kansas City.

¹¹ Includes 2 banks in reserve city of Helena.

¹² Includes 2 banks in reserve city of Pueblo.

¹³ Includes 2 banks in reserve city of Spokane.

¹⁴ Includes 2 banks in reserve city of Oakland.

¹⁵ Includes 2 banks in reserve city of Ogden.

TABLE No. 68.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1929—
Continued

(In thousands of dollars)

Location	Expenses								Net earnings and recoveries				
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Maine.....	554	77	22	219	1,734	215	351	3,172	1,120	4	11	3	1,138
New Hampshire.....	477	110	26	152	382	82	307	1,536	762	4	34	7	807
Vermont.....	359	53	12	85	734	169	173	1,585	602	12	1	14	629
Massachusetts.....	2,522	371	170	1,414	4,104	306	1,578	10,465	4,543	91	72	38	4,744
Boston.....	3,712	1,062	944	3,349	3,416	153	1,921	14,557	9,972	238	513	112	10,835
Rhode Island.....	214	52	11	242	326	49	158	1,052	532	3	20	3	558
Connecticut.....	1,693	197	73	855	1,941	766	908	6,433	2,616	70	141	24	2,851
Total New England States.....	9,531	1,922	1,258	6,316	12,637	1,740	5,396	38,800	20,147	422	792	201	21,562
New York.....	6,197	625	268	2,617	12,310	1,167	3,560	26,744	11,171	298	331	366	12,166
Brooklyn and Bronx.....	319	46	15	103	271	21	427	1,202	118	3	-----	1	122
Buffalo.....	32	4	-----	8	92	6	29	171	88	-----	-----	-----	88
New York City.....	16,205	1,987	4,925	15,347	6,551	2,508	11,070	58,593	42,026	1,138	217	161	43,542
New Jersey.....	5,036	819	82	2,160	7,949	1,236	2,690	19,972	7,149	138	53	120	7,480
Pennsylvania.....	8,046	1,000	177	1,739	16,098	2,618	4,211	33,889	14,260	138	184	76	14,658
Philadelphia.....	3,065	849	767	2,802	1,647	893	2,051	12,074	6,955	190	-----	4	7,149
Pittsburgh.....	1,947	528	947	2,504	1,933	609	1,320	9,788	3,863	38	289	10	4,200
Delaware.....	121	26	2	71	178	23	60	481	227	-----	13	3	243
Maryland.....	536	75	32	82	1,359	159	257	2,500	991	15	62	4	1,072
Baltimore.....	653	150	161	385	611	52	475	2,487	1,136	17	-----	155	1,308
Washington, D. C.....	905	110	93	345	699	326	384	2,862	1,229	34	1	11	1,275
Total Eastern States.....	43,062	6,219	7,469	28,163	49,698	9,618	26,534	170,763	89,213	2,029	1,150	911	93,303
Virginia.....	1,812	449	183	477	2,574	702	1,002	7,199	2,746	124	1	94	2,965
West Virginia.....	1,005	131	79	264	1,406	125	646	3,656	1,461	43	-----	4	1,508
North Carolina.....	954	284	116	173	1,171	154	612	3,464	1,081	66	-----	8	1,145
Charlotte.....	130	45	5	18	167	18	91	474	148	5	-----	-----	153
South Carolina.....	675	114	155	137	968	75	540	2,664	1,194	54	6	10	1,264

Georgia.....	936	139	77	146	961	217	672	3,148	1,386	57	6	21	1,470
Atlanta.....	562	95	112	282	490	173	441	2,155	952	18	-----	1	971
Florida.....	993	77	60	237	1,017	118	618	3,120	938	145	-----	501	1,584
Jacksonville.....	460	80	113	175	466	3	332	1,629	391	19	-----	1	411
Alabama.....	1,052	329	39	242	922	116	694	3,394	1,925	74	1	13	2,013
Birmingham.....	354	189	44	161	349	56	210	1,363	995	14	1	-----	1,010
Mississippi.....	611	137	47	131	670	71	363	2,030	684	212	21	79	996
Louisiana.....	788	189	136	357	450	80	483	2,483	1,355	36	3	7	1,401
Texas.....	3,998	274	308	1,209	1,373	997	2,250	10,409	6,538	608	12	115	7,363
Dallas.....	774	177	255	455	515	359	467	3,002	1,432	17	2	18	1,469
El Paso.....	199	6	28	57	127	60	106	583	316	11	-----	10	337
Fort Worth.....	419	94	171	232	288	40	323	1,567	741	148	2	2	898
Galveston.....	112	31	77	101	184	22	58	585	242	5	-----	1	248
Houston.....	821	71	236	357	670	142	526	2,823	1,174	43	2	9	1,228
San Antonio.....	381	50	61	77	337	213	280	1,399	588	67	-----	11	666
Waco.....	94	7	17	54	144	32	82	430	174	9	1	-----	184
Arkansas.....	606	32	99	161	638	160	391	2,087	667	48	1	28	744
Kentucky.....	992	98	53	195	1,304	192	515	3,349	1,579	51	2	26	1,658
Louisville.....	468	305	254	185	349	99	264	1,924	742	9	40	1	792
Tennessee.....	1,161	168	202	225	1,563	349	642	4,310	1,481	39	4	11	1,535
Nashville.....	369	107	139	108	382	115	233	1,453	718	5	-----	12	735
Total Southern States.....	20,726	3,678	3,066	6,216	19,485	4,688	12,841	70,700	31,648	2,007	105	983	34,743
Ohio.....	2,989	359	122	1,093	4,075	1,086	1,689	11,413	4,106	137	54	23	4,320
Cincinnati.....	428	95	136	322	395	274	173	1,823	854	6	-----	-----	860
Cleveland.....	492	127	67	343	752	192	378	2,351	570	38	2	18	628
Columbus.....	478	95	152	313	114	47	470	1,669	1,037	33	-----	9	1,079
Indiana.....	2,015	238	172	475	2,571	935	1,045	7,451	2,184	156	35	56	2,431
Indianapolis.....	467	9	154	217	230	318	194	1,589	710	25	-----	-----	735
Illinois.....	3,607	300	249	541	3,887	1,595	1,863	12,042	3,803	171	48	104	4,126
Chicago, cent. res.....	3,089	726	1,357	3,964	1,534	606	2,510	14,386	18,226	574	29	8	18,837
Chicago, other res.....	819	26	9	147	729	23	521	2,274	725	6	13	4	748
Peoria.....	179	-----	56	39	192	111	117	694	355	13	-----	-----	368
Michigan.....	2,945	441	242	1,025	4,001	755	2,784	12,793	4,731	282	28	201	5,242
Wisconsin.....	1,669	112	124	322	2,222	300	947	5,696	2,452	49	30	55	2,586
Milwaukee.....	1,069	232	248	461	702	91	854	3,657	1,689	122	6	14	1,831
Minnesota.....	1,601	52	134	233	2,680	747	927	6,374	1,301	150	142	66	1,659
Minneapolis.....	1,211	216	541	450	803	490	652	4,363	1,216	105	1	14	1,336
St. Paul.....	536	9	164	267	455	30	378	1,839	846	8	-----	-----	854
Iowa.....	1,525	98	205	320	2,355	309	865	5,067	1,916	175	6	119	2,216
Des Moines.....	233	73	78	123	67	32	129	735	360	23	1	3	387
Sioux City.....	181	13	75	28	135	22	123	577	198	7	-----	-----	206
Missouri.....	771	111	81	205	710	105	457	2,440	749	43	1	17	810
Kansas City.....	763	146	396	446	141	109	535	2,566	1,171	46	3	5	1,225
St. Joseph.....	159	8	93	24	95	22	108	509	140	9	-----	-----	149
St. Louis.....	1,765	253	534	1,242	955	274	975	5,998	3,096	200	161	88	3,545
Total Middle Western States.....	29,621	3,729	5,389	12,200	29,800	8,473	18,694	108,906	52,435	2,378	560	805	56,178

TABLE No. 68.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1929—
Continued

[In thousands of dollars]

Location	Expenses								Net earnings and recoveries				
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
North Dakota.....	555	30	25	63	807	107	346	1,933	231	33		13	277
South Dakota.....	514	10	37	77	620	68	312	1,638	417	51		13	481
Nebraska.....	704	67	64	66	835	131	350	2,217	896	153		72	1,121
Lincoln.....	152	14	60	62	40	24	80	432	229	19		11	259
Omaha.....	628	164	257	272	192	131	553	2,198	735	45	10	3	793
Kansas.....	1,370	107	139	258	967	228	756	3,825	1,614	251	6	347	2,218
Topeka.....	129	7	40	76	40	10	75	377	126	10		1	137
Wichita.....	210	13	77	59	193	33	172	703	371	91		146	608
Montana.....	552	22	42	90	789	77	298	1,870	887	225	6	8	1,126
Wyoming.....	255	22	28	75	248	46	128	802	277	54	1	1	333
Colorado.....	836	58	70	145	770	286	431	2,596	887	168	57	35	1,147
Denver.....	800	39	134	351	804	198	494	2,810	1,052	33	2	5	1,092
New Mexico.....	256	12	8	50	171	61	147	705	384	27	2	7	420
Oklahoma.....	1,651	70	74	466	843	398	899	4,401	2,079	319	6	73	2,477
Muskogee.....	84	3	15	21	80	29	56	288	96	7		2	105
Oklahoma City.....	469	72	178	224	431	129	318	1,821	883	22	4	47	956
Tulsa.....	605	63	165	456	239	91	801	2,420	420	54		12	486
Total Western States.....	9,770	773	1,413	2,811	8,016	2,047	6,206	31,036	11,584	1,562	94	796	14,036
Washington.....	1,269	64	68	276	1,157	224	730	3,788	1,494	70	8	72	1,644
Seattle.....	908	24	282	234	453	127	463	2,491	1,286	43		48	1,377
Oregon.....	676	46	11	97	564	98	309	1,801	635	72	21	5	733
Portland.....	750	28	109	116	845	55	450	2,353	865	36	16	19	936
California.....	2,702	153	189	541	2,258	493	1,409	7,745	2,559	209	50	48	2,866
Los Angeles.....	4,327	88	408	979	5,755	508	2,735	14,800	5,173	88		1,660	6,921
San Francisco.....	7,294	787	891	1,647	8,968	1,269	4,243	25,099	6,899	54	359	186	7,498

Idaho.....	315	10	21	56	313	38	165	918	263	30	2	3	298
Utah.....	122	14	61	28	128	8	70	431	162	5	1	8	176
Salt Lake City.....	207	17	65	71	162	10	95	627	306	3	1	2	312
Nevada.....	120		21	4	155	35	71	406	217	28			245
Arizona.....	253	1	7	45	167	49	147	669	398	64		16	478
Total Pacific States.....	18,943	1,232	2,133	4,094	20,925	2,914	10,887	61,128	20,257	702	458	2,067	23,484
Alaska, nonmember.....	34			7	31	10	16	98	45	3	1		49
The Territory of Hawaii, nonmember.....	81	6	6	21	24	5	51	194	230				230
Total nonmember banks.....	115	6	6	28	55	15	67	292	275	3	1		279
Total United States.....	131,768	17,559	20,734	60,828	140,616	29,495	80,625	481,625	225,559	9,103	3,160	5,763	243,585

TABLE No. 68.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1929—
Continued

[In thousands of dollars]

Location	Losses and depreciation charged off						Net addition to profits	Dividends	Ratios			
	On loans and discounts	On bonds, securities, etc.	On banking house, furniture, and fixtures	On foreign exchange	Other losses	Total losses charged off			Dividends to capital ¹	Dividends to capital and surplus ¹	Net addition to profits to capital ¹	Net addition to profits to capital and surplus ¹
Maine.....	87	101	16	1	7	212	926	534	Per cent 7.40	Per cent 3.80	Per cent 12.83	Per cent 6.60
New Hampshire.....	45	66	25	-----	16	152	655	317	5.76	2.98	11.91	6.15
Vermont.....	134	45	9	-----	4	192	437	258	4.90	2.97	8.31	5.03
Massachusetts.....	805	574	198	5	57	1,639	3,105	1,877	6.46	3.26	10.69	5.40
Boston.....	1,362	9,156	70	-----	145	10,733	102	3,827	6.79	3.86	.18	.10
Rhode Island.....	22	324	20	-----	3	373	185	236	5.22	2.44	4.09	1.92
Connecticut.....	189	241	293	-----	41	794	2,087	1,138	5.06	2.60	9.27	4.76
Total New England States.....	2,644	10,511	631	6	273	14,065	7,497	8,187	6.28	3.36	5.75	3.08
New York.....	1,657	1,385	387	-----	199	3,628	8,538	4,062	6.11	3.03	12.84	6.36
Brooklyn and Bronx.....	174	4	6	-----	5	189	2 67	22	.31	.20	2.95	2.62
Buffalo.....	1	1	1	-----	-----	3	85	10	1.33	.93	11.33	7.91
New York City.....	3,596	2,823	475	81	981	7,956	35,586	17,182	6.13	2.70	12.60	5.58
New Jersey.....	1,118	630	321	-----	190	2,259	5,221	3,391	6.11	3.02	9.41	4.65
Pennsylvania.....	1,181	1,068	476	6	134	2,865	11,793	7,143	7.42	2.81	12.25	4.64
Philadelphia.....	834	179	33	-----	2,051	3,097	4,052	3,513	9.31	2.80	10.73	3.22
Pittsburgh.....	31	415	58	-----	11	515	3,685	1,456	5.12	2.14	12.95	5.43
Delaware.....	26	25	-----	-----	-----	51	192	98	6.02	2.38	11.79	4.67
Maryland.....	155	112	10	-----	57	334	738	427	7.55	3.06	13.04	5.29
Baltimore.....	83	15	3	-----	-----	88	189	1,119	7.57	3.90	12.86	6.62
Washington, D. C.....	290	41	37	-----	19	387	888	545	5.06	2.78	8.24	4.53
Total Eastern States.....	9,146	6,698	1,807	87	3,735	21,473	71,830	38,508	6.42	2.75	11.98	5.14
Virginia.....	1,031	148	49	-----	50	1,278	1,687	1,875	6.33	3.63	5.69	3.27
West Virginia.....	504	75	39	-----	-----	657	851	1,257	9.09	5.00	6.15	3.38
North Carolina.....	205	19	5	-----	26	255	890	598	4.58	2.86	6.81	4.26
Charlotte.....	-----	5	-----	-----	2	7	146	122	6.78	3.13	8.11	3.74
South Carolina.....	332	74	5	-----	45	456	808	373	3.91	2.50	8.46	5.41
Georgia.....	285	22	21	-----	133	461	1,009	545	4.54	2.61	8.40	4.84
Atlanta.....	61	14	34	-----	6	115	856	589	9.20	4.89	13.38	7.10

Florida.....	1,551	43	31	145	1,770	186	392	3.67	2.14	² 1.74	² 1.02
Jacksonville.....	175	7	-----	4	186	225	228	5.07	3.38	5.00	3.33
Alabama.....	328	85	21	44	478	1,535	638	4.70	2.86	11.31	6.88
Birmingham.....	83	2	-----	20	105	905	315	7.08	3.50	20.34	10.06
Mississippi.....	375	16	18	15	424	572	269	4.96	2.86	10.54	6.09
Louisiana.....	193	10	71	44	318	1,083	505	5.18	3.35	11.11	7.18
Texas.....	1,978	109	161	617	2,866	4,497	1,839	4.03	2.60	9.87	6.35
Dallas.....	112	85	10	4	211	1,258	764	5.81	4.28	9.57	7.05
El Paso.....	46	54	-----	15	115	222	33	2.06	1.27	13.88	8.54
Fort Worth.....	122	36	60	30	248	645	328	7.37	4.65	14.49	9.15
Galveston.....	42	14	1	1	58	190	79	3.67	2.63	8.84	6.33
Houston.....	162	21	17	16	216	1,012	340	3.52	2.11	10.49	6.29
San Antonio.....	117	13	33	10	173	493	280	4.71	3.39	8.29	5.96
Waco.....	57	6	-----	3	66	118	55	3.33	2.63	7.15	5.65
Arkansas.....	356	24	9	48	437	307	336	4.86	3.22	4.44	2.94
Kentucky.....	361	47	37	25	470	1,188	908	6.72	3.80	8.79	4.98
Louisville.....	15	39	8	13	75	717	513	9.33	5.00	13.04	7.00
Tennessee.....	293	50	75	71	489	1,046	907	5.99	3.77	6.91	4.35
Nashville.....	59	38	2	7	106	629	364	6.25	3.32	10.80	5.74
Total Southern States.....	8,843	1,056	707	1,433	12,040	22,703	14,452	5.44	3.30	8.54	5.19
Ohio.....	1,122	463	168	93	1,847	2,473	2,166	5.42	3.01	6.18	3.43
Cincinnati.....	28	28	63	-----	119	741	664	8.00	4.78	8.93	5.33
Cleveland.....	90	74	10	5	179	449	255	4.64	2.59	8.16	4.56
Columbus.....	321	60	14	3	398	681	339	6.78	3.28	13.62	6.58
Indiana.....	732	171	74	180	1,157	1,274	1,085	4.29	2.69	5.04	3.16
Indianapolis.....	387	27	-----	3	417	318	320	4.18	2.96	4.16	2.94
Illinois.....	1,093	271	184	319	1,868	2,258	1,992	5.11	3.10	5.80	3.51
Chicago, central reserve.....	1,403	946	250	33	2,632	16,205	8,226	17.98	10.21	35.42	20.12
Chicago, other reserve.....	121	115	14	9	259	489	251	3.64	2.46	7.09	4.79
Peoria.....	12	4	21	1	38	330	381	14.80	6.30	12.82	5.45
Michigan.....	1,791	355	886	81	3,113	2,129	2,067	6.48	3.38	6.08	3.48
Wisconsin.....	380	173	75	80	708	1,878	1,123	5.95	3.73	9.95	6.24
Milwaukee.....	136	134	40	8	319	1,512	732	5.46	3.44	11.28	7.10
Minnesota.....	753	154	48	130	1,086	1,573	1,862	9.92	6.66	3.05	2.05
Minneapolis.....	104	24	16	34	178	1,153	694	5.38	3.35	8.98	5.58
St. Paul.....	287	201	2,569	4	3,061	² 2,207	345	5.90	3.25	² 37.73	² 20.82
Iowa.....	1,342	95	31	292	1,670	546	445	2.46	1.69	3.02	2.07
Des Moines.....	225	-----	-----	83	308	79	36	1.22	.82	2.68	1.80
Sioux City.....	51	6	7	3	67	139	30	1.46	1.13	6.78	5.25
Missouri.....	334	66	33	36	489	341	456	5.06	3.46	3.78	2.59
Kansas City.....	131	35	109	8	283	942	1,473	18.30	12.94	11.70	8.28
St. Joseph.....	47	21	-----	1	69	80	85	7.73	4.15	7.27	3.90
St. Louis.....	471	344	71	16	902	2,643	2,047	10.31	7.20	13.31	9.29
Total Middle Western States.....	11,361	3,767	4,683	1,332	21,147	35,031	27,074	7.76	4.68	10.05	6.05

¹ Capital and surplus as of June 30, 1929.² Deficit.

TABLE No. 68.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1929—
Continued

[In thousands of dollars]

Location	Losses and depreciation charged off						Net addition to profits	Dividends	Ratios			
	On loans and discounts	On bonds, securities, etc.	On banking house, furniture, and fixtures	On foreign exchange	Other losses	Total losses charged off			Dividends to capital ¹	Dividends to capital and surplus ¹	Net addition to profits to capital ¹	Net addition to profits to capital and surplus ¹
North Dakota.....	232	65	8	-----	203	508	² 231	145	<i>Per cent</i> 2.69	<i>Per cent</i> 1.83	<i>Per cent</i> ² 4.29	<i>Per cent</i> ² 2.92
South Dakota.....	271	44	8	-----	68	391	90	163	3.69	2.47	2.04	1.36
Nebraska.....	552	104	20	-----	244	920	201	328	4.39	2.83	2.69	1.73
Lincoln.....	59	14	6	-----	89	168	91	73	4.71	3.41	5.87	4.25
Omaha.....	143	139	4	-----	8	294	499	334	6.42	4.31	9.60	6.44
Kansas.....	753	90	108	-----	123	1,074	1,144	764	5.46	3.67	8.17	5.49
Topeka.....	51	12	1	-----	3	67	70	48	3.31	2.51	4.83	3.66
Wichita.....	64	30	205	-----	2	301	307	106	4.42	2.86	12.79	8.30
Montana.....	432	37	14	-----	21	504	622	226	4.26	2.76	11.72	7.60
Wyoming.....	85	30	24	-----	12	151	182	136	5.99	3.46	8.02	4.63
Colorado.....	606	103	58	-----	97	864	283	338	4.60	2.86	3.85	2.39
Denver.....	157	100	64	-----	35	356	736	357	6.74	3.58	13.89	7.38
New Mexico.....	152	43	31	-----	13	239	181	127	6.17	4.07	8.79	5.81
Oklahoma.....	678	120	81	-----	139	1,018	1,459	595	4.42	3.34	10.84	8.18
Muskogee.....	15	3	1	-----	1	20	85	52	5.78	4.35	9.44	7.11
Oklahoma City.....	27	44	29	-----	5	105	851	946	15.26	12.58	13.73	11.32
Tulsa.....	155	4	8	-----	6	173	313	213	3.91	2.63	5.74	3.86
Total Western States.....	4,432	982	670	-----	1,069	7,153	6,883	4,951	5.49	3.69	7.63	5.13
Washington.....	359	166	28	-----	61	614	1,080	693	5.73	4.02	8.52	5.97
Seattle.....	202	63	27	-----	54	346	1,031	1,625	14.13	10.48	8.97	6.65
Oregon.....	150	85	32	-----	58	325	408	278	4.52	3.00	6.64	4.40
Portland.....	254	655	55	-----	12	976	² 40	452	6.46	4.28	² 57	² 38
California.....	710	204	305	-----	158	1,377	1,489	1,263	4.96	3.38	5.85	3.99
Los Angeles.....	388	506	363	-----	123	1,380	5,541	13,931	31.66	19.08	12.59	7.59
San Francisco.....	1,307	704	516	14	229	2,770	4,728	4,498	5.92	3.33	6.22	3.50

Idaho.....	79	139	1	18	237	61	89	3.26	2.29	2.23	1.57	
Utah.....	12	3	3	6	24	152	53	3.42	2.53	9.81	7.26	
Salt Lake City.....	26	65	7	1	99	213	38	1.81	1.21	10.14	6.78	
Nevada.....	71	22	7	1	101	144	46	3.07	2.16	9.60	6.78	
Arizona.....	17	16	21	13	67	411	77	3.95	2.48	21.08	13.24	
Total Pacific States.....	3,575	2,628	1,365	14	734	8,316	15,168	23,043	12.00	7.37	7.90	4.85
Alaska, nonmember.....	6	8			14	35	3	1.09	.67	12.73	7.83	
The Territory of Hawaii, nonmember.....	2	67	5	1	75	155	36	6.00	2.42	25.83	10.40	
Total nonmember banks.....	8	75	5	1	89	190	39	4.46	2.01	21.71	9.81	
Total United States.....	40,009	25,717	9,868	112	8,577	84,283	159,302	116,254	7.14	3.74	9.79	5.13

1 Capital and surplus as of June 30, 1929.

Deficit.

TABLE No. 69.—Abstract of reports of earnings, expenses, and dividends of national banks, by Federal reserve districts, six months ended June 30, 1929

[In thousands of dollars]

	District No. 1 (371 banks)	District No. 2 (772 banks)	District No. 3 (686 banks)	District No. 4 (704 banks)	District No. 5 (490 banks)	District No. 6 (366 banks)	District No. 7 (960 banks)	District No. 8 (474 banks)	District No. 9 (645 banks)	District No. 10 (891 banks)	District No. 11 (673 banks)	District No. 12 (493 banks)	Non- member banks (6 banks)	Grand total (7,536 banks) ¹
Capital.....	126,257	400,519	121,482	125,005	91,357	80,015	190,165	65,603	60,045	84,422	90,270	191,360	875	1,627,375
Surplus.....	108,304	471,288	221,545	140,348	72,509	57,193	129,251	36,421	33,710	40,967	46,332	120,122	1,062	1,479,052
Capital and surplus.....	234,561	871,807	343,027	265,353	163,866	137,208	319,416	102,024	93,755	125,389	136,602	311,482	1,937	3,106,427
Gross earnings:														
Interest and discount on loans.....	35,790	94,958	36,130	33,789	25,359	23,678	59,774	18,630	15,712	25,543	25,867	49,853	194	445,277
Interest (including dividends) on invest- ments.....	12,314	41,609	16,413	16,713	5,393	4,363	15,537	6,297	7,457	8,571	4,592	17,440	118	156,817
Interest on balances with other banks.....	670	659	571	970	641	802	1,444	565	737	1,370	1,147	1,488	17	11,081
Domestic exchange and collection charges.....	243	2,005	254	283	524	920	1,115	346	894	648	653	683	28	8,601
Foreign exchange department.....	240	3,002	405	146	21	206	641	29	23	9	111	826	1	6,660
Commissions and earnings from insurance premiums and the negotiation of real- estate loans.....		8	2	9	3		95	14	191	40	1	39		402
Trust Department.....	907	4,103	433	523	286	276	949	165	44	339	127	1,819	2	9,973
Profits on securities sold.....	1,734	5,381	1,828	2,191	463	357	1,000	388	259	256	137	1,622	58	15,674
Other earnings.....	4,804	11,278	1,634	3,122	1,978	2,126	13,765	1,217	1,191	3,164	2,095	7,176	149	53,699
Total.....	56,702	163,003	57,670	57,746	34,668	32,728	94,320	27,651	26,508	39,940	34,735	80,946	567	707,184
Expenses paid:														
Salaries and wages.....	9,160	26,936	9,633	9,840	6,579	6,644	16,275	5,595	5,669	9,073	7,405	18,844	115	131,768
Interest and discount on borrowed money.....	1,860	3,260	1,939	1,502	1,334	1,381	2,054	992	356	863	781	1,231	6	17,559
Interest on bank deposits.....	1,241	5,299	881	1,540	805	832	2,751	1,228	977	1,818	1,225	2,131	6	20,734
Interest on demand deposits.....	6,165	19,935	4,397	5,407	1,849	1,882	7,890	2,116	1,312	3,036	2,741	4,070	28	60,828
Interest on time deposits.....	12,055	26,374	13,252	14,269	8,758	6,691	15,537	5,431	7,254	6,089	4,020	20,831	55	140,616
Taxes.....	1,578	4,711	3,098	3,166	1,593	1,161	4,195	1,552	1,649	1,919	1,971	2,887	15	29,495
Other expenses.....	5,153	17,412	5,465	5,871	3,952	4,302	10,829	3,073	3,331	5,881	4,449	10,840	67	80,625
Total.....	37,212	103,927	38,665	41,595	24,870	22,893	59,531	19,987	20,548	28,679	22,592	60,834	292	481,625
Net earnings.....	19,490	59,076	19,005	16,151	9,798	9,835	34,789	7,664	5,960	11,261	12,143	20,112	275	225,559
Recoveries on charged-off assets:														
Loans and discounts.....	402	1,581	323	334	335	425	1,473	541	629	1,306	1,055	696	3	9,103
Bonds, securities, etc.....	709	666	167	394	70	23	158	240	161	91	22	458	1	3,160
All other.....	-199	641	61	95	286	617	499	237	126	765	181	2,056		5,763
Total.....	20,800	61,964	19,556	16,974	10,489	10,900	36,919	8,682	6,876	13,423	13,401	23,322	279	243,585

Losses and depreciation charged off:														
On loans and discounts	2,636	6,382	1,815	2,228	2,591	3,041	7,184	1,774	2,283	3,699	2,802	3,566	8	40,009
On bonds, securities, etc.	10,385	4,854	1,056	1,416	479	277	2,071	623	599	899	366	2,617	75	25,717
On banking house, furniture and fixtures	617	1,180	361	515	145	229	1,464	235	2,684	747	326	1,360	5	9,868
On foreign exchange	6	81	3	4			1	1	1		1	14		112
Other losses	271	1,352	2,164	173	322	431	880	246	488	783	733	733	1	8,577
Total	13,915	13,849	5,399	4,336	3,537	3,978	11,600	2,879	6,055	6,128	4,228	8,290	89	84,283
Net addition to profits from operations during period	6,885	48,115	14,157	12,638	6,952	6,922	25,319	5,803	821	7,295	9,173	15,032	190	159,302
Total dividends declared since Dec. 31, 1928	7,983	23,913	9,592	7,649	5,771	4,408	15,535	4,565	3,839	5,970	3,971	23,019	39	116,254
Ratios:														
Dividends to capital ².....per cent.	6.32	5.97	7.90	6.12	6.32	5.51	8.17	6.96	6.39	7.07	4.40	12.03	4.46	7.14
Dividends to capital and surplus ² do....	3.40	2.74	2.80	2.88	3.52	3.21	4.86	4.47	4.09	4.76	2.91	7.39	2.01	3.74
Net addition to profits to capital ² do....	5.45	12.01	11.65	10.11	7.61	8.65	13.31	8.85	1.37	8.64	10.16	7.86	21.71	9.79
Net addition to profits to capital and surplus ².....per cent.	2.94	5.52	4.13	4.76	4.24	5.04	7.93	5.69	.88	5.82	6.72	4.83	9.81	5.13

¹ Includes nonmember banks of Alaska and the Territory of Hawaii.² Capital and surplus as of June 30, 1929.

TABLE NO. 70.—*Abstract of reports of savings and State banks in the District of Columbia at date of each report during year ended October 31, 1929*

[In thousands of dollars]

	Dec. 31, 1928 (22 banks)	Mar. 27, 1929 (22 banks)	June 29, 1929 (22 banks)	Oct. 4, 1929 (22 banks)
RESOURCES				
Loans and discounts (including rediscounts).....	30,459	32,289	33,090	33,890
Overdrafts.....	6	7	10	9
United States Government securities owned.....	433	462	455	350
Other bonds, stocks, securities, etc., owned.....	6,266	6,105	5,995	6,059
Banking house, furniture and fixtures.....	2,488	2,501	2,520	2,548
Other real estate owned.....	456	539	576	596
Cash in vault.....	1,281	1,127	1,267	1,199
Due from banks.....	3,664	3,107	3,267	3,754
Outside checks and other cash items.....	106	74	76	93
Other resources.....	89	95	97	109
Total.....	45,248	46,297	47,353	48,607
LIABILITIES				
Capital stock paid in.....	2,649	2,655	2,705	2,706
Surplus.....	1,827	1,831	1,890	1,883
Undivided profits—net.....	697	825	811	897
Reserves for dividends, contingencies, etc.....	143	94	134	107
Reserves for interest, taxes, and other expenses accrued and unpaid.....	124	120	137	159
Due to banks ¹	508	334	339	426
Demand deposits.....	15,099	14,871	14,964	15,749
Time deposits (including postal savings deposits).....	23,679	25,015	25,555	25,829
Total deposits.....	39,286	40,220	40,858	42,004
Bills payable and rediscounts.....	515	531	806	831
Other liabilities.....	7	21	22	20
Total.....	45,248	46,297	47,353	48,607

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

TABLE NO. 71.—*Abstract of reports of loan and trust companies in the District of Columbia at date of each report during year ended October 31, 1929*

[In thousands of dollars]

	Dec. 31, 1928 (7 banks)	Mar. 27, 1929 (7 banks)	June 29, 1929 (7 banks)	Oct. 4, 1929 (7 banks)
RESOURCES				
Loans and discounts (including rediscounts)	64,888	67,702	66,006	66,919
Overdrafts	40	19	34	23
United States Government securities owned	4,129	4,172	3,307	3,170
Other bonds, stocks, securities, etc., owned	17,756	17,503	16,184	15,283
Customers' liability account of acceptances	4			
Banking house, furniture and fixtures	10,041	10,026	10,043	10,069
Other real estate owned	358	304	318	693
Cash in vault	1,832	1,887	1,576	1,934
Due from banks	12,048	10,990	12,306	11,987
Outside checks and other cash items	709	341	400	355
Redemption fund and due from United States Treasurer	70		14	8
Other resources	476	518	434	479
Total	112,351	113,462	110,622	110,920
LIABILITIES				
Capital stock paid in	11,400	11,400	11,400	11,400
Surplus	8,964	9,465	9,468	9,569
Undivided profits—net	3,103	2,731	2,917	3,175
Reserves for dividends, contingencies, etc.	308	241	354	274
Reserves for interest, taxes, and other expenses accrued and unpaid	315	376	276	235
Due to banks ¹	2,901	2,596	2,196	2,498
Demand deposits	53,603	53,780	52,451	51,991
Time deposits (including postal savings deposits)	29,789	30,466	29,640	30,062
United States deposits	136	344	51	25
Total deposits	86,429	87,186	84,338	84,576
Agreements to repurchase United States Government or other securities sold	455			
Bills payable and rediscounts	500	300	500	700
Acceptances of other banks and bills of exchange or drafts sold with indorsement	4			
Other liabilities	873	1,763	1,369	991
Total	112,351	113,462	110,622	110,920

¹ Includes certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding.

TABLE NO. 72.—Principal items of resources and liabilities of each savings and State bank in the District of Columbia, October 4, 1929

[Amounts in even dollars]

Title	President	Cashier	Loans (including overdrafts)	United States Government securities	Other securities
Anacostia Bank.....	M. Otterback.....	W. L. Koontz.....	1,259,954	1,000	86,578
Bank of Brightwood.....	R. L. Schreiner.....	R. L. Schreiner.....	683,668	1,000	67,279
Bank of Commerce & Savings.....	M. D. Rosenberg.....	F. Ownings.....	1,561,802	103,800	240,754
Chevy Chase Savings Bank.....	F. E. Farrington.....	J. E. Troth.....	671,710	11,012	222,081
Departmental Bank.....	J. T. Exnicios.....	L. A. Rosafy.....	1,028,604	23,413	228,045
East Washington Savings Bank.....	J. E. Yost.....	C. A. McCarthy.....	1,079,244	1,010	109,333
Industrial Savings Bank.....	H. C. Brown.....	W. A. Bowie.....	148,697		288,194
International Exchange Bank.....	F. Cuniberti.....	F. J. Kaufmann, jr.....	563,396	1,012	34,524
McLachlen Banking Corporation.....	L. P. McLachlen.....	J. A. Massie.....	1,398,838	2,500	906,841
Morris Plan Bank.....	B. Chesterman.....	W. G. Barker.....	1,159,195		
Mount Vernon Savings Bank.....	C. H. Woodward.....	R. T. Highfield.....	3,526,895	1,010	457,853
North Capitol Savings Bank.....	T. Michael.....	P. H. Coates.....	1,458,549	100	65,244
Northeast Savings Bank.....	L. P. Stewart.....	W. R. Lewis.....	791,058	1,000	720,245
Park Savings Bank.....	G. E. Walker.....	R. S. Stunz.....	3,155,350	39,950	93,093
Potomac Savings Bank.....	H. W. Offutt.....	C. W. Shoemaker.....	2,804,316	1,000	584,287
Prudential Bank.....	J. R. Hawkins.....	E. A. Baker.....	182,593		147,099
Security Savings & Commercial Bank.....	J. I. Peyser.....	S. R. Baulsir.....	5,488,560	96,915	628,104
Seventh Street Savings Bank.....	A. H. Plugge.....	J. D. Howard.....	1,574,929	1,595	263,052
United States Savings Bank.....	W. H. Cooper.....	Wm. R. DeLashmutt.....	2,025,119	1,031	509,572
Washington Mechanics Savings Bank.....	E. Gould.....	T. J. Groom.....	2,414,185	61,945	57,641
Washington Savings Bank.....	T. E. Jarrell.....	J. D. Leonard.....	494,518	1,009	195,151
Woodridge-Langdon Savings & Commercial Bank.....	A. S. Henderson.....	E. L. Norris.....	427,172		154,520

TABLE No. 72.—Principal items of resources and liabilities of each savings and State bank in the District of Columbia, October 4, 1929—
Continued

[Amounts in even dollars]

	Cash and due from banks	Other resources	Total resources	Capital paid in	Surplus	Undivided profits and reserves for dividends, contingencies, etc.	Total deposits	Bills pay- able and rediscounts	Other liabilities
Anacostia Bank.....	92,178	144,045	1,583,755	50,000	100,000	37,490	1,396,265		
Bank of Brightwood.....	91,923	106,268	950,188	100,000	25,500	3,043	801,595	20,000	
Bank of Commerce and Savings.....	177,914	303,523	2,387,796	100,000	150,000	46,241	2,086,555		5,000
Chevy Chase Savings Bank.....	184,424	145,166	1,234,393	100,000	21,000	29,277	1,023,166	60,000	950
Departmental Bank.....	86,154	120,536	1,486,752	106,040	30,000	33,196	1,277,498	25,000	15,018
East Washington Savings Bank.....	98,044	25,148	1,312,779	100,000	100,000	20,641	1,092,138		
Industrial Savings Bank.....	103,114	67,634	607,639	50,000	9,000	2,158	546,481		
International Exchange Bank.....	93,636	180,954	873,522	116,830	20,516	8,287	727,889		
McLachlen Banking Corporation.....	226,868	85,479	2,620,526	150,000	150,000	74,134	2,140,392	100,000	
Morris Plan Bank.....	332,561	36,485	1,528,241	200,000	50,000	43,286	1,152,807		82,148
Mount Vernon Savings Bank.....	333,775	448,508	4,768,041	400,000	100,000	88,727	4,137,159		42,155
North Capital Savings Bank.....	139,450	99,570	1,762,913	90,000	60,000	13,661	1,599,207		45
Northeast Savings Bank.....	174,686	120,000	1,806,989	100,000	80,000	17,572	1,609,417		
Park Savings Bank.....	664,118	169,857	4,122,368	100,000	150,000	75,780	3,635,638	160,000	950
Potomac Savings Bank.....	413,998	265,817	4,069,418	100,000	100,000	101,722	3,562,096	205,500	100
Prudential Bank.....	46,494	81,107	457,293	93,270	11,423	5,908	327,713	9,850	9,129
Security Savings and Commercial Bank.....	590,608	478,778	7,282,965	300,000	300,000	99,574	6,314,252	250,000	19,139
Seventh Street Savings Bank.....	228,030	56,823	2,124,429	100,000	100,000	62,815	1,861,614		
United States Savings Bank.....	306,582	90,150	2,932,454	100,000	150,000	160,359	2,522,005		90
Washington Mechanics Savings Bank.....	277,891	177,423	2,989,085	100,000	100,000	63,992	2,725,093		
Washington Savings Bank.....	205,586	100,084	996,348	100,000	26,000	7,323	859,025		4,000
Woodridge-Langdon Savings and Commercial Bank.....	84,906	42,379	708,977	50,000	50,000	9,091	599,886		

TABLE No. 73.—Principal items of resources and liabilities of each loan and trust company in the District of Columbia, October 4, 1929

[Amounts in even dollars]

Title	President	Treasurer	Loans (including overdrafts)	United States Government securities	Other securities
American Security & Trust Co.....	C. Thom.....	C. E. Howe.....	23,079,973	2,736,045	6,380,981
Continental Trust Co.....	W. H. Cooper.....	C. W. Warder.....	2,597,738	21,106	989,779
Merchants Bank & Trust Co.....	R. E. Bolling.....	H. J. Donoghue.....	8,157,452	52,699	1,076,241
Munsey Trust Co.....	W. T. Dewart.....	C. H. Pope.....	5,270,120	1,011	341,672
National Savings & Trust Co.....	W. D. Hoover.....	C. C. Lamborn.....	11,173,761	1,011	1,112,097
Union Trust Co.....	E. J. Stellwagen.....	E. B. Olds.....	5,922,620	5,000	3,169,168
Washington Loan & Trust Co.....	J. B. Larner.....	C. R. Grant.....	10,740,719	353,460	2,212,705

Title	Cash and due from banks	Other resources	Total resources	Capital paid in	Surplus	Undivided profits and reserves for dividends, contingencies, etc.	Total deposits	Bills payable and rediscounts	Other liabilities
American Security & Trust Co.....	5,012,651	2,287,593	39,497,243	3,400,000	3,400,000	775,558	31,782,304	-----	139,881
Continental Trust Co.....	486,985	122,237	4,217,845	1,000,000	119,209	165,447	2,931,071	-----	2,118
Merchants Bank & Trust Co.....	1,158,698	421,974	10,867,064	1,000,000	250,000	110,640	8,790,217	700,000	16,207
Munsey Trust Co.....	462,193	2,806,118	8,881,114	2,000,000	500,000	796,567	4,782,025	-----	802,522
National Savings & Trust Co.....	1,754,772	1,891,891	15,933,532	1,000,000	2,500,000	589,175	11,844,357	-----	-----
Union Trust Co.....	2,444,848	1,896,768	13,438,402	2,000,000	500,000	806,790	9,895,405	-----	236,201
Washington Loan & Trust Co.....	2,600,482	2,177,088	18,084,454	1,000,000	2,300,000	205,059	14,549,202	-----	30,193

TABLE No. 74.—*Principal items of resources and liabilities of savings and State banks in the District of Columbia on or about October 1, 1914 to 1929*

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Number of banks	Loans and discounts ¹	United States Government securities	Cash	Capital	Surplus	Individual deposits (time and demand) ²
1914.....	18	9,332	1	448	1,380	293	* 11,331
1915.....	18	9,865	1	378	1,398	262	* 12,128
1916.....	21	11,118	-----	431	1,513	371	* 14,143
1917.....	22	12,172	547	578	1,607	417	* 16,139
1918.....	24	14,369	3,904	602	2,013	553	22,979
1919.....	24	11,898	2,816	650	2,260	523	21,222
1920.....	25	15,970	1,533	791	2,619	679	24,124
1921.....	27	19,425	1,511	871	2,969	859	27,964
1922.....	29	24,355	997	975	3,695	1,270	31,981
1923.....	29	22,703	1,040	896	2,700	1,105	29,401
1924.....	24	23,075	728	963	2,332	1,211	31,396
1925.....	24	26,708	511	1,017	2,554	1,460	33,690
1926 ⁴	23	27,688	456	1,059	2,467	1,620	34,477
1927.....	22	27,307	527	1,238	2,329	1,680	37,038
1928.....	22	30,913	349	1,280	2,590	1,738	39,965
1929.....	22	33,899	350	1,199	2,706	1,883	41,578

¹ Includes overdrafts.² Includes postal savings deposits.³ Includes certified checks and cashier's checks.⁴ Figures for June 30.TABLE No. 75.—*Principal items of resources and liabilities of loan and trust companies in the District of Columbia on or about October 1, 1914 to 1929*

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Number of companies	Loans and discounts ¹	United States Government securities	Cash	Capital	Surplus	Individual deposits (time and demand) ²
1914.....	6	23,043	-----	1,404	10,000	4,600	* 28,160
1915.....	6	24,796	-----	837	10,000	4,800	* 29,972
1916.....	6	27,150	-----	931	10,000	4,900	* 33,340
1917.....	6	28,302	771	1,127	10,000	5,000	* 35,366
1918.....	6	30,280	4,971	977	10,000	4,900	40,461
1919.....	6	39,271	6,273	1,584	10,400	4,900	53,333
1920.....	6	42,780	4,208	1,884	10,400	5,000	54,098
1921.....	6	41,353	3,470	1,618	10,400	5,300	52,763
1922.....	6	42,049	4,666	1,449	10,400	5,400	57,309
1923.....	7	48,552	6,392	1,601	11,400	5,750	64,951
1924.....	7	48,760	6,145	1,642	11,400	6,300	68,151
1925.....	7	54,995	6,047	1,516	11,400	6,650	72,348
1926 ⁴	7	58,341	5,535	1,524	11,400	8,050	75,920
1927.....	7	59,984	3,903	1,688	11,400	8,450	79,074
1928.....	7	65,181	3,979	1,875	11,400	8,850	86,409
1929.....	7	66,942	3,170	1,934	11,400	9,569	82,053

¹ Includes overdrafts.² Includes postal savings deposits.³ Includes certified checks and cashier's checks.⁴ Figures for June 30.

TABLE NO. 76.—*Individual statements of resources and liabilities of the 22 building and loan associations in the District of Columbia, June 30, 1929*

RESOURCES

[Cents omitted]

Name of association	Loans on real estate	Loans on stock pledged	Interest and fines due and unpaid	Installment on stock due and unpaid	Real estate (office building and other)	Accounts receivable	Taxes and insurance premiums advanced	Furniture	Cash on hand and in banks	United States securities	Other assets	Total
American.....	\$6,751,100	\$29,150	\$7,628	-----	\$124,765	-----	-----	\$3,000	\$134,297	-----	-----	\$7,049,940
Anacostia.....	17,400	-----	-----	-----	-----	-----	-----	159	571	-----	-----	18,130
Brookland.....	289,700	-----	194	-----	-----	-----	-----	200	23,321	-----	-----	313,415
Citizens Equitable.....	229,200	2,130	1,207	\$3,181	-----	-----	-----	-----	4,203	-----	-----	239,921
Columbia.....	1,962,473	7,215	2,996	-----	-----	-----	-----	2,252	48,973	-----	\$500	2,024,409
Columbia Permanent.....	894,070	1,512	13	-----	-----	-----	-----	446	18,380	-----	-----	914,421
District.....	490,340	-----	-----	-----	-----	-----	-----	1,189	9,972	-----	-----	471,501
Eastern.....	994,700	-----	-----	-----	-----	-----	\$1,285	562	16,004	-----	-----	1,012,551
Electric.....	20,159	2,823	-----	-----	-----	-----	-----	-----	4,016	-----	-----	28,998
Enterprise Serial.....	1,195,950	5,400	6,590	1,389	-----	-----	-----	625	19,876	\$2,500	-----	1,232,330
Equitable Cooperative.....	5,541,551	68,277	-----	-----	70,000	-----	-----	500	32,156	-----	-----	5,712,484
Home.....	576,233	4,600	2,943	1,519	-----	-----	-----	421	9,875	-----	-----	596,591
Home Mutual.....	183,400	-----	947	-----	-----	-----	-----	225	11,687	-----	105	196,364
Kenilworth.....	10,489	-----	-----	-----	-----	\$473	-----	-----	483	-----	-----	11,445
Metropolis.....	4,060,640	5,300	3,107	-----	38,000	-----	1,223	1,000	14,100	-----	-----	4,123,370
Mutual Serial.....	412,100	8,900	118	1,829	-----	-----	142	178	9,351	-----	-----	432,618
National Permanent.....	4,777,500	41,690	3,577	-----	37,740	-----	86	6,539	8,189	-----	-----	4,875,321
Northeast.....	514,400	10,600	-----	-----	41,860	-----	-----	1,733	3,209	-----	-----	571,802
Northern Liberty.....	3,906,600	55,800	5,840	-----	-----	-----	-----	-----	4,650	-----	-----	3,972,890
Oriental.....	4,904,860	79,200	125	-----	83,905	-----	108	2,994	14,154	-----	-----	5,085,346
Perpetual.....	18,923,584	30,350	19,535	-----	291,769	-----	10,115	6,167	1,114,078	-----	696	20,396,294
Washington Permanent.....	6,450,383	135,803	4,257	-----	50,500	-----	1,238	1,500	42,817	-----	-----	6,680,498
Total.....	63,076,832	488,750	59,077	7,918	738,539	473	14,197	29,690	1,544,362	2,500	1,301	65,963,639

LIABILITIES

[Cents omitted]

Name of association	Install- ment dues paid	Install- ment dues due and unpaid	Interest due on stock, special deposits, etc.	Advance stock	Advance pay- ments	Full paid stock	Interest paid in advance	Bills payable	Matured stock	Profits	Surplus	Other liabili- ties	Total
American.....	\$6,535,404									\$164,536	\$350,000		\$7,049,940
Anacostia.....	9,973			\$7,556						446		\$155	18,130
Brookland.....	307,319										6,096		313,415
Citizens Equitable.....	111,965	\$3,181	\$27,778			\$53,150		\$20,800		21,337	1,503	187	239,921
Columbia.....	1,903,329		746			19,000				51,334	50,000		2,024,409
Columbia Permanent.....	860,309									24,016	30,096		914,421
District.....	425,897							41,500			4,104		471,501
Eastern.....	974,026									16,825	21,700		1,012,551
Electric.....	25,516									1,481		1	26,998
Enterprise Serial.....	710,577	1,389	17,154				\$271	50,000		129,899		323,040	1,232,330
Equitable Cooperative.....	3,945,214		1,220,476					90,000		3,062	453,732		5,712,484
Home.....	346,563	1,519	55,551	102,400			321	5,000	56,800	27,437			595,591
Home Mutual.....	173,614									22,750			196,364
Kenilworth.....	1,310					9,300				316	449	70	11,445
Metropolis.....	3,167,387		177,229	545,845							232,909		4,123,370
Mutual Serial.....	286,852	1,829	49,869		\$19,277			35,000		39,591		200	432,618
National Permanent.....	4,387,793						93	150,000		357,435			4,875,321
Northeast.....	305,478			213,011				40,000			13,313		571,802
Northern Liberty.....	3,741,748							30,000		58,534	142,608		3,972,890
Oriental.....	4,023,062			799,693				85,000			177,591		5,085,346
Perpetual.....	18,679,688									385,141	1,331,465		20,396,294
Washington Permanent.....	6,336,070									164,894	185,534		6,686,498
Total.....	57,239,094	7,918	1,548,803	1,668,505	19,277	81,450	685	547,300	56,800	1,469,054	3,001,100	323,653	65,963,639

TABLE NO. 77.—*Summary of resources and liabilities, receipts and disbursements of the 22 building and loan associations in the District of Columbia for the six months' period ended on or about December 31, 1928*

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Loans on real estate.....	60,222	Installment dues paid in on stock.....	54,572
Loans on stock pledged.....	519	Installment dues paid in advance.....	6
Interest and fines due and unpaid.....	61	Installment dues due and unpaid.....	13
Installment on stock due and unpaid.....	13	Interest due on installment stock.....	1,373
Real estate, office building.....	649	Advance stock.....	1,563
Other.....	10	Advance payments.....	20
	659	Special payments.....	232
Accounts receivable.....	1	Interest due on special payments.....	7
Insurance premiums advanced.....	7	Full-paid stock.....	74
Taxes advanced.....	7	Interest due on full-paid stock.....	1
Furniture.....	31	Interest paid in advance.....	1
Cash in hands of treasurer.....	934	Bills payable.....	563
Cash in hands of secretary.....	206	Interest due on bills payable.....	1
United States securities.....	3	Matured stock.....	67
Time deposits.....	700	Due treasurer.....	55
Other assets.....	1	Profit (divided).....	96
		Profit (undivided).....	1,879
		Surplus.....	2,800
		Other liabilities.....	1
Total assets.....	63,364	Total liabilities.....	63,364

RECEIPTS AND DISBURSEMENTS FOR SIX MONTHS

Receipts	Amount	Disbursements	Amount
Cash in treasury at commencement of 6 months.....	456	Loans on real estate.....	9,685
Cash in hands of secretary at commencement of 6 months.....	278	Loans on stock pledged.....	261
Installment dues received during 6 months.....	12,470	Installment dues withdrawn.....	10,443
Advance stock.....	192	Advance stock withdrawn.....	129
Advance payments.....	203	Special payments withdrawn.....	61
Special payments.....	52	Full-paid stock withdrawn.....	11
Interest received during 6 months.....	1,783	Interest on full-paid stock withdrawn.....	1
Loans on real estate repaid.....	6,506	Interest or profit on stock withdrawn.....	553
Loans on stock pledged repaid.....	193	Bills payable.....	398
Loans matured.....	153	Interest on bills payable.....	8
Taxes repaid.....	3	Real estate.....	9
Insurance premiums repaid.....	52	Taxes advanced.....	16
Real estate.....	13	Insurance premiums advanced.....	49
Rents.....	9	Matured stock.....	2
Bills payable.....	838	Dividends.....	235
Bills receivable.....	16	Expenses:	
From treasurer.....	55	General.....	73
Matured stock.....	4	Salaries.....	160
Commission on insurance.....	3	Stationery, postage, etc.....	10
Other receipts.....	64		
Total receipts.....	23,343	Cash in hands of treasurer.....	934
		Cash in hands of secretary.....	206
		Other disbursements.....	69
		Total disbursements.....	23,343

TABLE No. 78.—*Summary of resources and liabilities, receipts and disbursements of the 22 building and loan associations in the District of Columbia for the six months' period ended on or about June 30, 1929*

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Loans on real estate.....	63, 077	Installment dues paid in on stock.....	57, 232
Loans on stock pledged.....	489	Installment dues paid in advance.....	7
Interest and fines due and unpaid.....	59	Installment dues due and unpaid.....	8
Installment on stock due and unpaid.....	8	Interest due on installment stock.....	1, 512
Real estate, office building.....	642	Advance stock.....	1, 669
Other.....	97	Interest due on advanced stock.....	27
	739	Advance payments.....	19
Real estate sold on contract.....	1	Special payments.....	323
Insurance premiums advanced.....	6	Interest due on special payments.....	8
Taxes advanced.....	8	Full-paid stock.....	82
Furniture.....	29	Interest due on full-paid stock.....	1
Cash in hands of treasurer.....	698	Interest paid in advance.....	1
Cash in hands of secretary.....	247	Bills payable.....	547
United States securities.....	2	Interest due on bills payable.....	1
Time deposits.....	600	Matured stock.....	57
Other assets.....	1	Profit (divided).....	114
		Profit (undivided).....	1, 355
		Surplus.....	3, 001
Total assets.....	65, 964	Total liabilities.....	65, 964

RECEIPTS AND DISBURSEMENTS FOR SIX MONTHS

Receipts	Amount	Disbursements	Amount
Cash in treasury at commencement of 6 months.....	934	Loans on real estate.....	9, 075
Cash in hands of secretary at commencement of 6 months.....	206	Loans on stock pledged.....	290
Installment dues received during 6 months.....	12, 878	Installment dues withdrawn.....	10, 628
Advance stock.....	194	Advance stock withdrawn.....	114
Advance payments.....	452	Advance payments withdrawn.....	2
Special deposits.....	175	Special payments withdrawn.....	44
Special payments.....	86	Full-paid stock withdrawn.....	9
Interest received during 6 months.....	1, 882	Interest on full-paid stock withdrawn.....	5
Loans on real estate repaid.....	6, 174	Interest or profit on stock withdrawn.....	562
Loans on stock pledged repaid.....	316	Bills payable.....	682
Loans matured.....	51	Interest on bills payable.....	12
Taxes repaid.....	7	Real estate.....	93
Insurance premiums repaid.....	48	Taxes advanced.....	23
Real estate.....	7	Insurance premiums advanced.....	43
Rents.....	15	Dividends.....	1, 186
Bills payable.....	667	Due treasurer.....	55
Bills receivable.....	3	Expenses:	
Commission on insurance.....	3	General.....	94
Other receipts.....	19	Salaries.....	169
		Stationery, postage, etc.....	5
Total receipts.....	24, 117		268
		Cash in hands of treasurer.....	698
		Cash in hands of secretary.....	247
		Other disbursements.....	81
		Total disbursements.....	24, 117

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TABLE No. 79.—Abstract of resources and liabilities of 14,437 State (commercial) banks June 29, 1929

RESOURCES

[In thousands of dollars]

States, Territories, etc.	Num-ber of banks	Loans and discounts (including rediscounts)	Over-drafts	Invest-ments	Banking house, furniture and fix-tures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clear-ing house and other cash items	Other re-sources	Total re-sources
Rhode Island	3	3,927	1	1,554	171	52	172	338	445	39	96	6,795
New York	236	1,067,034	720	259,435	138,727	20,207	103,933	21,252	97,463	65,235	1,673,986	
New Jersey	35	60,230	7	24,433	2,630	807	3,662	2,573	239	2,370	98,724	
Pennsylvania	271	194,417	34	198,884	18,474	1,784	7,732	24,943	3,209	1,767	453,168	
Delaware	6	17,564	-----	11,204	739	506	293	1,670	53	42	32,162	
Maryland	113	89,747	31	38,711	5,362	812	2,343	6,103	1,177	1,186	145,837	
Total Eastern States	661	1,428,992	792	532,667	65,872	3,909	32,348	140,311	28,264	100,687	70,045	2,403,887
Virginia	317	200,174	113	33,876	7,696	3,410	3,479	22,740	2,535	7,392	281,415	
West Virginia ²	194	158,660	87	29,698	10,560	3,954	4,562	21,611	636	1,676	232,098	
North Carolina ²	355	212,817	191	26,087	13,119	2,483	5,115	32,084	4,809	4,593	302,892	
South Carolina	169	61,473	89	17,179	2,420	3,008	1,950	11,169	755	956	98,989	
Georgia	¹ 340	125,936	175	16,837	7,774	5,906	3,226	16,409	2,731	3,556	182,690	
Florida	151	48,753	24	20,258	3,474	1,535	^a 3,256	^a 17,288	^a 847	732	96,207	
Alabama ²	244	98,291	92	10,888	4,131	2,650	3,501	2,112	9,790	1,203	132,977	
Mississippi	262	108,491	946	33,306	3,978	1,589	3,077	21,366	1,715	703	178,451	
Louisiana ²	193	258,027	658	64,819	21,341	3,983	5,500	10,796	37,962	8,365	10,043	421,494
Texas	⁴ 710	191,274	794	45,187	9,541	4,906	10,161	39,343	7,314	1,593	4,514	314,627
Arkansas	⁴ 346	109,685	194	19,416	4,860	2,821	3,187	23,557	4,843	672	1,313	170,548
Kentucky ²	434	252,953	409	59,194	8,664	9,562	5,485	^a 28,164	2,631	18,438	385,560	
Tennessee ²	^a 391	166,607	654	26,888	10,269	5,321	4,367	^a 38,979	⁷ 5,438	18,691	277,904	
Total Southern States	4,136	1,993,231	4,426	404,233	107,827	51,128	56,906	167,278	188,140	31,211	70,882	3,075,262
Ohio	643	1,467,378	427	402,971	75,356	17,096	^a 51,555	^b 172,791	45,389	-----	46,537	2,279,500
Indiana	487	175,952	177	40,233	9,629	3,771	^a 8,532	-----	27,352	-----	30,933	296,579
Illinois ²	1,314	2,032,424	1,098	639,389	68,990	13,102	41,303	121,344	278,930	77,719	42,507	3,116,806
Michigan	585	997,721	400	341,943	46,639	6,421	22,439	136,843	5,241	31,144	3,299	1,992,090
Wisconsin	785	352,540	329	144,928	13,195	6,224	10,074	48,736	1,351	5,763	230	683,370

Minnesota.....	⁹ 779	177,572	328	79,272	8,064	7,646	⁵ 9,767	239	⁵ 24,929	1,191	18	309,026
Iowa.....	332	117,480	93	34,135	5,019	7,302	3,108	579	18,961	409	161	187,247
Missouri.....	¹⁰ 1,085	267,921	395	86,980	11,942	4,764	7,007	-----	52,972	347	4,667	436,095
Total Middle Western States.....	6,010	5,588,988	3,247	1,769,851	238,834	66,326	153,785	480,532	455,125	116,573	128,352	9,001,613
North Dakota.....	305	38,471	81	4,807	1,982	3,568	2,069	5,916	156	266	-----	57,316
South Dakota.....	296	55,490	129	12,974	2,622	3,919	1,847	205	12,415	460	727	90,758
Nebraska.....	675	154,271	336	35,777	5,927	8,050	7,240	125	36,198	1,274	1,745	250,943
Kansas.....	¹¹ 809	151,721	377	40,907	6,621	3,566	5,661	-----	34,268	977	1,132	245,230
Montana.....	⁴ 128	44,416	146	24,785	1,913	1,428	2,339	³ 12,104	-----	-----	186	87,517
Wyoming ²	62	19,414	79	5,352	854	453	919	299	4,288	182	77	31,917
Colorado.....	¹² 144	24,937	66	7,315	1,213	547	1,320	4,791	106	239	46	40,586
New Mexico.....	28	5,850	9	2,944	238	160	415	51	1,022	50	237	10,976
Oklahoma ²	342	52,683	213	22,328	2,348	1,157	2,200	-----	16,733	855	81	98,598
Total Western States.....	2,789	547,223	1,436	157,189	23,718	22,848	24,016	11,387	117,260	4,303	4,231	913,641
Washington.....	228	82,046	62	40,995	3,507	539	3,456	22,193	1,501	1,913	2,706	158,918
Oregon.....	137	45,305	58	22,490	2,993	878	2,908	7,884	1,407	897	1,223	86,043
California.....	¹³ 194	385,946	705	71,293	12,774	763	14,438	23,360	58,782	37,402	14,368	619,531
Idaho ²	94	24,128	35	17,345	1,496	724	1,234	1,005	7,111	231	82	53,391
Utah.....	78	53,959	238	11,207	1,568	1,045	1,071	2,400	8,462	786	895	81,631
Nevada.....	22	13,574	56	3,392	732	612	721	-----	2,986	100	458	22,631
Arizona ²	32	30,999	23	18,409	1,172	1,621	2,261	8,281	1,121	634	382	70,803
Total Pacific States.....	785	641,957	1,177	185,131	24,242	6,182	26,089	65,123	81,370	41,863	20,114	1,093,248
Alaska ²	13	3,898	23	3,156	193	85	783	-----	1,201	46	78	9,463
The Territory of Hawaii.....	10	51,098	175	18,740	537	594	3,839	153	8,337	1,006	6,686	91,165
Porto Rico ²	18	52,519	657	5,487	1,549	568	2,903	-----	5,418	2,704	3,523	75,328
Philippines ²	12	49,890	26,082	6,664	1,526	937	13,156	1,051	17,725	427	36,455	153,913
Total possessions.....	53	157,405	26,937	34,047	3,805	2,194	20,681	1,204	32,681	4,183	46,742	329,869
Total United States and possessions.....	14,437	10,361,723	38,016	3,084,672	464,469	152,629	313,997	866,173	903,315	298,859	340,462	16,824,315

¹ Includes other real estate owned.² All banks in State or Territory other than national.³ Includes lawful reserve.⁴ Includes trust companies.⁵ Estimated.⁶ Apr. 15, 1929.⁷ Includes items in transit.⁸ Includes cash items.⁹ July 15, 1929.¹⁰ Apr. 10, 1929.¹¹ June 27, 1929.¹² Includes savings banks.¹³ Includes commercial business of departmental banks.

TABLE No. 79.—Abstract of resources and liabilities of 14,437 State (commercial) banks June 29, 1929—Continued

LIABILITIES

[In thousands of dollars]

States, Territories, etc.	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Rhode Island.....	370	336	118	-----	62	352	47	2,484	3,002	-----	-----	-----	-----	1	23
New York.....	101,085	136,456	-----	-----	-----	96,921	22,612	683,281	495,731	-----	-----	57,459	-----	-----	80,451
New Jersey.....	5,750	4,934	2,524	253	139	719	687	35,921	43,253	-----	-----	3,217	-----	-----	1,327
Pennsylvania.....	26,714	39,925	12,790	-----	-----	2,246	1,741	96,808	255,549	393	-----	12,264	-----	-----	4,738
Delaware.....	999	1,418	1,213	358	-----	123	35	18,584	7,867	-----	-----	1,519	-----	-----	46
Maryland.....	6,875	9,179	2,509	225	467	678	-----	34,418	87,793	-----	-----	3,114	-----	-----	579
Total Eastern States.....	141,423	191,912	19,036	836	606	100,687	25,075	869,012	890,193	393	-----	77,573	-----	-----	87,141
Virginia.....	29,595	17,086	6,410	1,895	-----	11,997	1,450	83,745	101,684	-----	-----	15,839	-----	-----	11,714
West Virginia.....	19,717	14,677	4,944	-----	1,195	3,211	1,635	92,647	86,095	-----	-----	6,877	-----	-----	1,100
North Carolina.....	22,470	16,716	4,981	-----	2,058	16,498	4,361	111,784	96,877	-----	-----	24,522	-----	461	2,164
South Carolina.....	9,357	4,794	1,945	-----	353	1,426	402	37,813	39,361	-----	-----	3,295	-----	-----	253
Georgia.....	21,933	11,745	6,641	193	1,498	4,041	505	56,128	62,819	-----	-----	13,122	-----	261	3,804
Florida.....	7,817	3,774	1,918	-----	432	2,006	899	47,371	28,748	-----	-----	1,328	-----	-----	1,914
Alabama.....	12,111	7,898	4,058	-----	419	-----	-----	51,082	44,011	-----	-----	13,133	-----	-----	265
Mississippi.....	10,868	6,420	2,261	243	428	4,158	675	74,448	64,322	-----	-----	9,701	-----	-----	4,927
Louisiana.....	24,468	16,003	6,382	686	1,359	30,052	2,503	188,598	109,297	-----	-----	21,879	-----	-----	20,267
Texas.....	34,289	11,670	7,419	151	449	9,506	3,064	201,746	37,771	1,184	-----	5,726	439	214	999
Arkansas.....	14,799	5,978	2,781	99	317	10,477	2,641	80,338	43,997	-----	-----	8,333	-----	4	784
Kentucky.....	30,754	20,356	5,156	2,491	-----	3,753	3,013	109,774	131,101	-----	-----	11,299	-----	-----	67,863
Tennessee.....	23,135	18,986	-----	-----	-----	-----	125,483	80,398	-----	-----	-----	8,166	-----	-----	21,136
Total Southern States.....	261,313	156,103	54,896	5,758	8,508	97,125	21,148	1,260,957	926,481	1,184	-----	143,220	439	940	137,190
Ohio.....	131,293	95,234	32,766	7,995	-----	85,599	-----	745,764	1,042,448	-----	-----	56,205	-----	-----	82,196
Indiana.....	21,208	9,392	4,226	-----	-----	1,994	1,344	113,835	108,197	-----	-----	5,886	-----	-----	30,497
Illinois.....	239,322	156,316	50,719	31,851	17,299	224,522	33,073	1,321,831	1,143,338	-----	-----	63,670	-----	22,917	11,948
Michigan.....	77,939	65,502	20,751	-----	4,796	30,281	12,148	499,057	830,290	3,522	-----	37,962	1,393	5,379	3,070

Wisconsin.....	34,816	16,192	10,082	-----	2,556	5,558	3,875	179,485	320,286	342	-----	9,224	-----	-----	954
Minnesota.....	18,703	7,995	2,375	801	75	1,690	2,265	84,330	188,257	-----	111	2,374	13	-----	37
Iowa.....	14,344	5,355	2,224	361	59	1,225	-----	⁴ 62,922	99,043	121	-----	1,559	-----	-----	34
Missouri.....	33,691	20,315	8,187	805	-----	5	2,129	209,531	151,712	-----	-----	6,183	-----	8	4,429
Total Middle Western States.....	571,316	376,301	131,330	41,813	24,785	350,874	54,834	3,216,755	3,883,571	3,985	111	183,063	1,406	28,304	133,165
North Dakota.....	5,397	2,026	214	-----	-----	105	478	19,441	28,384	-----	-----	1,266	-----	-----	5
South Dakota.....	6,872	2,338	646	-----	-----	1,016	549	38,247	38,698	237	-----	1,787	-----	-----	368
Nebraska.....	17,865	5,771	2,460	449	227	5,074	1,062	104,696	109,600	-----	-----	3,694	-----	-----	45
Kansas.....	19,438	11,002	3,867	142	-----	3,998	1,478	144,160	56,650	-----	-----	3,003	1,157	-----	335
Montana.....	5,980	2,324	1,405	-----	158	3,360	-----	⁴ 36,440	36,178	-----	-----	1,352	-----	-----	120
Wyoming.....	2,015	1,274	348	49	63	361	207	14,179	12,217	-----	7	1,197	-----	-----	35
Colorado.....	3,483	1,680	396	-----	39	237	485	19,175	14,338	-----	-----	718	-----	-----	3
New Mexico.....	9,905	339	99	11	2	24	86	6,662	2,429	-----	-----	311	105	-----	583
Oklahoma.....	7,397	2,029	1,034	-----	171	1,136	1,213	63,248	19,669	-----	-----	2,118	-----	-----	-----
Total Western States.....	69,352	28,783	10,469	651	660	15,311	5,558	446,248	318,163	237	7	15,446	1,262	-----	1,494
Washington.....	11,517	3,380	2,120	552	-----	6,339	1,162	72,750	56,373	-----	-----	2,114	-----	24	2,578
Oregon.....	6,936	2,181	891	121	83	719	763	38,531	33,716	31	-----	1,677	-----	-----	394
California.....	52,323	28,024	12,882	-----	1,193	54,360	-----	⁴ 407,670	-----	⁵ 1,260	-----	19,483	-----	11,062	31,574
Idaho.....	3,182	1,107	441	1,524	-----	1,258	482	27,165	17,700	-----	-----	457	41	-----	34
Utah.....	5,621	3,466	731	285	337	3,328	773	30,067	35,210	-----	-----	1,740	-----	-----	73
Nevada.....	1,617	451	423	-----	-----	69	744	9,685	9,311	-----	-----	75	-----	-----	256
Arizona.....	4,076	2,629	1,084	-----	-----	1,051	851	33,197	27,469	1	-----	220	-----	-----	225
Total Pacific States.....	85,272	41,238	18,572	2,482	1,613	67,124	4,775	619,074	179,779	1,292	-----	25,766	41	11,086	35,134
Alaska.....	640	268	309	20	-----	110	43	4,030	4,043	-----	-----	-----	-----	-----	-----
The Territory of Hawaii.....	4,500	2,961	1,532	534	268	3,178	771	28,101	43,042	-----	6	1,357	-----	3,814	1,101
Porto Rico.....	8,453	2,663	789	76	4,473	7,851	467	16,411	19,083	219	1,174	6,719	-----	134	6,816
Philippines.....	13,239	3,835	371	3,864	379	7,368	501	52,191	31,099	-----	1,444	1,698	-----	-----	37,704
Total possessions.....	26,832	9,727	3,001	4,514	5,320	18,507	1,782	100,733	97,267	219	2,624	9,774	-----	8,948	45,621
Total United States and possessions.....	1,155,878	804,400	237,422	56,054	41,554	649,980	113,219	6,515,263	6,298,456	7,310	2,742	454,842	3,148	44,279	439,768

¹ Includes undivided profits.² All demand deposits, including due to banks.³ Includes all reserves.⁴ Includes certified and cashiers' checks, etc.⁵ Includes postal savings.

TABLE No. 79.—Abstract of resources and liabilities of 14,437 State (commercial) banks June 29, 1929—Continued

[In thousands of dollars]

States, Territories, etc.	Loans and discounts					Investments						
	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market, and bills, acceptances, etc., payable	All other loans ¹	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Rhode Island.....		1,505			26	2,396	85	172	960		236	101
New York.....	² 120,172		458,259		487,268	1,335						259,435
New Jersey.....	1,984	8,196	17,717	85	2,422	29,826	4,078	2,641	6,252	4,518	1,843	5,101
Pennsylvania.....	1,104	46,473	70,723			76,117	16,406	7,472	59,572			115,434
Delaware.....	236	4,099	10,525			2,704	1,714	3,116	3,513			2,861
Maryland.....		3,668	31,802			54,277	1,805	2,319	12,416	7,672		14,499
Total Eastern States.....	123,496	62,436	589,026	85	489,690	164,259	24,003	15,548	81,753	12,190	1,843	397,330
Virginia.....						200,174						33,876
West Virginia.....						158,660	5,868					23,830
North Carolina.....						212,817	8,625	8,413				9,649
South Carolina.....						61,473	2,799					14,380
Georgia.....		26,418				99,518	4,369	2,839		8,906		5,723
Florida.....						48,753	7,415	8,806				4,037
Alabama.....						98,291	6,092					10,196
Mississippi.....				1,001		107,490	3,280					30,026
Louisiana.....						258,027	8,534	1,110				55,175
Texas.....	17,767	12,841	13,039	455	8,553	138,619	17,765	13,799	2,143	2,721	60	8,699
Arkansas.....	² 20,603				3,523	85,559	8,403			185		10,828
Kentucky.....						252,953	10,532					48,662
Tennessee.....						166,697						26,888
Total Southern States.....	38,370	39,259	13,039	1,456	12,076	1,889,031	78,282	34,967	2,143	6,812	60	281,969
Ohio.....	528,945					938,433	³ 124,181	³ 94,178		4,167		180,445
Indiana.....						175,952	9,010					31,223
Illinois.....		285,930	1,059,201			687,293	186,397	112,436		6,668		333,888
Michigan.....		395,588			5,324	596,809				3,127		338,816
Wisconsin.....	51,924	47,188	58,001	1,014	13,136	181,277	22,026	14,288	48,303	2,068	14,322	43,921

Minnesota.....						177,572	19,357			21		59,894
Iowa.....						117,480	9,978			53		24,104
Missouri.....						267,921						86,980
Total Middle Western States.....	580,869	728,706	1,117,202	1,014	18,460	3,142,737	370,949	220,902	48,303	16,104	14,322	1,099,271
North Dakota.....						38,471	1,982					2,825
South Dakota.....	² 5,145		33,770			16,545	7,599	2,124	1,009		592	1,650
Nebraska.....	13,911	4,527	4,298	951	4,488	126,096	13,145	2,755	7,052		6,167	6,658
Kansas.....		20,045			131,399	277	11,158	14,202				15,547
Montana.....		5,868			4,622	33,926	9,001	2,954	7,002	972		4,856
Wyoming.....	1,925	1,319	1,459	14	76	14,621	2,096	795	521	17	300	1,623
Colorado.....	² 2,593		12,855			9,489	1,582					5,733
New Mexico.....	302	279	415		35	4,819	1,875	322	288	3	11	445
Oklahoma.....					409	52,274						22,328
Total Western States.....	23,876	32,038	52,797	965	141,029	296,518	48,438	23,152	15,872	992	7,070	61,665
Washington.....						82,046						40,995
Oregon.....	4,163	7,500	6,523	109	2,707	24,303	5,088	6,587	3,123	71	2,677	4,944
California.....		5,786				380,160	24,294					46,999
Idaho.....	² 4,009			127	231	19,761	6,889	3,220	1,135	308	1,996	3,797
Utah.....	6,063	6,504	12,862	517	981	27,032	3,325	1,208	2,462	953	702	2,557
Nevada.....	1,998	3,078	1,155	68	3,801	3,474	414	534	333		238	1,873
Arizona.....	2,151	7,045	20,674			7,129	7,439	3,786	1,819			6,365
Total Pacific States.....	18,384	29,913	41,214	821	7,720	543,905	47,449	15,335	8,872	1,332	5,613	106,530
Alaska.....		888			168	2,842	566	503	774		345	968
The Territory of Hawaii.....	6,913	9,961	20,419	545	432	12,828	1,227	5,008	2,381	744	2,084	7,296
Porto Rico.....	4,883	3,359	3,688	113	891	39,585	241	2,488	20	137	10	2,591
Philippines.....	2,954	4,191	1,959		3,560	37,226	566	250	564	481		4,803
Total possessions.....	14,750	18,399	26,066	658	5,051	92,481	2,600	8,249	3,739	1,362	2,439	15,658
Total United States and possessions.....	799,745	912,256	1,839,344	4,999	674,052	6,131,327	571,806	318,325	161,642	38,792	31,583	1,962,524

¹ Amounts reported in this column for several States agree with returns received by Comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

² Includes loans on other real estate.

³ Estimated.

TABLE No. 79.—Abstract of resources and liabilities of 14,437 State (commercial) banks June 29, 1929—Continued

[In thousands of dollars]

States, Territories, etc.	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts, Christmas savings, etc.	
Rhode Island.....	8	18	146		2,202	13	269				2,673	276	53	
New York.....				20,207	624,717	28,430	5,405	24,729	13,065	1,108	426,158	27,230	26,984	1,186
New Jersey.....	139	362	1,272		28,425	6,556	464	476	1,057	160	38,096	815	3,114	11
Pennsylvania.....	599		7,133		95,767		1,041				234,837	20,391		321
Delaware.....	18		275		4,973	13,605		6	79		7,476	273	39	
Maryland.....	129		2,214		34,143	275					87,793			
Total Eastern States.....	885	362	10,804	20,207	788,025	48,866	6,910	25,211	14,201	1,268	794,360	48,709	30,137	1,518
Virginia.....				3,479	78,257		5,487	1			70,959	30,725		
West Virginia.....				4,562	89,254		854	2,539			57,740	27,530	825	
North Carolina.....				5,115	85,061	19,811	4,484	2,428			58,337	38,540		
South Carolina.....	79		1,871		37,576		237				27,790	11,571		
Georgia.....	190		3,036		56,128						36,729	26,090		
Florida.....				3,296	31,857	15,390		124			23,876	4,872		
Alabama.....				3,501	51,082						44,011			
Mississippi.....	196		2,881		48,231	26,217					33,953	30,369		
Louisiana.....	256	58	5,186		168,741		686	19,171			83,722	25,575		
Texas.....	370	241	9,550		167,784	24,893	3,077	5,992	2,502	91	11,746	20,852	2,564	16
Arkansas.....	202		2,985		53,468	22,759	4,111				27,137	16,728		132
Kentucky.....				5,485	109,774						62,139		68,962	
Tennessee.....				4,367	112,483						43,539	36,859		
Total Southern States.....	1,293	299	25,509	29,805	1,102,696	109,070	18,936	30,255	2,502	91	581,678	269,711	72,351	148
Ohio.....				51,555	561,960	140,156	13,072	21,576			881,474	134,274	26,700	
Indiana.....				8,532	112,146			1,689			62,531	55,666		
Illinois.....	1,929		39,374		1,275,362		46,469				959,115	184,223		
Michigan.....				22,439	440,800	16,129	30,662	11,466			716,851	105,465	7,337	637
Wisconsin.....		1,090	8,984		127,201	39,427	12,857		5,303		152,473	162,238		272

Minnesota.....				9,767	84,084		246				50,326	137,931		
Iowa.....				3,108	61,399		² 1,523				27,371	70,767		905
Missouri.....				7,007	209,531						² 151,712			
Total Middle Western States.....	1,929	1,090	48,358	102,408	2,872,483	204,712	104,829	34,731	5,303		2,991,853	850,564	34,037	1,814
North Dakota.....				2,069	19,357			84			2,471	25,913		
South Dakota.....				1,847	29,531	8,609	107		1,347		4,543	32,438		370
Nebraska.....	567		6,673		84,320	12,857	7,519				13,029	96,536		35
Kansas.....	416		5,245		114,173	22,111	6,816	1,060			10,363	40,185	6,102	
Montana.....				2,339	³ 25,341	10,917	182				18,910	14,796		2,472
Wyoming.....	61	85	773		10,465	3,411	229	74	75		5,716	5,884	342	200
Colorado.....	168		1,158		18,526		619	30			8,417	5,677		244
New Mexico.....	18	59	338		5,290	1,294	78		33	36	1,162	821	135	242
Oklahoma.....				2,200	63,248						5,248	14,421		
Total Western States.....	1,230	144	14,187	8,455	370,251	59,199	15,550	1,248	1,455	36	69,859	236,671	6,579	3,563
Washington.....				3,456	51,141	20,615	835	168			42,665	12,915		793
Oregon.....				2,908	30,247	7,899	355	30	314		24,354	8,791		257
California.....		⁴ 836	13,602		³ 389,077	18,593								
Idaho.....				1,234	19,591	7,297	184	93			8,624	7,799		1,277
Utah.....	212	193	666		27,235	2,438	275	119	368		29,207	5,349		286
Nevada.....	76	561	84		8,849	831		5		173	8,302	771		65
Arizona.....	138		2,123		28,379	4,540	9	269	831		21,340	4,507	8	783
Total Pacific States.....	426	1,590	16,475	7,598	554,519	62,213	1,658	684	1,513	173	134,492	40,132	8	3,461
Alaska.....	67		716		3,165	827	38				3,207	498		338
The Territory of Hawaii.....	62	116	3,661		19,882	7,853	318	48	4,362	30	27,008	6,458	5,175	9
Porto Rico.....	301	416	2,186		11,196	3,783	307	1,125	4,554		12,953	1,068	372	136
Philippines.....	208	1,643	11,305		31,648	19,908	422	123			17,235	6,897	2,950	4,017
Total possessions.....	638	2,175	17,868		65,891	32,461	1,085	1,296	8,916	30	60,403	14,921	8,497	4,500
Total United States and possessions.....	6,409	5,678	133,437	108,473	5,756,067	516,534	149,237	93,425	33,890	1,598	4,635,318	1,460,984	151,662	15,004

¹ All demand deposits including due to banks.² Includes time certificates.³ Includes certified and cashiers' checks, etc.⁴ Includes gold coin.

TABLE No. 80.—Abstract of resources and liabilities of 1,608 loan and trust companies June 29, 1929

RESOURCES												
[In thousands of dollars]												
States, Territories, etc.	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Maine.....	48	116,574	131	55,769	2,961	1,162	3,356	-----	19,235	-----	740	189,928
New Hampshire.....	15	4,162	4	3,027	141	9	293	-----	1,855	79	2	8,572
Vermont.....	39	62,354	30	24,062	1,338	1,693	854	-----	3,508	181	1,341	95,361
Massachusetts.....	101	693,411	286	182,242	20,590	2,179	9,999	65,355	16,861	15,513	6,932	1,013,368
Rhode Island.....	11	181,889	20	114,936	3,294	103	5,068	17,808	1,959	1,988	6,671	333,736
Connecticut.....	98	287,802	122	78,644	14,410	2,004	6,110	21,089	6,358	3,750	2,000	422,289
Total New England States.....	312	1,346,192	593	458,680	42,734	7,150	25,680	104,252	38,776	21,511	17,686	2,063,254
New York.....	144	4,755,448	4,213	1,222,056	137,931	-----	49,681	579,556	242,387	527,970	474,551	7,993,793
New Jersey.....	199	817,920	76	327,913	47,823	7,307	14,852	45,357	51,172	11,314	61,723	1,385,457
Pennsylvania.....	417	1,313,951	526	976,338	95,553	32,718	37,398	137,112	60,720	25,471	47,723	2,727,510
Delaware.....	26	75,157	40	13,677	2,558	481	970	4,266	3,784	618	390	101,841
Maryland.....	26	192,772	30	87,290	10,224	2,628	2,728	29,902	7,047	4,864	8,255	345,740
District of Columbia.....	7	66,006	34	19,491	10,043	318	1,576	-----	11,302	1,404	448	110,622
Total Eastern States.....	819	7,221,254	4,919	2,646,765	304,132	43,452	107,205	796,193	376,412	571,541	593,090	12,664,963
Florida.....	50	42,871	24	25,305	4,239	2,270	2,372	-----	13,330	465	455	91,331
Indiana.....	158	202,114	88	62,515	13,677	2,836	7,984	-----	27,870	-----	99,841	416,925
Michigan.....	24	147,598	-----	40,628	5,114	2,325	234	11,506	6,565	110	7,171	221,251
Wisconsin.....	16	7,678	-----	4,689	428	1,604	51	4,051	201	41	240	18,983
Minnesota.....	16	25,405	5	28,251	549	777	4,188	-----	12,390	-----	79	71,644
Iowa.....	13	15,198	2	4,891	367	424	350	413	1,980	212	212	24,049
Missouri.....	105	228,405	126	120,060	9,953	5,594	7,265	-----	66,868	278	7,180	445,729
Total Middle Western States.....	332	626,398	221	261,034	30,088	13,560	20,072	15,970	115,874	641	114,723	1,198,581

North Dakota.....	3	966	709	65	148	23	229	94	5	2,239
South Dakota.....	5	2,125	2	1,243	130	123	87	136	22	4,618
Kansas.....	⁸ 17	8,182		6,415	861	293	135	1,178	24	20,127
Colorado.....	13	18,613	34	8,265	821	329	604	4,717	138	34,197
New Mexico.....	1	1,815	4	601	70	43	113	192	543	2,864
Total Western States.....	39	31,701	40	17,233	1,947	936	962	5,082	2,293	64,045
Washington.....	5	1,973	671	115	47	27	979			1,100
Oregon.....	4	1,098	14	567	384	49	871	17		4
California.....	⁹ 30	3,006		7,807	995	39	13	4,630	1	387
Utah.....	4	20,883		927	61	384	33	68	266	4
Nevada.....	2	1,982	23	81	62	65	67	360	52	274
Total Pacific States.....	45	28,942	37	10,053	1,617	613	189	1,918	5,273	57
The Territory of Hawaii.....	11	14,521	1,751	2,603	355	240	100	1,619	2	639
Total United States and possessions.....	1,608	9,311,879	7,585	3,421,673	385,112	68,221	156,580	923,415	553,577	594,823
										732,310
										16,155,175

¹ Includes lawful reserve.² Does not include savings departments of 11 trust companies (See mutual savings banks).³ Includes other real estate owned.⁴ Estimated.⁵ Includes cash items.⁶ July 15, 1929.⁷ April 10, 1929.⁸ June 27, 1929.⁹ Includes trust departments of departmental banks.

TABLE NO. 80.—Abstract of resources and liabilities of 1,608 loan and trust companies, June 29, 1929—Continued

LIABILITIES															
[In thousands of dollars]															
States, Territories, etc.	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Maine.....	6,656	5,870	6,840			2,406	1,079	46,676	111,822			7,960			619
New Hampshire.....	1,130	551	501	115		76	99	5,504	122	17	5	552			
Vermont.....	2,826	3,427	2,963		281	6	323	11,652	69,878			3,409			596
Massachusetts.....	58,290	56,260	28,103	1,359	3,273	31,211	7,360	493,529	296,040	8,252	1,343	22,064		5,616	668
Rhode Island.....	9,500	19,725	4,954		5,212	3,685	832	106,138	176,507	298		1,200		5,606	79
Connecticut.....	23,988	25,891	13,218		3,991	6,675	4,127	172,267	157,808	2,352		9,691			2,281
Total New England States.....	102,390	111,724	56,579	1,374	12,757	44,059	13,820	835,766	812,177	10,919	1,348	44,876		11,222	4,243
New York.....	413,100	777,814				631,915	304,165	3,908,308	1,231,346			184,734			542,411
New Jersey.....	79,123	81,204	29,185	4,052	4,853	20,106	8,597	473,173	586,252	2,897	1,162	41,073	190	1,658	51,932
Pennsylvania.....	189,105	360,028	70,146			67,928	16,574	943,745	881,802	30,267		83,250			84,665
Delaware.....	8,172	6,774	3,242	790		1,999	200	47,711	20,854			1,400			10,699
Maryland.....	19,429	28,413	8,080	351	3,404	10,954		159,603	102,808			5,542			7,156
District of Columbia.....	11,400	9,468	2,917	354	276	1,762	434	52,451	29,640	51		500			1,369
Total Eastern States.....	720,329	1,263,701	113,570	5,547	8,533	734,664	329,970	5,584,991	2,852,702	33,215	1,162	316,499	190	1,658	698,232
Florida.....	8,100	5,107	2,161		484	4,913	936	40,159	21,317			4,400			3,754
Indiana.....	22,734	13,564	8,433			6,483	1,962	104,804	118,732			42,135			98,078
Michigan.....	18,400	20,572	7,040		1,250		63	102,945				7,966			63,015
Wisconsin.....	2,585	1,547	930		409		17		7,817			70			5,698
Minnesota.....	5,260	3,111	2,480	43	351	93	831	27,932	24,900		3,871	2,687			85
Iowa.....	2,050	562	304	47	22	510		6,545	6,932		5,538	171			1,368
Missouri.....	36,536	24,429	10,667	12,566			2,688	219,182	121,730			15,614		62	12,255
Total Middle Western States.....	87,565	63,785	29,854	2,656	2,032	7,086	5,561	461,408	280,111		9,409	68,643		62	180,409

North Dakota.....	350	151	107				3	720	908						
South Dakota.....	325	79	55			378	29	1,336	2,366						50
Kansas.....	3,600	822	610	24		215	149	4,754	3,040			793	2,479		3,641
Colorado.....	1,990	1,071	1,411		361	516	361	15,314	12,832			233			108
New Mexico.....	250	50	1			20		926	1,451			160			6
Total Western States.....	6,515	2,173	2,184	24	361	1,129	542	23,050	20,597			1,186	2,479		3,805
Washington.....	1,425	1,633	373	21				25	231			697			507
Oregon.....	950	770	262	38	20	10		922				110			
California.....	7,755	1,675	2,837	119											4,492
Utah.....	900	455	187	15	41			425	1,012			516			19,782
Nevada.....	220	50	14			103	52	1,183	1,090			70			184
Total Pacific States.....	11,250	4,583	3,673	193	61	113	52	2,555	2,333			1,393			24,065
The Territory of Hawaii.....	5,184	3,431	611	164	166	170		8,103	295			2,066	995		645
Total United States and possessions.....	941,333	1,454,504	208,632	9,958	24,394	792,134	350,881	6,956,032	3,989,532	44,134	13,985	437,992	2,669	12,942	916,053

¹ Includes all other reserves.² Includes guaranty fund.³ Includes undivided profits.⁴ Includes certified and cashier's checks, etc.

TABLE No. 80.—Abstract of resources and liabilities of 1,608 loan and trust companies June 29, 1929—Continued

[In thousands of dollars]

States, Territories, etc.	Loans and discounts						Investments					
	Real estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market; and bills, acceptances, etc., payable	All other loans ¹	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Maine.....	2 116,574						7,338					48,431
New Hampshire.....						4,162	53	41	1,138	816	979	
Vermont.....		38,017	14,099			10,238	2,029	13,699	613	1,880	3,102	2,739
Massachusetts.....	2 200,367		226,484		2,516	264,044	30,778	17,215	22,972	5,474		105,803
Rhode Island.....		66,695		300	1,253	113,641	48,438	3,745	33,601		2,488	26,664
Connecticut.....		89,658	106,524			91,620	10,919	3,110	26,288	25,430	8,861	4,036
Total New England States.....	316,941	194,370	347,107	300	3,769	483,705	99,555	37,810	84,612	33,600	15,430	187,673
New York.....	2 385,095		2,674,276		1,681,305	14,772						1,222,056
New Jersey.....	18,322	177,978	252,733	1,331	39,882	327,674	53,260	59,763	91,479	54,183	18,022	51,206
Pennsylvania.....	1,542	128,479	731,155			452,775	148,605	36,403	244,959			546,371
Delaware.....	2,053	7,344	50,242			15,518	2,113	439	4,108			7,017
Maryland.....		12,137	38,540			142,095	21,820	8,118	22,691	13,942		21,219
District of Columbia.....		19,702	30,985			15,319	3,307	856	7,814	928	1,195	5,391
Total Eastern States.....	407,012	345,640	3,777,931	1,331	1,721,187	968,153	228,605	105,579	371,051	69,053	19,217	1,853,260
Florida.....						42,871	8,839	8,203				8,263
Indiana.....						202,114	10,175					52,340
Michigan.....		96,915	40,867			9,816		1,098		5,703		33,827
Wisconsin.....	1,508	3,143	2,670	1		356	706	186	1,379	301	302	1,815
Minnesota.....						25,405	8,609					19,642
Iowa.....						15,198	972			38		3,881
Missouri.....						228,405						120,060
Total Middle Western States.....	1,508	100,058	43,537	1		481,294	20,462	1,284	1,379	6,042	302	231,665

North Dakota.....					966							709
South Dakota.....	¹ 478		932		715	670	258	88		74		153
Kansas.....				2,698	5,484	315	243					5,857
Colorado.....	² 2,228		12,692		3,693	3,813						4,452
New Mexico.....	160	383			1,272	377	105					119
Total Western States.....	2,866	383	13,624	2,698	12,130	5,175	606	88		74		11,290
Washington.....					1,973							671
Oregon.....	2	683	217	23	173	95	120	106	80	9		157
California.....	² 2,647				359	1,319						6,488
Utah.....	4,706	16,167	5		11	310	96	1	46	15		459
Nevada.....	239	433			1,310	19	47					15
Total Pacific States.....	7,588	17,283	222	23	3,826	1,743	263	107	126	24		7,790
The Territory of Hawaii.....	3,401	2,201	3,696		5,223	1	1	39	663	19		1,880
Total United States and pos- sessions.....	739,316	659,935	4,186,117	1,632	1,727,677	1,997,202	364,380	153,746	457,276	109,484	35,066	2,301,721

¹ Amounts reported in this column for several States agree with returns received by comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

² Includes loans on other real estate.

TABLE No. 80.—Abstract of resources and liabilities of 1,608 loan and trust companies June 29, 1929—Continued

[In thousands of dollars]

States, Territories, etc.	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings, etc.	
Maine.....				3,356	44,537			2,139			109,940	1,882		
New Hampshire.....	23	41	229		4,054	342	258	850	20			102		
Vermont.....				854	11,102		550				69,878			
Massachusetts.....				9,999	478,956		8,660	5,913			235,373	48,146	12,521	
Rhode Island.....	289	629	4,150		96,640	6,675	2,823		5,438		159,987	7,710	3,105	267
Connecticut.....	404	73	5,633		140,733	13,153	12,100	6,281	429		148,140	6,856	2,209	174
Total New England States.....	716	743	10,012	14,209	776,022	20,170	24,391	15,183	5,887		723,318	64,696	17,835	441
New York.....				49,681	3,683,597	137,079	18,788	68,844	25,437	48,838	797,535	82,906	267,487	9,143
New Jersey.....	693	2,641	11,518		384,815	73,936	12,971	1,451	7,876	1,193	524,143	12,560	39,875	605
Pennsylvania.....	2,389		35,009		935,847		7,898				804,309	75,612		1,881
Delaware.....	31		939		46,777	770	13	151	7		18,824	222	1,769	32
Maryland.....	99		2,629		157,732	1,871					102,808			
District of Columbia.....	32	864	680		48,784		205	3,462			27,169	1,666	805	
Total Eastern States.....	3,244	3,505	50,775	49,681	5,257,552	213,656	39,875	73,908	33,320	50,031	2,274,788	172,966	309,936	11,66
Florida.....				2,372	22,771	13,079		4,309			16,531	4,786		
Indiana.....			27,984		88,288			16,516			85,428	33,304		
Michigan.....			234				42,371	60,574						
Wisconsin.....			51						139		3,756	3,922		
Minnesota.....			4,188		17,242		37	10,653			18,595	6,305		
Iowa.....			350		5,643		1,902				3,914	2,454		564
Missouri.....			7,265		219,182						121,730			
Total Middle Western States.....				20,072	330,355		43,310	87,743	139		233,423	45,985		564

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North Dakota.....				23	561			159			541	367		
South Dakota.....				87	1,093	237	6		134		1,069	658		505
Kansas.....	3		132		1,258	871	184	2,441			1,168	1,163	1,709	
Colorado.....	65		539		13,460		277	1,577			11,897	726		209
New Mexico.....	1	8	104		702	224			45		1,091	245	70	
Total Western States.....	69	8	775	110	17,074	1,332	467	4,177	179		14,766	3,159	1,779	714
Washington.....				27				25				231		
Oregon.....				49				922						
California.....				13										
Utah.....	7		26					425			879	121	12	
Nevada.....	7		60		1,088	64	23	8			1,016		74	
Total Pacific States.....	14		86	89	1,088	64	23	1,380			1,895	352	86	
The Territory of Hawaii.....		2	98		1,197			6,906				226	69	
Total United States and possessions.....	4,043	4,258	61,746	86,533	6,406,059	248,301	108,066	193,606	39,525	50,031	3,264,721	292,170	329,705	13,380

¹ Includes certified and cashiers' checks, etc.

² Includes cash items.

³ Includes time certificates.

TABLE No. 81.—Abstract of resources and liabilities of 747 stock savings banks June 29, 1929

RESOURCES

[In thousands of dollars]

States	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
New Jersey.....	1	14, 830	-----	13, 081	520	7	25	-----	213	-----	472	29, 148
District of Columbia.....	22	33, 090	10	6, 450	2, 520	576	1, 267	-----	2, 831	512	97	47, 353
Total Eastern States.....	23	47, 920	10	19, 531	3, 040	583	1, 292	-----	3, 044	512	569	76, 501
Florida.....	1	891	-----	210	85	99	¹ 13	-----	¹ 84	¹ 7	-----	1, 389
Mississippi.....	7	2, 561	3	954	32	38	35	605	3	6	46	4, 283
Total Southern States.....	8	3, 452	3	1, 164	117	137	48	605	87	13	46	5, 672
Michigan.....	3	14, 328	-----	2, 692	502	13	45	2, 914	168	36	113	20, 811
Iowa.....	676	264, 884	217	76, 018	13, 817	14, 455	7, 392	3, 142	39, 608	2, 013	223	421, 769
Total Middle Western States.....	679	279, 212	217	78, 710	14, 319	14, 468	7, 437	6, 056	39, 776	2, 049	336	442, 580
Nebraska.....	13	2, 228	-----	1, 092	14	165	30	-----	855	2	10	4, 396
Oregon.....	1	237	-----	234	1	-----	1	79	-----	-----	-----	552
California.....	² 19	655, 214	-----	271, 517	25, 536	5, 489	8, 147	10, 148	47, 498	3, 461	330	1, 027, 340
Utah.....	3	14, 730	-----	9, 308	475	351	140	-----	1, 963	19	674	27, 660
Nevada.....	1	3, 332	-----	706	-----	77	250	-----	737	4	38	5, 144
Total Pacific States.....	24	673, 513	-----	281, 765	26, 012	5, 917	8, 538	10, 227	50, 198	3, 484	1, 042	1, 060, 696
Total United States.....	747	1, 006, 325	230	382, 262	43, 502	21, 270	17, 345	16, 888	93, 960	6, 060	2, 003	1, 589, 845

¹ Estimated.² Includes savings business of departmental banks.

LIABILITIES
[In thousands of dollars]

States	Capital stock paid in	Surplus	Undi- vided profits, net	Reserves for divi- dends, conting- encies, etc.	Reserves for inter- est, taxes, and other expenses accrued and un- paid	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks out- standing	Demand deposits	Time de- posits (in- cluding postal savings)	United States deposits	Depos- its not classi- fied	Bills payable and redis- counts	Agree- ments to re- pur- chase securi- ties sold	Accept- ances exe- cuted for cus- tomers	Other liabili- ties
New Jersey.....	1,000	2,332						550	24,996		165			54	51
District of Columbia.....	2,705	1,880	811	134	137	196	143	14,964	25,555			806			22
Total Eastern States.....	3,705	4,212	811	134	137	196	143	15,514	50,551		165	806		54	73
Florida.....	25	25	97		32				1,210						
Mississippi.....	180	121	82		5	108	3	717	2,991			35			41
Total Southern States.....	205	146	179		37	108	3	717	4,201			35			41
Michigan.....	1,085	668	300		124		5		18,005	14		10			
Iowa.....	26,775	13,322	6,270	743	383	6,063		115,030	248,244	449		4,480			10
Total Middle Western States.....	27,860	13,990	6,570	743	507	6,063	5	115,030	266,849	463		4,490			10
Nebraska.....	226	77	56	5	10	5		1,019	2,993			4			1
Oregon.....	30	20	9						493						
California.....	28,611	21,278	5,725		681	1,631		87,367	876,077	4,918		1			1,051
Utah.....	1,750	750	201	180	198	104	204	39	24,234						
Nevada.....	100	40	73				17	84	4,830						
Total Pacific States.....	30,491	22,088	6,008	180	879	1,735	221	87,490	905,634	4,918		1			1,051
Total United States.....	62,487	40,513	13,624	1,062	1,570	8,107	372	219,770	1,230,228	5,381	165	5,336		54	1,176

¹ Includes certified and cashiers' checks, etc.

Includes postal savings.

TABLE NO. 81.—Abstract of resources and liabilities of 747 stock savings banks June 29, 1929—Continued

[In thousands of dollars]

States	Loans and discounts					Investments						
	Real-estate loans, mort- gages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commer- cial paper bought in open mar- ket; and bills, ac- ceptances, etc., payable	All other loans ¹	United States Govern- ment securi- ties	State, county, and municip- pal bonds	Railroad and other public service corpora- tion bonds	Stock of Federal reserve banks and other cor- porations	Foreign govern- ment bonds and other foreign securities	Other bonds, notes, war- rants, etc.
	On farm land	On other real estate										
New Jersey.....		13, 197	1, 433			200	12	1, 852	8, 208	105	472	2, 432
District of Columbia.....	10	8, 094	8, 934	69	75	15, 908	455	84	2, 720	253	714	2, 224
Total Eastern States.....	10	21, 291	10, 367	69	75	16, 108	467	1, 936	10, 928	358	1, 186	4, 656
Florida.....						891	10	164				36
Mississippi.....						2, 561	102					852
Total Southern States.....						3, 452	112	164				888
Michigan.....						14, 328						2, 692
Iowa.....						264, 884	18, 065			188		57, 765
Total Middle Western States.....						279, 212	18, 065			188		60, 457
Nebraska.....	1, 256	471	216			285	90	50	148		187	617
Oregon.....	114	53				70	12	89	31			102
California.....		531, 350			2, 211	121, 653	80, 966					190, 551
Utah.....	1, 250	8, 075	5, 139	75		191	1, 437	2, 922	1, 256	1, 313	280	2, 100
Nevada.....	308	1, 383	794	35		812	247	238	21			200
Total Pacific States.....	1, 672	540, 861	5, 933	110	2, 211	122, 726	82, 662	3, 249	1, 308	1, 313	280	192, 953
Total United States.....	2, 938	562, 623	16, 516	179	2, 286	421, 783	101, 396	5, 399	12, 384	1, 859	1, 653	259, 571

¹ Amounts reported in this column for several States agree with returns received by comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

States	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings, etc.	
New Jersey.....	1	6	18		266	100	184		42		24,800		154	
District of Columbia.....	22	396	849		14,547		330	87			20,861	2,756	1,938	
Total Eastern States.....	23	402	867		14,813	100	514	87	42		45,661	2,756	2,092	
Florida.....				13					24		1,099	87		
Mississippi.....	4		31		717						2,552	439		
Total Southern States.....	4		31	13	717				24		3,651	526		
Michigan.....				45							17,755	824	26	
Iowa.....				7,392	112,168		2,862				147,688	99,587		969
Total Middle Western States.....				7,437	112,168		2,862				165,443	100,411	26	969
Nebraska.....	3		27		956	53	10				2,593	400		
Oregon.....				1					40		107	346		
California.....		² 1,073	7,074			87,367					876,077			
Utah.....	9	25	106					39			23,901	333		
Nevada.....	2		248		84						4,830			
Total Pacific States.....	11	1,098	7,428	1	84	87,367		39	40		904,915	679		
Total United States.....	41	1,500	8,353	7,451	128,738	87,520	3,386	126	106		1,122,263	104,772	2,118	969

¹ Includes certified and cashiers' checks, etc.

² Includes gold coin.

TABLE No. 82.—Abstract of resources and liabilities of 611 mutual savings banks June 29, 1929

RESOURCES

[In thousands of dollars]

States	Number of banks	Loans and discounts (including rediscounts)	Over-drafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Maine.....	33	37,361	-----	86,879	666	195	384	-----	1,774	-----	-----	127,259
New Hampshire.....	152	108,453	-----	124,358	1,840	921	396	-----	4,072	252	-----	240,292
Vermont.....	19	56,898	-----	41,849	786	4,761	429	-----	3,119	82	2,435	110,359
Massachusetts.....	196	1,399,978	-----	784,691	18,965	7,719	4,666	24,851	21,817	-----	286	2,238,122
Rhode Island.....	9	87,050	-----	90,702	1,090	175	812	-----	3,451	6	-----	183,286
Connecticut.....	75	403,058	-----	282,992	5,318	1,625	1,542	9,894	-----	457	615	705,501
Total New England States.....	384	2,092,798	-----	1,411,471	28,665	15,396	8,229	0,894	34,233	797	3,336	3,604,819
New York.....	150	3,249,589	-----	1,503,378	66,370	3,434	15,511	-----	97,592	-----	65,002	5,000,876
New Jersey.....	27	164,745	-----	119,224	5,386	340	1,034	-----	4,303	160	2,054	297,249
Pennsylvania.....	49	34,457	-----	429,324	4,116	1,679	1,079	23,252	66	197	355	494,525
Delaware.....	2	13,482	-----	14,221	562	190	40	828	-----	-----	-----	29,323
Maryland.....	14	80,277	-----	125,705	1,565	775	626	-----	4,603	-----	605	214,156
Total Eastern States.....	202	3,542,553	-----	2,191,852	77,999	6,418	18,200	24,080	101,991	4,960	68,016	6,036,129
Ohio.....	3	52,107	-----	48,384	1,369	45	1,824	-----	9,190	-----	280	113,199
Indiana.....	5	20,065	-----	5,110	107	211	1,380	-----	885	-----	-----	27,758
Wisconsin.....	6	4,640	-----	3,732	108	12	62	423	55	44	-----	9,076
Minnesota.....	65	6,576	-----	66,504	109	500	618	-----	1,185	76	3	75,569
Total Middle Western States.....	19	83,388	-----	123,730	1,693	768	3,882	423	11,315	120	283	225,002
Washington.....	5	35,911	-----	16,876	711	70	254	1,589	5	4	666	56,086
California.....	1	46,839	-----	31,841	1,201	407	840	-----	2,623	65	-----	83,816
Total Pacific States.....	6	82,750	-----	48,717	1,912	477	1,094	1,589	2,628	69	666	139,902
Total United States.....	611	5,801,489	-----	3,775,770	110,269	23,059	31,495	35,986	150,137	5,946	72,301	10,006,452

¹ Includes business of 11 guaranty savings banks, and savings departments of 11 trust companies.² Includes cash items.³ Includes other amounts due from banks.⁴ Includes 1 savings institution with capital stock \$10,200,000.⁵ Estimated.⁶ July 15, 1929.

LIABILITIES

States	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Maine.....		7, 601	5, 983						113, 402			266			7
New Hampshire.....		¹ 15, 771		8, 226					215, 759						536
Vermont.....		8, 407	2, 822		266		15	237	98, 576			35			1
Massachusetts.....		¹ 95, 276	92, 450	4, 995					2, 042, 506						2, 895
Rhode Island.....		9, 651	3, 323		903				189, 300						49
Connecticut.....		46, 421	30, 628						627, 058			865			529
Total New England States.....		183, 127	135, 206	13, 221	1, 229		15	237	3, 266, 601			1, 166			4, 017
New York.....		629, 223							4, 433, 046						8, 607
New Jersey.....		28, 076					29	91, 839	175, 328		1, 519	175			283
Pennsylvania.....		² 36, 830	8, 960					6, 397	440, 727						1, 611
Delaware.....		4, 056	619						24, 641						7
Maryland.....		¹ 19, 818							194, 199			15			124
Total Eastern States.....		618, 003	9, 579				29	98, 236	5, 297, 941		1, 519	190			10, 632
Ohio.....		7, 985	510	231			2		104, 466						5
Indiana.....		2, 845	248			160			24, 505						
Wisconsin.....		478	37						8, 550			10			1
Minnesota.....		1, 656	2, 092						71, 797						24
Total Middle Western States.....		12, 964	2, 887	231		160	2		209, 318			10			30
Washington.....		¹ 1, 335	53	75					53, 739						884
California.....		8, 264				22			75, 527						3
Total Pacific States.....		9, 599	53	75		22			129, 266						887
Total United States.....		823, 693	147, 725	13, 527	1, 229	182	46	98, 473	8, 903, 126		1, 519	1, 366			15, 566

¹ Includes guaranty fund.

² Includes capital stock, \$10,200,000.

TABLE No. 82.—Abstract of resources and liabilities of 611 mutual savings banks June 29, 1929—Continued

[In thousands of dollars]

States	Loans and discounts					Investments						
	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market; and bills, acceptances, etc., payable	All other loans ¹	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Maine.....	2 32,600		2,364		192	2,205	13,758	9,146	43,846	5,344	5,378	9,407
New Hampshire.....	69,403	24,227	8,335		6,488		13,905	7,918	76,905	8,831	5,643	11,156
Vermont.....		48,950	2,974			4,974	5,029	27,449	358	1,564	6,122	1,327
Massachusetts.....	2 1,187,414					212,564		270,211	477,322	31,123		6,035
Rhode Island.....		66,445			4,090	16,515	12,145	2,423	60,206		1,734	14,194
Connecticut.....		374,376	22,390			6,292	28,874	20,423	158,483	29,571	45,641	
Total New England States.....	1,289,417	513,998	36,063		10,770	242,550	73,711	337,570	817,120	76,433	64,518	42,119
New York.....	3 3,216,225					33,364						1,503,378
New Jersey.....	85,744	76,558	1,114	25		1,307	14,101	30,500	69,156	1,043		4,424
Pennsylvania.....		31,000	3,457				41,997	116,697	186,212			84,418
Delaware.....		12,193	1,289				462	2,297	10,314			1,148
Maryland.....			6,217			74,060	22,598	7,538	92,173			3,396
Total Eastern States.....	3,301,969	119,751	12,077	25		108,731	79,158	157,032	357,855	1,043		1,596,764
Ohio.....	39,686					12,421	4 4,577	4 13,199				30,608
Indiana.....						20,065	2,939					2,171
Wisconsin.....	324	4,262	3			51	473	1,581	515	25		1,138
Minnesota.....						6,576	5,901					60,603
Total Middle Western States.....	40,010	4,262	3			39,113	13,890	14,780	515	25		94,520
Washington.....						35,911						16,876
California.....		45,612				1,227	11,000					20,841
Total Pacific States.....		45,612				37,138	11,000					37,717
Total United States.....	4,631,396	683,623	48,143	25	10,770	427,532	177,759	509,382	1,175,490	77,501	64,518	1,771,120

¹ Amounts reported in this column for several States agree with returns received by comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

² Includes loans on other real estate.

³ Bonds and mortgages heretofore reported as loans not classified.

⁴ Estimated.

States	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings, etc.	
Maine.....				384							113,402			
New Hampshire.....	19	41	336								215,759			
Vermont.....				429	187		50				98,576			
Massachusetts.....				14,666							2,035,257		7,249	
Rhode Island.....	99	86	627						132		167,949		1,219	
Connecticut.....	212	139	1,191								624,832		2,226	
Total New England States.....	330	266	2,154	5,479	187		50		132		3,255,775		10,694	
New York.....				15,511							4,403,046			
New Jersey.....	51	325	658		11,501	250		80,088	111		173,723	95	1,399	
Pennsylvania.....	271		808		6,397						440,727			
Delaware.....	6		34								24,641			
Maryland.....	23		603								194,199			
Total Eastern States.....	351	325	2,103	15,511	17,898	250		80,088	111		5,296,336	95	1,399	
Ohio.....				1,824							104,037	429		
Indiana.....				1,380							24,156	349		
Wisconsin.....		7	55								8,550			
Minnesota.....				616							71,794	3		
Total Middle Western States.....		7	55	3,820							208,537	781		
Washington.....				254							53,739			
California.....	402		438								75,527			
Total Pacific States.....	402		438	254							129,266			
Total United States.....	1,083	598	4,750	25,064	18,085	250	50	80,088	243		8,889,914	876	12,093	

¹ Includes cash items.² Includes gold coin.

TABLE NO. 83.—Abstract of resources and liabilities of 391 private banks June 29, 1929

RESOURCES

[In thousands of dollars]

States	Number of banks	Loans and discounts (including rediscounts)	Over-drafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Connecticut.....	17	22,791	-----	4,099	116	3,179	214	-----	719	407	960	32,485
New York.....	49	3,265	19	9,770	1,779	-----	224	-----	2,346	144	197	16,744
New Jersey.....	6	776	2	860	41	522	45	-----	770	25	67	3,108
Pennsylvania.....	31	1,109	-----	1,773	442	869	107	10	466	41	49	4,866
Total Eastern States.....	86	5,150	21	12,403	1,262	1,391	376	10	3,582	210	313	24,718
Virginia.....	² 3	764	4	79	39	16	44	-----	118	8	2	1,074
South Carolina.....	1	791	81	-----	-----	9	13	-----	22	1	-----	917
Georgia.....	² 4	1,086	1	99	19	42	9	2	92	4	-----	1,354
Texas.....	² 20	16,999	613	3,457	377	210	342	2,147	2,668	370	105	27,278
Arkansas.....	1	93	-----	11	4	1	3	8	-----	-----	-----	120
Total Southern States.....	29	19,733	699	3,646	439	278	411	2,157	2,890	383	107	30,743
Ohio.....	60	13,864	11	2,456	477	402	² 477	² 2,215	41	-----	44	19,987
Indiana.....	112	15,181	27	2,467	463	532	⁴ 510	-----	3,071	-----	1,660	23,911
Michigan.....	² 36	4,875	21	860	250	238	195	85	455	49	49	7,077
Iowa.....	² 42	10,814	48	1,629	344	564	271	320	1,411	26	27	15,454
Missouri.....	⁶ 1	106	3	-----	7	-----	1	-----	7	-----	-----	124
Total Middle Western States.....	251	44,840	110	7,412	1,541	1,736	1,454	2,620	4,985	75	1,780	66,553
South Dakota.....	2	621	1	74	35	5	8	-----	80	2	9	835
Kansas.....	⁶ 4	371	1	131	19	-----	19	-----	47	1	1	590
Montana.....	1	125	1	40	-----	209	21	734	-----	-----	-----	430
New Mexico.....	1	92	-----	21	6	-----	5	-----	12	-----	-----	136
Total Western States.....	8	1,209	3	266	60	214	53	-----	173	3	10	1,991
Total United States.....	391	93,723	833	27,826	3,418	6,798	2,508	4,787	12,349	1,078	3,170	156,490

¹ Includes other real estate.² Not under State supervision.³ Estimated.⁴ Includes lawful reserve and cash items.⁵ April 10, 1929.⁶ June 27, 1929.⁷ Includes lawful reserve.

LIABILITIES

States	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Connecticut.....	1,543	1,248	424			33	9	3,805	7,289		869	14,092			3,173
New York.....	1,090	13,193				224		5,694	5,222			735			586
New Jersey.....		677			10		7	249	2,081			11			73
Pennsylvania.....		1,575				94	9	387	2,326			36			439
Total Eastern States.....	1,090	5,445			10	318	15	6,330	9,629			782			1,098
Virginia.....	78	29	84	15			2	559	242			62			3
South Carolina.....	20		20				1	510	366						
Georgia.....	141	43	18	23	4			259	755		11				100
Texas.....	2,742	385	791		18	2,418	287	15,124	3,838	1,044	160	247	46	19	159
Arkansas.....	5	25	5					50	35						
Total Southern States.....	2,986	482	918	38	22	2,418	290	16,502	5,236	1,044	171	309	46	19	262
Ohio.....	1,060	824	444	3		72		9,385	7,470			725			4
Indiana.....	1,542	726	380			19	33	10,642	8,505			427			1,637
Michigan.....	460	228	83	3	25	2	8	2,960	2,992		37				40
Iowa.....	1,009	480	219	4	4		6	5,745	7,278		633	76			
Missouri.....	10	15	2					76	11			10			
Total Middle Western States.....	4,081	2,273	1,128	10	29	93	47	28,808	26,256		670	1,477			1,681
South Dakota.....	35	28	1					276	491						4
Kansas.....	65	54	7					359	105						
Montana.....	80							195	155						
New Mexico.....	25	6	1	2				83	19						
Total Western States.....	205	88	9	2				913	770						4
Total United States.....	9,905	9,536	2,479	50	61	2,862	362	56,358	49,180	1,044	1,710	16,660	46	19	6,218

¹ Includes undivided profits.

² Includes capital stock and undivided profits.

TABLE No. 83.—Abstract of resources and liabilities of 391 private banks June 29, 1929—Continued

[In thousands of dollars]

States	Loans and discounts					Investments						
	Real estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market, and bills, acceptances, etc., payable	All other loans ¹	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Connecticut.....		2,470	728			19,593	26	570	283	2,939	235	46
New York.....	² 933		1,942		383	7						9,770
New Jersey.....	222	44	131			379	50	135	97	268	146	164
Pennsylvania.....		231	756			122	156	127	308			1,182
Total Eastern States.....	1,155	275	2,829		383	508	206	262	405	268	146	11,116
Virginia.....	25	39				700	4	4				71
South Carolina.....						791						
Georgia.....	39	797			30	220	25			5		69
Texas.....	355	3,631	2,335	237	530	9,911	1,189	681	127	428	14	1,018
Arkansas.....	² 28					65						11
Total Southern States.....	447	4,467	2,335	237	560	11,687	1,218	685	127	433	14	1,169
Ohio.....	3,081					10,783	³ 341	³ 416				1,699
Indiana.....						15,181	731					1,736
Michigan.....	952	304	181		324	3,114	43	2	116		57	642
Iowa.....	1,806	152	307	42	332	8,175	945	88	57	106	2	431
Missouri.....						106						
Total Middle Western States.....	5,839	456	488	42	656	37,359	2,060	506	173	106	59	4,508
South Dakota.....	² 200		371			50	55	13				6
Kansas.....		10				361	91	17				23
Montana.....		68				57	1		37			2
New Mexico.....		9				83	21					
Total Western States.....	200	87	371			551	168	30	37			31
Total United States.....	7,641	7,755	6,751	279	1,599	69,698	3,678	2,053	1,025	3,746	454	16,870

¹ Amounts reported in this column for several States agree with returns received by comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

² Includes loans on other real estate.

³ Estimated.

States	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts, Christmas savings, etc.	
Connecticut.....	2		212		3,643		162				7,167		122	
New York.....				224	4,838		28	828	113		5,008	13	88	
New Jersey.....	1	3	41		174		75				1,310		771	
Pennsylvania.....	4		103		376		11				2,304	5		17
Total Eastern States.....	5	3	144	224	5,388		39	903	113		8,622	18	859	17
Virginia.....	1		43		377	171	1	10		5	237			
South Carolina.....				13	510							366		
Georgia.....				9	240		19				224		525	6
Texas.....	12	3	327		13,644	963	23	494			3,285	540		13
Arkansas.....				3	35	15						35		
Total Southern States.....	13	3	370	25	14,806	1,149	43	504		5	3,746	1,466	6	13
Ohio.....				477	6,376	1,610	1,280	219			2,570	4,900		
Indiana.....				1,510	10,594			48			2,032	6,473		
Michigan.....	5	21	169		1,374	114	875	597	10		2,027	688	267	
Iowa.....	13	18	240		4,685	691	341	28		5	1,165	5,066	1,042	
Missouri.....				1	76						111			
Total Middle Western States.....	18	39	409	988	23,105	2,415	2,496	792	10	5	7,805	17,127	1,309	
South Dakota.....				8	219	56	1		3		18	470		
Kansas.....	1		18		333	22	4				2	103		
Montana.....				21	165	30					34	121		
New Mexico.....	1	4			62	19	2					19		
Total Western States.....	2	4	18	29	779	127	7		3		54	713		
Total United States.....	40	49	1,153	1,266	47,721	3,691	2,747	2,199	126	10	27,394	19,324	2,296	30

¹ Includes lawful reserve and cash items.² Includes time certificates.

TABLE No. 84.—Abstract of resources and liabilities of 17,794 State (commercial), savings and private banks, and loan and trust companies
June 29, 1929

RESOURCES

[In thousands of dollars]

States, Territories, etc.	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Maine.....	81	153,935	131	142,648	3,627	1,357	3,740	-----	11,009	-----	740	317,187
New Hampshire.....	67	112,615	4	127,385	1,981	930	689	-----	4,927	331	2	248,864
Vermont.....	58	119,252	30	65,911	2,124	6,454	1,283	-----	6,627	263	3,776	205,720
Massachusetts.....	297	2,093,389	286	966,933	39,555	9,898	14,665	65,355	38,678	15,513	7,218	3,251,490
Rhode Island.....	23	272,866	21	207,192	4,555	330	6,052	18,146	5,855	2,033	6,767	523,817
Connecticut.....	190	713,651	122	365,735	19,844	6,808	7,866	30,983	7,077	4,614	3,575	1,160,275
Total New England States.....	716	3,465,708	594	1,875,804	71,686	25,777	34,295	114,484	74,173	22,754	22,078	5,707,353
New York.....	579	9,075,336	4,952	2,994,639	243,807	3,434	85,623	683,489	363,577	625,567	604,985	14,685,409
New Jersey.....	268	1,058,504	85	485,511	56,400	8,983	17,729	49,019	59,031	11,738	66,686	1,813,686
Pennsylvania.....	728	1,543,934	560	1,606,319	118,585	37,050	46,316	185,317	64,461	27,476	50,051	3,630,669
Delaware.....	34	106,203	40	39,102	3,859	1,177	1,303	6,764	3,837	560	481	163,326
Maryland.....	153	362,796	61	251,706	17,091	4,215	5,697	36,005	8,224	10,653	9,285	765,733
District of Columbia.....	29	99,096	44	25,941	12,563	894	2,843	-----	14,133	1,916	545	157,975
Total Eastern States.....	1,791	12,245,869	5,742	5,403,218	452,305	55,753	159,511	960,594	513,263	677,910	732,033	21,206,198
Virginia.....	320	200,938	117	33,955	7,735	3,426	3,523	-----	22,858	2,543	7,394	282,489
West Virginia.....	194	158,660	87	29,698	10,560	3,954	4,562	21,611	638	1,676	654	232,098
North Carolina.....	355	212,817	191	26,687	13,119	2,483	5,115	32,084	4,809	4,593	994	302,892
South Carolina.....	170	62,264	170	17,179	2,420	3,017	1,963	-----	11,191	756	956	99,916
Georgia.....	344	127,022	176	16,936	7,793	5,948	3,235	16,411	2,823	144	3,556	184,044
Florida.....	202	92,515	48	45,773	7,798	3,904	5,681	-----	30,702	1,319	1,187	188,927
Alabama.....	244	98,291	92	10,888	4,131	2,650	3,501	2,112	9,790	1,203	3,319	132,977
Mississippi.....	299	111,052	949	34,260	4,010	1,627	3,112	21,971	1,718	709	3,326	182,734
Louisiana.....	193	258,027	658	64,819	21,341	3,983	5,500	10,796	37,062	8,365	10,043	421,494
Texas.....	730	208,273	1,407	48,644	9,918	5,116	10,503	41,490	9,972	1,963	4,619	341,905
Arkansas.....	347	109,778	194	19,427	4,864	2,822	3,190	23,565	4,843	672	1,313	170,668
Kentucky.....	434	252,953	409	59,194	8,664	9,662	5,485	-----	28,164	2,691	18,438	385,560
Tennessee.....	391	166,697	654	26,888	10,269	5,321	4,367	-----	38,979	5,438	18,691	277,304
Total Southern States.....	4,223	2,059,287	5,152	434,348	112,622	53,813	59,737	170,040	204,447	32,072	71,490	3,203,008

Ohio.....	706	1,533,349	438	453,811	77,202	17,543	53,856	175,006	54,620	46,861	2,412,686
Indiana.....	762	413,312	292	110,325	23,876	7,350	18,406	59,178	132,434	765,173	
Illinois.....	1,314	2,032,424	1,098	639,589	68,990	13,102	41,303	121,344	278,930	42,507	3,316,806
Michigan.....	648	1,164,622	421	386,123	52,505	8,997	22,913	151,348	12,429	31,339	1,841,229
Wisconsin.....	807	364,858	329	153,349	13,731	7,840	10,187	53,210	1,607	5,848	611,429
Minnesota.....	¹ 800	209,553	333	174,027	8,722	8,923	14,571	239	38,604	1,267	456,239
Iowa.....	1,063	408,376	360	116,673	19,547	22,745	11,121	4,454	61,960	2,660	648,519
Missouri.....	¹ 1,191	496,432	524	207,040	21,902	10,358	14,273	119,847	625	11,847	882,848
Total Middle Western States.....	7,201	6,622,826	3,795	2,240,737	286,475	96,858	186,630	505,601	627,075	119,458	10,934,929
North Dakota.....	308	39,437	81	5,516	2,047	3,716	2,092	6,145	250	271	59,555
South Dakota.....	303	58,206	132	14,291	2,787	4,047	1,942	341	13,186	484	96,211
Nebraska.....	688	156,499	336	36,869	5,941	8,215	7,270	125	37,053	1,276	255,339
Kansas.....	⁴ 830	160,274	378	47,463	7,501	3,559	5,815	35,493	35,493	1,002	265,947
Montana.....	129	44,541	147	24,825	1,913	1,637	2,360	12,138	186	87,747	
Wyoming.....	62	19,414	79	5,352	854	453	919	299	4,288	182	31,917
Colorado.....	157	43,550	100	15,580	2,034	876	1,930	9,508	244	782	74,783
New Mexico.....	30	7,757	13	3,566	314	203	533	51	1,226	62	13,976
Oklahoma.....	342	52,683	213	22,328	2,348	1,157	2,200	16,733	855	81	98,598
Total Western States.....	2,849	582,361	1,479	175,780	25,739	24,163	25,061	16,469	120,611	4,914	984,073
Washington.....	238	119,930	62	58,542	4,333	656	3,737	24,761	1,506	1,917	219,916
Oregon.....	142	46,640	72	23,291	3,378	956	2,958	8,834	1,424	897	89,677
California.....	244	1,091,005	705	382,458	40,506	6,698	23,438	33,508	113,533	40,929	1,747,865
Idaho.....	94	24,128	35	17,345	1,496	724	1,234	1,005	7,111	231	53,391
Utah.....	85	89,572	238	21,442	2,104	1,780	1,244	2,468	10,691	809	132,624
Nevada.....	25	18,888	79	4,179	794	754	1,038	1,083	4,083	156	30,741
Arizona.....	32	36,999	23	18,409	1,172	1,621	2,261	8,281	1,121	534	70,803
Total Pacific States.....	860	1,427,162	1,214	525,666	53,783	13,189	35,910	78,857	139,469	45,473	2,345,017
Alaska.....	13	3,898	23	3,156	193	85	783	1,201	46	78	9,463
The Territory of Hawaii.....	21	65,619	1,926	21,343	892	834	3,939	153	9,956	1,008	112,965
Porto Rico.....	18	52,519	657	5,487	1,549	568	2,903	5,418	2,704	3,523	75,328
Philippines.....	12	49,890	26,082	6,664	1,526	937	13,156	1,051	17,725	427	153,913
Total possessions.....	64	171,926	28,688	36,650	4,160	2,424	20,781	1,204	34,300	4,185	351,699
Total United States and possessions.....	17,794	26,575,139	46,664	10,692,203	1,006,770	271,977	521,925	1,847,249	1,713,338	906,766	44,732,277

¹ Apr. 15, 1920.² July 15, 1929.³ Apr. 10, 1929.⁴ June 27, 1929.

TABLE No. 84.—Abstract of resources and liabilities of 17,794 State (commercial), savings and private banks, and loan and trust companies
June 29, 1929—Continued

LIABILITIES

[In thousands of dollars]

States, Territories, etc.	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	Due to banks	Certified and cashiers' checks, and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Deposits not classified	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Maine.....	6,656	13,471	12,823	—	—	2,406	1,079	46,676	225,224	—	—	8,226	—	—	626
New Hampshire.....	1,130	16,322	501	8,241	—	76	99	5,504	215,881	17	5	552	—	—	536
Vermont.....	2,826	11,834	5,785	—	547	6	338	11,889	168,454	—	—	3,444	—	—	597
Massachusetts.....	58,290	151,536	120,553	6,354	3,273	31,211	7,360	493,529	2,338,546	8,252	1,343	22,064	—	5,616	3,563
Rhode Island.....	9,870	29,712	8,395	—	6,237	4,037	879	108,622	348,809	298	—	1,200	—	5,607	151
Connecticut.....	25,531	73,560	44,270	—	3,991	6,708	4,136	176,072	792,155	2,352	869	24,648	—	—	5,983
Total New England States.....	104,303	296,435	192,327	14,595	14,048	44,444	13,891	842,292	4,089,069	10,919	2,217	60,134	—	11,223	11,456
New York.....	515,275	1,446,686	—	—	—	729,060	326,777	4,597,283	6,195,345	—	—	242,928	—	—	632,055
New Jersey.....	85,873	117,223	31,709	4,305	5,002	20,825	9,320	601,732	831,910	2,897	2,846	44,476	—	1,712	53,666
Pennsylvania.....	215,819	438,358	91,896	—	—	70,268	18,324	1,047,337	1,580,404	30,660	—	95,550	—	—	91,453
Delaware.....	9,171	12,248	5,074	1,148	—	2,122	235	66,295	53,362	—	—	2,919	—	—	10,752
Maryland.....	26,304	57,410	10,589	576	3,871	11,632	—	194,021	384,800	—	—	8,671	—	—	7,859
District of Columbia.....	14,105	11,348	3,728	488	413	1,958	577	67,415	55,195	51	—	1,306	—	—	1,391
Total Eastern States.....	866,547	2,083,273	142,996	6,517	9,286	835,865	355,233	6,574,083	9,101,016	33,608	2,846	395,850	190	1,712	797,176
Virginia.....	29,673	17,115	6,494	1,910	—	11,997	1,452	84,304	101,926	—	—	15,901	—	—	11,717
West Virginia.....	19,717	14,677	4,944	—	1,195	3,211	1,635	92,647	86,095	—	—	6,877	—	—	1,100
North Carolina.....	22,470	16,716	4,981	—	2,058	16,498	4,361	111,784	96,877	—	—	24,522	—	461	2,164
South Carolina.....	9,377	4,794	1,965	—	353	1,426	403	38,323	39,727	—	—	3,295	—	—	253
Georgia.....	22,074	11,788	6,659	216	1,502	4,041	505	56,387	63,574	—	11	13,122	—	261	3,904
Florida.....	15,942	8,906	4,176	—	948	6,919	1,835	87,530	51,275	—	—	5,728	—	—	5,668
Alabama.....	12,111	7,898	4,058	—	419	—	—	51,082	44,011	—	—	13,133	—	—	265
Mississippi.....	11,048	6,541	2,343	243	433	4,266	678	75,165	67,313	—	—	9,736	—	—	4,968
Louisiana.....	24,468	16,003	6,382	686	1,359	30,052	2,503	188,598	109,297	—	—	21,879	—	—	20,267
Texas.....	37,031	12,055	8,210	151	467	11,924	3,351	216,870	41,609	2,228	160	5,973	485	233	1,158
Arkansas.....	14,804	6,003	2,786	99	317	10,477	2,641	80,388	44,032	—	—	8,333	—	4	784

Kentucky.....	30,754	20,356	5,156	2,491		3,753	3,013	109,774	131,101			11,299			67,863
Tennessee.....	23,135	18,986						125,483	80,398			8,166			21,136
Total Southern States.....	272,604	161,838	58,154	5,796	9,051	104,564	22,377	1,318,335	957,235	2,228	171	147,964	485	959	141,247
Ohio.....	132,353	104,043	33,720	8,229		85,671	2	755,149	1,154,384			56,930			82,205
Indiana.....	45,484	26,527	13,287			8,656	3,339	229,281	259,939			48,448			130,212
Illinois.....	239,322	156,316	50,719	31,851	17,299	224,522	33,073	1,321,831	1,143,338			63,670		22,917	11,948
Michigan.....	97,884	86,970	28,174	3	6,195	30,283	12,224	604,962	851,887	3,536	37	46,177	1,393	5,379	66,125
Wisconsin.....	37,401	18,217	11,049		2,965	5,558	3,892	179,485	336,653	342		9,304			6,563
Minnesota.....	23,963	12,762	6,947		844	1,783	3,096	112,262	284,954		3,982	5,061	13		146
Iowa.....	44,178	19,719	9,017	1,155	468	7,798	6	190,242	361,497	570	6,171	6,286			1,412
Missouri.....	70,237	44,759	18,856	3,371		5	4,817	428,789	273,453			21,807		70	16,694
Total Middle Western States.....	690,822	469,313	171,769	45,453	27,353	364,276	60,449	3,822,001	4,666,105	4,448	10,190	257,683	1,406	28,366	315,295
North Dakota.....	5,747	2,177	321			105	481	20,161	29,292			1,266			5
South Dakota.....	7,232	2,445	702			1,394	578	39,859	41,555	237		1,787			422
Nebraska.....	18,091	5,848	2,516	454	237	5,079	1,062	105,715	112,593			3,698			46
Kansas.....	23,103	11,878	4,484	166		4,213	1,627	149,273	59,795			3,796	3,636		3,976
Montana.....	6,060	2,324	1,405		158	3,360		36,635	36,333			1,352			120
Wyoming.....	2,015	1,274	348	49	63	361	207	14,179	12,217		7	1,197			
Colorado.....	5,473	2,751	1,807		400	753	846	34,489	27,170			951			143
New Mexico.....	1,180	395	101	13	2	44	86	7,671	3,899			471	105		9
Oklahoma.....	7,397	2,029	1,034		171	1,136	1,213	63,248	19,669			2,118			583
Total Western States.....	76,298	31,121	12,718	682	1,031	16,445	6,100	471,230	342,523	237	7	16,636	3,741		5,304
Washington.....	12,942	6,348	2,546	648		6,339	1,162	72,784	110,343			2,811		24	3,969
Oregon.....	7,916	2,971	1,162	159	103	729	763	39,453	34,209		31	1,787			394
California.....	88,689	59,241	21,444	119	1,874	56,013		495,037	951,604	6,178		19,484		11,062	37,120
Idaho.....	3,182	1,107	441	1,524		1,258	482	27,165	17,700			457	41		54
Utah.....	8,271	4,671	1,119	480	576	3,432	977	30,531	60,456			2,256			19,855
Nevada.....	1,937	641	510			172	813	10,952	15,231			145			440
Arizona.....	4,076	2,629	1,084			1,051	851	33,197	27,469	1		220			225
Total Pacific States.....	127,013	77,508	28,306	2,930	2,553	68,994	5,048	709,119	1,217,012	6,210		27,160	41	11,086	62,037
Alaska.....	640	268	309	20		110	43	4,030	4,043						
The Territory of Hawaii.....	9,684	6,392	2,143	698	454	3,348	771	36,204	43,337		2,072	2,352		3,814	1,746
Porto Rico.....	8,453	2,663	789	76	4,473	7,851	467	16,411	19,053	219	1,174	6,719		134	6,816
Philippines.....	13,239	3,835	371	3,884	579	7,368	501	52,191	81,099		1,444	1,698			37,704
Total possessions.....	32,016	13,158	3,612	4,678	5,486	18,677	1,782	108,836	97,562	219	4,690	10,709		3,948	46,266
Total United States and pos- sessions.....	2,169,603	3,132,646	609,882	80,651	68,808	1,453,265	464,880	13,845,896	20,470,522	57,869	20,121	916,196	5,863	57,294	1,378,781

TABLE No. 84.—Abstract of resources and liabilities of 17,794 State (commercial), savings and private banks, and loan and trust companies
June 29, 1929—Continued

[In thousands of dollars]

States, Territories, etc.	Loans and discounts					Investments						
	Real-estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commerical paper bought in open market; and bills, acceptances, etc., payable	All other loans ¹	United States Government securities	State, county, and municipal bonds	Railroad and other public-service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Maine.....	149, 174		2, 364		192	2, 205	21, 096	9, 146	43, 846	5, 344	5, 378	57, 838
New Hampshire.....	69, 403	24, 227	8, 335		6, 488	4, 162	13, 958	7, 959	78, 043	9, 647	6, 622	11, 156
Vermont.....		86, 967	17, 073			15, 212	7, 058	41, 148	971	3, 444	9, 224	4, 066
Massachusetts.....	1, 387, 781		226, 484		2, 516	476, 608	30, 778	287, 426	500, 294	36, 597		111, 838
Rhode Island.....		134, 645		300	5, 369	132, 552	60, 668	6, 340	94, 767		4, 458	40, 959
Connecticut.....		466, 504	129, 642			117, 505	39, 819	24, 103	185, 054	57, 940	54, 737	4, 082
Total New England States.....	1, 606, 358	712, 343	383, 898	300	14, 565	748, 244	173, 377	376, 122	902, 975	112, 972	80, 419	229, 939
New York.....	3, 722, 425		3, 134, 477		2, 168, 956	49, 478						2, 994, 639
New Jersey.....	106, 272	275, 973	273, 128	1, 441	42, 304	359, 386	71, 501	94, 891	175, 192	60, 117	20, 483	63, 327
Pennsylvania.....	2, 646	206, 183	806, 091			529, 014	207, 164	160, 699	491, 051			747, 405
Delaware.....	2, 289	23, 636	62, 056			18, 222	4, 289	5, 852	17, 935			11, 026
Maryland.....		15, 805	76, 559			270, 432	45, 723	17, 975	127, 280	21, 614		39, 114
District of Columbia.....	10	27, 796	39, 919	69	75	31, 227	3, 762	940	10, 534	1, 181	1, 909	7, 615
Total Eastern States.....	3, 833, 642	549, 393	4, 392, 230	1, 510	2, 211, 335	1, 257, 759	332, 439	280, 357	821, 992	82, 912	22, 392	3, 863, 126
Virginia.....	25	39				200, 874	4	4				33, 947
West Virginia.....						158, 660	5, 868					23, 830
North Carolina.....						212, 817	8, 625	8, 413				9, 649
South Carolina.....						62, 264	2, 799					14, 380
Georgia.....	39	27, 215			30	99, 738	4, 394	2, 839		3, 911		5, 792
Florida.....						92, 615	16, 264	17, 173				12, 336
Alabama.....						98, 291	692					10, 196
Mississippi.....				1, 001		110, 051	3, 382					30, 878
Louisiana.....						258, 027	8, 534	1, 110				55, 175
Texas.....	18, 122	16, 472	15, 374	692	9, 083	148, 530	18, 954	14, 480	2, 270	3, 149	74	9, 717
Arkansas.....	20, 631				3, 523	85, 624	8, 403			185		10, 839

Kentucky						252,953	10,532					48,662
Tennessee						166,697						26,888
Total Southern States	38,817	43,726	15,374	1,693	12,636	1,947,041	88,451	44,019	2,270	7,245	74	292,289
Ohio	571,712					961,637	129,099	107,793		4,167		212,752
Indiana						413,312	22,855					87,470
Illinois		285,930	1,059,201			687,293	186,397	112,436		6,668		333,888
Michigan	952	492,807	41,048		5,648	624,067	43	1,100	116	8,830	57	375,977
Wisconsin	53,756	54,593	60,674	1,015	13,136	181,684	23,205	16,055	50,197	2,394	14,624	46,874
Minnesota						209,553	33,867			21		140,139
Iowa	1,806	152	307	42	332	405,737	29,960	88	57	385	2	86,181
Missouri						496,432						207,040
Total Middle Western States	628,226	833,482	1,161,230	1,057	19,116	3,979,715	425,426	237,472	50,370	22,465	14,683	1,490,321
North Dakota						39,437	1,982					3,534
South Dakota	5,823		35,073			17,310	8,324	2,395			666	1,809
Nebraska	15,167	4,998	4,514	951	4,488	126,381	13,235	2,805	7,200		6,354	7,275
Kansas		20,055			134,097	6,122	11,564	14,462				21,427
Montana		5,936			4,622	33,983	9,002	2,954	7,039	972		4,858
Wyoming	1,925	1,319	1,459	14	76	14,621	2,096	795	521	17	300	1,623
Colorado	4,821		25,547			13,182	5,395					10,185
New Mexico	462	671	415		35	6,174	2,273	427	288	3	11	564
Oklahoma					409	52,274						22,328
Total Western States	28,198	32,979	67,008	965	143,727	309,484	53,871	23,838	16,145	992	7,331	73,603
Washington						119,930						58,542
Oregon	4,279	8,236	6,740	109	2,730	24,546	5,195	6,796	3,260	151	2,686	5,203
California	2,647	582,748			2,211	508,399	117,579					264,879
Idaho	4,009			127	231	19,761	6,889	3,220	1,135	308	1,996	3,797
Utah	12,013	30,746	18,006	592	981	27,234	5,072	4,226	3,719	2,312	997	5,116
Nevada	2,545	4,894	1,949	103	3,801	5,596	680	819	354		238	2,088
Arizona	2,151	7,045	20,674			7,129	7,439	3,786	1,819			5,365
Total Pacific States	27,644	633,669	47,369	931	9,954	707,595	142,854	18,847	10,287	2,771	5,917	344,990
Alaska		888			168	2,842	566	503	774		345	968
The Territory of Hawaii	10,314	12,162	24,115	545	432	18,051	1,228	5,009	2,420	1,407	2,103	9,176
Porto Rico	4,883	3,359	3,688	113	891	39,585	241	2,488	20	137	10	2,591
Philippines	2,954	4,191	1,959		3,500	37,226	566	250	564	481		4,803
Total possessions	18,151	20,600	29,762	658	5,051	97,704	2,601	8,250	3,778	2,025	2,458	17,538
Total United States and possessions	6,181,036	2,826,192	6,006,871	7,114	2,416,384	9,047,542	1,219,019	988,905	1,807,817	231,382	133,274	6,311,806

¹ Amounts reported in this column for several States agree with returns received by Comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

TABLE No. 84.—Abstract of resources and liabilities of 17,794 State (commercial), savings and private banks, and loan and trust companies
June 29, 1929—Continued

[In thousands of dollars]

States, Territories, etc.	Cash				Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Not classified	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal Savings deposits
											Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings, etc.	
Maine.....				3,740	44,537			2,139			223,342	1,882		
New Hampshire.....	42	82	565		4,054	342	258	850	20		215,759	102		
Vermont.....				1,283	11,289		600				168,454			
Massachusetts.....				14,665	478,956		8,660	5,913			2,270,630	48,146	19,770	
Rhode Island.....	396	733	4,923		98,842	6,688	3,092		5,570		330,609	7,986	4,377	267
Connecticut.....	618	212	7,036		144,376	13,153	12,262	6,281	429		780,139	6,856	4,557	174
Total New England States.....	1,056	1,027	12,524	19,688	782,054	20,183	24,872	15,183	6,019		3,988,933	64,972	28,704	441
New York.....				85,623	4,313,152	165,509	24,221	94,401	38,615	49,946	5,691,747	110,149	294,559	10,329
New Jersey.....	885	3,337	13,507		425,181	80,842	13,619	82,090	9,086	1,353	762,072	13,470	45,313	616
Pennsylvania.....	3,283		43,053		1,038,387		8,950				1,482,177	96,008		2,219
Delaware.....	55		1,248		61,750	14,375	13	157	86		60,941	495	1,508	32
Maryland.....	251		5,446		191,875	2,146					384,800			
District of Columbia.....	54	1,200	1,529		63,331		535	3,549			48,030	4,422	2,743	
Total Eastern States.....	4,508	4,597	64,783	85,623	6,083,676	262,872	47,338	180,197	47,787	51,299	8,419,767	224,544	344,423	13,196
Virginia.....	11		143	3,479	78,634	171	5,488	11		5	71,196	30,725		
West Virginia.....				4,562	89,254		854	2,539			57,740	27,530	825	
North Carolina.....				5,115	85,061	19,811	4,484	2,428			58,337	38,640		
South Carolina.....	79		1,871	113	38,086		237				27,790	11,937		
Georgia.....	190		3,036	19	56,368		19				36,953	26,615	6	
Florida.....				5,681	54,628	28,469		4,433	24		41,506	9,745		
Alabama.....				3,501	51,082						44,011			
Mississippi.....	200		2,912		48,948	20,217					36,505	30,808		
Louisiana.....	256	58	5,186		168,741		686	19,171			83,722	25,575		
Texas.....	382	244	9,877		181,428	25,856	3,100	6,486	2,502	91	15,031	21,392	2,564	29
Arkansas.....	202		2,985	13	53,503	22,774	4,111				27,137	16,763		132

Kentucky				5,485	109,774						62,139		68,962	
Tennessee				4,367	125,483						43,539	36,859		
Total Southern States	1,310	302	25,910	32,215	1,140,990	123,298	18,979	35,068	2,526	96	605,606	276,489	72,357	161
Ohio				53,856	568,336	150,766	14,352	21,695			988,081	139,603	26,700	
Indiana				18,406	211,028			18,253			164,147	95,792		
Illinois	1,929		39,374	1,275,362	46,469						959,115	184,223		
Michigan	15	121	169	22,718	442,174	16,243	73,908	72,637	10		736,633	106,977	7,630	637
Wisconsin		1,097	9,039	14,571	127,201	39,427	12,857		5,442		164,779	166,160		272
Minnesota				10,850	101,326		283	10,653			140,715	144,239		
Iowa	113	118	1240	14,273	183,895	691	5,628	28		5	180,138	177,874	1,042	2,438
Missouri					428,789						273,453			
Total Middle Western States	1,947	1,136	48,822	134,725	3,338,111	207,127	153,497	123,266	5,452	5	3,607,061	1,014,868	35,372	3,347
North Dakota				2,092	19,918			243			3,012	26,280		
South Dakota				1,942	30,843	8,902	114			1,484	5,630	33,566		875
Nebraska	570		6,700		85,276	12,910	7,529				15,622	96,936		35
Kansas	420		5,395		115,764	23,004	7,004	3,501			10,533	41,451	7,811	
Montana				2,360	25,506	10,947	182				18,944	14,917		2,472
Wyoming	61	85	773		10,465	3,411	229	74	75		5,716	5,884	342	200
Colorado	233		1,697		31,986		896	1,607			20,314	6,403		453
New Mexico	20	71	442		6,054	1,537	80			78	2,253	1,085	205	242
Oklahoma				2,200	63,248						5,248	14,421		
Total Western States	1,304	156	15,007	8,594	389,060	60,711	16,034	5,425	1,637	36	87,272	240,943	8,358	4,277
Washington				3,737	51,141	20,615	835	193			96,404	13,146		793
Oregon				2,958	30,247	7,899	355	952		354	24,461	9,137		257
California	402	1,909	21,114	13	389,077	105,960					951,604			
Idaho				1,234	19,591	7,297	184	93			8,624	7,799		1,277
Utah	228	218	798		27,235	2,438	275	583	368		53,987	5,903	12	286
Nevada	85	561	392		10,021	895	23	13		173	14,148	771	74	65
Arizona	138		2,123		28,379	4,540	9	269			21,340	4,507	8	783
Total Pacific States	853	2,688	24,427	7,942	555,691	149,644	1,681	2,103	1,553	173	1,170,568	41,163	94	3,461
Alaska	67		716		3,165	827	38				3,207	498		338
The Territory of Hawaii	62	118	3,759		21,079	7,853	318	6,954	4,362	30	27,008	6,684	5,244	9
Porto Rico	301	416	2,186		11,196	3,783	307	1,126	4,554		12,953	1,068	372	136
Philippines	208	1,643	11,305		31,648	19,998	422	123			17,235	6,897	2,950	4,017
Total possessions	638	2,177	17,966		67,088	32,461	1,085	8,202	8,916	30	60,403	15,147	8,566	4,500
Total United States and possessions	11,616	12,083	209,439	288,787	12,356,670	856,296	263,486	369,444	73,890	51,639	17,939,610	1,878,126	497,874	29,383

¹ For private banks only.² For loan and trust companies only.

TABLE No. 85.—Abstract of resources and liabilities of 7,536 national banks June 29, 1929

RESOURCES

[In thousands of dollars]

States, Territories, etc.	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments	Banking house, furniture and fixtures	Real estate owned other than banking house	Cash in vault	Reserve with Federal reserve banks or other reserve agents	Other amounts due from banks	Exchanges for clearing house and other cash items	Other resources	Total resources
Maine.....	53	76,242	21	64,037	2,324	284	1,532	5,356	4,965	888	392	156,041
New Hampshire.....	56	45,087	21	27,370	2,878	39	1,520	3,642	4,146	657	419	85,779
Vermont.....	46	42,725	47	28,645	1,175	152	911	2,895	3,122	375	632	80,679
Massachusetts.....	155	853,568	212	342,382	36,771	3,846	11,061	69,001	90,644	28,209	104,334	1,540,028
Rhode Island.....	10	33,752	4	19,720	750	95	1,083	2,118	2,172	551	344	60,589
Connecticut.....	64	202,693	124	73,443	13,508	1,470	4,610	12,699	21,744	3,496	1,416	335,203
Total New England States.....	384	1,254,067	429	555,597	57,406	5,886	20,717	95,711	126,793	34,176	107,537	2,258,319
New York.....	562	3,200,140	1,297	1,286,802	95,692	5,246	36,855	367,460	207,568	428,759	489,325	6,119,144
New Jersey.....	299	595,506	135	309,780	34,461	5,257	11,954	42,708	37,504	7,366	7,275	1,051,946
Pennsylvania.....	861	1,654,057	279	989,428	96,498	15,783	33,547	140,211	179,114	59,430	57,563	3,225,910
Delaware.....	17	13,076	5	9,425	950	111	345	1,000	1,227	201	89	26,429
Maryland.....	82	152,975	44	77,487	7,438	1,377	2,712	11,284	26,935	5,897	1,309	287,458
District of Columbia.....	12	95,156	35	35,696	10,428	1,436	2,799	9,307	11,508	5,573	1,883	173,822
Total Eastern States.....	1,833	5,710,910	1,795	2,708,618	245,467	29,210	88,212	571,970	463,857	507,226	557,444	10,884,709
Virginia.....	164	255,730	119	64,281	12,064	3,064	4,830	15,073	23,042	3,222	3,698	385,123
West Virginia.....	116	129,795	59	39,340	8,176	2,738	4,905	8,323	12,521	1,168	1,700	208,125
North Carolina.....	73	122,472	62	28,147	8,738	1,779	2,626	7,602	17,056	1,994	1,975	192,351
South Carolina.....	53	76,366	51	24,963	4,976	2,849	1,578	3,867	9,501	1,111	1,700	125,662
Georgia.....	80	109,416	230	39,836	7,118	3,051	3,397	12,905	27,663	4,882	1,724	270,342
Florida.....	55	97,493	13	75,623	8,666	1,445	5,332	9,373	26,811	2,860	2,064	229,200
Alabama.....	106	150,880	95	40,620	8,070	2,420	3,997	9,751	18,431	2,388	2,333	244,985
Mississippi.....	35	56,277	101	19,652	2,359	993	1,262	3,640	8,713	824	739	94,660
Louisiana.....	33	86,789	213	16,400	8,084	1,204	1,495	5,806	10,220	2,361	4,529	137,161
Texas.....	623	606,114	1,217	223,518	40,125	8,499	16,097	56,359	128,605	14,741	8,226	1,103,501
Arkansas.....	73	54,390	64	24,340	2,398	1,144	1,562	4,071	9,609	597	495	98,670
Kentucky.....	138	181,055	178	66,504	6,839	1,267	3,364	12,313	21,254	2,916	3,774	299,464
Tennessee.....	99	189,282	175	48,259	11,739	2,215	3,732	11,334	27,177	3,875	2,520	300,308
Total Southern States.....	1,648	2,176,059	2,577	717,483	129,352	32,428	53,477	160,417	340,623	42,539	34,497	3,680,452

Ohio.....	323	496, 150	242	231, 109	35, 939	3, 824	12, 633	40, 044	57, 579	10, 090	13, 784	901, 394
Indiana.....	224	256, 741	148	115, 444	16, 992	3, 776	9, 271	19, 994	35, 291	7, 374	4, 640	469, 671
Illinois.....	487	917, 000	1, 054	327, 579	43, 737	7, 235	18, 142	92, 701	134, 510	37, 794	25, 846	1, 605, 598
Michigan.....	133	373, 346	178	153, 914	26, 377	1, 549	8, 072	31, 998	46, 526	16, 506	5, 320	663, 786
Wisconsin.....	157	310, 966	163	123, 333	15, 900	3, 231	7, 376	22, 806	42, 596	6, 115	3, 570	536, 056
Minnesota.....	272	331, 412	227	200, 145	10, 448	3, 662	8, 213	30, 417	68, 461	11, 402	6, 945	671, 332
Iowa.....	265	184, 597	221	99, 587	10, 947	6, 407	6, 723	17, 563	34, 925	3, 555	1, 464	365, 989
Missouri.....	134	337, 942	248	133, 601	10, 278	1, 762	5, 370	34, 449	65, 273	11, 487	3, 848	604, 258
Total Middle Western States.....	1, 995	3, 208, 154	2, 481	1, 384, 712	170, 618	31, 446	75, 800	289, 972	485, 161	104, 323	65, 417	5, 818, 084
North Dakota.....	125	43, 609	64	25, 978	3, 154	1, 615	1, 598	3, 536	7, 184	492	466	87, 696
South Dakota.....	93	36, 951	67	26, 208	2, 376	1, 087	1, 442	3, 578	8, 461	663	170	81, 003
Nebraska.....	158	135, 106	196	56, 771	7, 057	1, 731	3, 176	14, 001	32, 817	3, 945	446	255, 246
Kansas.....	247	135, 166	211	69, 805	9, 085	1, 704	4, 683	14, 443	33, 932	2, 711	996	272, 736
Montana.....	69	49, 474	80	31, 535	2, 747	887	2, 272	4, 548	10, 495	551	150	102, 739
Wyoming.....	25	20, 776	76	12, 761	1, 069	218	1, 030	1, 905	4, 627	239	75	42, 776
Colorado.....	121	127, 607	123	78, 464	6, 078	1, 415	5, 398	15, 191	31, 608	5, 094	548	271, 526
New Mexico.....	28	18, 150	12	11, 190	1, 299	212	904	1, 883	3, 352	192	87	37, 281
Oklahoma.....	307	209, 065	260	125, 348	14, 204	1, 532	5, 220	24, 535	58, 549	4, 741	969	444, 423
Total Western States.....	1, 173	775, 904	1, 089	438, 060	47, 069	10, 401	25, 723	83, 620	191, 025	18, 628	3, 907	1, 595, 426
Washington.....	106	165, 931	118	100, 956	10, 290	766	4, 970	18, 220	39, 998	6, 293	2, 984	350, 526
Oregon.....	93	98, 628	106	90, 866	6, 689	805	3, 543	11, 356	21, 021	4, 399	858	238, 271
California.....	211	1, 320, 222	1, 395	611, 685	75, 340	6, 852	21, 507	105, 243	165, 427	64, 131	50, 287	2, 422, 089
Idaho.....	43	24, 283	48	11, 398	1, 859	398	850	2, 388	5, 358	349	99	47, 030
Utah.....	20	32, 054	107	14, 311	1, 533	194	581	3, 326	7, 909	1, 559	183	61, 817
Nevada.....	10	11, 817	35	5, 488	942	135	481	1, 067	2, 843	120	61	22, 989
Arizona.....	14	17, 183	9	11, 988	939	295	809	1, 661	2, 919	500	209	36, 512
Total Pacific States.....	497	1, 670, 118	1, 818	846, 692	97, 592	9, 445	32, 741	143, 261	245, 535	77, 351	54, 681	3, 179, 234
Alaska.....	4	2, 176	2	1, 853	126	23	455	-----	633	42	3	5, 313
The Territory of Hawaii.....	2	3, 742	2	3, 520	54	-----	878	-----	560	721	214	9, 691
Total possessions.....	6	5, 918	4	5, 373	180	23	1, 333	-----	1, 193	763	217	15, 004
Total United States and possessions.....	7, 536	14, 801, 130	10, 193	6, 656, 535	747, 684	118, 339	298, 003	1, 344, 951	1, 854, 187	785, 006	823, 700	27, 440, 228

TABLE No. 85.—Abstract of resources and liabilities of 7,538 national banks June 29, 1929—Continued

LIABILITIES

[In thousands of dollars]

States, Territories, etc.	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for interest, taxes, and other expenses accrued and unpaid	National bank circulation	Due to banks	Certified and cashiers' checks and cash letters of credit and travelers' checks outstanding	Demand deposits	Time deposits (including postal savings)	United States deposits	Bills payable and rediscounts	Agreements to repurchase securities sold	Acceptances executed for customers	Other liabilities
Maine.....	7,220	6,815	5,994	622	462	4,848	1,958	589	31,208	91,122	311	4,889	-----	-----	3
New Hampshire.....	5,500	5,147	4,130	184	123	4,690	3,425	764	35,271	21,606	536	4,345	-----	-----	58
Vermont.....	5,260	3,429	2,416	305	122	4,304	1,273	475	17,615	42,743	129	2,441	-----	-----	167
Massachusetts.....	85,388	71,173	35,816	6,860	5,016	19,157	118,656	14,498	595,022	394,485	8,865	45,917	36,826	67,589	34,760
Rhode Island.....	4,520	5,135	2,369	313	341	3,799	1,404	288	23,571	15,606	326	2,806	-----	39	72
Connecticut.....	22,502	21,317	11,883	721	1,433	9,754	10,473	2,414	144,743	99,227	1,376	8,343	-----	150	867
Total New England States.....	130,390	113,016	62,608	9,005	7,497	46,552	137,189	19,028	847,430	664,789	11,543	68,741	36,826	67,778	35,927
New York.....	354,745	428,820	106,259	18,667	18,131	67,138	659,876	183,953	2,518,197	1,119,143	40,027	188,626	106	242,779	172,677
New Jersey.....	55,501	56,819	21,960	2,584	1,770	22,835	12,857	5,482	355,033	477,732	7,016	27,553	-----	528	4,276
Pennsylvania.....	162,448	285,267	68,262	10,783	8,872	82,256	222,596	19,519	1,057,230	1,157,114	24,468	91,575	13	14,242	21,265
Delaware.....	1,629	2,482	1,166	63	26	1,008	516	87	8,702	9,566	65	1,117	-----	-----	2
Maryland.....	14,359	16,501	5,944	1,120	685	7,399	30,564	1,200	85,102	111,359	5,665	6,669	-----	238	653
District of Columbia.....	10,775	8,825	2,828	674	392	4,891	12,743	988	75,317	46,507	3,660	4,715	195	-----	1,312
Total Eastern States.....	599,457	798,714	206,419	33,891	29,876	185,527	939,152	211,229	4,099,581	2,921,421	80,901	320,255	314	287,787	200,185
Virginia.....	29,643	21,952	5,472	1,922	1,274	19,679	17,523	2,009	115,231	149,303	2,932	16,245	-----	973	965
West Virginia.....	13,836	11,322	4,376	650	556	10,323	6,575	1,644	71,529	77,959	544	8,188	-----	-----	624
North Carolina.....	14,865	9,938	3,834	616	929	8,142	9,875	1,977	61,834	61,205	1,836	15,619	385	320	976
South Carolina.....	9,550	5,386	1,679	216	527	5,811	6,870	818	34,685	53,283	2,529	4,001	72	175	60
Georgia.....	18,405	14,491	4,276	668	766	7,750	23,666	1,324	101,163	84,022	7,587	5,231	-----	440	553
Florida.....	15,190	9,860	2,796	296	401	4,791	19,809	2,005	81,103	85,861	2,245	1,502	2,590	55	696
Alabama.....	18,020	13,278	6,297	760	662	13,638	8,414	1,105	86,979	70,598	3,258	19,985	153	1,498	340
Mississippi.....	5,425	3,964	975	93	227	3,006	4,236	764	35,235	33,531	713	6,122	-----	24	245
Louisiana.....	9,750	5,327	1,755	372	524	6,207	13,794	869	61,852	22,267	3,539	5,705	-----	2,438	2,762
Texas.....	84,185	43,599	22,373	2,640	2,403	44,136	90,002	13,000	553,845	204,654	18,151	16,747	1,687	4,525	1,554
Arkansas.....	6,915	3,519	1,896	93	151	3,883	6,001	769	41,004	32,004	545	1,719	113	-----	58

Kentucky.....	19,021	15,095	4,114	1,059	1,141	15,248	19,363	5,448	102,820	90,031	1,182	20,808	1,111	130	2,893
Tennessee.....	20,964	14,023	3,677	371	1,057	14,738	24,268	2,276	94,233	108,829	1,783	12,062	-----	544	1,483
Total Southern States.....	265,768	171,754	63,520	9,756	10,618	157,352	250,396	34,008	1,441,513	1,073,547	46,844	133,934	6,111	11,122	13,209
Ohio.....	58,800	47,356	20,804	1,583	2,004	35,973	39,124	6,229	352,155	293,479	7,649	24,606	24	1,738	9,870
Indiana.....	32,933	18,217	9,017	774	795	21,834	30,263	3,625	185,029	150,702	3,136	10,131	180	19	3,016
Illinois.....	94,185	66,970	24,033	9,279	7,097	35,949	159,339	14,902	678,484	443,286	12,500	31,095	4,308	18,673	5,438
Michigan.....	31,890	29,270	10,857	839	2,230	16,119	28,644	4,934	256,406	264,104	2,637	11,305	205	2,965	1,381
Wisconsin.....	32,275	19,098	9,007	2,221	1,838	15,991	40,654	2,845	181,764	204,587	4,003	17,152	8	1,561	2,452
Minnesota.....	37,525	21,787	7,428	1,415	1,722	14,404	72,795	8,532	246,712	244,480	4,986	6,956	20	1,213	1,357
Iowa.....	23,080	10,377	3,770	337	709	14,121	37,781	3,042	134,577	130,330	1,409	5,627	-----	12	817
Missouri.....	38,010	17,023	10,829	779	982	9,765	102,614	6,085	271,091	118,815	4,391	21,023	57	723	2,071
Total Middle Western States.....	348,698	230,098	96,345	17,227	17,377	164,156	511,214	50,194	2,306,218	1,849,783	40,771	127,895	4,802	26,904	26,402
North Dakota.....	5,390	2,516	785	134	48	3,214	2,535	630	30,578	39,972	169	1,548	155	1	21
South Dakota.....	4,415	2,181	944	106	101	1,885	3,980	716	35,544	29,918	370	637	37	-----	169
Nebraska.....	14,225	7,253	2,240	1,306	829	7,068	43,510	2,101	112,305	54,955	1,083	8,117	39	-----	215
Kansas.....	17,847	8,611	3,693	361	462	9,565	21,698	2,902	145,535	55,801	2,013	3,674	319	-----	255
Montana.....	5,305	2,877	1,735	110	291	2,311	4,341	1,030	41,865	41,268	443	1,146	-----	-----	17
Wyoming.....	2,270	1,661	691	72	6	1,485	2,277	326	18,985	14,108	86	809	-----	-----	-----
Colorado.....	12,650	9,146	4,094	198	932	4,403	18,278	3,018	123,606	92,233	494	2,249	141	-----	84
New Mexico.....	2,060	1,058	152	58	16	1,253	940	434	22,228	8,244	134	553	99	-----	52
Oklahoma.....	26,015	8,628	4,044	586	766	6,673	37,790	7,226	233,393	105,920	794	11,547	660	57	324
Total Western States.....	90,177	43,931	18,378	2,931	3,451	37,857	135,349	18,383	764,039	442,419	5,586	30,280	1,450	58	1,137
Washington.....	23,590	9,161	3,376	932	991	11,453	29,889	3,558	156,243	101,447	5,146	2,945	83	912	800
Oregon.....	13,145	6,679	3,561	272	349	5,222	14,732	2,274	96,586	89,693	332	5,206	14	64	142
California.....	145,445	100,122	31,676	5,974	3,236	34,984	141,211	32,226	712,764	1,119,692	34,154	23,373	45	27,998	9,189
Idaho.....	2,730	1,152	308	214	253	1,389	1,633	413	21,658	16,689	83	492	-----	-----	16
Utah.....	3,650	1,583	460	147	147	2,233	11,405	387	25,381	15,092	31	986	-----	-----	2
Nevada.....	1,500	625	213	27	95	1,194	1,809	350	8,475	8,599	99	-----	-----	-----	3
Arizona.....	1,950	1,155	470	20	63	1,025	1,012	398	18,898	11,293	196	-----	15	-----	17
Total Pacific States.....	192,010	120,477	40,064	7,899	5,134	57,500	201,691	39,606	1,040,005	1,362,505	40,041	33,002	157	28,974	10,169
Alaska.....	275	172	66	12	8	58	6	62	2,416	1,846	392	-----	-----	-----	-----
The Territory of Hawaii.....	600	890	104	111	7	450	935	40	3,066	785	2,165	400	-----	-----	138
Total possessions.....	875	1,062	170	123	15	508	941	102	5,482	2,631	2,557	400	-----	-----	138
Total United States and pos- sessions.....	1,627,375	1,479,052	487,504	80,832	73,968	649,452	2,175,932	372,550	10,504,268	8,317,095	228,243	714,507	49,660	392,623	287,167

TABLE No. 85.—Abstract of resources and liabilities of 7,536 national banks June 29, 1929—Continued

[In thousands of dollars]

States, Territories, etc.	Loans and discounts						Investments					
	Real estate loans, mortgages, deeds of trust, and other liens on real estate		Loans on securities (exclusive of loans to banks)	Loans to banks	Commercial paper bought in open market; and bills, acceptances, etc., payable	All other loans	United States Government securities	State, county, and municipal bonds	Railroad and other public service corporation bonds	Stock of Federal reserve banks and other corporations	Foreign government bonds and other foreign securities	Other bonds, notes, warrants, etc.
	On farm land	On other real estate										
Maine.....	1,622	7,369	26,558	463	1,513	38,717	9,821	3,646	24,643	673	10,057	15,197
New Hampshire.....	519	2,127	16,044	93	311	25,993	10,167	639	9,281	482	2,322	4,479
Vermont.....	1,462	3,853	8,723	60	70	28,557	5,621	502	9,033	376	5,416	7,697
Massachusetts.....	1,049	78,206	342,558	21,077	33,482	377,196	140,697	12,359	81,963	19,189	27,162	61,012
Rhode Island.....	199	4,189	12,895	50	1,773	14,646	6,233	386	7,855	610	1,512	3,124
Connecticut.....	617	21,109	99,744	368	1,074	79,781	26,194	2,126	24,417	1,832	8,264	10,610
Total New England States.....	5,468	116,853	506,522	22,111	38,223	564,890	198,733	19,658	157,192	23,162	54,733	102,119
New York.....	8,496	97,223	1,640,006	132,603	75,497	1,246,315	555,224	84,020	302,634	43,092	124,807	177,025
New Jersey.....	2,507	72,935	185,614	1,306	10,302	322,842	69,955	39,579	109,279	6,387	32,438	52,142
Pennsylvania.....	13,869	145,096	583,739	51,819	24,144	835,390	311,196	45,642	307,808	21,231	84,984	218,567
Delaware.....	999	1,321	3,581	10	170	6,995	2,031	607	3,062	178	960	2,587
Maryland.....	2,782	6,630	48,925	4,467	838	89,333	19,302	7,729	21,215	1,519	9,252	18,470
District of Columbia.....	140	2,186	44,550	1,092	1,504	45,684	23,207	883	4,563	773	777	5,493
Total Eastern States.....	28,793	325,391	2,506,415	191,297	112,455	2,546,559	980,915	178,460	748,561	73,180	253,218	474,284
Virginia.....	6,339	12,470	62,010	8,384	2,265	164,262	33,737	4,746	6,057	3,824	3,513	12,404
West Virginia.....	1,262	10,853	35,089	1,253	436	80,902	17,906	1,035	5,857	1,733	3,030	9,779
North Carolina.....	2,896	4,583	18,959	3,000	226	92,808	15,774	4,415	780	2,342	693	4,143
South Carolina.....	3,078	3,044	16,969	1,094	1,136	51,045	10,437	5,720	1,196	1,313	574	5,723
Georgia.....	4,179	5,035	50,242	7,561	1,412	100,987	27,362	1,824	2,920	1,886	1,399	4,445
Florida.....	1,559	11,940	24,470	2,422	5,945	51,157	35,024	19,192	6,293	3,817	2,917	8,380
Alabama.....	4,285	4,867	20,860	4,840	3,303	112,725	21,689	8,520	5,155	1,341	2,474	7,441
Mississippi.....	4,206	5,454	8,513	853	756	36,495	5,617	8,331	1,020	450	992	3,242
Louisiana.....	4,305	2,076	18,372	2,141	931	58,964	10,358	2,931	373	1,447	217	1,074
Texas.....	14,207	14,407	141,160	7,365	25,062	403,913	154,192	19,153	8,469	6,803	5,313	29,588
Arkansas.....	3,486	3,443	7,513	1,059	3,075	35,814	13,670	5,024	1,233	457	1,077	2,879

Kentucky.....	6,282	7,197	60,590	3,893	1,395	101,698	31,928	2,413	11,152	1,296	3,549	16,166
Tennessee.....	2,819	5,680	42,851	6,942	2,030	128,960	23,425	11,358	2,515	1,649	2,191	7,121
Total Southern States.....	58,903	91,049	507,598	50,807	47,972	1,419,730	401,119	94,662	53,020	28,358	27,939	112,385
Ohio.....	13,925	37,447	161,970	7,072	2,173	273,563	87,185	41,529	28,223	4,667	24,689	44,816
Indiana.....	11,501	18,393	53,697	4,502	6,802	161,846	46,270	8,882	27,758	3,174	8,796	20,564
Illinois.....	16,627	24,988	308,497	21,862	22,083	522,943	123,790	51,485	51,807	8,324	20,634	71,539
Michigan.....	5,050	63,749	129,772	7,588	3,457	162,830	51,682	28,136	30,181	2,444	12,106	29,315
Wisconsin.....	7,064	14,150	92,429	4,441	9,073	183,809	44,214	14,658	27,140	3,106	8,748	25,467
Minnesota.....	15,104	11,068	91,339	6,766	7,428	199,707	90,822	25,416	31,374	2,254	13,533	36,746
Iowa.....	15,322	8,576	33,128	4,890	6,744	115,937	41,485	10,018	18,327	2,784	6,173	20,800
Missouri.....	3,411	11,600	128,794	15,609	15,346	163,182	52,986	22,122	16,874	19,155	6,424	16,040
Total Middle Western States.....	88,904	189,971	999,626	72,730	73,106	1,783,817	538,434	202,296	231,684	45,908	101,103	265,287
North Dakota.....	6,193	2,280	3,354	474	593	30,715	9,661	2,821	3,832	339	2,979	6,346
South Dakota.....	2,865	1,187	5,180	713	2,078	24,928	10,466	5,162	2,909	254	1,476	5,941
Nebraska.....	3,021	875	24,452	7,222	7,875	91,661	29,554	5,434	7,917	866	5,195	7,805
Kansas.....	6,033	3,554	20,880	5,010	5,942	93,747	33,715	23,343	1,690	1,129	2,034	7,894
Montana.....	1,666	1,051	16,742	457	1,208	28,350	14,741	3,152	4,480	504	2,570	6,088
Wyoming.....	1,076	788	4,325	611	120	13,856	6,916	1,529	1,046	136	329	2,805
Colorado.....	4,104	3,951	42,451	1,175	2,853	73,073	34,273	13,508	10,846	1,232	4,184	14,421
New Mexico.....	538	1,654	1,269	85	503	14,101	5,746	1,852	821	156	219	2,395
Oklahoma.....	4,059	5,295	47,743	2,287	5,267	144,414	59,068	34,874	3,460	1,347	2,999	23,600
Total Western States.....	29,555	20,635	166,396	18,034	26,439	514,845	204,140	91,675	37,001	5,963	21,985	77,296
Washington.....	3,496	3,800	50,419	2,006	4,523	101,687	47,902	13,881	16,493	1,386	7,495	13,799
Oregon.....	2,942	5,087	16,085	1,204	5,924	67,386	46,999	19,360	10,393	682	6,596	6,836
California.....	86,617	347,738	328,381	5,763	13,627	538,096	360,295	129,550	28,449	12,412	18,955	62,024
Idaho.....	1,580	565	5,566	150	1,326	15,097	5,216	1,898	867	202	660	2,555
Utah.....	1,033	735	10,641	782	279	18,584	7,065	1,493	1,624	1,751	813	1,565
Nevada.....	760	887	3,516	31	1,135	5,488	2,411	1,567	480	198	347	485
Arizona.....	734	892	10,232	44	385	4,896	1,328	1,328	510	69	88	1,828
Total Pacific States.....	97,162	359,704	424,839	9,980	27,199	751,234	478,053	169,077	58,816	16,700	34,954	89,092
Alaska.....		285	125		617	1,149	1,040	70	298		144	301
The Territory of Hawaii.....		332	2,271	50		1,089	1,426	1,309	43	200		542
Total possessions.....		617	2,396	50	617	2,238	2,466	1,379	341	200	144	843
Total United States and possessions.....	308,785	1,104,220	5,113,792	365,009	326,011	7,583,313	2,803,860	757,207	1,286,615	193,471	494,076	1,121,306

TABLE NO. 85.—Abstract of resources and liabilities of 7,536 national banks June 29, 1929—Continued

[In thousands of dollars]

States, Territories, etc.	Cash			Demand deposits				Time deposits					
	Gold coin	Gold certificates	All other cash in vault	Individual deposits subject to check	State, county, and municipal deposits	Certificates of deposit	Other demand deposits	State, county, and municipal deposits	Deposits of other banks	Other time deposits			Postal savings deposits
										Evidenced by savings pass books	Certificates of deposit	Time deposits, open accounts; Christmas savings, etc.	
Maine.....	90	151	1,291	28,349	2,077	782	—	443	—	87,554	2,643	413	69
New Hampshire.....	80	211	1,229	31,100	1,716	1,852	603	73	227	17,982	2,255	833	236
Vermont.....	74	84	753	17,133	276	196	10	56	—	40,558	1,653	426	50
Massachusetts.....	407	1,415	9,239	561,590	20,883	4,526	8,023	6,749	8,642	311,711	27,721	36,574	3,088
Rhode Island.....	51	129	903	22,489	585	487	10	—	—	13,681	1,664	227	34
Connecticut.....	158	894	3,558	133,602	6,249	1,696	3,196	425	85	85,126	11,240	1,627	724
Total New England States.....	860	2,884	16,973	794,263	31,786	9,539	11,842	7,746	8,954	556,612	47,176	40,100	4,201
New York.....	1,054	8,789	27,012	2,194,164	206,101	17,235	100,697	10,602	31,870	858,918	67,125	141,730	8,898
New Jersey.....	649	2,675	8,630	284,322	63,971	4,699	2,041	7,330	553	443,828	13,977	11,132	912
Pennsylvania.....	1,926	3,284	28,337	948,423	88,009	8,750	12,048	9,769	1,953	948,730	141,828	49,938	4,896
Delaware.....	23	48	274	8,165	532	—	5	8	—	9,228	217	72	41
Maryland.....	126	216	2,370	77,014	7,919	120	49	2,937	2,749	97,008	4,123	4,487	55
District of Columbia.....	56	1,403	1,340	72,409	4	337	2,567	500	40	38,273	4,307	3,055	332
Total Eastern States.....	3,834	16,415	67,963	3,584,497	366,536	31,141	117,407	31,146	37,165	2,395,985	231,577	210,414	15,134
Virginia.....	307	365	4,158	101,845	9,359	3,845	182	3,649	73	104,926	36,937	3,602	116
West Virginia.....	189	273	3,843	61,295	9,049	326	859	60	22	55,784	20,492	1,055	546
North Carolina.....	145	164	2,217	51,604	9,138	843	249	2,382	362	34,921	22,684	447	409
South Carolina.....	55	92	1,431	29,695	4,898	67	25	6,094	31	38,406	6,694	955	1,103
Georgia.....	114	143	3,140	95,832	3,805	1,358	168	337	2	66,578	12,015	3,589	1,501
Florida.....	149	556	4,627	66,155	14,402	164	382	8,354	1,252	60,398	10,209	717	4,431
Alabama.....	300	199	3,498	77,233	8,426	1,074	246	1,454	50	59,174	9,050	657	213
Mississippi.....	60	66	1,136	26,485	8,337	148	265	994	250	20,572	10,460	1,194	61
Louisiana.....	63	56	1,376	53,901	6,966	682	213	1,081	—	15,696	5,150	217	123
Texas.....	746	616	14,735	475,690	65,284	10,012	2,859	19,500	1,889	143,363	31,344	5,296	3,262
Arkansas.....	70	214	1,278	30,785	8,703	1,029	487	280	—	18,673	10,487	2,073	491

Kentucky.....	216	310	2,838	95,250	7,038	397	135	2,452	519	45,834	39,020	2,049	157
Tennessee.....	203	241	3,288	84,548	8,516	842	327	12,887	319	53,598	38,727	3,050	248
Total Southern States.....	2,617	3,295	47,565	1,250,408	163,921	20,787	6,397	60,024	4,769	717,923	253,269	24,901	12,661
Ohio.....	552	987	11,094	279,305	61,299	8,195	3,416	25,435	1,129	184,933	73,347	7,364	1,271
Indiana.....	835	1,018	7,418	148,451	32,826	2,022	1,730	780	446	86,775	58,056	3,438	1,207
Illinois.....	994	2,736	14,412	595,637	67,939	8,703	6,205	41,796	11,769	234,358	92,998	50,088	3,277
Michigan.....	367	1,047	6,658	223,354	28,189	2,945	1,918	5,910	64	217,327	34,672	5,179	952
Wisconsin.....	388	935	6,053	157,103	21,758	2,304	590	1,398	26	136,576	61,587	4,050	950
Minnesota.....	367	675	7,171	192,621	45,653	6,473	2,065	3,429	8,400	140,366	80,319	4,684	7,282
Iowa.....	417	1,084	5,222	106,920	19,447	6,939	1,271	100	698	61,853	60,979	1,148	5,552
Missouri.....	233	430	4,707	244,015	18,658	7,561	857	7,961	1,833	64,539	35,946	6,174	2,362
Total Middle Western States.....	4,153	8,912	62,735	1,947,306	295,709	45,142	18,061	86,909	24,365	1,126,727	497,904	91,125	22,853
North Dakota.....	75	76	1,447	23,403	4,520	2,495	160	2,508	105	12,127	22,643	635	1,954
South Dakota.....	63	179	1,200	25,308	7,491	2,674	71	527	4	7,997	18,079	401	2,910
Nebraska.....	223	197	2,756	90,131	15,476	6,126	572	624	-----	18,925	31,550	2,743	1,113
Kansas.....	363	449	3,871	106,333	30,783	6,533	1,886	227	10	19,593	31,510	1,417	3,044
Montana.....	124	259	1,889	30,920	7,759	2,810	376	4	-----	22,097	15,550	46	3,671
Wyoming.....	86	59	885	13,539	4,439	975	32	57	-----	7,857	4,965	58	1,171
Colorado.....	1,109	736	3,553	108,412	11,525	3,135	534	2,981	-----	70,404	15,158	801	2,889
New Mexico.....	48	78	778	15,567	5,237	1,382	42	184	-----	3,623	3,496	66	875
Oklahoma.....	198	400	4,622	178,518	48,589	3,991	2,232	11,692	11	38,311	27,661	23,216	5,029
Total Western States.....	2,289	2,433	21,001	592,194	135,819	30,121	5,905	18,804	130	200,934	170,612	29,383	22,556
Washington.....	262	196	4,512	121,354	30,787	2,144	1,958	516	350	81,572	13,690	833	4,486
Oregon.....	353	189	3,001	77,573	15,395	2,919	699	773	-----	73,529	11,294	1,222	2,875
California.....	576	1,081	19,850	637,598	52,199	5,599	17,368	135,653	5,705	897,948	55,157	23,231	1,998
Idaho.....	60	50	740	15,537	5,228	771	122	260	-----	10,228	5,221	130	850
Utah.....	45	17	519	21,843	3,041	466	31	405	3	11,142	2,709	629	204
Nevada.....	38	58	385	6,810	1,434	226	5	3	-----	7,995	367	-----	234
Arizona.....	36	55	718	16,828	1,963	70	37	2,312	5	7,183	1,407	35	351
Total Pacific States.....	1,370	1,646	29,725	897,543	110,047	12,195	20,220	139,922	6,063	1,089,597	89,845	26,080	10,998
Alaska.....	111	24	320	2,301	98	12	5	42	-----	1,448	194	-----	162
The Territory of Hawaii.....	3	60	815	2,565	331	170	-----	-----	-----	411	370	-----	4
Total possessions.....	114	84	1,135	4,866	429	182	5	42	-----	1,859	564	-----	166
Total United States and pos- sessions.....	15,237	35,669	247,097	9,071,077	1,104,247	149,107	179,837	344,493	81,446	6,089,637	1,290,947	422,003	88,569

TABLE NO. 86.—*Aggregate resources and liabilities of State (commercial) banks, June, 1925 to 1929*

[In thousands of dollars]

Classification	1925—16,983 banks	1926—16,493 banks	1927—15,690 banks	1928—15,078 banks	1929—14,437 banks
RESOURCES					
Loans.....	9,282,830	9,703,248	9,534,915	9,450,337	10,361,723
Overdrafts.....	35,819	35,487	29,292	34,535	38,016
Investments.....	3,052,172	3,220,400	3,391,212	3,542,177	3,084,672
Due from banks.....	1,851,068	1,823,135	1,790,342	1,710,833	1,769,488
Real estate, furniture, etc.....	574,938	608,918	615,081	604,395	617,098
Checks and other cash items ¹	522,234	423,172	404,305	215,437	298,859
Cash on hand.....	357,960	405,372	413,739	367,270	313,997
Other resources.....	302,208	361,926	377,102	366,019	340,462
Total.....	15,979,238	16,579,656	16,564,988	16,291,003	16,824,315
LIABILITIES					
Capital stock.....	1,062,264	1,092,424	1,078,087	1,051,182	1,155,878
Surplus fund.....	644,420	696,901	735,949	737,475	804,400
Undivided profits.....	226,988	254,767	270,096	285,926	293,476
Certified checks and cashiers' checks.....	95,845	97,927	195,514	² 109,940	² 113,219
Individual deposits.....	³ 12,682,753	³ 13,158,075	³ 12,936,590	12,725,135	12,813,719
United States deposits.....	16,926	10,299	5,085	7,855	7,310
Due to banks.....	606,493	566,536	614,807	513,947	649,980
Deposits not classified.....					2,742
Other liabilities.....	643,549	702,727	728,860	859,543	983,591
Total.....	15,979,238	16,579,656	16,564,988	16,291,003	16,824,315

¹ Includes exchanges for clearing house.² Includes dividend checks outstanding.³ Includes unpaid dividends and postal savings.TABLE NO. 87.—*Aggregate resources and liabilities of loan and trust companies, June, 1925 to 1929*

[In thousands of dollars]

Classification	1925—1,680 banks	1926—1,656 banks	1927—1,647 banks	1928—1,633 banks	1929—1,608 banks
RESOURCES					
Loans.....	6,122,785	6,754,087	7,479,570	8,298,341	9,311,879
Overdrafts.....	3,722	3,438	3,690	5,138	7,585
Investments.....	2,801,346	2,806,780	3,498,845	3,874,652	3,421,073
Due from banks.....	1,249,093	1,193,607	1,338,780	1,329,711	1,476,992
Real estate, furniture, etc.....	284,997	313,428	380,197	421,708	453,335
Checks and other cash items ¹	502,986	529,759	619,714	551,587	594,823
Cash on hand.....	160,105	170,542	171,852	151,571	156,580
Other resources.....	430,515	433,557	502,108	598,188	732,310
Total.....	11,565,549	12,205,196	13,994,756	15,230,896	16,155,175
LIABILITIES					
Capital stock.....	643,451	672,959	745,647	803,328	941,333
Surplus fund.....	723,209	814,250	932,337	1,085,968	1,464,504
Undivided profits.....	159,036	179,955	195,617	215,538	218,590
Certified checks and cashiers' checks.....	41,307	51,180	384,632	² 338,886	² 350,881
Individual deposits.....	³ 8,536,860	³ 8,900,868	³ 10,094,485	10,874,503	10,945,564
United States deposits.....	15,741	33,024	48,534	28,702	44,134
Due to banks and bankers.....	871,720	854,297	805,334	816,443	792,134
Deposits not classified.....					13,985
Other liabilities.....	574,225	698,603	788,170	1,067,528	1,394,050
Total.....	11,565,549	12,205,196	13,994,756	15,230,896	16,155,175

¹ Includes exchanges for clearing house.² Includes dividend checks outstanding.³ Includes unpaid dividends and postal savings.

TABLE NO. 88.—*Aggregate resources and liabilities of stock savings banks, June, 1925 to 1929*

[In thousands of dollars]

Classification	1925—972 banks	1926—904 banks	1927—843 banks	1928—791 banks	1929—747 banks
RESOURCES					
Loans.....	1,364,721	1,409,868	1,144,709	1,049,969	1,006,325
Overdrafts.....	536	306	263	207	230
Investments.....	429,834	504,098	419,803	427,987	382,262
Due from banks.....	156,004	153,100	138,232	115,781	110,848
Real estate, furniture, etc.....	77,683	76,715	70,183	69,126	64,772
Checks and other cash items ¹	15,419	15,700	16,234	20,149	6,060
Cash on hand.....	29,425	26,916	23,692	19,912	17,345
Other resources.....	19,503	9,634	2,422	4,066	2,003
Total.....	2,093,125	2,196,427	1,815,538	1,707,197	1,589,845
LIABILITIES					
Capital stock.....	83,758	85,153	69,144	68,878	62,487
Surplus fund.....	44,893	47,833	46,554	42,472	40,513
Undivided profits.....	21,487	20,217	18,030	17,099	14,686
Certified checks and cashiers' checks.....	696	502	451	2461	2372
Individual deposits.....	³ 1,018,230	² 2,021,614	³ 1,661,803	1,561,218	1,449,998
United States deposits.....	6,452		562	343	5,381
Due to banks.....	958	8,959	11,334	10,995	8,107
Deposits not classified.....					165
Other liabilities.....	16,651	12,149	7,660	5,731	8,136
Total.....	2,093,125	2,196,427	1,815,538	1,707,197	1,589,845

¹ Includes exchanges for clearing house.² Includes dividend checks outstanding.³ Includes unpaid dividends and postal savings.TABLE NO. 89.—*Aggregate resources and liabilities of mutual savings banks, June, 1925 to 1929*

[In thousands of dollars]

Classification	1925—611 banks	1926—620 banks	1927—618 banks	1928—616 banks	1929—611 banks
RESOURCES					
Loans.....	4,183,071	4,623,594	5,064,595	5,511,918	5,801,489
Investments.....	3,351,162	3,406,104	3,523,350	3,750,591	3,775,770
Due from banks.....	201,797	211,258	224,741	210,696	186,123
Real estate, furniture, etc.....	82,307	93,214	105,998	115,316	133,328
Checks and other cash items ¹	1,113	1,763	1,303	1,726	5,946
Cash on hand.....	40,359	29,600	31,212	31,162	31,495
Other resources.....	53,230	56,774	59,986	66,748	72,301
Total.....	7,913,039	8,422,307	9,011,185	9,688,159	10,006,452
LIABILITIES					
Surplus fund.....	633,176	702,974	782,927	851,590	823,693
Undivided profits.....	116,523	128,875	137,332	148,586	161,252
Certified checks and cashiers' checks.....	587	20	44	174	46
Individual deposits.....	7,146,951	7,577,504	8,077,099	8,672,823	9,001,599
Due to banks.....	4,265	90	108	204	182
Deposits not classified.....					1,519
Other liabilities.....	11,537	12,835	13,675	14,782	18,161
Total.....	7,913,039	8,422,307	9,011,185	9,688,159	10,006,452

¹ Includes exchanges for clearing house.

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TABLE NO. 90.—*Aggregate resources and liabilities of private banks, June, 1925 to 1929*

[In thousands of dollars]

Classification	1925—523 banks	1926—495 banks	1927—467 banks	1928—404 banks	1929—391 banks
RESOURCES					
Loans.....	79,667	92,559	90,893	86,507	93,723
Overdrafts.....	830	520	417	389	833
Investments.....	35,155	35,506	28,665	28,959	27,826
Due from banks.....	22,645	23,942	25,305	15,875	17,136
Real estate, furniture, etc.....	10,202	12,985	12,084	10,209	10,216
Checks and other cash items ¹	847	681	611	867	1,078
Cash on hand.....	3,832	4,139	3,197	2,817	2,508
Other resources.....	2,045	3,820	2,976	3,211	3,170
Total.....	155,223	174,152	164,148	148,834	156,490
LIABILITIES					
Capital stock.....	10,803	9,895	9,447	8,278	9,905
Surplus fund.....	8,708	11,111	9,815	8,329	9,536
Undivided profits.....	1,694	1,770	1,710	1,775	2,529
Certified checks and cashiers' checks.....	170	228	312	153	362
Individual deposits.....	126,236	131,763	123,224	110,586	105,538
United States deposits.....					1,044
Due to banks and bankers.....	1,073	1,258	817	1,422	2,862
Deposits not classified.....					1,710
Other liabilities.....	6,539	18,127	18,823	18,291	23,004
Total.....	155,223	174,152	164,148	148,834	156,490

¹ Includes exchanges for clearing house.

TABLE NO. 91.—*Gold, silver, etc., held by banks other than national, June, 1914 to 1929*

Year	Gold coin	Silver coin	Minor coins	Paper currency	Cash (not classified)	Total
1914.....	¹ \$287,124,164	² \$90,712,763	\$3,783,193	\$131,289,594	\$103,745,833	\$616,655,547
1915.....	¹ 293,381,637	² 86,473,553	3,067,305	143,474,786	73,548,011	599,945,292
1916.....			³ 312,658,287	190,517,213	163,339,822	666,515,322
1917.....	¹ 338,131,920	² 37,921,850	1,649,261	216,888,246	155,199,799	749,791,076
1918.....	¹ 106,207,820	² 46,657,699	3,530,584	213,109,283	144,364,037	513,869,423
1919.....	¹ 28,133,000	² 16,121,000	1,807,000	133,476,000	393,361,000	572,898,000
1920.....	¹ 17,487,000	² 27,979,000	2,524,000	145,570,000	432,467,000	626,027,000
1921.....	33,948,000	18,663,000	39,962,000	⁴ 275,975,000	203,670,000	572,218,000
1922.....	19,778,000	17,562,000	6,496,000	⁴ 192,089,000	267,786,000	503,711,000
1923.....	24,077,000	16,866,000	1,883,000	⁴ 225,292,000	237,875,000	505,993,000
1924.....	25,861,000	15,809,000	1,689,000	⁴ 252,834,000	270,088,000	566,281,000
1925.....	21,757,000	21,333,000	1,965,000	⁴ 269,920,000	276,706,000	591,681,000
1926.....	22,842,000	25,417,000	2,077,000	⁴ 294,050,000	292,183,000	636,569,000
1927.....	18,068,000	23,728,000	1,926,000	⁴ 262,200,000	337,770,000	643,692,000
1928.....	16,104,000	18,692,000	1,547,000	⁴ 223,038,000	313,351,000	572,732,000
1929.....	11,616,000			⁴ 12,083,000	⁵ 498,226,000	521,925,000

¹ Includes gold certificates.

² Includes silver certificates.

³ Includes gold and silver coin and certificates.

⁴ Includes all paper currency.

⁵ Gold certificates.

⁶ Includes silver and minor coins.

NOTE.—Exclusive of Federal reserve banks.

TABLE No. 92.—*Statement showing the condition of the 11 chartered banks of Canada, September 30, 1929*¹

RESOURCES		
Current gold and subsidiary coin.....		\$66,426,751
Dominion notes.....		122,313,771
Deposits with Dominion Government for security of note circulation and in central gold reserves.....		68,096,293
United States and other foreign currencies.....		18,559,352
Notes and checks of other banks.....		200,684,349
Deposits made with and balances due from other banks in Canada.....		6,055,840
Due from banks and banking correspondents in the United Kingdom.....		5,808,475
Due from banks and banking correspondents elsewhere than in Canada and the United Kingdom.....		75,636,220
Dominion Government and provincial Government securities.....		333,988,579
Canadian municipal securities and British, foreign, and colonial public securities other than Canadian.....		97,298,763
Railway and other bonds, debentures, and stocks.....		56,210,889
Call and short (not exceeding 30 days) loans in Canada on stocks, debentures, bonds, and other securities of a sufficient marketable value to cover.....		280,805,686
Call and short (not exceeding 30 days) loans elsewhere than in Canada on stocks, debentures, bonds, and other securities of a sufficient marketable value to cover.....		313,381,231
Other current loans and discounts in Canada.....		1,404,371,359
Other current loans and discounts elsewhere than in Canada after making full provision for bad and doubtful debts.....		235,118,809
Loans to Canadian and provincial governments.....		16,070,196
Loans to cities, towns, municipalities, and school districts.....		99,832,352
Noncurrent loans, estimated loss provided for.....		8,064,865
Real estate other than bank premises.....		5,646,732
Mortgages on real estate sold by the bank.....		5,544,045
Shares of and loans to controlled companies.....		9,756,616
Bank premises at not more than cost, less amounts (if any) written off.....		76,203,333
Liabilities of customers under letters of credit as per contra.....		103,797,124
Other assets.....		2,329,850
Total.....		3,614,901,480
LIABILITIES		
Capital stock paid up.....		141,806,145
Reserve fund.....		154,481,109
Dividends declared and unpaid.....		752,934
Notes in circulation.....		196,894,815
Balance due to Dominion Government, after deducting advances for credits, pay lists, etc.....		55,103,458
Advances under the finance act.....		79,400,000
Balances due to provincial government.....		24,024,443
Deposits by the public, payable on demand in Canada.....		759,478,112
Deposits by the public, payable after notice or on fixed day in Canada.....		1,470,512,260
Deposits elsewhere than in Canada.....		423,802,616
Deposits made by and balances due to other banks in Canada.....		14,433,015
Due to banks and banking correspondents in the United Kingdom.....		17,498,857
Due to banks and banking correspondents elsewhere than in Canada and the United Kingdom.....		116,449,587
Bills payable.....		13,866,966
Letters of credit outstanding.....		103,797,124
Other liabilities.....		42,600,039
Total.....		3,614,901,480

¹ Includes returns of foreign branches.TABLE No. 93.—*Comparative statement, October, 1928, to September, 1929, relative to capital, etc., of the chartered banks of Canada*¹

Date	Number	Capital (paid up)	Reserve fund	Notes in circulation	Aggregate liabilities	Dominion notes	Specie
1928							
October.....	11	\$122,764,660	\$134,066,700	\$190,304,248	\$3,422,158,831	\$125,336,160	\$74,432,424
November.....	10	122,764,660	135,990,100	186,631,654	3,451,186,196	150,852,888	104,269,422
December.....	10	123,667,285	136,892,725	186,086,685	3,469,700,694	133,843,578	77,022,722
1929							
January.....	10	124,085,450	137,310,890	158,119,625	3,425,715,161	127,745,181	66,772,406
February.....	10	129,054,905	142,178,521	162,332,853	3,435,411,165	127,996,360	64,269,745
March.....	10	132,421,228	145,502,194	188,726,256	3,494,089,109	122,847,379	69,029,079
April.....	10	133,604,145	146,631,527	170,982,697	3,518,070,202	131,285,167	75,376,978
May.....	10	137,853,112	150,731,824	168,245,164	3,510,908,888	126,409,002	65,103,016
June.....	10	139,127,855	151,978,715	186,870,718	3,528,073,134	133,202,028	66,340,687
July.....	10	140,100,975	152,841,251	170,113,031	3,496,398,040	123,265,796	72,830,596
August.....	10	140,965,080	153,666,944	189,671,015	3,452,309,011	119,082,578	65,603,462
September.....	11	141,806,145	154,481,109	196,894,815	3,614,901,480	122,313,771	66,426,751

¹ Includes returns of foreign branches.

TABLE NO. 94.—*Comparative statement of the transactions of the New York Clearing House for 76 years, and for each year, number of banks, aggregate capital, clearings, balances, average of daily clearings and balances, and the percentage of balances to clearings*

[Compiled at the New York Clearing House]

Year ended Sept. 30—	Number of members	Capital †	Clearings	Balances	Average daily clearings	Average daily balances	Balances to clearings	Per ct.
1854.....	50	\$47,044,900	\$5,750,455,987	\$297,411,494	\$19,104,505	\$988,078	5.17	
1855.....	48	48,884,180	5,362,912,098	289,694,137	17,412,052	940,565	5.40	
1856.....	50	52,883,700	6,006,213,328	334,714,489	22,278,108	1,079,724	4.83	
1857.....	50	64,420,200	8,333,226,718	365,313,902	26,968,371	1,182,246	4.39	
1858.....	46	67,146,018	4,766,664,386	314,238,911	15,391,736	1,616,954	6.66	
1859.....	47	67,921,714	6,448,005,956	363,984,683	20,867,333	1,177,944	5.64	
1860.....	50	69,907,435	7,231,143,057	380,693,438	23,401,757	1,232,018	5.26	
1861.....	50	68,900,605	5,915,742,758	353,383,944	19,269,520	1,161,088	5.97	
1862.....	50	68,375,820	6,871,443,591	415,530,331	22,237,682	1,344,758	6.04	
1863.....	50	68,972,508	14,867,597,849	677,626,483	48,428,657	2,207,252	4.55	
1864.....	49	68,586,763	24,097,106,656	885,719,205	77,984,455	2,866,405	3.67	
1865.....	55	80,363,013	26,032,384,342	1,035,765,108	84,796,040	3,373,828	3.97	
1866.....	58	82,370,200	28,717,146,914	1,066,135,106	93,541,195	3,472,753	3.71	
1867.....	58	81,770,200	28,675,159,472	1,144,963,451	93,101,167	3,717,414	3.99	
1868.....	59	82,770,200	28,484,288,637	1,125,455,237	92,182,164	3,642,250	3.95	
1869.....	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,397	2.99	
1870.....	61	82,417,400	27,804,539,406	1,036,484,822	90,274,479	3,365,210	3.72	
1871.....	62	83,420,200	29,300,986,682	1,209,721,029	95,133,074	3,927,666	4.12	
1872.....	61	83,420,200	33,844,369,568	1,428,582,708	109,884,317	4,638,256	4.22	
1873.....	59	83,070,200	35,461,052,826	1,474,508,025	115,885,794	4,818,664	4.15	
1874.....	59	81,635,200	22,855,927,636	1,286,753,176	74,692,574	4,205,076	5.42	
1875.....	59	80,435,200	25,061,237,902	1,408,608,777	81,899,470	4,603,297	5.62	
1876.....	59	78,535,200	21,597,274,247	1,295,042,029	70,349,428	4,218,378	5.99	
1877.....	58	73,435,200	23,289,243,701	1,373,996,302	76,358,176	4,504,906	5.89	
1878.....	57	63,611,500	22,508,438,442	1,307,843,857	73,785,747	4,274,006	5.81	
1879.....	59	60,800,200	25,178,770,691	1,400,111,063	82,015,540	4,560,622	5.56	
1880.....	59	60,475,200	37,182,128,621	1,516,538,631	121,510,224	4,956,009	4.07	
1881.....	61	61,162,700	48,565,818,212	1,776,018,162	159,232,191	5,823,010	3.06	
1882.....	62	60,962,700	46,552,846,161	1,595,000,245	151,637,935	5,195,441	3.42	
1883.....	64	61,312,700	40,293,165,258	1,568,983,196	132,543,307	5,161,129	3.89	
1884.....	62	60,412,700	34,092,037,338	1,524,390,994	111,048,982	4,987,202	4.47	
1885.....	64	58,612,700	25,250,791,440	1,295,355,252	82,789,480	4,247,069	5.12	
1886.....	64	59,312,700	33,374,682,216	1,519,565,385	109,067,589	4,965,900	4.55	
1887.....	65	60,812,700	34,872,848,786	1,569,626,325	114,337,209	5,146,316	4.49	
1888.....	64	60,762,700	30,863,686,609	1,570,198,528	101,192,415	5,148,192	5.08	
1889.....	64	60,762,700	34,796,465,529	1,757,637,473	114,839,820	5,800,784	5.05	
1890.....	65	60,812,700	37,660,686,572	1,753,040,145	123,074,139	5,728,889	4.65	
1891.....	64	60,772,700	34,053,698,770	1,584,635,500	111,651,471	5,195,526	4.65	
1892.....	65	60,422,700	36,279,905,236	1,861,500,575	118,561,782	6,083,335	5.13	
1893.....	65	60,843,200	34,421,380,870	1,690,207,176	113,978,082	5,616,580	4.92	
1894.....	66	61,622,700	24,230,145,368	1,585,241,634	79,704,426	5,214,611	6.54	
1895.....	67	62,622,700	28,264,379,126	1,896,574,349	92,670,095	6,218,277	6.71	
1896.....	66	60,622,700	29,350,894,884	1,843,289,239	96,232,442	6,043,571	6.28	
1897.....	66	59,022,700	31,337,760,948	1,908,901,898	103,424,954	6,300,006	6.01	
1898.....	65	59,022,700	39,853,413,948	2,338,529,016	131,529,418	7,717,918	5.87	
1899.....	64	58,922,700	57,368,230,771	3,085,971,371	189,961,029	10,218,448	5.37	
1900.....	64	74,222,700	51,964,588,564	2,730,441,810	170,936,147	8,981,716	5.25	
1901.....	62	81,722,700	77,020,672,494	3,515,037,741	254,193,039	11,600,785	4.56	
1902.....	60	100,672,700	74,753,189,436	3,377,504,072	245,898,649	11,110,211	4.51	
1903.....	57	113,072,700	70,833,655,940	3,315,516,487	213,005,447	10,906,304	4.68	
1904.....	54	115,972,700	59,672,796,804	3,105,858,576	195,648,514	10,183,143	5.20	
1905.....	54	115,972,700	91,879,318,369	3,953,875,975	302,234,600	13,006,171	4.33	
1906.....	55	118,150,000	103,754,100,091	3,832,621,024	342,422,773	12,648,914	3.69	
1907.....	54	129,400,000	95,315,421,238	3,813,926,108	313,537,570	12,545,810	4.00	
1908.....	50	126,350,000	73,690,971,913	3,409,632,271	241,413,023	11,179,122	4.63	
1909.....	51	127,350,000	99,257,662,411	4,194,484,028	326,505,468	13,797,644	4.22	
1910.....	50	132,350,000	102,553,959,069	4,195,293,967	338,461,911	13,845,855	4.09	
1911.....	67	170,275,000	92,420,120,092	4,388,563,113	305,016,898	14,483,707	4.74	
1912.....	65	174,275,000	96,672,300,864	5,051,262,292	319,050,498	16,670,833	5.22	
1913.....	64	179,900,000	98,121,520,297	5,144,130,385	323,833,400	16,977,328	5.24	
1914.....	62	175,300,000	98,760,344,971	5,128,647,302	296,238,762	16,926,229	5.71	
1915.....	62	178,550,000	90,842,707,724	5,340,846,740	299,810,917	17,626,557	5.87	
1916.....	63	185,550,000	147,180,709,461	8,561,624,447	484,147,070	28,163,238	5.82	
1917.....	62	200,750,000	181,534,031,388	12,147,791,433	601,106,064	40,224,475	6.69	
1918.....	59	205,850,000	174,524,179,029	17,255,062,671	575,987,390	56,947,402	9.88	
1919.....	60	220,350,000	214,703,444,468	20,950,477,483	708,592,226	69,143,490	9.75	
1920.....	55	261,650,000	252,338,249,466	25,216,212,386	830,060,031	82,948,067	9.99	
1921.....	52	286,150,000	240,082,339,752	20,860,245,122	673,539,074	68,845,693	10.22	
1922.....	43	288,100,000	213,326,385,762	21,032,674,952	706,378,761	69,644,619	9.86	
1923.....	40	309,125,000	214,621,430,807	23,281,765,358	713,028,009	77,348,058	10.85	

† The capital is for various dates, the amounts at a uniform date in each year not being obtainable.

TABLE NO. 94.—*Comparative statement of the transactions of the New York Clearing House for 76 years, and for each year, number of banks, aggregate capital, clearings, balances, average of daily clearings and balances, and the percentage of balances to clearings*—Continued

[Compiled at the New York Clearing House]

Year ended Sept. 30—	Number of members	Capital ¹	Clearings	Balances	Average daily clearings	Average daily balances	Balances to clearings
1924.....	40	\$312,650,000	\$235,498,649,045	\$26,389,851,778	\$774,666,609	\$86,808,723	<i>Per ct.</i> 11.20
1925.....	36	326,350,000	276,873,934,638	29,721,103,273	913,775,362	98,089,450	10.73
1926.....	33	347,500,000	283,443,346,915	32,197,090,792	968,459,891	106,261,026	10.96
1927.....	31	391,400,000	307,158,631,043	34,689,579,273	1,013,724,555	114,421,054	11.28
1928.....	30	469,400,000	368,917,656,547	39,002,687,075	1,217,550,022	128,721,740	10.57
1929.....	24	617,125,300	456,937,947,313	50,462,034,307	1,508,046,031	166,541,367	11.04
Total.....	.....	² 126,553,000	³ 6,141,017,684,024	³ 484,886,187,349	² 264,904,568	² 20,916,495	² 7.89

² Yearly average for 76 years.³ Totals for 76 years.TABLE NO. 95.—*Comparative statement for 1929 and 1928 of transactions of the New York Clearing House, showing increase in aggregate clearings and balances*

[Compiled at the New York Clearing House]

Clearings, etc.	For year ending Sept. 30—		Increase	Percentages to balances	
	1929	1928		1929	1928
Aggregate clearings.....	\$456,937,947,313	\$368,917,656,547	\$88,020,290,766	-----	-----
Aggregate balances.....	50,462,034,307	39,002,687,075	11,459,347,232	-----	-----
Settled through Federal reserve bank.....	50,462,034,307	39,002,687,075	11,459,347,232	100.00	100.00

TABLE NO. 96.—*Exchanges, balances, percentages of balances to exchanges, and percentages of funds used in settlement of balances by the New York Clearing House in each year from 1893 to 1929*

Year ended Sept. 30—	Exchanges	Balances	Per cent of balances to ex- changes	Percentages of funds used in settlement of balances		Settled through Federal reserve bank
				Gold	Legal tenders, etc.	
1893.....	\$34,421,380,870.00	\$1,696,207,176.00	4.9	38.0	62.0	-----
1894.....	24,230,145,368.00	1,585,241,634.00	6.5	16.0	84.0	-----
1895.....	28,264,379,126.00	1,896,574,349.00	6.7	.....	90.9	-----
1896.....	29,350,894,884.00	1,843,289,239.00	6.3	.01	90.9	-----
1897.....	31,337,760,948.00	1,908,901,898.00	6.0	1.0	99.0	-----
1898.....	39,853,413,947.00	2,338,529,016.00	5.8	51.0	49.0	-----
1899.....	57,368,230,771.00	3,085,971,371.00	5.3	99.0	1.0	-----
1900.....	51,964,588,564.00	2,730,441,810.00	5.2	99.2	.8	-----
1901.....	77,020,672,491.00	3,515,037,741.00	4.5	99.6	.4	-----
1902.....	74,753,189,436.00	3,377,504,072.00	4.5	99.97	.03	-----
1903.....	70,833,555,940.00	3,315,516,487.00	4.6	99.99	.01	-----
1904.....	59,672,796,804.00	3,105,858,576.00	5.2	99.99	.01	-----
1905.....	91,879,318,369.00	3,953,875,974.00	4.33	99.99	.01	-----
1906.....	103,754,100,091.00	3,832,621,024.00	3.69	99.99	.01	-----
1907.....	95,315,421,238.00	3,813,926,108.00	4.00	99.99	.01	-----
1908.....	73,630,971,913.00	3,409,632,271.00	4.63	82.35	17.65	-----
1909.....	99,257,662,411.03	4,194,484,028.37	4.22	87.97	12.03	-----
1910.....	102,553,959,069.28	4,195,293,066.80	4.09	88.00	12.00	-----
1911.....	92,420,120,092.00	4,388,563,113.00	5.74	85.50	14.50	-----
1912.....	96,672,300,864.00	5,051,262,292.00	5.22	75.40	24.60	-----
1913.....	98,121,520,297.00	5,144,130,385.00	5.24	52.00	48.00	-----

TABLE NO. 96.—*Exchanges, balances, percentages of balances to exchanges, and percentages of funds used in settlement of balances by the New York Clearing House in each year from 1893 to 1929—Continued*

Year ended Sept. 30—	Exchanges	Balances	Per cent of balances to ex- changes	Percentages of funds used in settlement of balances		Settled through Federal reserve bank
				Gold	Legal tenders, etc.	
1914	\$89,760,344,971.00	\$5,128,647,302.00	5.71	27.50	72.50	
1915	90,842,707,724.00	5,940,846,740.00	5.87	12.90	87.10	
1916	147,180,709,461.00	8,561,624,447.00	5.82	17.40	82.60	
1917	181,534,031,388.00	12,147,791,433.00	6.69	33.00	28.80	38.20
1918	174,524,179,029.00	17,255,062,671.00	9.88	.05		99.95
1919	214,703,444,468.00	20,950,477,483.00	9.75			100.00
1920	252,338,249,466.00	25,216,212,386.00	9.99			100.00
1921	204,082,339,375.84	20,860,245,122.05	10.22			100.00
1922	213,326,385,751.57	21,032,674,951.96	9.86			100.00
1923	214,621,430,806.71	23,281,765,357.97	10.85			100.00
1924	235,498,649,044.75	26,389,851,777.70	11.20			100.00
1925	276,873,934,638.08	29,721,103,273.49	10.73			100.00
1926	293,443,346,914.86	32,197,090,791.95	10.96			100.00
1927	307,158,631,043.00	34,669,579,273.00	11.28			100.00
1928	368,917,656,546.92	39,002,687,075.33	12.57			100.00
1929	456,937,947,312.75	50,462,034,307.23	11.04			100.00

TABLE NO. 97.—*Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1929 and 1928*

	Clearing house at—	Exchanges for year ended Sept. 30, 1929	Exchanges for year ended Sept. 30, 1928	Comparisons	
				Increase	Decrease
1	New York, N. Y.	\$456,937,947,000	\$368,917,067,000	\$88,020,280,000	
2	Chicago, Ill.	37,125,374,000	36,943,766,000	181,608,000	
3	Philadelphia, Pa.	30,909,338,000	28,671,736,000	2,237,602,000	
4	Boston, Mass.	26,154,687,000	26,244,367,000		\$89,680,000
5	Detroit, Mich.	11,784,509,000	9,708,358,000	2,076,151,000	
6	Los Angeles, Calif.	11,275,299,000	10,299,682,000	975,617,000	
7	San Francisco, Calif.	11,023,718,000	11,352,192,000		328,474,000
8	Pittsburgh, Pa.	10,101,264,000	9,189,642,000	911,622,000	
9	Cleveland, Ohio.	7,812,017,000	6,691,779,000	1,120,238,000	
10	Kansas City, Mo.	7,435,694,000	7,170,656,000	265,038,000	
11	St. Louis, Mo.	7,395,649,000	7,470,389,000		74,740,000
12	Baltimore, Md.	5,239,253,000	5,380,856,000		141,603,000
13	Minneapolis, Minn.	4,736,519,000	4,372,950,000	363,569,000	
14	Cincinnati, Ohio.	3,922,521,000	3,925,350,000		2,829,000
15	Buffalo, N. Y.	3,327,567,000	2,767,083,000	560,484,000	
16	Atlanta, Ga.	2,928,140,000	2,657,656,000	270,484,000	
17	Dallas, Tex.	2,916,839,000	2,711,705,000	205,134,000	
18	New Orleans, La.	2,765,312,000	2,978,227,000		212,915,000
19	Seattle, Wash.	2,665,913,000	2,504,721,000	161,192,000	
20	Northern New Jersey	2,576,674,000	2,187,940,000	388,734,000	
21	Omaha, Nebr.	2,368,107,000	2,282,676,000	85,431,000	
22	Richmond, Va.	2,312,863,000	2,342,671,000		29,808,000
23	Portland, Oreg.	2,061,239,000	1,968,843,000	92,396,000	
24	Houston, Tex.	2,002,927,000	1,784,878,000	218,049,000	
25	Denver, Colo.	1,993,718,000	1,821,114,000	172,604,000	
26	Louisville, Ky.	1,969,938,000	1,933,428,000	36,510,000	
27	Milwaukee, Wis.	1,910,698,000	2,181,387,000		270,689,000
28	Newark, N. J.	1,749,429,000	1,482,612,000	266,817,000	
29	Oklahoma City, Okla.	1,632,830,000	1,561,789,000	71,041,000	
30	St. Paul, Minn.	1,536,522,000	1,615,213,000		78,691,000
31	Washington, D. C.	1,497,434,000	1,400,074,000	97,360,000	
32	Birmingham, Ala.	1,283,423,000	1,300,789,000		17,366,000
33	Indianapolis, Ind.	1,279,481,000	1,197,709,000	81,772,000	
34	Nashville, Tenn.	1,245,357,000	1,187,473,000	57,884,000	
35	Memphis, Tenn.	1,233,789,000	1,156,125,000	77,664,000	
36	Oakland, Calif.	1,029,619,000	1,022,795,000	6,824,000	
37	Hartford, Conn.	1,009,690,000	908,463,000	101,227,000	
38	Salt Lake City, Utah	1,007,017,000	962,418,000	44,599,000	
39	San Antonio, Tex.	926,058,000	850,007,000	76,051,000	
40	Columbus, Ohio	893,038,000	908,753,000		15,715,000

¹ Figures taken from Commercial and Financial Chronicle.

TABLE NO. 97.—Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1929 and 1928—Continued

	Clearing house at—	Exchanges for year ended Sept. 30, 1929	Exchanges for year ended Sept. 30, 1928	Comparisons	
				Increase	Decrease
41	Providence, R. I.	\$858,629,000	\$800,419,000	\$58,210,000	
42	Rochester, N. Y.	852,434,000	757,655,000	94,779,000	
43	Jacksonville, Fla.	1 801,310,000	857,048,000		\$55,738,000
44	Little Rock, Ark.	789,303,000	744,369,000	44,934,000	
45	Fort Worth, Tex.	1 759,892,000	705,514,000	54,378,000	
46	Charlotte, N. C.	717,935,000	698,837,000	19,098,000	
47	Spokane, Wash.	683,462,000	695,950,000		12,488,000
48	Tulsa, Okla.	661,225,000	603,403,000	57,822,000	
49	Davenport, Iowa	654,692,000	603,526,000	51,166,000	
50	Phoenix, Ariz.	515,534,000	392,531,000	123,003,000	
51	Des Moines, Iowa	511,695,000	521,937,000		10,242,000
52	New Haven, Conn.	465,544,000	452,645,000	12,899,000	
53	Long Beach, Calif.	458,481,000	407,608,000	50,873,000	
54	Wichita, Kans.	455,907,000	468,133,000		12,226,000
55	Duluth, Minn.	1 444,268,000	454,494,000		10,226,000
56	Dayton, Ohio	437,866,000	417,253,000	20,613,000	
57	Grand Rapids, Mich.	420,650,000	432,426,000		11,776,000
58	Sacramento, Calif.	392,064,000	387,532,000	4,532,000	
59	Syracuse, N. Y.	382,097,000	343,745,000	38,352,000	
60	Asheville, N. C.	377,451,000	371,197,000	6,254,000	
61	Akron, Ohio	375,666,000	358,500,000	17,166,000	
62	Roanoke, Va.	373,884,000	350,782,000	23,102,000	
63	Pasadena, Calif.	370,586,000	354,967,000	15,619,000	
64	St. Joseph, Mo.	366,739,000	361,643,000	5,096,000	
65	Sioux City, Iowa	365,890,000	351,829,000	14,061,000	
66	Kalamazoo, Mich.	352,426,000	322,004,000	30,422,000	
67	Albany, N. Y.	334,889,000	319,992,000	14,897,000	
68	Scranton, Pa.	331,387,000	330,287,000	1,100,000	
69	Youngstown, Ohio	328,673,000	322,562,000	6,111,000	
70	San Diego, Calif.	324,560,000	289,573,000	34,987,000	
71	El Paso, Tex.	321,844,000	282,318,000	39,526,000	
72	Peoria, Ill.	308,816,000	273,547,000	35,269,000	
73	Galveston, Tex.	303,753,000	308,916,000		5,163,000
74	Springfield, Mass.	303,431,000	290,159,000	13,272,000	
75	Springfield, Ohio	302,492,000	278,945,000	23,547,000	
76	Gary, Ind.	298,498,000	298,703,000		205,000
77	Shreveport, La.	292,887,000	291,099,000	1,788,000	
78	Evansville, Ind.	285,250,000	277,910,000	7,346,000	
79	Trenton, N. J.	283,276,000	363,548,000		80,272,000
80	Terre Haute, Ind.	282,056,000	284,710,000		2,654,000
81	Bethlehem, Pa.	275,218,000	260,189,000	15,029,000	
82	Wilmington, Del.	271,244,000	204,453,000	66,791,000	
83	Canton, Ohio	265,895,000	219,647,000	46,248,000	
84	Berkeley, Calif.	256,710,000	269,529,000		12,819,000
85	Norfolk, Va.	1 256,625,000	279,025,000		22,400,000
86	Wheeling, W. Va.	255,829,000	235,159,000	20,670,000	
87	Harrisburg, Pa.	256,201,000	246,007,000	4,194,000	
88	Hammond, Ind.	248,725,000	253,506,000		4,781,000
89	Paterson, N. J.	2 242,636,000	Not open.	242,636,000	
90	Stamford, Conn.	232,874,000	211,127,000	21,747,000	
91	Oil City, Pa.	232,463,000	200,158,000	32,305,000	
92	Reading, Pa.	229,047,000	221,119,000	7,928,000	
93	Flint, Mich.	222,254,000	196,547,000	25,707,000	
94	Portland, Me.	219,133,000	198,976,000	20,157,000	
95	Lincoln, Nebr.	1 218,434,000	253,065,000		34,631,000
96	Wilkes-Barre, Pa.	210,372,000	206,960,000	3,412,000	
97	Charleston, W. Va.	208,621,000	212,810,000		4,189,000
98	Fresno, Calif.	206,370,000	216,021,000		9,651,000
99	Rockford, Ill.	204,999,000	185,755,000	19,244,000	
100	Fort Wayne, Ind.	203,015,000	171,575,000	31,440,000	
101	Worcester, Mass.	196,470,000	184,477,000	11,993,000	
102	Helena, Mont.	192,869,000	178,263,000	14,606,000	
103	Bangor, Me.	192,741,000	185,694,000	7,047,000	
104	Topeka, Kans.	192,681,000	192,307,000	374,000	
105	Lansing, Mich.	183,175,000	160,593,000	22,582,000	
106	San Jose, Calif.	1 181,638,000	167,562,000	14,076,000	
107	South Bend, Ind.	168,977,000	161,820,000	7,157,000	
108	Madison, Wis.	168,667,000	187,172,000		18,505,000
109	Bay City, Mich.	164,815,000	151,964,000	12,851,000	
110	Knoxville, Tenn.	1 162,961,000	173,714,000		10,753,000
111	Cedar Rapids, Iowa	162,500,000	151,109,000	11,391,000	
112	Moline, Ill.	155,924,000	136,476,000	19,448,000	
113	Tampa, Fla.	155,394,000	192,934,000		37,540,000
114	Butler, Pa.	154,492,000	136,872,000	17,620,000	
115	Springfield, Ill.	146,992,000	138,189,000	8,803,000	
116	Battle Creek, Mich.	143,864,000	140,531,000	3,333,000	

¹ Figures taken from Commercial and Financial Chronicle.² 9 months.

TABLE NO. 97.—Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1929 and 1928—Continued

	Clearing house at—	Exchanges for year ended Sept. 30, 1929	Exchanges for year ended Sept. 30, 1928	Comparisons	
				Increase	Decrease
117	Miami, Fla.	\$139,043,000	\$160,610,000		\$21,567,000
118	Waterbury, Conn.	135,456,000	136,415,000		959,000
119	Camden, N. J.	135,173,000	133,419,000	\$1,754,000	
120	Stockton, Calif.	134,438,000	155,084,000		20,646,000
121	Wichita Falls, Tex.	133,353,000	137,151,000		3,798,000
122	Passaic, N. J.	130,692,000	138,317,000		7,625,000
123	Raleigh, N. C.	129,690,000	135,254,000		5,564,000
124	Paducah, Ky.	129,223,000	122,914,000	6,309,000	
125	Pine Bluff, Ark.	126,206,000	123,682,000	2,524,000	
126	Columbia, S. C.	119,107,000	110,110,000	8,997,000	
127	Steubenville, Ohio.	116,507,000	139,597,000		23,090,000
128	Charleston, S. C.	115,329,000	118,533,000		3,204,000
129	York, Pa.	113,936,000	105,119,000	8,817,000	
130	Santa Monica, Calif.	113,762,000	113,341,000	421,000	
131	Kansas City, Kans.	113,320,000	110,470,000	2,850,000	
132	Augusta, Ga.	113,263,000	103,022,000	10,241,000	
133	Lexington, Ky.	113,104,000	106,285,000	6,819,000	
134	Kokomo, Ind.	112,744,000	104,083,000	8,661,000	
135	Beaumont, Tex.	111,966,000	102,020,000	9,946,000	
136	Austin, Tex.	110,187,000	92,116,000	18,071,000	
137	Fargo, N. Dak.	109,257,000	102,744,000	6,513,000	
138	Jackson, Mich.	109,180,000	105,102,000	4,078,000	
139	Mansfield, Ohio.	108,571,000	99,521,000	9,050,000	
140	Mobile, Ala.	107,147,000	89,092,000	18,055,000	
141	Lancaster, Pa.	106,372,000	115,469,000		9,097,000
142	Bloomington, Ill.	103,187,000	94,278,000	8,909,000	
143	Santa Barbara, Calif.	103,150,000	89,130,000	14,020,000	
144	Macon, Ga.	99,868,000	112,298,000		12,430,000
145	Orange, N. J.	98,450,000	84,760,000	13,690,000	
146	Ogden, Utah.	96,709,000	93,801,000	2,908,000	
147	Sioux Falls, S. Dak.	96,417,000	82,506,000	13,911,000	
148	Greenville, S. C.	94,116,000	106,365,000		12,249,000
149	Springfield, Mo.	89,053,000	90,492,000		1,439,000
150	Dodge City, Kans.	89,005,000	71,632,000	17,373,000	
151	Pueblo, Colo.	88,610,000	73,168,000	15,442,000	
152	Hattiesburg, Miss.	88,213,000	88,818,000		605,000
153	Montgomery, Ala.	87,538,000	89,062,000		1,524,000
154	Niagara Falls, N. Y.	84,409,000	80,636,000	3,773,000	
155	Waterloo, Iowa	84,100,000	70,680,000	13,420,000	
156	Yakima, Wash.	84,048,000	80,493,000	3,555,000	
157	Greensburg, Pa.	82,977,000	81,327,000	1,650,000	
158	Altoona, Pa.	81,563,000	80,593,000	970,000	
159	Fall River, Mass.	80,639,000	96,190,000		15,551,000
160	Grand Forks, N. Dak.	80,218,000	72,192,000	8,026,000	
161	Muskegon, Mich.	79,801,000	62,016,000	17,785,000	
162	Quincy, Ill.	79,462,000	78,123,000	1,339,000	
163	Waco, Tex.	78,218,000	74,400,000	3,818,000	
164	Binghamton, N. Y.	77,285,000	69,564,000	7,721,000	
165	Great Falls, Mont.	76,376,000	65,310,000	11,066,000	
166	Bakersfield, Calif.	74,206,000	67,674,000	6,532,000	
167	Pittsburg, Kans.	73,522,000	75,204,000		1,682,000
168	Colorado Springs, Colo.	71,716,000	69,972,000	1,744,000	
169	Jamestown, N. Y.	71,697,000	70,405,000	1,292,000	
170	Joplin, Mo.	71,653,000	72,618,000		965,000
171	Boise, Idaho.	71,154,000	67,311,000	3,843,000	
172	South St. Paul, Minn.	70,172,000	80,693,000		10,521,000
173	Aurora, Ill.	68,702,000	70,566,000		1,864,000
174	Decatur, Ill.	67,871,000	67,645,000	226,000	
175	Champaign, Ill.	67,735,000	70,598,000		2,863,000
176	Homestead, Pa.	66,764,000	51,052,000	15,712,000	
177	Aberdeen, S. Dak.	66,209,000	72,006,000		5,797,000
178	Chester, Pa.	66,188,000	69,145,000		2,957,000
179	Lowell, Mass.	65,570,000	62,771,000	2,799,000	
180	Green Bay, Wis.	65,234,000	67,172,000		1,938,000
181	Columbus, Ga.	64,407,000	56,626,000	7,781,000	
182	Hamilton, Ohio.	62,987,000	55,627,000	7,360,000	
183	Elmira, N. Y.	62,840,000	55,897,000	6,943,000	
184	Huntington, W. Va.	62,597,000	65,883,000		3,286,000
185	Riverside, Calif.	60,591,000	53,850,000	6,741,000	
186	Sheboygan, Wis.	59,638,000	56,458,000	3,180,000	
187	Danville, Ill.	55,484,000	51,711,000	3,773,000	
188	Ann Arbor, Mich.	54,924,000	49,866,000	5,058,000	
189	New Bedford, Mass.	54,179,000	57,281,000		3,102,000
190	Modesto, Calif.	52,023,000	48,729,000	3,294,000	
191	Cape Girardeau, Mo.	52,017,000	46,985,000	5,032,000	
192	San Pedro, Calif.	51,294,000	44,543,000	6,751,000	

¹ Figures taken from Commercial and Financial Chronicle.

TABLE NO. 97.—Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1929 and 1928—Continued

	Clearing house at—	Exchanges for year ended Sept. 30, 1929	Exchanges for year ended Sept. 30, 1928	Comparisons	
				Increase	Decrease
193	Oshkosh, Wis.	\$51,238,000	\$52,455,000		\$1,217,000
194	Montclair, N. J.	¹ 49,818,000	47,020,000	\$2,798,000	
195	Bismarck, N. Dak.	49,146,000	44,667,000	4,479,000	
196	Norristown, Pa.	47,818,000	52,668,000		4,850,000
197	Meridian, Miss.	45,681,000	46,526,000		845,000
198	Holyoke, Mass.	45,549,000	38,976,000	6,573,000	
199	Huntington Park, Calif.	45,486,000	29,717,000	15,769,000	
200	Grand Junction, Colo.	44,940,000	43,012,000	1,928,000	
201	Bellingham, Wash.	44,709,000	43,231,000	1,478,000	
202	Billings, Mont.	39,721,000	37,139,000	2,582,000	
203	Hagerstown, Md.	39,265,000	42,368,000		3,103,000
204	Port Arthur, Tex.	38,972,000	29,687,000	9,285,000	
205	Manchester, N. H.	¹ 38,832,000	40,912,000		2,080,000
206	Cheyenne, Wyo.	35,998,000	36,015,000		17,000
207	Lebanon, Pa.	34,729,000	32,586,000	2,143,000	
208	Rochester, Minn.	33,126,000	32,664,000	462,000	
209	Beaver County, Pa.	31,909,000	37,415,000		5,506,000
210	Marion, Ohio.	31,856,000	31,565,000	291,000	
211	Hastings, Nebr.	¹ 30,769,000	27,501,000	3,268,000	
212	Evanston, Ill.	² 30,607,000	Not open.	30,607,000	
213	Warren, Pa.	29,422,000	29,723,000		301,000
214	Santa Rosa, Calif.	27,032,000	27,354,000		322,000
215	Eugene, Oreg.	26,895,000	24,862,000	2,033,000	
216	Wilmington, Calif.	26,396,000	³ 14,238,000	12,158,000	
217	Minot, N. Dak.	¹ 26,218,000	20,792,000	5,426,000	
218	Iowa City, Iowa.	26,009,000	25,969,000	40,000	
219	Frederick, Md.	24,421,000	24,953,000		532,000
220	Lorain, Ohio.	24,248,000	21,953,000	2,295,000	
221	Olympia, Wash.	23,447,000	19,339,000	4,108,000	
222	Fullerton, Calif.	23,055,000	20,477,000	2,578,000	
223	Lawrence, Kans.	21,723,000	22,308,000		585,000
224	Dublin, Ga.	21,567,000	Not open.	21,567,000	
225	Owensboro, Ky.	21,194,000	20,477,000	717,000	
226	Vicksburg, Miss.	20,529,000	21,774,000		1,245,000
227	Atchison, Kans.	20,488,000	20,861,000		373,000
228	Jacksonville, Ill.	20,430,000	18,975,000	1,455,000	
229	Fremont, Nebr.	20,075,000	21,417,000		1,342,000
230	Manhattan, Kans.	17,286,000	16,629,000	657,000	
231	Adrian, Mich.	¹ 14,536,000	13,989,000	547,000	
232	Watertown, S. Dak.	14,040,000	12,624,000	1,416,000	
233	Sterling, Ill.	12,773,000	13,970,000		1,197,000
234	Carthage, Mo.	12,494,000	13,613,000		1,119,000
235	Ames, Iowa.	12,221,000	12,327,000		106,000
236	Fairbault, Minn.	12,128,000	12,912,000		784,000
237	Parsons, Kans.	11,660,000	11,070,000	590,000	
238	Charles City, Iowa	11,277,000	11,103,000	174,000	
239	Franklin, Pa.	11,228,000	14,322,000		3,094,000
240	Watertown, Wis.	10,306,000	11,563,000		1,197,000
241	New Albany, Ind.	9,983,000	7,874,000	2,109,000	
242	Lewistown, Mont.	8,524,000	9,879,000		1,355,000
243	Elwood City, Pa.	5,686,000	⁴ 1,290,000	4,396,000	
244	Oelwein, Iowa.	3,319,000	3,334,000		15,000
		713,762,335,000	614,219,137,000	101,367,475,000	1,824,277,000
		614,219,137,000		1,824,277,000	
Increase.....		99,543,198,000		99,543,198,000	

¹ Figures taken from Commercial and Financial Chronicle.² 9 months.³ 7½ months.⁴ 3 months.

TABLE No. 98.—Comparative statement of transactions of clearing house associations in the 12 Federal reserve bank cities and in other cities with transactions of \$1,000,000,000 and over in years ended September 30, 1929 and 1928

	Clearing house at—	1929	1928	Increase	Decrease
1	Boston, Mass.....	\$26,154,687,000	\$26,244,367,000		\$89,680,000
2	New York, N. Y.....	456,937,947,000	368,917,657,000	\$88,020,290,000	
3	Philadelphia, Pa.....	30,909,338,000	28,671,736,000	2,237,602,000	
4	Cleveland, Ohio.....	7,812,017,000	6,691,779,000	1,120,238,000	
5	Richmond, Va.....	2,312,863,000	2,342,671,000		29,808,000
6	Atlanta, Ga.....	2,928,140,000	2,657,656,000	270,484,000	
7	Chicago, Ill.....	37,125,374,000	36,943,766,000	181,608,000	
8	St. Louis, Mo.....	7,395,649,000	7,470,389,000		74,740,000
9	Minneapolis, Minn.....	4,736,519,000	4,372,950,000	363,569,000	
10	Kansas City, Mo.....	7,435,694,000	7,170,656,000	265,038,000	
11	Dallas, Tex.....	2,916,839,000	2,711,705,000	205,134,000	
12	San Francisco, Calif.....	11,023,718,000	11,352,192,000		328,474,000
	Total 12 Federal reserve bank cities.....	597,688,785,000	505,547,524,000	92,663,963,000	522,702,000
	OTHER CITIES				
1	Detroit, Mich.....	11,784,509,000	9,708,358,000	2,076,151,000	
2	Los Angeles, Calif.....	11,275,299,000	10,299,682,000	975,617,000	
3	Pittsburgh, Pa.....	10,101,264,000	9,189,642,000	911,622,000	
4	Baltimore, Md.....	5,239,253,000	5,380,856,000		141,603,000
5	Cincinnati, Ohio.....	3,922,521,000	3,925,350,000		2,829,000
6	Buffalo, N. Y.....	3,327,567,000	2,767,083,000	560,484,000	
7	New Orleans, La.....	2,765,312,000	2,978,227,000		212,915,000
8	Seattle, Wash.....	2,665,913,000	2,504,721,000	161,192,000	
9	Northern New Jersey ¹	2,576,674,000	2,187,940,000	388,734,000	
10	Omaha, Nebr.....	2,368,107,000	2,282,676,000	85,431,000	
11	Portland, Oreg.....	2,061,239,000	1,968,843,000	92,396,000	
12	Houston, Tex.....	2,002,927,000	1,784,878,000	218,049,000	
13	Denver, Colo.....	1,993,718,000	1,821,114,000	172,604,000	
14	Louisville, Ky.....	1,969,938,000	1,933,428,000	36,510,000	
15	Milwaukee, Wis.....	1,910,698,000	2,181,387,000		270,689,000
16	Newark, N. J.....	1,749,429,000	1,482,612,000	266,817,000	
17	Oklahoma City, Okla.....	1,632,830,000	1,561,789,000	71,041,000	
18	St. Paul, Minn.....	1,536,522,000	1,615,213,000		78,691,000
19	Washington, D. C.....	1,497,434,000	1,400,074,000	97,360,000	
20	Birmingham, Ala. ²	1,283,423,000	1,300,789,000		17,366,000
21	Indianapolis, Ind.....	1,279,481,000	1,197,709,000	81,772,000	
22	Nashville, Tenn.....	1,245,357,000	1,187,473,000	57,884,000	
23	Memphis, Tenn.....	1,233,789,000	1,156,125,000	77,664,000	
24	Oakland, Calif.....	1,029,619,000	1,022,795,000	6,824,000	
25	Hartford, Conn.....	1,009,690,000	908,463,000	101,227,000	
26	Salt Lake City, Utah.....	1,007,017,000	962,418,000	44,599,000	
	Total of 26 other principal cities.....	80,469,530,000	74,709,645,000	6,483,978,000	724,093,000
	Total.....	678,158,315,000	580,257,169,000	99,147,941,000	1,246,795,000
	Total other cities (206).....	35,604,020,000	33,961,968,000	2,219,534,000	577,482,000
	Grand total of all cities.....	713,762,335,000	614,219,137,000	101,367,475,000	1,824,277,000

¹ Composed of banks and trust companies in northern New Jersey, Jersey City, Hoboken, Bayonne, and the town of Union.

² Figures taken from Commercial and Financial Chronicle.

TABLE NO. 99.—State, private, and national bank failures during the six months ended December 31, 1928

[Cents omitted]

States	State banks		Private banks		Total State and private banks		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
Rhode Island.....					2		1	\$1, 265, 641	1	\$1, 265, 641
New York.....			2	\$1, 356, 000	2	\$1, 356, 000			2	1, 356, 000
Pennsylvania.....	1	\$53, 000			1	53, 000			1	53, 000
Delaware.....							1	599, 448	1	599, 448
Total Eastern States.....	1	53, 000	2	1, 356, 000	3	1, 409, 000	1	599, 448	4	2, 008, 448
Virginia.....	3	1, 514, 000			3	1, 514, 000			3	1, 514, 000
West Virginia.....	3	1, 358, 000			3	1, 358, 000			3	1, 358, 000
North Carolina.....	1	308, 000			1	308, 000	2	565, 707	3	873, 707
South Carolina.....	12	6, 082, 000			12	6, 082, 000	3	1, 159, 834	15	7, 241, 834
Georgia.....	17	3, 200, 000			17	3, 200, 000	2	10, 896, 023	19	14, 096, 023
Florida.....	15	4, 077, 000			15	4, 077, 000	1	100, 000	16	4, 177, 000
Mississippi.....	1	554, 133			1	554, 133			1	554, 133
Texas.....	11	3, 691, 420	1	100, 000	12	3, 791, 420	3	818, 179	15	4, 609, 599
Arkansas.....							1	60, 737	1	60, 737
Kentucky.....	4	2, 098, 000			4	2, 098, 000			4	2, 098, 000
Tennessee.....	1	360, 000			1	360, 000			1	360, 000
Total Southern States.....	68	23, 242, 553	1	100, 000	69	23, 342, 553	12	13, 600, 480	81	36, 943, 033
Ohio.....	3	533, 000			3	533, 000	1	224, 788	4	757, 788
Indiana.....	5	940, 000			5	940, 000	4	568, 476	9	1, 508, 476
Illinois.....	4	952, 000			4	952, 000	1	559, 586	5	1, 511, 586
Wisconsin.....							1	830, 271	1	830, 271
Minnesota.....	24	4, 219, 850			24	4, 219, 850	1	2, 066, 452	25	6, 286, 302
Iowa.....	17	5, 268, 640	1	(2)	18	5, 268, 640	4	401, 002	22	5, 669, 642
Missouri.....	11	1, 052, 522			11	1, 052, 522			11	1, 052, 522
Total Middle Western States.....	64	12, 966, 012	1		65	12, 966, 012	12	4, 650, 575	77	17, 616, 587
North Dakota.....	17	1, 397, 998			17	1, 397, 998	2	1, 354, 093	19	2, 752, 091
South Dakota.....	1	86, 576			1	86, 576	1	465, 247	2	551, 823
Nebraska.....	16	3, 895, 860			16	3, 895, 860	3	1, 288, 026	19	5, 183, 886
Kansas.....	4	451, 000			4	451, 000			4	451, 000
Total Western States.....	38	5, 831, 434			38	5, 831, 434	6	3, 107, 366	44	8, 938, 800
Washington.....	1	549, 000			1	549, 000			1	549, 000
California.....							1	1, 237, 226	1	1, 237, 226
Total Pacific States.....	1	549, 000			1	549, 000	1	1, 237, 226	2	1, 786, 226
Total United States.....	172	42, 641, 999	4	1, 456, 000	176	44, 097, 999	33	24, 460, 736	209	68, 558, 735

¹ Not under supervision of State banking department.² Liabilities not available.

TABLE No. 100.—*State, private, and national bank failures during the six months ended June 30, 1929*

[Cents omitted]

States	State banks		Private banks		Total State and private banks		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
New York.....	1	\$8,000,000	1	\$240,000	2	\$8,240,000			2	\$8,240,000
Pennsylvania.....	1	797,000			1	797,000			1	797,000
Total Eastern States.....	2	8,797,000	1	240,000	3	9,037,000			3	9,037,000
Virginia.....	3	321,000			3	321,000	1	\$36,729	4	357,729
West Virginia.....	4	3,441,000			4	3,441,000	1	913,869	5	4,354,869
North Carolina.....	11	4,436,000			11	4,436,000			11	4,436,000
South Carolina.....	6	607,000			6	607,000	2	190,127	8	797,127
Georgia.....	13	1,020,000	12	236,000	25	1,256,000	1	431,265	26	1,687,265
Florida.....	20	8,540,000			20	8,540,000	7	5,805,121	27	14,345,121
Alabama.....	5	1,595,609			5	1,595,609			5	1,595,609
Mississippi.....	7	1,589,320			7	1,589,320	1	147,555	8	1,736,875
Texas.....	5	580,000			5	580,000	1	52,147	6	632,147
Arkansas.....	7	2,165,180			7	2,165,180			7	2,165,180
Tennessee.....	7	1,446,000			7	1,446,000			7	1,446,000
Total Southern States.....	88	25,741,109	12	236,000	100	25,977,109	14	7,576,813	114	33,553,922
Ohio.....	5	999,000			5	999,000	2	980,894	7	1,979,894
Indiana.....	11	6,032,000	1	201,000	12	6,233,000	1	337,914	13	6,570,914
Illinois.....	4	934,000			4	934,000			4	934,000
Michigan.....	1	541,000	6	710,500	7	1,251,500	1	235,706	8	1,487,206
Wisconsin.....	4	2,067,000			4	2,067,000			4	2,067,000
Minnesota.....	13	2,920,000			13	2,920,000	2	495,039	15	3,415,039
Iowa.....	10	2,579,200	1	40,000	11	2,619,200	5	1,854,406	16	4,473,606
Missouri.....	8	1,238,841			8	1,238,841			8	1,238,841
Total Middle Western States.....	56	17,311,041	8	951,500	64	18,262,541	11	3,903,959	75	22,166,500
North Dakota.....	19	2,074,064			19	2,074,064	5	886,078	24	2,960,142
South Dakota.....	8	1,373,844			8	1,373,844			8	1,373,844
Nebraska.....	20	26,336,900			20	26,336,900	1	228,830	21	26,565,730
Kansas.....	8	1,587,000			8	1,587,000	1	593,118	9	2,180,118
Montana.....							1	87,608	1	87,608
Wyoming.....	1	500,000			1	500,000			1	500,000
Oklahoma.....	4	1,627,000			4	1,627,000	1	181,685	5	1,808,685
Total Western States.....	130	33,498,808			130	33,498,808	9	1,977,319	139	35,476,127

Washington.....	5	1, 140, 000			5	1, 140, 000	1	8, 739, 736	6	9, 879, 736
Oregon.....	1	2, 066, 000			1	2, 066, 000			1	2, 066, 000
California.....	1	106, 000			1	106, 000			1	106, 000
Idaho.....	2	420, 000			2	420, 000	1	1, 018, 391	3	1, 438, 391
Total Pacific States.....	9	3, 732, 000			9	3, 732, 000	2	9, 758, 127	11	13, 490, 127
Total United States.....	285	89, 079, 958	21	1, 427, 500	306	90, 507, 458	36	23, 216, 218	342	113, 723, 676

¹ Not under supervision of State banking department.

² Includes 66 banks operated by the Guarantee Fund Commission which had become insolvent during former years and for which receivers were appointed after the law permitting such operation was repealed in April, 1929.

TABLE No. 101.—*State, private, and national bank failures during the year ended June 30, 1929*

[Cents omitted]

States	State banks ¹		Private banks		Total State and private banks		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
Rhode Island.....							1	\$1,285,641	1	\$1,265,641
New York.....	1	\$8,000,000	3	\$1,596,000	4	\$9,596,000			4	9,596,000
Pennsylvania.....	2	850,000			2	850,000			2	850,000
Delaware.....							1	599,448	1	599,448
Total Eastern States.....	3	8,850,000	3	1,596,000	6	10,446,000	1	599,448	7	11,045,448
Virginia.....	6	1,835,000			6	1,835,000	1	36,729	7	1,871,729
West Virginia.....	7	4,799,000			7	4,799,000	1	913,869	8	5,712,869
North Carolina.....	12	4,744,000			12	4,744,000	2	565,707	14	5,309,707
South Carolina.....	18	6,689,000			18	6,689,000	5	1,349,961	23	8,038,961
Georgia.....	30	4,220,000	12	236,000	42	4,456,000	3	11,327,288	45	15,783,288
Florida.....	35	12,617,000			35	12,617,000	8	5,905,121	43	18,522,121
Alabama.....	5	1,595,609			5	1,595,609			5	1,595,609
Mississippi.....	8	2,143,453			8	2,143,453	1	147,555	9	2,291,008
Texas.....	16	4,271,420	1	100,000	17	4,371,420	4	870,326	21	5,241,746
Arkansas.....	7	2,165,180			7	2,165,180	1	60,737	8	2,225,917
Kentucky.....	4	2,098,000			4	2,098,000			4	2,098,000
Tennessee.....	8	1,806,000			8	1,806,000			8	1,806,000
Total Southern States.....	156	48,983,662	13	336,000	169	49,319,662	26	21,177,293	195	70,496,955
Ohio.....	8	1,532,000			8	1,532,000	3	1,205,682	11	2,737,682
Indiana.....	16	6,972,000	1	201,000	17	7,173,000	5	906,390	22	8,079,390
Illinois.....	8	1,886,000			8	1,886,000	1	559,586	9	2,445,586
Michigan.....	1	541,000	6	710,500	7	1,251,500	1	235,706	8	1,487,206
Wisconsin.....	4	2,067,000			4	2,067,000			5	2,897,271
Minnesota.....	37	7,139,850			37	7,139,850	3	2,561,491	40	9,701,341
Iowa.....	27	7,847,840	2	40,000	29	7,887,840	9	2,255,408	38	10,143,248
Missouri.....	19	2,291,363			19	2,291,363			19	2,291,363
Total Middle Western States.....	120	30,277,053	9	951,500	129	31,228,553	23	8,554,534	152	39,783,087
North Dakota.....	36	3,472,062			36	3,472,062	7	2,240,171	43	5,712,233
South Dakota.....	9	1,460,420			9	1,460,420	1	465,247	10	1,925,667
Nebraska.....	106	30,232,760			106	30,232,760	4	1,516,856	110	31,749,616
Kansas.....	12	2,038,000			12	2,038,000	1	593,118	13	2,631,118
Montana.....							1	87,608	1	87,608

Wyoming.....	1	500,000			1	500,000			1	500,000
Oklahoma.....	4	1,627,000			4	1,627,000	1	181,685	5	1,808,685
Total Western States.....	168	39,330,242			168	39,330,242	15	5,084,685	183	44,414,927
Washington.....	6	1,689,000			6	1,689,000	1	8,739,736	7	10,428,736
Oregon.....	1	2,066,000			1	2,066,000			1	2,066,000
California.....	1	106,000			1	106,000	1	1,237,226	2	1,343,226
Idaho.....	2	420,000			2	420,000	1	1,018,391	3	1,438,391
Total Pacific States.....	10	4,281,000			10	4,281,000	3	10,995,353	13	15,276,353
Total United States.....	457	131,721,957	25	2,883,500	482	134,605,457	69	47,676,954	551	182,282,411

¹ Includes all classes of banks under State supervision, other than private banks.

² Not under supervision of State banking department.

³ Does not include liabilities of one bank.

⁴ Includes 66 banks operated by the Guarantee Fund Commission which had become insolvent during former years and for which receivers were appointed after the law permitting such operation was repealed in April, 1929.

TABLE NO. 102.—*Number and liabilities of State, private, and national banks which failed in years ended June 30, 1914 to 1929*

[For prior years see annual report, 1920]

[In thousands of dollars]

Year ended June 30—	State banks ¹		Private banks		Total State and private banks		National banks		Grand total, all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
1914.....	69	\$21,032	27	\$11,027	96	\$32,059	21	\$9,774	117	\$41,833
1915.....	71	10,496	39	17,370	110	27,866	14	12,767	124	40,633
1916.....	29	15,133	12	877	41	16,010	13	3,020	54	19,030
1917.....	20	5,822	15	5,478	35	11,300	7	5,282	42	16,582
1918.....	15	3,072	10	7,186	25	10,258	2	2,359	27	12,617
1919.....	41	9,511	1	100	42	9,611	1	496	43	10,107
1920.....	35	15,923	9	3,031	44	18,954	5	1,930	49	20,884
1921.....	302	98,081	28	3,044	330	96,125	28	17,301	358	113,426
1922.....	352	92,933	12	3,000	364	95,933	33	20,287	397	116,220
1923.....	226	62,311	11	2,239	237	64,550	37	20,076	274	84,626
1924.....	746	217,712	31	5,476	777	223,188	138	² 74,743	915	297,931
1925.....	421	112,301	19	6,427	440	118,728	102	53,315	542	172,043
1926.....	470	144,718	26	3,105	496	147,823	77	38,112	573	185,935
1927.....	644	197,313	45	9,342	689	206,655	142	59,915	831	266,570
1928.....	386	122,562	27	3,222	413	125,784	71	32,905	484	158,689
1929.....	457	131,722	25	2,883	482	134,605	69	47,677	551	182,282
Total.....	4,284	1,255,642	337	83,807	4,621	1,339,449	760	399,959	5,381	1,739,408

¹ Includes all classes of banks under State supervision, other than private banks.² Does not include liabilities of 5 banks.

NOTE.—For explanatory footnotes relative 1929 figures, see Tables Nos. 99, 100 and 101.

TABLE No. 103
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AND LIABILITIES OF THE INDIVIDUAL NATIONAL BANKS
(States, Territories, and Towns Arranged Alphabetically)
AT CLOSE OF BUSINESS DECEMBER 31, 1929
IS OMITTED FROM THIS REPORT AND
PUBLISHED AS A SEPARATE TABLE

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