

# Member Bank Call Report

No. 40

Condition of all Member Banks  
June 30, 1928

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FEDERAL RESERVE BOARD  
WASHINGTON



UNITED STATES  
GOVERNMENT PRINTING OFFICE  
WASHINGTON  
1928

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

# MEMBER BANK CALL REPORT

Washington, August 16, 1928

## CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—		June 30, 1927	Change since—	
	June 30, 1928	Feb. 28, 1928		Feb. 28, 1928	June 30, 1927
<b>RESOURCES</b>					
Loans and discounts (including overdrafts).....	24,739,273	23,553,894	23,148,726	+1,185,379	+1,590,547
United States Government securities.....	4,224,730	4,215,822	3,796,347	+8,908	+428,383
Other bonds, stocks, and securities.....	6,533,656	6,373,630	6,021,927	+160,026	+511,729
<b>Total loans and investments.....</b>	<b>35,497,659</b>	<b>34,143,346</b>	<b>32,967,000</b>	<b>+1,354,313</b>	<b>+2,530,659</b>
Customers' liability on account of acceptances.....	710,207	695,319	502,024	+14,888	+208,183
Banking house, furniture, and fixtures.....	1,099,210	1,077,529	1,036,731	+21,681	+62,479
Other real estate owned.....	184,109	180,511	175,829	+3,598	+8,280
Cash in vault.....	449,198	525,992	537,856	-76,794	-88,658
Reserve with Federal reserve banks.....	2,342,045	2,366,605	2,280,439	-24,560	+61,606
Items with Federal reserve banks in process of collection.....	680,492	686,881	740,816	-6,389	-60,324
Due from banks, bankers, and trust companies.....	1,897,231	1,940,619	1,968,326	-43,388	-71,095
Exchanges for clearing house and checks on other banks in same place.....	1,447,219	1,311,817	1,912,942	+135,402	-465,723
Outside checks and other cash items.....	217,291	134,916	177,771	+82,375	+39,520
Redemption fund and due from United States Treasurer.....	33,625	32,823	32,891	+202	+134
Securities borrowed.....	37,733	29,248	33,539	+8,485	+4,194
Other assets.....	496,430	456,050	444,028	+40,380	+2,402
<b>Total.....</b>	<b>45,091,849</b>	<b>43,581,656</b>	<b>42,810,192</b>	<b>+1,510,193</b>	<b>+2,281,657</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	2,415,376	2,345,519	2,273,737	+69,857	+141,639
Surplus fund.....	2,285,536	2,144,182	2,030,342	+141,354	+255,194
Undivided profits, less expenses and taxes paid.....	924,012	914,114	843,319	+9,898	+80,693
Reserved for taxes, interest, etc., accrued.....	145,458	137,345	128,142	+8,113	+17,316
Due to Federal reserve banks.....	49,823	45,360	53,043	+4,463	-3,220
Due to banks, bankers, and trust companies.....	3,867,342	4,131,048	4,070,610	-263,706	-203,268
Certified and cashiers' or treasurers' checks outstanding.....	787,770	848,064	1,064,605	-60,294	-276,835
Demand deposits.....	17,606,564	17,304,646	17,735,244	+301,918	-128,680
Time deposits.....	13,438,585	12,922,638	12,209,834	+515,947	+1,228,751
United States deposits.....	256,681	86,032	217,622	+170,649	+39,059
<b>Total deposits.....</b>	<b>36,006,765</b>	<b>35,337,788</b>	<b>35,350,958</b>	<b>+668,977</b>	<b>+655,807</b>
Agreements to repurchase United States Government or other securities sold.....	18,103	21,375	17,967	-3,272	+136
Bills payable.....	971,429	451,081	381,133	+520,348	+590,296
Notes and bills rediscounted.....	238,008	129,811	160,115	+108,197	+77,893
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	436,486	454,958	210,519	-18,472	+225,967
Letters of credit and travelers' checks sold for cash and outstanding.....	43,177	29,015	41,696	+14,162	+1,481
Acceptances executed by customers.....	716,270	706,001	503,595	+11,269	+212,675
Acceptances executed by other banks for account of reporting banks.....	28,235	26,008	32,042	+2,227	-3,807
National-bank notes outstanding.....	648,602	646,162	650,445	+2,440	-1,843
Securities borrowed.....	37,782	29,352	33,564	+8,430	+4,218
Other liabilities.....	176,610	209,945	152,618	-33,335	+23,992
<b>Total.....</b>	<b>45,091,849</b>	<b>43,581,656</b>	<b>42,810,192</b>	<b>+1,510,193</b>	<b>+2,281,657</b>
Number of banks.....	8,929	8,983	9,099	-54	-170

(1)

# ALL MEMBER BANKS—CONDITION OF NATIONAL AND STATE MEMBERS ON JUNE 30, 1928, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks				National banks <sup>1</sup>			State bank members				
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
<b>RESOURCES</b>												
Loans and discounts (including overdrafts).....	24,739,273	7,254,212	8,727,086	8,757,975	15,148,918	3,582,844	5,042,562	6,523,512	9,590,355	3,671,368	3,684,524	2,234,463
United States Government securities.....	4,224,730	1,313,686	1,598,697	1,312,347	2,888,672	724,640	1,085,058	1,078,974	1,336,058	589,046	513,639	233,373
Other bonds, stocks, and securities.....	6,533,656	1,144,552	1,936,205	3,452,899	4,252,725	532,639	1,063,765	2,656,321	2,280,931	611,913	872,440	796,578
<b>Total loans and investments.....</b>	<b>35,497,659</b>	<b>9,712,450</b>	<b>12,261,988</b>	<b>13,523,221</b>	<b>22,290,315</b>	<b>4,840,123</b>	<b>7,191,385</b>	<b>10,258,807</b>	<b>13,207,344</b>	<b>4,872,327</b>	<b>5,070,603</b>	<b>3,264,414</b>
Customers' liability on account of acceptances.....	710,207	544,614	155,643	9,950	414,573	282,184	128,023	4,366	295,634	262,430	27,620	5,584
Banking house, furniture, and fixtures.....	1,099,210	172,062	414,666	512,482	721,102	83,560	239,958	397,584	378,108	88,502	174,708	114,898
Other real estate owned.....	184,109	8,085	59,656	116,368	325,674	3,583	30,990	91,101	58,435	4,502	28,666	25,267
Cash in vault.....	449,198	61,041	146,462	241,695	314,020	28,990	94,206	190,824	135,178	32,051	52,256	50,871
Reserve with Federal reserve banks.....	2,342,045	919,830	783,528	638,687	1,453,383	468,450	488,492	496,441	888,662	451,380	295,036	142,246
Items with Federal reserve banks in process of collection.....	680,492	224,756	349,454	106,282	448,182	132,423	243,018	72,741	232,310	92,333	106,436	33,541
Due from banks, bankers, and trust companies.....	1,897,231	225,898	805,579	865,754	1,430,308	116,108	593,154	727,046	460,923	109,790	212,425	138,708
Exchanges for clearing house and checks on other banks in same place.....	1,447,219	1,068,130	290,055	89,034	862,873	609,231	190,420	63,222	584,346	458,899	99,635	25,812
Outside checks and other cash items.....	217,291	86,558	99,953	30,780	100,314	11,328	65,220	23,766	116,977	75,230	34,733	7,014
Redemption fund and due from United States Treasurer.....	33,025	2,014	8,113	22,898	33,025	2,014	8,113	22,898				
Securities borrowed.....	37,733	367	22,471	14,895	21,103		11,513	9,223	16,630		10,958	5,672
Other assets.....	496,430	325,196	123,094	48,140	272,032	175,766	69,943	26,323	224,398	149,430	53,151	21,817
<b>Total.....</b>	<b>45,091,849</b>	<b>13,351,001</b>	<b>15,520,662</b>	<b>16,220,186</b>	<b>28,492,904</b>	<b>6,754,127</b>	<b>9,354,435</b>	<b>12,384,342</b>	<b>16,598,945</b>	<b>6,596,874</b>	<b>6,166,227</b>	<b>3,835,844</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	2,415,376	623,388	817,806	974,182	1,592,981	328,250	506,611	758,120	822,395	295,138	311,195	216,062
Surplus fund.....	2,285,536	725,270	767,033	793,233	1,418,710	385,820	421,964	610,926	866,826	339,450	345,069	182,307
Undivided profits, less expenses and taxes paid.....	924,012	291,619	275,558	356,835	557,215	126,986	156,369	273,860	366,797	164,633	119,189	82,975
Reserved for taxes, interest, etc., accrued.....	145,458	52,913	52,336	40,209	83,742	23,932	33,318	26,492	61,716	28,981	19,018	13,717
Due to Federal reserve banks.....	49,823	27	14,230	35,566	35,618		10,027	25,591	14,205	27	4,203	9,975
Due to banks, bankers, and trust companies.....	3,867,342	1,906,975	1,562,801	397,566	2,700,746	1,181,538	1,194,489	324,719	1,166,596	725,437	368,312	72,847
Certified and cashiers' or treasurers' checks outstanding.....	787,770	523,147	161,117	103,506	414,816	233,386	101,097	80,333	472,954	289,761	60,020	23,173
Demand deposits.....	17,606,564	5,889,262	5,862,976	5,854,326	10,997,288	2,877,951	3,669,322	4,450,015	6,609,276	3,011,311	2,193,654	1,404,311
Time deposits.....	13,438,585	1,787,790	4,912,450	6,738,345	8,294,248	728,281	2,497,159	5,068,808	5,144,337	1,059,509	2,415,291	1,669,537
United States deposits.....	256,681	61,743	150,179	44,759	184,005	35,871	112,403	35,731	72,676	25,872	37,776	9,028
<b>Total deposits.....</b>	<b>36,068,765</b>	<b>10,168,944</b>	<b>12,663,753</b>	<b>13,174,068</b>	<b>22,626,721</b>	<b>5,057,027</b>	<b>7,584,497</b>	<b>9,985,197</b>	<b>13,358,044</b>	<b>6,111,917</b>	<b>5,079,256</b>	<b>3,188,871</b>
Agreements to repurchase United States Government or other securities sold.....	18,103	211	14,788	3,104	7,217	201	4,951	2,065	10,886	10	9,837	1,039
Bills payable.....	971,429	377,448	341,123	252,858	622,108	265,924	191,914	164,270	349,321	111,524	149,209	88,588
Notes and bills rediscounted.....	238,008	27,106	103,184	107,718	179,077	22,676	69,772	86,629	58,931	4,430	33,412	21,089
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	436,486	365,377	69,715	1,394	227,745	174,846	52,373	526	208,741	190,531	17,342	868
Letters of credit and travelers' checks sold for cash and outstanding.....	43,177	32,037	10,375	765	17,934	8,529	8,973	432	25,243	23,508	1,402	333
Acceptances executed for customers.....	716,270	546,920	160,287	9,063	411,763	280,889	127,188	3,686	304,507	266,031	33,099	5,377
Acceptances executed by other banks for account of reporting banks.....	28,235	20,204	6,965	1,066	19,173	12,101	6,202	870	9,062	8,103	763	196
National bank notes outstanding.....	648,602	39,059	159,127	450,416	648,602	39,059	159,127	450,416				
Securities borrowed.....	37,782	367	22,471	14,944	21,103	867	11,513	9,223	16,679		10,958	5,721
Other liabilities.....	176,610	80,138	56,141	40,331	58,813	27,520	19,663	11,630	117,797	52,618	36,478	28,701
<b>Total.....</b>	<b>45,091,849</b>	<b>13,351,001</b>	<b>15,520,662</b>	<b>16,220,186</b>	<b>28,492,904</b>	<b>6,754,127</b>	<b>9,354,435</b>	<b>12,384,342</b>	<b>16,598,945</b>	<b>6,596,874</b>	<b>6,166,227</b>	<b>3,835,844</b>
Number of banks.....	8,929	74	530	8,325	7,685	33	371	7,281	1,244	41	159	1,044

<sup>1</sup> Member banks only, i. e., exclusive of national banks in Alaska and Hawaii.

**ALL MEMBER BANKS—CONDITION ON JUNE 30, 1928, FEBRUARY 28, 1928, AND JUNE 30, 1927, BY CLASSES OF BANKS**

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			June 30, 1928	Feb. 28, 1928	June 30, 1927	June 30, 1928	Feb. 28, 1928	June 30, 1927
	June 30, 1928	Feb. 28, 1928	June 30, 1927	June 30, 1928	Feb. 28, 1928	June 30, 1927						
<b>RESOURCES</b>												
Loans and discounts (including overdrafts).....	5,788,837	5,365,170	5,121,496	1,465,375	1,366,766	1,311,581	8,727,086	8,425,581	8,334,586	8,757,975	8,396,377	8,381,063
United States Government securities.....	1,102,406	1,082,359	906,915	211,280	207,528	172,899	1,598,697	1,631,868	1,408,386	1,312,347	1,294,067	1,308,147
Other bonds, stocks, and securities.....	907,702	861,072	927,764	230,850	228,646	187,265	1,936,205	1,876,636	1,782,917	3,452,899	3,407,276	3,123,981
<b>Total loans and investments.....</b>	<b>7,798,945</b>	<b>7,308,601</b>	<b>6,956,175</b>	<b>1,913,505</b>	<b>1,802,940</b>	<b>1,671,745</b>	<b>12,261,988</b>	<b>11,934,085</b>	<b>11,525,889</b>	<b>13,523,221</b>	<b>13,097,720</b>	<b>12,813,191</b>
Customers' liability on account of acceptances.....	514,774	489,328	365,027	29,840	29,974	18,528	155,643	159,928	109,315	9,950	16,089	9,154
Banking house, furniture, and fixtures.....	138,060	137,068	123,401	34,002	33,810	30,121	414,666	402,593	396,543	512,482	504,058	486,666
Other real estate owned.....	5,920	4,202	2,628	2,765	431	205	59,656	58,596	55,335	116,368	117,282	117,661
Cash in vault.....	48,835	53,414	64,225	12,206	12,053	14,489	146,462	157,051	162,243	241,695	303,474	296,899
Reserve with Federal reserve banks.....	765,225	756,235	751,304	154,605	167,720	143,894	783,528	800,687	751,331	638,687	641,963	633,910
Items with Federal reserve banks in process of collection.....	189,971	178,791	195,697	34,785	32,999	34,518	349,454	372,695	393,658	106,282	101,396	116,943
Due from banks, bankers, and trust companies.....	96,693	86,877	108,243	129,205	108,716	116,575	805,579	803,601	806,850	865,754	941,425	936,658
Exchanges for clearing house and checks on other banks in same place.....	993,736	929,970	1,418,747	74,394	61,522	70,930	290,055	261,336	339,648	89,034	58,989	83,617
Outside checks and other cash items.....	63,451	26,517	34,923	23,107	13,739	21,596	99,953	72,544	91,576	30,780	22,116	29,676
Redemption fund and due from United States Treasurer.....	1,679	1,665	1,638	335	260	222	8,113	7,857	7,857	22,898	23,041	23,347
Securities borrowed.....	367	775	775	4	4	4	22,471	15,334	16,815	14,895	13,564	15,945
Other assets.....	286,102	230,912	244,201	39,094	40,599	32,869	123,094	138,386	123,401	48,140	46,153	43,557
<b>Total.....</b>	<b>10,903,158</b>	<b>10,203,930</b>	<b>10,266,984</b>	<b>2,447,843</b>	<b>2,304,763</b>	<b>2,155,696</b>	<b>15,520,662</b>	<b>15,184,693</b>	<b>14,780,288</b>	<b>16,220,186</b>	<b>15,888,270</b>	<b>15,607,224</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	512,238	474,005	444,450	111,150	110,650	97,250	817,806	791,483	769,666	974,182	969,381	962,371
Surplus fund.....	611,850	550,243	495,558	113,420	113,170	100,430	767,033	701,096	686,154	793,233	779,673	748,200
Undivided profits, less expenses and taxes paid.....	236,820	232,310	215,398	54,799	46,358	46,214	275,558	276,370	247,849	356,835	359,076	333,858
Reserved for taxes, interest, etc., accrued.....	36,450	30,756	33,506	10,463	18,385	14,896	52,336	50,672	45,796	40,200	37,532	33,944
Due to Federal reserve banks.....	27	82	24	—	—	—	14,230	11,013	13,213	35,566	34,265	39,806
Due to banks, bankers, and trust companies.....	1,575,393	1,507,819	1,601,923	331,582	370,610	343,516	1,562,801	1,795,834	1,696,022	397,566	456,785	429,149
Certified and cashiers' or treasurers' checks outstanding.....	499,371	559,209	788,312	23,776	27,334	28,145	161,117	177,296	161,268	103,506	84,225	86,880
Demand deposits.....	4,826,133	4,638,810	4,964,971	1,063,129	1,012,932	1,010,736	5,862,976	5,790,091	5,879,879	5,854,326	5,862,813	5,879,658
Time deposits.....	1,185,767	1,101,537	1,003,501	602,023	529,801	441,705	4,912,450	4,718,710	4,484,348	6,738,345	6,572,590	6,280,280
United States deposits.....	57,788	13,335	19,593	3,955	2,830	11,223	150,179	49,697	138,879	44,759	20,170	47,927
Total deposits.....	8,144,479	7,820,792	8,378,324	2,024,465	1,943,507	1,835,325	12,663,753	12,542,641	12,373,609	13,174,068	13,030,848	12,763,700
Agreements to repurchase United States Government or other securities sold.....	201	3,583	44	10	10	—	14,788	15,835	15,516	3,104	1,947	2,407
Bills payable.....	325,374	86,925	38,637	52,074	9,725	3,540	341,123	223,794	184,868	252,858	130,637	154,088
Notes and bills rediscounted.....	14,728	3,450	3,476	12,378	1,118	7,579	103,184	65,430	58,385	107,718	59,813	90,675
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	361,195	372,765	158,358	4,182	10,890	8,016	69,715	69,271	43,502	1,394	2,032	643
Letters of credit and travelers' checks sold for cash and outstanding.....	29,014	19,551	30,367	3,023	2,334	3,219	10,375	6,841	7,559	765	289	551
Acceptances executed for customers.....	516,686	493,706	363,568	30,234	31,012	19,117	160,287	166,460	113,177	9,063	13,823	7,733
Acceptances executed by other banks for account of reporting banks.....	19,609	17,419	22,635	595	401	568	6,965	6,792	7,750	1,066	1,396	1,089
National bank notes outstanding.....	32,435	33,217	32,343	6,624	5,196	4,449	159,127	154,661	152,503	450,416	453,088	461,150
Securities borrowed.....	367	350	775	4	4	4	22,471	15,334	16,815	14,944	13,668	15,970
Other liabilities.....	61,712	64,858	49,545	18,426	12,007	15,089	56,141	57,139	57,139	40,331	35,067	30,845
<b>Total.....</b>	<b>10,903,168</b>	<b>10,203,930</b>	<b>10,266,984</b>	<b>2,447,843</b>	<b>2,304,763</b>	<b>2,155,696</b>	<b>15,520,662</b>	<b>15,184,693</b>	<b>14,780,288</b>	<b>16,220,186</b>	<b>15,888,270</b>	<b>15,607,224</b>
Number of banks.....	53	58	62	21	20	22	530	532	522	8,325	8,373	8,493

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**ALL MEMBER BANKS—CONDITION ON CALL DATES JUNE 30, 1925, TO JUNE 30, 1928**

[Amounts in thousands of dollars]

	June 30, 1925	Sept. 28, 1925	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927	Oct. 10, 1927	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928
<b>RESOURCES</b>												
Loans and discounts (including overdrafts).....	20,814,180	21,450,373	22,275,285	22,006,308	22,267,479	22,906,550	22,532,419	23,148,726	23,491,520	24,318,361	23,553,894	24,739,273
United States Government securities <sup>1</sup> .....	3,802,370	3,785,412	3,761,065	3,831,078	3,744,929	3,388,963	3,835,151	3,796,347	3,856,149	3,977,557	4,215,822	4,224,730
Other bonds, stocks, and securities <sup>1</sup> .....	5,085,975	5,133,273	5,163,166	5,232,617	5,378,479	5,600,708	5,780,776	6,021,927	6,103,119	6,382,962	6,373,630	6,533,656
<b>Total loans and investments</b> .....	<b>29,702,525</b>	<b>30,369,058</b>	<b>31,199,516</b>	<b>31,070,003</b>	<b>31,390,887</b>	<b>31,896,221</b>	<b>32,154,346</b>	<b>32,967,000</b>	<b>33,450,788</b>	<b>34,678,880</b>	<b>34,143,346</b>	<b>35,497,659</b>
Customers' liability on account of acceptances.....	375,163	383,873	498,143	486,259	431,307	512,945	500,232	502,024	576,223	699,701	695,319	710,207
Banking house, furniture, and fixtures.....	904,755	919,046	927,357	955,563	969,380	998,212	1,012,103	1,036,731	1,059,930	1,067,200	1,077,529	1,099,210
Other real estate owned.....	167,140	171,741	170,763	173,906	172,986	173,727	178,230	175,829	180,546	177,229	180,511	184,109
Cash in vault.....	524,343	524,592	574,532	540,261	534,120	522,596	538,305	537,856	539,137	523,370	525,992	449,198
Reserve with Federal reserve banks.....	2,190,991	2,147,111	2,238,233	2,135,948	2,236,172	2,210,048	2,321,414	2,280,439	2,319,736	2,514,465	2,366,605	2,342,045
Items with Federal reserve banks in process of collection.....	675,356	647,432	825,543	722,055	732,161	810,250	673,512	740,816	739,871	784,391	686,881	680,492
Due from banks, bankers, and trust companies.....	2,017,454	2,031,130	2,155,306	1,933,501	1,980,051	2,065,518	1,896,383	1,968,326	2,077,441	2,209,831	1,940,619	1,897,231
Exchanges for clearing house and checks on other banks in same place.....	1,882,318	1,268,087	2,195,466	1,450,457	1,762,736	2,077,090	1,222,670	1,912,942	1,564,796	1,508,418	1,311,817	1,447,216
Outside checks and other cash items.....	137,148	103,369	159,060	142,939	137,866	181,593	101,676	177,771	157,841	200,159	134,916	217,291
Redemption fund and due from United States Treasurer.....	33,013	32,850	32,982	32,879	32,997	32,785	32,480	32,891	33,054	33,281	32,823	33,025
Securities borrowed <sup>1</sup> .....	13,561	14,541	13,312	15,640	44,631	44,345	41,521	33,539	29,464	35,212	29,248	37,733
Other assets.....	481,258	440,524	435,082	416,029	419,895	504,314	445,592	444,028	426,891	456,003	456,050	496,430
<b>Total</b> .....	<b>39,105,025</b>	<b>39,053,354</b>	<b>41,425,295</b>	<b>40,075,440</b>	<b>40,845,189</b>	<b>42,029,644</b>	<b>41,118,464</b>	<b>42,810,192</b>	<b>43,155,718</b>	<b>44,888,140</b>	<b>43,581,656</b>	<b>45,091,849</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	2,085,732	2,092,909	2,105,308	2,162,434	2,169,484	2,203,447	2,248,210	2,273,737	2,304,708	2,337,780	2,345,519	2,415,376
Surplus fund.....	1,750,815	1,760,076	1,832,691	1,880,620	1,899,565	1,955,349	1,992,174	2,030,342	2,049,325	2,124,020	2,144,182	2,285,536
Undivided profits, less expenses and taxes paid.....	853,433	834,802	739,934	783,012	763,156	785,517	845,596	843,319	940,505	879,480	914,114	924,012
Reserved for taxes, interest, etc., accrued.....	133,387	133,387	108,903	132,688	124,484	120,386	139,315	128,142	152,531	128,757	137,345	145,458
Due to Federal reserve banks.....	39,758	49,933	51,112	47,893	45,214	51,445	47,221	53,043	54,402	52,073	49,360	49,823
Due to banks, bankers, and trust companies.....	3,978,028	3,827,575	4,169,470	3,801,513	3,935,113	4,002,995	3,834,194	4,070,610	4,148,273	4,541,516	4,131,048	3,867,342
Certified and cashiers' or treasurers' checks outstanding.....	1,032,804	808,756	1,225,758	863,466	962,694	1,141,102	788,522	1,064,605	977,944	839,556	848,064	777,770
Demand deposits.....	16,811,751	16,617,456	17,824,702	16,823,148	17,380,041	17,638,648	16,830,709	17,735,244	17,374,426	18,170,140	17,304,646	17,606,564
Time deposits.....	10,381,486	10,467,237	10,653,028	10,954,747	11,172,863	11,439,859	11,817,694	12,209,834	12,459,248	12,764,798	12,922,638	13,438,585
United States deposits.....	176,653	278,211	304,131	379,450	227,647	294,116	406,850	217,622	435,475	266,981	266,681	266,681
<b>Total deposits</b> .....	<b>32,420,480</b>	<b>32,049,168</b>	<b>34,228,201</b>	<b>32,870,217</b>	<b>32,743,372</b>	<b>34,508,165</b>	<b>33,725,190</b>	<b>35,350,958</b>	<b>35,449,768</b>	<b>36,635,064</b>	<b>35,337,788</b>	<b>36,006,765</b>
Agreements to repurchase United States Government or other securities sold <sup>2</sup> .....	6,450	5,081	7,081	15,800	5,632	32,537	13,248	17,967	17,845	32,785	21,375	18,103
Bills payable.....	360,767	489,449	527,898	419,853	390,839	556,301	415,296	381,133	414,311	562,095	451,081	971,429
Notes and bills rediscounted.....	198,031	222,105	204,926	199,715	220,780	203,565	131,137	160,115	113,904	101,380	129,811	238,008
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	158,903	165,108	278,988	221,290	207,292	254,506	205,382	210,519	265,007	431,968	454,958	436,486
Letters of credit and travelers' checks sold for cash and outstanding.....	37,403	25,643	21,965	23,266	38,415	20,499	25,015	41,696	26,391	21,641	29,015	43,177
Acceptances executed for customers.....	365,671	384,993	486,548	470,292	425,751	515,046	505,586	503,595	575,636	721,473	705,001	716,270
Acceptances executed by other banks for account of reporting banks.....	42,144	40,334	53,608	55,002	42,054	35,917	29,013	32,042	26,075	22,318	26,008	28,235
National-bank notes outstanding.....	647,994	648,719	647,951	648,954	650,662	645,956	642,067	650,445	649,390	649,877	646,162	648,602
Securities borrowed.....	38,775	42,946	49,643	45,304	44,631	44,345	41,546	33,564	29,471	35,936	29,352	37,782
Other liabilities.....	138,427	158,634	131,650	146,993	138,872	148,108	159,689	152,618	140,851	203,566	209,945	176,610
<b>Total</b> .....	<b>39,105,025</b>	<b>39,053,354</b>	<b>41,425,295</b>	<b>40,075,440</b>	<b>40,845,189</b>	<b>42,029,644</b>	<b>41,118,464</b>	<b>42,810,192</b>	<b>43,155,718</b>	<b>44,888,140</b>	<b>43,581,656</b>	<b>45,091,849</b>
Number of banks.....	9,538	9,539	9,489	9,412	9,375	9,260	9,144	9,099	9,087	9,034	8,983	8,929

<sup>1</sup> Securities borrowed by national banks included in securities owned prior to June 30, 1926.

<sup>2</sup> See footnotes on pages 5 and 6.

# NATIONAL BANKS 1—CONDITION ON CALL DATES JUNE 30, 1925, TO JUNE 30, 1928

[Amounts in thousands of dollars]

	June 30, 1925	Sept. 28, 1925	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927	Oct. 10, 1927	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928
<b>RESOURCES</b>												
Loans and discounts (including overdrafts).....	12,679,466	13,145,564	13,541,803	13,307,802	13,422,556	13,577,314	13,654,914	13,959,796	14,375,565	14,835,603	14,405,632	15,148,918
United States Government securities.....	2,533,766	2,509,205	2,520,050	2,537,669	2,466,147	2,279,427	2,649,199	2,593,114	2,672,464	2,744,827	2,897,859	2,888,672
Other bonds, stocks, and securities.....	3,191,856	3,240,595	3,250,128	3,267,147	3,371,013	3,505,850	3,669,252	3,794,926	3,939,406	4,149,498	4,177,478	4,252,725
<b>Total loans and investments.....</b>	<b>18,405,088</b>	<b>18,895,364</b>	<b>19,311,981</b>	<b>19,112,618</b>	<b>19,259,718</b>	<b>19,362,591</b>	<b>19,973,365</b>	<b>20,347,836</b>	<b>20,987,435</b>	<b>21,729,928</b>	<b>21,480,969</b>	<b>22,290,315</b>
Customers' liability on account of acceptances.....	176,583	201,083	277,513	265,066	232,460	235,464	246,250	253,181	283,589	369,855	375,185	414,573
Banking house, furniture, and fixtures.....	584,922	592,731	605,935	621,236	632,230	644,258	663,336	679,593	697,898	699,725	711,666	721,102
Other real estate owned.....	111,183	114,670	113,723	113,969	115,851	114,100	117,569	115,815	122,150	122,878	123,646	125,674
Cash in vault.....	358,698	361,411	388,856	366,715	358,937	351,420	372,830	363,157	374,194	360,071	369,115	314,020
Reserve with Federal reserve banks.....	1,326,864	1,324,326	1,376,992	1,288,664	1,381,171	1,359,386	1,400,317	1,406,052	1,413,792	1,509,253	1,457,431	1,453,383
Items with Federal reserve banks in process of collection.....	466,787	456,666	572,090	487,345	501,409	543,268	443,145	496,916	502,036	520,399	454,166	448,182
Due from banks, bankers, and trust companies.....	1,498,451	1,512,892	1,616,534	1,449,278	1,480,273	1,545,969	1,418,237	1,469,044	1,584,237	1,649,557	1,484,120	1,436,308
Exchanges for clearing house and checks on other banks in same place.....	1,068,790	792,086	1,236,439	858,016	996,890	1,086,474	700,910	1,048,819	876,876	781,537	715,948	862,873
Outside checks and other cash items.....	69,492	54,089	71,311	68,800	69,281	72,897	47,103	89,458	86,672	106,321	76,897	100,314
Redemption fund and due from United States Treasurer.....	33,013	32,850	32,982	32,879	32,997	32,785	32,480	32,891	33,054	33,281	32,823	33,025
Securities borrowed.....	238,960	219,332	235,094	215,528	27,615	26,986	21,532	21,447	17,628	24,193	17,657	21,103
Other assets.....	238,960	219,332	235,094	215,528	213,778	273,471	247,787	242,349	219,730	241,559	258,853	272,032
<b>Total.....</b>	<b>24,338,831</b>	<b>24,557,500</b>	<b>25,839,450</b>	<b>24,880,114</b>	<b>25,302,608</b>	<b>25,669,069</b>	<b>25,684,861</b>	<b>26,566,508</b>	<b>27,199,291</b>	<b>28,148,557</b>	<b>27,558,476</b>	<b>28,492,904</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	1,368,635	1,374,209	1,378,301	1,409,634	1,412,072	1,409,923	1,459,691	1,473,373	1,498,584	1,527,709	1,536,364	1,592,981
Surplus fund.....	1,118,218	1,124,775	1,165,879	1,187,968	1,198,061	1,216,141	1,238,960	1,256,096	1,272,174	1,313,483	1,329,121	1,418,710
Undivided profits, less expenses and taxes paid.....	481,542	543,369	476,001	500,294	477,450	477,010	519,470	508,182	571,166	530,576	558,511	587,215
Reserved for taxes, interest, etc., accrued.....	60,068	69,787	59,161	63,318	64,608	61,297	70,401	70,314	78,510	76,440	73,620	83,742
Due to Federal reserve banks.....	30,740	31,820	38,321	35,785	33,794	38,179	35,281	36,379	36,107	39,381	33,732	35,618
Due to banks, bankers, and trust companies.....	2,854,467	2,834,416	2,973,248	2,765,785	2,864,518	2,799,580	2,745,146	2,819,294	2,970,936	3,154,684	2,907,838	2,700,746
Certified and cashiers' or treasurers' checks outstanding.....	560,121	465,969	675,878	481,816	505,554	584,578	402,116	538,805	508,525	456,119	454,083	414,816
Demand deposits.....	10,425,272	10,422,754	11,145,805	10,451,412	10,772,668	10,762,262	10,424,639	10,916,659	10,918,564	11,223,602	10,820,292	10,997,288
Time deposits.....	5,922,976	5,992,782	6,045,762	6,197,861	6,312,173	6,531,355	7,054,105	7,313,145	7,588,432	7,805,787	7,989,714	8,294,248
United States deposits.....	106,257	172,575	190,948	231,863	142,729	135,713	239,086	137,929	252,726	167,314	60,805	184,005
<b>Total deposits.....</b>	<b>19,899,833</b>	<b>19,920,316</b>	<b>21,069,962</b>	<b>20,164,522</b>	<b>20,631,436</b>	<b>20,851,667</b>	<b>20,900,373</b>	<b>21,762,211</b>	<b>22,275,290</b>	<b>22,846,857</b>	<b>22,266,464</b>	<b>22,626,721</b>
Agreements to repurchase United States Government or other securities sold.....	3,413	4,057	1,984	2,497	3,489	18,485	4,480	3,529	3,045	12,843	12,524	7,217
Bills payable.....	245,107	316,627	384,377	265,590	253,807	391,593	306,203	248,018	235,759	410,149	302,199	622,108
Notes and bills rediscounted.....	146,667	156,807	141,867	140,279	168,149	138,716	92,840	120,024	80,571	71,233	92,499	179,077
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	87,207	88,730	122,638	118,434	100,652	95,349	95,035	111,010	157,422	194,530	208,867	227,745
Letters of credit and travelers' checks sold for cash and outstanding.....	12,122	9,056	7,523	7,753	12,877	7,778	9,812	15,441	10,677	9,218	12,155	17,934
Acceptances executed for customers.....	164,569	191,873	257,929	246,199	221,131	250,361	242,265	248,184	278,967	374,852	375,075	411,763
Acceptances executed by other banks for account of reporting banks.....	28,773	28,542	39,595	39,493	29,801	23,268	17,636	20,353	18,444	14,506	17,121	19,173
National-bank notes outstanding.....	647,994	648,719	647,951	648,954	650,662	645,956	642,067	650,445	649,300	649,877	646,162	648,602
Securities borrowed.....	25,214	28,405	36,331	29,664	27,615	26,986	21,557	21,472	17,635	24,417	17,657	21,103
Other liabilities.....	49,469	52,228	49,951	55,515	50,798	54,539	64,071	57,862	51,637	91,837	110,137	58,813
<b>Total.....</b>	<b>24,338,831</b>	<b>24,557,500</b>	<b>25,839,450</b>	<b>24,880,114</b>	<b>25,302,608</b>	<b>25,669,069</b>	<b>25,684,861</b>	<b>26,566,508</b>	<b>27,199,291</b>	<b>28,148,557</b>	<b>27,558,476</b>	<b>28,492,904</b>
Number of banks.....	8,066	8,079	8,048	7,994	7,972	7,906	7,822	7,790	7,798	7,759	7,728	7,685

<sup>1</sup> Member banks only; i. e., exclusive of national banks in Alaska and Hawaii.  
<sup>2</sup> Included in securities owned prior to June 30, 1926.

<sup>3</sup> Included in bills payable prior to June 30, 1925.

## STATE BANK MEMBERS—CONDITION ON CALL DATES JUNE 30, 1925, TO JUNE 30, 1928

[Amounts in thousands of dollars]

	June 30, 1925	Sept. 28, 1925	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927	Oct. 10, 1927	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928
<b>RESOURCES</b>												
Loans and discounts (including overdrafts).....	8,134,714	8,304,809	8,733,482	8,698,506	8,844,923	9,329,236	8,877,505	9,188,930	9,115,955	9,482,758	9,148,262	9,590,355
United States Government securities.....	1,238,604	1,276,207	1,241,015	1,293,409	1,278,732	1,109,536	1,185,952	1,203,233	1,183,685	1,232,730	1,317,963	1,336,058
Other bonds, stocks, and securities.....	1,894,119	1,892,678	1,913,038	1,965,470	2,007,466	2,094,858	2,117,524	2,227,001	2,163,713	2,233,464	2,196,152	2,280,931
<b>Total loans and investments.....</b>	<b>11,267,437</b>	<b>11,473,694</b>	<b>11,857,535</b>	<b>11,957,385</b>	<b>12,131,171</b>	<b>12,533,630</b>	<b>12,180,981</b>	<b>12,619,164</b>	<b>12,463,353</b>	<b>12,948,952</b>	<b>12,662,377</b>	<b>13,207,344</b>
Customers' liability on account of acceptances.....	198,580	182,790	220,630	221,193	198,847	257,481	253,982	248,893	292,634	329,846	320,134	295,634
Banking house, furniture, and fixtures.....	319,833	326,315	321,422	334,327	337,150	353,954	348,767	357,138	362,032	367,475	365,863	378,108
Other real estate owned.....	55,957	57,071	57,040	59,937	57,135	59,627	60,661	60,014	58,395	54,351	56,865	58,435
Gold and gold certificates.....	17,207	17,315	18,436	17,499	20,326	19,009	17,555	18,559	17,683	18,728	16,974	15,540
All other cash in vault.....	148,438	145,866	167,240	156,047	154,857	152,167	147,920	156,140	147,290	144,571	139,903	119,638
Reserve with Federal reserve banks.....	864,127	822,785	861,241	847,234	855,001	850,662	921,097	874,387	905,944	1,005,212	909,174	888,662
Items with Federal reserve banks in process of collection.....	208,569	190,766	253,453	234,710	230,752	266,982	230,367	243,900	263,925	263,992	232,715	232,310
Due from banks, bankers, and trust companies.....	519,003	518,238	538,772	484,223	499,778	519,549	478,146	499,282	493,204	560,274	456,499	460,923
Exchanges for clearing house and checks on other banks in same place.....	813,528	476,001	959,027	592,441	765,846	990,616	521,760	864,123	687,920	726,881	595,869	584,346
Outside checks and other cash items.....	67,656	49,280	87,749	74,139	68,585	108,696	54,573	88,313	71,169	93,838	58,019	116,977
Securities borrowed.....	13,561	14,541	13,312	15,640	17,016	17,359	19,989	12,092	11,836	11,019	11,591	16,630
Other assets.....	242,298	221,192	199,988	200,501	206,117	230,843	197,805	201,679	207,161	214,444	197,197	224,398
<b>Total.....</b>	<b>14,766,194</b>	<b>14,495,854</b>	<b>15,585,845</b>	<b>15,195,326</b>	<b>15,542,581</b>	<b>16,360,575</b>	<b>15,433,603</b>	<b>16,243,684</b>	<b>15,956,427</b>	<b>16,739,583</b>	<b>16,023,180</b>	<b>16,598,945</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	717,097	718,700	727,007	752,800	757,412	783,524	788,519	800,364	806,124	810,071	809,155	822,395
Surplus fund.....	632,597	635,301	666,812	692,652	701,504	739,208	753,214	774,252	777,151	810,537	815,061	866,826
Undivided profits, less expenses and taxes paid.....	311,823	291,433	263,933	282,718	285,706	308,507	326,126	335,137	369,339	348,904	355,603	366,797
Reserved for taxes, interest, etc., accrued.....		63,600	49,742	69,370	59,876	59,089	68,914	57,828	74,021	52,317	63,725	61,716
Due to Federal reserve banks.....	9,018	18,113	12,791	12,108	11,420	13,266	11,940	16,664	18,295	12,692	11,628	14,205
Due to banks, bankers, and trust companies.....	1,123,561	993,159	1,196,222	1,035,728	1,070,595	1,203,415	1,089,048	1,251,316	1,177,337	1,386,832	1,223,210	1,166,596
Certified and cashiers' or treasurers' checks outstanding.....	472,683	342,787	549,880	381,650	457,140	556,524	386,406	525,800	469,419	383,437	393,981	372,954
Demand deposits.....	6,386,479	6,194,702	6,678,897	6,371,736	6,607,373	6,876,386	6,406,070	6,818,585	6,455,862	6,946,538	6,484,354	6,609,276
Time deposits.....	4,458,510	4,474,455	4,607,266	4,756,886	4,860,690	4,908,504	4,763,589	4,896,689	4,870,816	4,959,011	4,932,924	5,144,337
United States deposits.....	70,396	105,636	113,183	147,587	84,918	98,403	167,764	79,693	182,749	99,667	25,227	72,676
<b>Total deposits.....</b>	<b>12,520,647</b>	<b>12,128,852</b>	<b>13,158,239</b>	<b>12,705,695</b>	<b>13,092,136</b>	<b>13,656,498</b>	<b>12,824,817</b>	<b>13,588,747</b>	<b>13,174,478</b>	<b>13,788,177</b>	<b>13,071,324</b>	<b>13,380,044</b>
Agreements to repurchase United States Government or other securities sold <sup>1</sup> .....	3,037	1,024	5,097	13,303	2,143	14,052	8,768	14,438	14,800	19,942	8,851	10,886
Bills payable.....	115,660	172,822	143,521	154,263	137,032	164,708	109,093	133,115	178,552	151,946	148,882	349,321
Notes and bills rediscounted.....	51,364	65,298	63,059	59,436	52,631	64,849	38,297	40,091	33,333	30,147	37,312	58,931
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	71,696	76,378	156,350	102,856	106,640	159,157	110,347	99,509	107,585	237,438	246,091	208,741
Letters of credit and travelers' checks sold for cash and outstanding.....	25,281	16,587	14,442	15,513	25,538	12,721	15,203	26,255	15,714	12,423	16,860	25,243
Acceptances executed for customers.....	201,102	193,120	228,619	224,093	204,620	264,685	263,321	255,411	296,669	346,621	329,926	304,507
Acceptances executed by other banks for account of reporting banks.....	13,371	11,792	14,013	15,509	12,253	12,649	11,377	11,689	7,631	7,812	8,887	9,062
Securities borrowed.....	13,561	14,541	13,312	15,640	17,016	17,359	19,989	12,092	11,836	11,519	11,695	16,679
Other liabilities.....	88,958	106,406	81,699	91,478	88,074	93,569	95,618	94,756	89,194	111,729	99,808	117,797
<b>Total.....</b>	<b>14,766,194</b>	<b>14,495,854</b>	<b>15,585,845</b>	<b>15,195,326</b>	<b>15,542,581</b>	<b>16,360,575</b>	<b>15,433,603</b>	<b>16,243,684</b>	<b>15,956,427</b>	<b>16,739,583</b>	<b>16,023,180</b>	<b>16,598,945</b>
Number of banks.....	1,472	1,460	1,441	1,418	1,403	1,354	1,322	1,309	1,289	1,275	1,255	1,244

<sup>1</sup> Reported as a contingent liability prior to June 30, 1925.



**ALL MEMBER BANKS—CONDITION ON JUNE 30, 1928, BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

7100-28-2

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
<b>RESOURCES</b>													
Loans and discounts (including overdrafts).....	24,739,273	1,890,333	8,120,465	1,697,271	2,272,323	1,021,451	911,365	3,701,890	943,179	543,946	788,891	692,482	2,155,677
United States Government securities.....	4,224,730	245,492	1,372,248	226,496	429,473	130,587	113,831	563,600	147,651	136,480	193,958	149,822	515,092
Other bonds, stocks, and securities.....	6,533,656	547,060	1,967,535	739,087	752,314	193,365	149,413	856,424	294,450	228,240	241,643	73,892	490,233
<b>Total loans and investments</b> .....	<b>35,497,659</b>	<b>2,682,885</b>	<b>11,460,248</b>	<b>2,662,854</b>	<b>3,454,110</b>	<b>1,345,403</b>	<b>1,174,609</b>	<b>5,121,914</b>	<b>1,385,280</b>	<b>905,666</b>	<b>1,224,492</b>	<b>916,196</b>	<b>3,161,002</b>
Customers' liability on account of acceptances.....	710,207	79,661	520,566	16,846	10,256	6,008	8,190	32,229	778	2,175	389	3,278	29,831
Banking house, furniture, and fixtures.....	1,099,210	70,421	215,498	91,855	137,907	62,150	61,795	166,237	43,345	24,361	45,654	42,921	107,036
Other real estate owned.....	184,109	7,672	18,597	14,775	21,856	14,995	14,576	28,531	9,038	10,351	11,514	11,733	19,851
Cash in vault.....	449,198	30,557	93,587	31,733	45,869	19,590	19,964	73,581	18,471	17,037	22,838	18,645	57,326
Reserve with Federal reserve banks.....	2,342,045	140,412	943,631	137,420	181,671	69,881	65,795	330,451	78,552	53,926	94,149	65,532	180,625
Items with Federal reserve banks in process of collection.....	680,492	57,039	247,839	43,633	69,018	39,565	21,038	78,991	31,396	7,134	27,375	24,509	32,955
Due from banks, bankers, and trust companies.....	1,897,231	85,376	207,414	115,888	159,780	90,184	124,169	341,938	105,381	110,549	194,403	129,968	232,181
Exchanges for clearing house and checks on other banks in same place.....	1,447,219	32,474	1,026,971	54,930	40,732	24,284	17,990	132,128	20,818	10,510	19,424	13,342	53,636
Outside checks and other cash items.....	217,291	11,959	72,604	4,425	8,893	3,492	8,674	39,867	5,074	5,629	9,578	3,559	43,537
Redemption fund and due from United States Treasurer.....	33,025	2,227	4,377	2,787	4,019	2,797	2,110	4,381	2,003	1,409	1,655	2,405	2,862
Securities borrowed.....	37,733	233	627	5,627	7,283	4,732	2,847	6,831	6,133	142	612	1,019	1,647
Other assets.....	496,430	26,425	307,361	16,577	19,789	4,986	6,421	55,576	12,320	4,507	3,436	4,275	34,757
<b>Total</b> .....	<b>45,091,849</b>	<b>3,227,341</b>	<b>15,149,320</b>	<b>3,199,350</b>	<b>4,161,183</b>	<b>1,688,047</b>	<b>1,528,178</b>	<b>6,412,685</b>	<b>1,718,609</b>	<b>1,156,989</b>	<b>1,655,519</b>	<b>1,237,382</b>	<b>3,957,246</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	2,415,376	171,812	717,530	168,854	219,505	116,665	101,824	331,789	114,005	63,959	93,098	95,507	220,828
Surplus fund.....	2,285,536	161,012	806,906	308,373	256,385	89,553	69,758	271,471	64,629	34,567	42,770	44,557	135,555
Undivided profits, less expenses and taxes paid.....	924,012	82,940	339,229	86,263	84,206	34,630	26,422	121,698	31,350	17,440	21,447	23,918	54,469
Reserved for taxes, interest, etc., accrued.....	145,458	18,162	46,384	8,828	11,718	5,604	5,469	25,811	3,817	4,693	3,404	2,860	8,708
Due to Federal reserve banks.....	49,823	6,299	17,875	6,320	4,305	5,633	2,113	2,781	211	2	1,987	1,603	694
Due to banks, bankers, and trust companies.....	3,867,342	168,937	1,673,667	181,988	222,696	109,165	131,600	525,907	151,942	101,925	229,268	118,451	251,796
Certified and cashiers' or treasurers' checks outstanding.....	787,770	18,330	520,980	15,374	32,039	14,484	11,448	55,410	16,628	11,195	19,607	13,310	58,965
Demand deposits.....	17,606,564	1,324,667	6,325,028	1,098,336	1,439,532	557,233	565,933	2,453,523	643,430	416,633	807,014	641,535	1,333,700
Time deposits.....	13,438,585	993,097	3,037,691	1,104,008	1,643,809	606,060	476,523	2,275,300	543,605	461,363	372,402	212,836	1,711,991
United States deposits.....	256,681	13,808	69,077	13,208	17,629	10,655	18,165	18,278	11,359	5,578	8,531	17,263	53,130
<b>Total deposits</b> .....	<b>36,006,765</b>	<b>2,525,138</b>	<b>11,644,318</b>	<b>2,419,234</b>	<b>3,360,010</b>	<b>1,303,230</b>	<b>1,205,782</b>	<b>5,331,199</b>	<b>1,367,175</b>	<b>996,696</b>	<b>1,438,809</b>	<b>1,004,998</b>	<b>3,410,176</b>
Agreements to repurchase United States Govern- ment or other securities sold.....	18,103	711	11,368	39	398	1,215	301	1,692	207	9	444	1,360	359
Bills payable.....	971,429	51,176	450,275	97,289	94,821	47,759	17,771	131,924	48,117	5,217	7,767	6,777	12,636
Notes and bills rediscounted.....	238,008	41,268	30,773	15,496	16,643	21,391	36,517	32,874	16,689	3,073	11,701	4,703	6,880
Acceptances of other banks and foreign bills of ex- change or drafts sold with indorsement.....	436,486	41,055	361,953	7,052	6,525	916	1,144	4,316	958	6	97	543	11,921
Letters of credit and travelers' checks sold for cash and outstanding.....	43,177	1,161	29,413	544	6,278	161	185	3,425	143	56	124	102	1,585
Acceptances executed for customers.....	716,270	80,893	521,842	13,424	11,354	5,959	12,349	32,509	762	2,131	397	3,278	31,372
Acceptances executed by other banks for account of reporting banks.....	28,235	1,784	20,240	3,963	138	27	334	664	69	69	69	69	1,016
National-bank notes outstanding.....	648,602	43,761	85,603	54,882	79,616	54,049	41,567	87,091	39,899	27,632	32,884	46,138	55,480
Securities borrowed.....	37,782	233	627	5,627	7,283	4,732	2,847	6,830	6,183	142	612	1,019	1,647
Other liabilities.....	176,610	6,235	82,859	9,482	6,303	2,156	5,908	29,392	24,675	1,209	1,965	1,622	4,714
<b>Total</b> .....	<b>45,091,849</b>	<b>3,227,341</b>	<b>15,149,320</b>	<b>3,199,350</b>	<b>4,161,183</b>	<b>1,688,047</b>	<b>1,528,178</b>	<b>6,412,685</b>	<b>1,718,609</b>	<b>1,156,989</b>	<b>1,655,519</b>	<b>1,237,382</b>	<b>3,957,246</b>
Number of banks.....	8,929	410	934	786	823	557	457	1,264	593	728	945	791	641

# NATIONAL BANKS<sup>1</sup>—CONDITION ON JUNE 30, 1928, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadel- phia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
<b>RESOURCES</b>													
Loans and discounts (including overdrafts).....	15,148,918	1,245,676	3,985,694	1,210,684	1,099,385	842,915	694,244	2,029,296	586,860	506,808	731,746	656,933	1,558,677
United States Government securities.....	2,888,072	167,369	797,851	171,497	266,571	118,780	104,089	308,545	101,831	130,114	169,478	147,287	405,260
Other bonds, stocks, and securities.....	4,252,725	379,147	1,112,066	502,853	487,950	155,431	113,108	465,958	179,152	212,616	219,340	71,328	353,776
<b>Total loans and investments.....</b>	<b>22,290,315</b>	<b>1,792,192</b>	<b>5,895,611</b>	<b>1,885,034</b>	<b>1,853,906</b>	<b>1,117,126</b>	<b>911,441</b>	<b>2,803,799</b>	<b>867,843</b>	<b>849,538</b>	<b>1,120,564</b>	<b>875,548</b>	<b>2,317,713</b>
Customers' liability on account of acceptances.....	414,573	73,178	266,992	16,307	2,632	2,782	2,870	18,269	437	2,175	389	3,278	25,264
Banking house, furniture, and fixtures.....	721,102	52,373	117,864	63,540	79,249	52,441	39,625	102,930	25,892	22,993	42,588	41,297	80,310
Other real estate owned.....	125,674	4,563	8,574	9,715	10,773	11,274	9,607	20,986	5,650	10,017	9,352	10,433	14,630
Cash in vault.....	314,020	20,098	49,764	24,796	29,158	16,874	16,308	42,927	12,427	15,413	21,435	17,428	47,392
Reserve with Federal reserve banks.....	1,453,383	93,645	462,904	94,227	98,911	56,353	53,080	207,484	50,901	50,827	85,954	62,651	136,446
Items with Federal reserve banks in process of col- lection.....	448,182	43,456	142,632	30,398	36,711	29,603	17,112	49,286	20,624	6,694	22,825	24,304	24,537
Due from banks, bankers, and trust companies.....	1,436,308	63,142	91,410	87,540	106,473	72,120	100,287	240,713	77,863	103,459	177,905	124,425	190,971
Exchanges for clearing house and checks on other banks in same place.....	862,873	22,335	573,968	44,732	18,954	19,526	11,510	77,283	12,195	10,194	16,524	12,953	42,699
Outside checks and other cash items.....	100,314	9,082	11,066	3,428	3,260	3,230	5,014	13,555	2,362	5,461	5,959	3,282	34,615
Redemption fund and due from United States Treas- urer.....	33,025	2,227	4,377	2,787	4,019	2,797	2,110	4,381	2,003	1,402	1,655	2,405	2,862
Securities borrowed.....	21,103	233	577	1,527	5,327	4,689	2,316	1,674	1,509	109	612	947	1,583
Other assets.....	272,032	21,554	163,670	8,340	7,829	4,058	2,613	27,614	3,294	4,417	1,984	3,641	23,018
<b>Total.....</b>	<b>28,492,904</b>	<b>2,198,178</b>	<b>7,789,409</b>	<b>2,272,371</b>	<b>2,257,202</b>	<b>1,392,873</b>	<b>1,173,893</b>	<b>3,610,901</b>	<b>1,083,000</b>	<b>1,082,699</b>	<b>1,507,746</b>	<b>1,182,592</b>	<b>2,942,040</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	1,592,981	124,387	376,087	113,191	125,200	96,042	77,529	201,813	74,220	59,847	84,418	89,755	170,492
Surplus fund.....	1,418,710	109,994	438,389	203,885	135,188	74,510	54,694	139,795	37,944	32,795	39,503	42,339	109,674
Undivided profits, less expenses and taxes paid.....	557,215	58,353	160,169	53,609	51,732	27,849	19,523	64,922	18,593	16,531 <sup>1</sup>	19,321	23,153	43,400
Reserved for taxes, interest, etc., accrued.....	83,742	11,417	22,707	5,164	5,982	4,611	3,681	11,292	1,836	4,517	2,894	2,818	6,823
Due to Federal reserve banks.....	35,618	6,452	10,009	4,249	2,690	4,458	2,007	2,387	201	2	1,987	1,603	573
Due to banks, bankers, and trust companies.....	2,700,746	140,447	983,968	156,993	127,895	82,770	93,737	385,433	119,977	97,289	198,940	115,761	197,536
Certified and cashiers' or treasurers' checks out- standing.....	414,816	11,709	231,749	10,246	12,493	10,396	9,108	31,016	10,539	10,667	18,268	12,817	45,808
Demand deposits.....	10,997,288	829,617	3,039,775	728,357	829,544	456,319	437,282	1,498,463	413,567	390,397	732,352	607,334	1,034,281
Time deposits.....	8,294,248	660,204	1,605,876	827,716	783,409	508,997	378,135	1,048,426	318,514	426,099	350,528	206,012	1,180,332
United States deposits.....	184,005	11,582	39,207	7,683	14,720	10,088	11,205	8,401	4,008	5,461	4,639	17,263	49,748
<b>Total deposits.....</b>	<b>22,626,721</b>	<b>1,659,011</b>	<b>5,910,584</b>	<b>1,735,244</b>	<b>1,770,751</b>	<b>1,073,028</b>	<b>931,474</b>	<b>2,974,126</b>	<b>866,806</b>	<b>929,915</b>	<b>1,306,714</b>	<b>960,790</b>	<b>2,508,278</b>
Agreements to repurchase United States Govern- ment or other securities sold.....	7,217	500	3,132		98	880	301	145	97	9	444	1,321	290
Bills payable.....	622,108	40,764	283,065	66,970	58,027	33,745	12,790	76,898	25,615	5,083	7,596	5,821	5,734
Notes and bills rediscounted.....	179,077	32,369	24,517	10,393	11,055	18,392	24,245	21,664	12,572	2,716	11,672	4,024	5,458
Acceptances of other banks and foreign bills of ex- change or drafts sold with indorsement.....	227,745	35,692	170,693	7,052	3,098	534	439	4,268	917	6	97	543	4,406
Letters of credit and travelers' checks sold for cash and outstanding.....	17,934	1,155	5,833	181	6,101	125	130	3,008	58	54	120	102	1,067
Acceptances executed for customers.....	411,763	74,214	264,703	13,064	2,728	2,755	3,380	18,619	455	2,131	397	3,278	26,039
Acceptances executed by other banks for account of reporting banks.....	19,173	1,618	12,136	3,784	4	27	331	619		69			585
National-bank notes outstanding.....	648,602	43,761	85,603	54,882	79,616	54,049	41,567	87,091	39,899	27,632	32,884	46,138	55,480
Securities borrowed.....	21,103	233	577	1,527	5,327	4,689	2,316	1,674	1,509	109	612	947	1,583
Other liabilities.....	58,813	4,710	31,214	3,425	2,295	1,637	1,493	4,967	2,470	1,285	1,074	1,563	2,671
<b>Total.....</b>	<b>28,492,904</b>	<b>2,198,178</b>	<b>7,789,409</b>	<b>2,272,371</b>	<b>2,257,202</b>	<b>1,392,873</b>	<b>1,173,893</b>	<b>3,610,901</b>	<b>1,083,000</b>	<b>1,082,699</b>	<b>1,507,746</b>	<b>1,182,592</b>	<b>2,942,040</b>
Number of banks.....	7,685	373	771	693	718	507	379	964	483	668	923	695	511

<sup>1</sup> Member banks only; i. e., exclusive of national banks in Alaska and Hawaii.

**STATE BANK MEMBERS—CONDITION ON JUNE 30, 1923, BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>RESOURCES</b>													
Loans and discounts (including overdrafts).....	9,590,355	644,657	4,134,771	436,587	1,172,938	178,536	217,121	1,672,594	356,319	37,138	57,145	35,549	597,000
United States Government securities.....	1,336,058	78,123	574,397	54,999	162,902	11,807	9,742	255,055	45,820	6,366	24,480	2,535	109,832
Other bonds, stocks, and securities.....	2,280,931	167,913	855,469	236,234	264,364	37,934	36,305	390,466	115,298	15,624	22,303	2,564	136,457
<b>Total loans and investments.....</b>	<b>13,207,344</b>	<b>890,693</b>	<b>5,564,637</b>	<b>777,820</b>	<b>1,600,204</b>	<b>228,277</b>	<b>263,168</b>	<b>2,318,115</b>	<b>517,437</b>	<b>59,128</b>	<b>103,928</b>	<b>40,648</b>	<b>843,289</b>
Customers' liability on account of acceptances.....	295,634	6,483	253,574	539	7,624	3,226	5,320	13,960	341				4,567
Banking house, furniture, and fixtures.....	378,108	18,048	127,634	28,315	58,658	9,709	22,170	63,337	17,453	1,368	3,066	1,624	26,726
Other real estate owned.....	58,435	3,009	10,023	5,060	11,083	3,721	4,969	7,545	3,408	934	2,162	1,300	5,221
Gold and gold certificates.....	15,540	1,211	8,448	599	693	135	158	2,824	484	137	102	71	678
All other cash in vault.....	119,638	9,248	35,375	6,338	16,018	2,581	3,498	27,830	5,560	1,487	1,301	1,146	9,256
Reserve with Federal reserve banks.....	888,662	46,767	480,727	43,193	82,760	13,528	12,715	122,967	27,651	3,099	8,195	2,881	44,179
Items with Federal reserve banks in process of collection.....	232,310	13,583	105,207	13,235	32,307	9,962	3,926	29,705	10,772	440	4,550	205	8,418
Due from banks, bankers, and trust companies.....	460,923	22,234	116,004	28,348	53,307	18,064	23,882	101,225	27,518	7,090	16,498	5,543	41,210
Exchanges for clearing house and checks on other banks in same place.....	584,346	10,139	453,003	10,198	21,778	4,738	6,480	54,845	8,623	316	2,900	389	10,937
Outside checks and other cash items.....	116,977	2,877	61,538	997	5,633	262	3,660	26,312	2,712	168	3,619	277	8,922
Securities borrowed.....	16,630		50	4,100	1,956	43	531	5,157	4,624	33		72	64
Other assets.....	224,398	4,871	143,691	8,237	11,960	928	3,808	27,962	9,026	90	1,452	634	11,739
<b>Total.....</b>	<b>16,598,945</b>	<b>1,029,163</b>	<b>7,359,911</b>	<b>926,979</b>	<b>1,903,981</b>	<b>295,174</b>	<b>354,285</b>	<b>2,801,784</b>	<b>635,609</b>	<b>74,290</b>	<b>147,773</b>	<b>54,790</b>	<b>1,015,206</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	822,395	47,425	341,443	55,663	94,305	20,623	24,295	129,976	39,785	4,112	8,680	5,752	50,336
Surplus fund.....	866,826	51,018	368,517	104,488	121,197	15,043	15,064	131,676	26,685	1,772	3,267	2,218	25,881
Undivided profits, less expenses and taxes paid.....	366,797	24,587	179,060	32,654	32,474	6,781	6,899	56,776	12,757	909	2,126	765	11,009
Reserved for taxes, interest, etc., accrued.....	61,716	6,745	23,677	3,664	5,736	993	1,788	14,519	1,981	176	510	42	1,885
Due to Federal reserve banks.....	14,205	847	7,866	2,071	1,615	1,175	106	394	10				121
Due to banks, bankers, and trust companies.....	1,166,596	28,490	689,699	24,995	94,301	26,395	37,863	140,474	31,965	4,636	30,328	2,690	54,260
Certified and cashiers' or treasurers' checks outstanding.....	372,954	6,621	289,231	5,128	19,546	4,088	2,340	24,394	6,089	528	1,339	493	13,157
Demand deposits.....	6,609,276	495,050	3,285,253	369,979	609,988	100,914	128,651	955,060	229,863	26,236	74,662	34,201	299,419
Time deposits.....	5,144,337	332,893	1,431,815	276,292	860,400	97,063	98,388	1,226,874	225,091	35,264	21,874	6,824	531,559
United States deposits.....	72,676	2,226	29,870	5,525	2,909	567	6,960	9,877	7,351	117	3,892		3,382
<b>Total deposits.....</b>	<b>13,380,044</b>	<b>866,127</b>	<b>5,733,734</b>	<b>683,990</b>	<b>1,589,259</b>	<b>230,202</b>	<b>274,308</b>	<b>2,357,073</b>	<b>500,369</b>	<b>66,781</b>	<b>132,095</b>	<b>44,208</b>	<b>901,898</b>
Agreements to repurchase United States Government or other securities sold.....	10,886	211	8,236	39	300	335		1,547	110			39	69
Bills payable.....	349,321	10,412	167,210	30,319	36,794	14,014	4,981	55,026	22,502	134	171	956	6,802
Notes and bills rediscounted.....	58,931	8,899	6,256	5,103	5,588	2,999	12,272	11,210	4,117	357	29	679	1,422
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	208,741	5,363	191,260		3,427	382	705	48	41				7,515
Letters of credit and travelers' checks sold for cash and outstanding.....	25,243	6	23,580	363	177	36	55	417	85	2	4		518
Acceptances executed for customers.....	304,507	6,679	257,139	360	8,626	3,204	8,969	13,890	307				5,333
Acceptances executed by other banks for account of reporting banks.....	9,062	166	8,104	179	134		3	45					431
Securities borrowed.....	16,679		50	4,100	1,956	43	531	5,156	4,674	33		72	64
Other liabilities.....	117,797	1,525	51,645	6,057	4,008	519	4,415	24,425	22,196	14	891	59	2,043
<b>Total.....</b>	<b>16,598,945</b>	<b>1,029,163</b>	<b>7,359,911</b>	<b>926,979</b>	<b>1,903,981</b>	<b>295,174</b>	<b>354,285</b>	<b>2,801,784</b>	<b>635,609</b>	<b>74,290</b>	<b>147,773</b>	<b>54,790</b>	<b>1,015,206</b>
Number of banks.....	1,244	37	163	93	105	50	78	300	110	60	22	96	130

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## ALL MEMBER BANKS—RESERVE POSITION ON JUNE 30, 1928

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
All member banks.....	17,606,564	1,541,213	19,147,777	13,438,585	32,586,362	2,345,279	2,342,045	-3,234	7.20
Central reserve city banks.....	5,889,262	962,687	6,851,949	1,787,790	8,639,739	944,387	919,830	-24,557	10.93
Reserve City banks.....	5,862,976	492,399	6,355,375	4,912,450	11,267,825	782,910	783,528	618	6.95
Country banks.....	5,854,326	86,127	5,940,453	6,738,345	12,678,798	617,982	638,687	20,705	4.87
All member banks:									
Boston.....	1,324,667	57,761	1,382,428	993,097	2,375,525	147,593	140,412	-7,181	6.21
New York.....	6,325,028	843,173	7,168,201	3,037,691	10,205,892	942,705	943,631	926	9.24
Philadelphia.....	1,098,336	50,307	1,148,643	1,104,008	2,252,651	132,936	137,420	4,484	5.90
Cleveland.....	1,459,532	76,034	1,535,566	1,643,809	3,159,375	183,915	181,671	-2,244	5.82
Richmond.....	557,233	21,536	580,739	606,060	1,186,799	69,668	69,881	213	5.62
Atlanta.....	2,453,523	29,810	2,483,333	2,275,300	4,758,633	65,261	65,795	534	6.09
Chicago.....	643,430	186,385	829,815	476,523	1,306,338	346,404	330,451	-15,953	7.05
St. Louis.....	416,633	55,603	472,236	543,605	1,015,841	77,484	78,552	1,068	6.24
Minneapolis.....	807,014	29,355	836,369	461,363	1,307,732	50,586	53,926	3,340	5.57
Kansas City.....	641,535	24,279	665,814	372,492	1,038,306	88,726	94,149	5,423	7.05
Dallas.....	1,333,700	85,448	1,419,148	212,836	3,131,984	61,272	65,532	4,260	6.97
San Francisco.....				1,711,891	3,131,039	181,729	180,625	-1,104	5.80
Central reserve city banks:									
New York.....	4,826,133	824,846	5,650,979	1,185,767	6,836,746	770,200	765,225	-4,975	11.27
Chicago.....	1,063,129	137,841	1,200,970	602,023	1,802,993	174,187	154,605	-19,582	9.66
Reserve city banks:									
Boston.....	650,972	50,066	700,978	289,792	990,770	78,791	78,116	-675	7.95
New York.....	347,255	10,818	358,073	312,134	670,207	45,171	47,922	2,751	6.74
Philadelphia.....	599,825	47,166	646,991	255,802	902,793	72,374	73,151	777	8.02
Cleveland.....	877,048	73,343	950,391	846,761	1,797,152	120,442	117,249	-3,193	6.70
Richmond.....	267,779	14,425	282,204	166,846	449,050	31,125	30,650	-475	7.27
Atlanta.....	287,154	21,635	308,789	213,914	522,703	37,296	35,479	-1,817	7.14
Chicago.....	674,996	34,796	709,792	739,821	1,449,613	93,173	92,307	-866	6.43
St. Louis.....	363,740	44,349	408,089	260,779	668,868	48,633	45,078	-3,555	7.27
Minneapolis.....	159,794	23,251	183,045	99,362	282,407	21,285	23,085	1,800	7.54
Kansas City.....	444,527	73,071	517,598	180,561	698,159	57,178	60,404	3,226	8.19
Dallas.....	256,677	19,360	276,037	125,194	401,231	31,359	34,024	2,665	7.82
San Francisco.....	954,209	80,179	1,034,388	1,421,484	2,455,872	146,083	143,068	-3,015	5.95
Country banks:									
Boston.....	673,695	7,755	681,450	703,305	1,384,755	68,802	62,296	-6,506	4.97
New York.....	1,151,640	7,509	1,159,149	1,539,790	2,698,939	127,334	130,484	3,150	4.72
Philadelphia.....	498,511	3,141	501,652	848,206	1,349,858	60,562	64,269	3,707	4.49
Cleveland.....	562,484	2,691	565,175	797,048	1,362,223	63,473	64,422	949	4.66
Richmond.....	310,454	9,081	319,535	439,214	758,749	35,543	39,236	3,693	4.68
Atlanta.....	278,779	8,175	286,954	262,609	549,563	27,965	30,316	2,351	5.09
Chicago.....	715,398	13,748	729,146	933,456	1,662,602	79,044	83,539	4,495	4.75
St. Louis.....	279,690	11,254	290,944	282,826	573,770	28,851	30,474	1,623	5.03
Minneapolis.....	256,839	6,604	263,443	362,001	625,444	29,301	30,841	1,540	4.68
Kansas City.....	362,487	5,981	368,468	191,841	560,309	31,548	33,745	2,197	5.63
Dallas.....	384,858	4,919	389,777	87,642	477,419	29,913	31,508	1,595	6.27
San Francisco.....	379,491	5,269	384,760	290,407	675,167	35,646	37,557	1,911	5.28

<sup>1</sup> Exclusive also of certified and cashiers' or treasurers' checks outstanding.<sup>2</sup> 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, and certified and cashiers' or treasurers' checks outstanding, and amounts due from banks include items with Federal reserve banks in process of collection, amounts due from banks, bankers, and trust companies, and exchanges for clearing house, also checks on other banks in same place.<sup>3</sup> Deficiencies in reserves indicated by a minus (-) sign.

## STATE BANK MEMBERS—RESERVE POSITION ON JUNE 30, 1928

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits <sup>1</sup>	Due to banks, net <sup>1</sup>	Total			Required	Held	Excess <sup>1</sup>	
All State bank members.....	6,609,276	517,244	7,126,520	5,144,337	12,270,857	926,441	888,662	-37,779	7.55
Central reserve city banks.....	3,011,311	389,536	3,400,847	1,059,509	4,460,356	473,895	451,380	-22,515	10.62
Reserve city banks.....	2,193,654	113,165	2,306,819	2,415,291	4,722,110	303,140	295,036	-8,104	6.42
Country banks.....	1,404,311	14,543	1,418,854	1,669,537	3,088,391	149,406	142,246	-7,160	4.84
All State bank members:									
Boston.....	495,050	2,798	497,848	332,893	830,741	52,444	46,767	-5,677	6.31
New York.....	3,285,253	363,489	3,648,742	1,431,815	5,080,557	480,765	480,727	-38	9.46
Philadelphia.....	369,979	4,093	374,072	276,292	650,364	42,123	43,193	1,070	6.48
Cleveland.....	609,988	33,116	643,104	890,400	1,503,504	86,587	82,760	-3,827	5.76
Richmond.....	100,914	8,360	109,274	97,063	206,337	12,584	13,528	944	6.10
Atlanta.....	128,651	12,659	141,310	98,388	239,698	16,294	12,715	-3,579	6.80
Chicago.....	955,060	45,721	1,000,781	1,226,874	2,227,655	145,729	122,967	-22,762	6.54
St. Louis.....	229,863	7,292	237,155	225,091	462,246	28,384	27,651	-733	6.14
Minneapolis.....	26,236	7,968	34,204	35,264	62,468	3,040	3,099	59	4.87
Kansas City.....	74,662	11,384	86,046	21,874	107,920	9,038	8,195	-843	5.37
Dallas.....	34,201	1,036	35,237	6,824	42,061	2,825	2,881	56	6.72
San Francisco.....	299,419	26,328	325,747	531,559	857,306	46,628	44,179	-2,449	5.44
Central reserve city banks:									
New York.....	2,568,441	351,285	2,919,726	674,462	3,594,188	399,798	398,520	-1,278	11.12
Chicago.....	442,870	38,251	481,121	385,047	866,168	74,097	52,860	-21,237	8.55
Reserve city banks:									
Boston.....	252,057	1,526	253,583	88,106	341,689	28,001	28,422	+421	8.19
New York.....	232,240	8,302	240,542	202,709	503,251	31,935	35,697	+3,762	6.35
Philadelphia.....	250,040	4,040	254,080	129,821	384,801	20,393	30,045	+9,652	7.64
Cleveland.....	492,352	32,917	525,269	643,125	1,168,394	71,821	68,829	-2,992	6.14
Richmond.....	61,848	5,588	67,436	56,213	123,649	8,429	7,700	-729	6.82
Atlanta.....	103,594	11,406	115,000	74,529	189,529	13,736	10,207	-3,529	7.25
Chicago.....	327,425	5,988	333,413	513,478	846,891	48,745	47,769	-976	5.76
St. Louis.....	161,535	6,122	167,657	144,752	312,409	21,109	19,904	-1,205	6.76
Minneapolis.....	2,398	2,212	4,610	2,180	4,790	326	320	-6	6.81
Kansas City.....	68,439	10,134	78,573	17,555	96,128	8,385	7,511	-874	8.72
Dallas.....	4,488	658	5,146	2,781	7,927	598	595	-3	7.54
San Francisco.....	236,338	26,272	262,610	480,042	742,652	40,662	38,037	-2,625	5.48
Country banks:									
Boston.....	242,993	1,272	244,265	244,787	489,052	24,443	18,345	-6,098	5.00
New York.....	484,572	3,902	488,474	494,644	983,118	49,032	46,510	-2,522	4.99
Philadelphia.....	119,039	53	119,092	146,471	265,563	12,730	13,148	418	4.79
Cleveland.....	117,636	199	117,835	217,275	335,110	14,766	13,931	-835	4.41
Richmond.....	39,066	2,772	41,838	40,850	82,688	4,155	5,828	1,673	5.02
Atlanta.....	25,057	1,253	26,310	23,859	50,169	2,558	2,508	-50	5.10
Chicago.....	184,765	1,482	186,247	328,349	514,596	22,887	22,338	-549	4.45
St. Louis.....	68,328	1,170	69,498	80,339	149,837	7,275	7,747	472	4.86
Minneapolis.....	23,838	756	24,594	33,084	57,678	2,714	2,779	65	4.71
Kansas City.....	6,223	1,250	7,473	4,319	11,792	653	684	31	5.54
Dallas.....	29,713	378	30,091	4,043	34,134	2,227	2,286	59	6.52
San Francisco.....	63,081	56	63,137	51,517	114,654	5,966	6,142	176	5.20

<sup>1</sup> See notes on page 10.

**ALL MEMBER BANKS—CONDITION OF BANKS IN CENTRAL RESERVE CITIES,  
RESOURCES (in thousands of dollars)**

	Number of banks	Loans and discounts, including overdrafts	United States Government securities	Other bonds, stocks, and securities	Total loans and investments	Customers' liability on account of acceptances	Banking house furniture, and fixtures	Other real estate owned	Cash in vault
<b>Federal reserve bank cities—Total</b>	<b>282</b>	<b>11,591,886</b>	<b>2,023,687</b>	<b>2,088,245</b>	<b>15,703,818</b>	<b>676,769</b>	<b>345,844</b>	<b>31,644</b>	<b>131,371</b>
<b>Central reserve cities—</b>									
New York	53	5,788,837	1,102,406	907,702	7,798,945	514,774	138,060	5,320	48,835
Chicago	21	1,465,375	211,280	236,850	1,913,505	29,840	34,002	2,765	12,206
<b>Reserve cities—</b>									
Boston	20	924,037	87,379	123,553	1,134,969	77,577	31,216	3,269	6,848
New York (Brooklyn and Bronx)	22	152,706	14,101	34,161	200,968	726	6,827	293	5,364
Philadelphia	44	761,625	93,893	239,029	1,094,547	15,836	25,678	3,064	8,625
Cleveland	8	595,613	64,527	108,999	769,139	9,487	26,513	4,720	6,448
Richmond	8	89,361	8,072	13,720	111,153	1,094	1,844	582	689
Atlanta	6	81,085	14,433	13,200	108,718	—	5,483	1,447	855
Chicago	42	146,402	19,816	65,970	232,188	7	7,513	1,158	6,102
St. Louis	23	300,194	53,340	99,942	513,476	527	13,352	952	3,520
Minneapolis	7	109,297	38,536	32,898	180,731	1,806	2,070	842	1,486
Kansas City	11	117,534	34,633	37,617	189,784	320	4,654	2,023	1,874
Dallas	7	95,771	26,616	10,987	133,374	1,945	4,928	697	1,103
San Francisco	10	904,049	254,655	163,617	1,322,321	22,830	43,704	4,512	27,416
<b>Federal reserve branch cities—Total</b>	<b>200</b>	<b>3,344,730</b>	<b>697,900</b>	<b>773,827</b>	<b>4,816,457</b>	<b>22,327</b>	<b>177,182</b>	<b>29,029</b>	<b>50,946</b>
<b>Reserve cities—</b>									
Buffalo	8	324,705	39,530	70,715	434,950	1,620	13,949	2,029	2,342
Pittsburgh	18	391,039	182,722	184,356	758,117	410	25,579	4,611	5,180
Cincinnati	11	193,065	18,916	57,192	269,173	155	9,336	2,440	3,357
Baltimore	12	139,563	13,550	44,793	197,906	2,800	7,859	1,834	2,357
Charlotte	7	34,464	3,947	3,257	41,668	175	2,557	32	235
Jacksonville	3	40,906	14,526	12,418	67,850	—	3,298	284	802
Birmingham	5	68,704	6,192	7,139	82,035	72	3,389	887	933
Nashville	5	49,110	3,563	4,196	56,869	287	1,962	243	420
New Orleans	7	159,239	11,599	23,948	194,786	6,505	18,173	1,704	2,270
Detroit	12	604,633	109,804	82,627	797,064	2,077	30,197	1,654	9,211
Louisville	8	114,234	22,008	23,487	159,729	249	3,047	183	1,376
Memphis	4	56,951	2,197	10,823	69,971	—	4,493	1,425	600
Little Rock	6	31,953	3,598	2,911	38,462	2	1,325	575	434
Helena	4	6,696	1,409	2,668	10,773	—	195	50	222
Omaha	7	55,732	11,434	14,394	81,560	14	3,461	338	830
Oklahoma City	6	45,988	13,563	17,600	77,151	—	2,762	119	549
Denver	9	77,835	23,170	30,886	131,891	—	2,130	601	2,752
El Paso	4	16,951	4,569	2,439	23,949	155	1,111	291	340
Houston	10	86,110	20,512	11,682	118,304	820	5,647	304	1,717
San Antonio	10	41,449	9,174	2,636	53,259	8	3,647	657	842
Salt Lake City	8	39,089	4,224	9,727	53,040	—	1,324	898	310
Seattle	9	68,263	28,186	19,647	116,096	882	3,362	140	1,783
Spokane	6	36,548	3,972	6,719	47,239	44	2,599	371	542
Portland	8	55,119	34,011	31,239	120,369	157	3,560	261	1,408
Los Angeles	13	606,384	111,534	96,328	814,246	5,895	22,220	7,098	10,134
<b>All other reserve cities—Total</b>	<b>122</b>	<b>1,044,682</b>	<b>190,796</b>	<b>218,685</b>	<b>1,454,163</b>	<b>1,161</b>	<b>63,702</b>	<b>7,068</b>	<b>25,186</b>
Albany	3	67,233	10,299	26,315	103,847	69	2,042	279	1,019
Columbus	6	71,247	9,008	19,285	99,540	—	6,235	218	1,818
Toledo	4	72,366	20,497	11,768	104,631	—	3,843	58	1,408
Washington	13	96,275	20,292	13,867	130,434	1	10,290	1,422	2,539
Savannah	4	59,029	1,443	2,981	63,453	95	2,421	1,295	927
Indianapolis	5	64,219	13,052	16,854	94,125	126	4,357	226	2,959
Peoria	4	21,222	5,227	6,452	32,901	—	2,431	8	512
Grand Rapids	5	61,310	2,009	8,016	71,335	36	5,151	201	1,576
Cedar Rapids	3	15,803	1,577	7,495	24,875	13	1,434	64	379
Des Moines	5	29,123	4,620	8,428	42,171	60	829	926	1,110
Dubuque	2	5,454	1,601	3,772	10,827	—	263	109	284
Sioux City	5	16,932	3,304	3,891	24,127	—	926	166	557
Milwaukee	9	153,125	24,370	21,613	199,108	41	5,441	547	2,983
St. Paul	5	71,050	21,882	11,086	104,018	318	1,671	—	1,267
St. Joseph	5	19,160	3,074	2,567	24,801	—	382	40	602
Lincoln	4	15,413	1,729	2,745	19,887	—	902	78	361
Kansas City, Kans.	2	7,213	2,870	1,262	11,345	—	835	18	121
Topeka	6	8,281	4,540	5,510	18,331	—	731	25	474
Wichita	4	17,067	1,404	8,249	26,720	—	2,050	3	436
Pueblo	2	5,534	1,428	4,977	11,939	—	302	—	441
Muskogee	3	4,986	3,425	2,000	10,411	—	370	37	170
Tulsa	6	61,016	9,328	13,008	83,352	43	5,297	74	910
Fort Worth	5	46,815	9,767	5,974	62,556	—	3,001	890	828
Galveston	4	18,057	5,295	2,643	25,995	350	1,000	164	612
Waco	4	10,787	4,166	1,925	16,878	—	771	154	409
Oakland	2	21,343	3,525	4,607	29,475	9	503	24	351
Ogden	2	4,622	1,064	1,395	7,081	—	224	42	133
<b>Banks outside reserve cities (country banks)—Total</b>	<b>8,325</b>	<b>8,757,975</b>	<b>1,312,347</b>	<b>3,452,899</b>	<b>13,523,221</b>	<b>9,950</b>	<b>512,482</b>	<b>116,368</b>	<b>241,695</b>
District No. 1	390	966,296	158,113	423,507	1,547,916	2,084	39,205	4,403	23,709
District No. 2	848	1,786,984	205,912	928,642	2,921,538	3,377	84,620	10,676	36,027
District No. 3	742	935,646	132,603	500,058	1,568,307	1,010	66,177	11,711	23,108
District No. 4	776	948,993	133,803	370,714	1,453,510	204	66,401	9,809	27,658
District No. 5	517	661,788	84,726	117,728	864,242	1,938	39,600	11,125	13,770
District No. 6	427	453,292	62,075	85,531	600,898	1,231	27,069	8,716	13,757
District No. 7	1,151	1,118,292	166,940	394,456	1,679,688	29	73,723	20,707	35,702
District No. 8	552	379,847	66,508	157,287	603,642	—	21,128	5,923	12,541
District No. 9	712	356,903	74,653	181,588	613,144	51	20,425	10,059	14,062
District No. 10	880	353,132	83,360	100,828	537,320	12	21,778	8,158	13,318
District No. 11	747	376,542	69,733	35,606	481,881	—	22,816	8,576	12,794
District No. 12	583	420,260	73,921	156,954	651,135	14	29,540	6,505	15,249

## RESERVE CITIES, AND OUTSIDE SUCH CITIES ON JUNE 30, 1928

RESOURCES (in thousands of dollars)

Reserve with Federal Reserve banks	Items with Federal Reserve banks in process of collection	Due from banks, bankers, and trust companies	Exchanges for clearing house and checks on other banks in same place	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Securities borrowed	Other assets	Total	
1,294,552	381,710	534,319	1,213,018	139,903	5,045	12,002	406,299	20,876,294	Federal reserve bank cities—Total.
765,225	189,971	96,693	993,736	63,451	1,679	367	286,102	10,903,158	Central reserve cities—
154,605	34,785	129,205	74,394	23,107	335	-----	39,094	2,447,843	New York.
78,116	36,025	36,708	22,928	8,410	171	-----	21,863	1,458,100	Chicago.
15,257	2,851	2,113	11,152	1,300	59	-----	1,560	248,470	Reserve cities—
73,151	32,591	69,649	47,416	2,391	336	4,145	12,389	1,389,818	Boston.
42,020	20,170	21,106	9,829	3,859	180	1,736	8,875	924,172	New York (Brooklyn and Bronx).
6,036	7,036	6,141	2,830	2,223	50	-----	444	138,122	Philadelphia.
6,825	6,345	9,474	2,050	535	125	-----	566	140,578	Cleveland.
13,181	1,738	11,111	2,772	702	131	155	2,135	278,738	Richmond.
31,236	19,681	29,193	12,008	1,755	491	4,072	3,007	633,275	Atlanta.
13,669	3,025	23,642	5,716	2,283	152	-----	1,946	237,368	Chicago.
17,106	12,173	27,394	5,151	4,029	47	-----	1,639	266,194	St. Louis.
9,345	8,094	12,428	2,371	7,711	317	500	798	176,611	Minneapolis.
68,780	9,225	59,367	20,965	37,147	972	1,027	25,881	1,633,847	Kansas City.
300,486	148,740	335,251	114,604	26,324	3,307	8,220	35,572	6,078,445	Dallas.
26,122	8,861	17,051	6,142	2,091	60	-----	2,887	518,104	San Francisco.
45,356	26,600	29,818	10,231	1,661	715	260	5,600	914,138	Reserve cities—
16,686	12,284	16,244	5,726	946	113	1,891	1,175	339,526	Buffalo.
12,972	17,248	15,505	11,061	800	228	2,700	1,231	274,501	Pittsburgh.
2,233	2,644	4,007	545	61	72	57	1	54,287	Cincinnati.
4,837	2,244	9,116	994	481	48	100	103	90,157	Baltimore.
5,081	2,358	6,456	1,225	841	203	-----	91	103,571	Charlotte.
3,575	3,466	6,973	962	423	160	275	105	75,720	Jacksonville.
10,846	3,837	15,804	6,754	3,058	78	486	2,502	266,803	Birmingham.
43,504	18,582	24,886	27,521	7,729	172	1,419	4,287	968,303	Nashville.
8,534	5,381	10,848	2,081	343	225	442	7,564	200,002	New Orleans.
5,320	1,875	8,470	1,262	1,141	3	-----	180	94,740	Detroit.
2,988	1,956	3,920	638	282	-----	-----	312	50,894	Louisville.
938	516	1,796	66	66	10	-----	-----	14,660	Memphis.
7,451	3,483	18,821	2,777	554	57	20	93	119,459	Little Rock.
5,711	3,798	12,772	677	762	4	100	128	104,533	Helena.
11,323	4,641	14,552	3,359	1,452	32	-----	544	73,277	Omaha.
2,025	947	2,903	403	99	40	-----	110	32,373	Oklahoma City.
8,910	5,053	12,845	3,901	525	265	-----	1,008	159,299	Denver.
4,613	1,549	7,841	1,496	147	145	-----	357	74,561	El Paso.
3,995	3,060	4,852	1,426	122	53	-----	171	69,251	Houston.
8,747	3,072	17,327	3,762	346	168	470	1,068	157,223	San Antonio.
3,072	1,543	4,370	946	43	145	-----	169	61,083	Salt Lake City.
7,700	2,267	10,294	4,887	399	35	-----	719	152,056	Seattle.
47,947	11,475	57,780	15,734	11,952	276	-----	5,167	1,009,924	Spokane.
108,320	43,760	161,907	30,563	10,284	1,775	2,616	6,419	1,916,924	Portland.
6,543	8,110	12,070	829	1,074	63	-----	656	136,601	Los Angeles.
7,452	3,052	7,369	1,879	1,197	114	300	-----	128,174	Albany.
5,735	2,199	4,576	2,299	176	25	-----	832	125,782	Columbus.
9,404	2,842	7,436	3,399	477	240	340	475	169,299	Toledo.
4,315	1,794	9,971	1,552	1,025	-----	-----	133	86,981	Washington.
7,118	4,392	8,924	1,982	813	174	839	1,635	127,670	Savannah.
2,154	381	2,011	441	44	93	-----	5	40,981	Indianapolis.
4,437	1,182	5,453	2,009	363	85	638	108	92,574	Peoria.
2,098	1,274	3,548	370	125	50	-----	2	34,232	Grand Rapids.
3,419	2,199	4,883	1,154	94	28	499	-----	57,372	Cedar Rapids.
636	135	496	91	32	20	-----	72	12,965	Des Moines.
1,849	382	4,789	365	525	54	-----	69	33,809	Dubuque.
13,911	4,198	19,601	5,641	1,548	217	-----	1,131	254,367	Sioux City.
8,478	2,011	15,952	1,844	1,581	30	-----	944	138,114	Milwaukee.
2,113	233	4,303	515	102	17	-----	33	33,141	St. Paul.
1,939	376	3,400	306	247	16	-----	-----	27,512	St. Joseph.
933	446	1,587	234	14	40	-----	-----	15,573	Lincoln.
1,658	161	4,027	492	52	30	-----	17	25,998	Kansas City, Kans.
2,542	984	4,967	804	64	-----	-----	68	38,638	Topeka.
999	-----	5,043	141	4	20	-----	-----	18,889	Wichita.
683	89	1,566	89	56	37	-----	29	13,537	Pueblo.
7,946	343	12,185	1,237	1,068	19	-----	-----	112,474	Muskogee.
5,583	6,070	8,647	1,621	229	128	-----	40	89,593	Tulsa.
2,337	407	2,499	258	64	83	-----	31	33,800	Fort Worth.
1,211	352	1,243	163	44	83	-----	57	21,365	Galveston.
2,266	-----	4,008	755	107	75	-----	70	37,643	Waco.
561	148	1,353	93	159	34	-----	12	9,840	Oakland.
638,687	106,282	865,754	89,034	30,780	22,898	14,895	48,140	16,220,186	Ogden.
62,296	21,014	48,668	9,546	3,549	2,056	233	4,562	1,769,241	Banks outside reserve cities (country banks)—
130,484	38,046	79,487	15,112	4,688	2,516	260	16,156	3,342,987	Total.
64,269	11,042	46,239	7,514	2,034	2,451	1,482	4,188	1,809,532	District No. 1.
64,422	4,713	80,577	10,768	2,054	2,872	3,096	3,307	1,729,391	District No. 2.
39,236	9,795	57,095	6,429	1,931	2,207	1,635	2,835	1,051,838	District No. 3.
30,316	2,994	66,375	4,453	2,311	1,496	1,831	2,921	764,368	District No. 4.
83,539	9,743	127,031	15,388	4,785	3,022	3,436	7,038	2,063,831	District No. 5.
30,474	2,503	52,945	4,829	1,553	1,284	1,619	1,257	739,698	District No. 6.
30,841	1,582	69,159	2,856	1,699	1,210	142	1,617	766,847	District No. 7.
33,745	648	83,786	3,642	1,174	1,336	492	885	706,294	District No. 8.
31,508	2,037	81,562	3,129	1,740	1,344	519	1,874	649,780	District No. 9.
37,557	2,165	72,830	5,368	3,262	1,104	150	1,500	826,379	District No. 10.
									District No. 11.
									District No. 12.

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

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus fund	Un-divided profits ex penses and taxes paid	Reserved for taxes, interest, etc., accrued	Demand deposits, including amounts due to banks						Time deposits	United States deposits	A agreements to repurchase U. S. Government or other securities sold
					Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified and cashiers or treasurers' checks outstanding	Individual deposits subject to check	All other	Net demand deposits			
<b>Federal reserve bank cities—Total.</b>	1,044,372	1,131,684	419,634	79,255	500	2,653,269	602,904	8,123,892	604,374	9,972,289	4,073,976	151,940	1,355
<b>Central reserve cities—</b>													
New York	512,238	611,850	236,820	36,450	27	1,575,393	490,371	4,423,500	402,633	5,650,979	1,185,767	57,788	201
Chicago	111,150	113,420	54,799	16,463		331,582	23,776	988,294	74,835	1,200,970	602,023	3,955	10
<b>Reserve cities—</b>													
Boston	83,650	73,893	25,639	8,377		131,473	9,895	639,393	11,579	700,978	289,792	10,539	
New York (Brooklyn and Bronx)	15,940	15,575	4,322	661		11,533	2,420	125,787	2,952	131,001	49,241	751	
Philadelphia	61,674	150,276	35,475	5,538	473	167,908	7,537	582,720	17,105	646,991	255,802	8,024	
Cleveland	44,650	28,395	8,428	3,310		55,975	7,105	245,668	24,074	285,382	469,932	3,456	
Richmond	10,250	7,950	3,128	248		20,980	1,582	43,252	4,667	54,806	35,141	756	3
Atlanta	10,200	6,350	4,792	812		14,630	878	47,932	5,266	56,816	38,184	1,807	
Chicago	17,650	7,524	5,696	1,336		3,150	3,029	79,348	7,508	87,307	142,982	1,089	
St. Louis	43,770	24,292	11,001	825		77,104	5,266	237,989	9,330	278,135	161,283	8,973	10
Minneapolis	11,500	7,860	2,206	794		43,490	3,993	83,338	13,741	113,714	59,617	3,154	
Kansas City	13,050	5,376	4,950	150		76,684	3,667	117,825	9,082	162,675	20,059	4,370	326
Dallas	13,650	3,850	5,709	508		25,450	2,730	70,618	4,095	80,527	30,807	9,137	805
San Francisco	95,000	75,073	16,669	3,783		117,917	31,655	438,228	17,507	522,008	733,346	38,141	
<b>Federal reserve branch cities—Total.</b>	295,270	289,674	114,288	18,285	2,522	547,168	64,978	2,031,159	184,343	2,344,995	2,133,668	51,410	10,355
<b>Reserve cities—</b>													
Buffalo	19,450	20,405	14,873	1,725	612	28,327	2,497	142,328	8,380	157,436	236,885	2,644	8,236
Pittsburgh	37,050	96,750	22,536	3,376		99,479	8,518	366,312	19,497	431,756	180,389	10,005	
Cincinnati	20,720	17,420	8,021	503		29,274	3,660	110,788	10,420	128,445	121,891	1,910	300
Baltimore	18,200	15,300	6,021	1,158		31,206	3,144	95,508	9,124	105,942	74,578	1,401	
Charlotte	4,000	3,300	2,232	259		8,990	329	17,186	7,203	20,839	12,935	12	
Jacksonville	4,000	2,250	1,537	333		16,635	1,579	24,250	3,045	33,055	34,641	471	250
Birmingham	5,950	5,805	2,146	755		5,160	465	40,347	3,306	43,653	29,130	523	
Nashville	5,200	4,230	1,097	295		9,563	509	25,556	1,702	27,319	23,191	39	
New Orleans	14,000	9,725	3,079	1,149		35,109	1,678	96,360	8,438	116,813	58,946	8,374	
Detroit	45,500	50,550	12,559	1,592		36,701	9,612	323,907	9,612	334,453	413,202	6,421	1,391
Louisville	10,000	8,500	2,600	1,052		21,498	4,600	56,812	1,972	67,080	53,361	128	
Memphis	7,000	2,750	2,031	85		10,285	464	37,543	2,785	40,501	29,183	74	
Little Rock	2,700	1,100	440	148	3	9,520	1,454	14,638	2,671	21,773	16,952	52	
Helena	850	550	273			2,401	265	4,558	985	6,258	4,552	24	
Omaha	4,950	2,510	1,563	567	1,907	34,559	1,421	47,448	6,076	66,331	15,201	415	28
Oklahoma City	5,350	830	657	171		18,536	1,274	33,222	10,266	46,062	30,772	473	
Denver	6,150	5,212	4,069	857		13,910	2,767	71,812	9,386	82,102	57,829	392	
El Paso	1,900	700	191	14		2,549	398	13,705	2,393	16,337	8,152	1,222	
Houston	8,850	4,480	2,443	626		22,727	1,717	63,414	6,671	74,678	35,292	4,345	
San Antonio	5,450	2,246	947	207		8,755	1,291	32,401	3,217	36,375	16,479	137	
Salt Lake City	3,850	1,926	910	247		10,887	611	26,114	3,304	32,726	19,524	15	
Seattle	7,700	3,340	2,363	424		17,489	1,964	60,889	14,467	76,099	39,464	3,516	
Spokane	4,400	1,025	519	211		8,060	755	16,595	4,901	23,669	20,979	18	
Portland	7,300	3,444	2,541	703		16,177	1,221	50,263	5,989	58,515	62,252	112	
Los Angeles	44,750	25,326	18,640	1,827		49,471	12,785	259,203	35,033	296,178	537,888	8,687	150
<b>All other reserve cities—Total.</b>	101,552	70,945	33,255	7,709	11,235	269,339	16,382	691,035	117,435	890,040	492,596	8,572	3,259
Albany	3,750	5,250	4,380	305	4,298	13,140	608	27,649	40,159	69,636	26,008	52	2,819
Columbus	7,500	6,850	1,876	189	1,085	11,932	953	52,945	8,370	64,648	26,023	535	
Toledo	7,600	5,825	2,018	625	1,785	7,712	761	37,746	1,228	40,160	48,526	65	
Washington	10,527	7,915	3,478	419	1,467	12,069	562	73,268	3,071	79,617	44,192	3,234	470
Savannah	5,300	3,625	1,177	228		12,541	450	30,121	831	31,133	29,822	32	
Indianapolis	9,150	4,650	3,215	459	874	20,392	1,482	48,085	7,697	63,232	24,767	1,266	
Peoria	2,475	3,275	1,152	91		4,371	230	13,393	1,648	17,056	12,407	102	
Grand Rapids	3,700	3,225	1,332	138		6,037	345	27,499	2,627	30,575	43,531	134	
Cedar Rapids	1,300	800	145	320		10,374	292	8,009	339	13,884	11,625	19	
Des Moines	3,950	1,650	345	180		11,520	755	26,750	274	31,277	10,217	323	
Dubuque	700	300	160	28		682	55	3,282	564	3,881	6,793	3	
Sioux City	2,050	600	128	35		10,083	882	10,052	487	16,061	8,147	13	
Milwaukee	11,350	10,150	4,537	1,535	1,190	33,869	1,815	97,562	6,353	112,056	66,150	1,055	
St. Paul	5,750	3,825	4,257	2,050		24,474	1,122	53,452	3,713	63,073	35,193	261	
St. Joseph	1,300	1,020	339	42		10,736	190	9,148	1,570	17,005	8,211	71	
Lincoln	1,600	490	262	32		8,388	197	9,703	2,903	17,340	3,628	64	
Kansas City, Kans.	950	320	38			3,454	81	3,635	2,857	7,949	3,228	220	
Topeka	1,650	515	360	13		3,887	117	11,481	4,263	16,209	2,754	347	
Wichita	2,400	1,280	120	356		8,347	555	14,576	4,491	21,745	6,395	61	

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RESERVE CITIES, AND OUTSIDE SUCH CITIES ON JUNE 30, 1928—Continued

LIABILITIES (in thousands of dollars)

Bills payable			Notes and bills rediscounted			Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	Letters of credit and travelers' checks sold for cash and outstanding	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total	
Total	With Federal reserve banks	All other	Total	With Federal reserve banks	All other									
520,666	513,667	6,999	85,033	77,720	7,313	431,716	34,640	679,663	26,688	98,875	12,002	99,856	20,876,294	Federal reserve bank cities—Total.
325,374	324,994	380	14,728	8,508	6,220	361,195	29,014	516,686	19,609	32,435	367	61,712	10,903,158	Central reserve cities—
52,074	52,074		12,378	12,378		4,182	3,023	30,234	595	6,624		18,426	2,447,843	Chicago.
12,920	12,920		30,510	30,510		41,052	1,136	78,779	1,784	3,395		4,294	1,458,100	Reserve cities—
15,215	14,785	430	1,069	1,069		3	58	472	271	1,154		1,046	248,470	Boston.
54,275	53,065	1,210	5,342	5,342		7,052	491	12,931	3,444	6,611	4,145	2,995	1,389,818	New York (Brooklyn and Bronx).
7,950	6,780	1,200	1,741	1,741		6,449	52	10,647	56	3,565	1,736	953	924,172	Philadelphia.
6,979	6,929	50	102	102		434	1	1,094		976		579	138,122	Cleveland.
885	885		4,617	4,617		2	2			2,472		1,596	140,578	Richmond.
4,185	4,135	50	1,130	1,130		5	5	3		2,576	155	1,523	278,738	Atlanta.
30,098	26,418	3,650	6,596	6,596		33	98	506	4	2,576	4,072	2,300	632,275	Chicago.
1,650	1,650		460	460		25	25	1,793	20	2,996		731	237,368	St. Louis.
3,832	3,832		4,224	4,224		400	40	1,945		941		1,314	266,194	Minneapolis.
5,229	5,200	29	2,136	1,043	1,093	10,916	671	24,253	905	6,309	500	2,329	176,611	Kansas City.
										19,062	1,027		1,633,847	Dallas.
166,073	159,332	6,741	26,072	25,595	477	3,184	7,321	26,600	283	64,976	8,220	32,596	6,078,445	San Francisco.
														Federal reserve branch cities—Total.
27,766	27,291	475	585	585			37	1,616	4	1,196		537	518,104	Reserve cities—
44,227	44,227		2,783	2,783			6,038	410		14,049	260	2,459	914,138	Buffalo.
7,730	7,455	275	1,359	1,359			17	141	34	2,239	1,891	1,208	393,626	Pittsburgh.
7,673	6,113	1,560	793	793		243	62	2,778		3,994	2,700	618	274,501	Cincinnati.
1,964	1,664	300	699	699			4	175		1,442		57	54,287	Baltimore.
										1,442		57	54,287	Charlotte.
4,143	4,143		1,417	1,417			47	72		951	100	198	90,157	Jacksonville.
300	300		25	25				287		4,001		304	103,571	Birmingham.
5,851	4,851	1,000	8,873	8,396	477	980	8	10,720	134	3,163	275	288	75,720	Nashville.
48,670	45,770	2,900	4,227	4,227		134	191	2,077		1,560	486	1,333	266,803	New Orleans.
7,990	7,990		4,061	4,061		898	18	254		3,390	1,419	948	968,303	Detroit.
724	724		1,048	1,048						4,488	442	21,308	200,002	Louisville.
1,151	1,151							2		50		718	94,740	Memphis.
										200		63	50,894	Little Rock.
1,300	1,300		276	276			25	14		1,139	20	40	119,459	Helena.
675	675		2,132	2,132				19		75	100	30	104,533	Omaha.
200	200							19		644		30	173,277	Oklahoma City.
181		181						24	155	789			32,373	Denver.
2,150	2,150					143	13	820		5,237		371	159,299	El Paso.
303	253	50	148	148			1	8		2,875		96	74,561	Houston.
500	500		100	100						1,050		213	69,251	San Antonio.
75	75		600	600		18	29	8		3,355	470	175	157,223	Salt Lake City.
			711	711		26	9	27		2,830		17	61,083	Seattle.
1,050	1,050					3	84	78		760		1	152,056	Spokane.
1,450	1,450		15	15		722	693	6,091	23	5,499		1,671	1,009,924	Portland.
														Los Angeles.
31,832	28,225	3,607	19,185	19,077	108	192	451	944	198	34,335	2,616	3,827	1,916,924	All other reserve cities—Total.
2,350	1,100	1,250	4,260	4,260				31	38	1,232		272	136,601	Albany.
4,210	3,450	760	3,043	3,043			69			2,264	300		128,174	Columbus.
9,160	9,160		2,148	2,148						487		96	125,782	Toledo.
4,095	3,895	200					87	1		3,964	340	140	169,299	Washington.
700		700	1,846	1,738	108		108		95	3,781	839	528	127,670	Savannah.
			333	333			26	96	30	1,831			86,981	Indianapolis.
										1,700	638	214	40,981	Peoria.
200		200	1,217	1,217				36		996			92,574	Grand Rapids.
							45	13		556	499	425	34,232	Cedar Rapids.
								15		398			57,372	Des Moines.
			227	227						1,071		34	12,965	Dubuque.
8,240	8,240		5,018	5,018			43	6	35	4,290		1,169	33,809	Sioux City.
2,380	2,380		358	358		6	15	336		598		317	254,367	St. Paul.
							1	8		337		168	33,141	St. Joseph.
							13			320		12	27,512	Lincoln.
										790			15,573	Kansas City, Kans.
										594		17	25,998	Topeka.
												57	38,638	Wichita.

**ALL MEMBER BANKS—CONDITION OF BANKS IN CENTRAL RESERVE CITIES,  
LIABILITIES (in thousands of dollars)**

	Capital stock paid in	Surplus fund	Un-divided profits less expenses and taxes paid	Re-served for taxes, interest, etc., accrued	Demand deposits, including amounts due to banks						Time deposits	United States deposits	Agreements to repurchase U. S. Government or other securities sold
					Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified and cashiers' or treasurers' checks outstanding	Individual deposits subject to check	All other	Net demand deposits			
<b>All other reserve cities— Total—Continued.</b>													
Pueblo.....	900	1,150	106	77		2,962	239	7,623	345	8,170	5,348	21	
Muskogee.....	900	270	106	49		1,126	307	4,489	1,511	6,205	3,955	77	
Tulsa.....	5,950	2,250	1,397	186	54	15,982	1,788	52,539	8,276	65,806	23,181	128	
Fort Worth.....	4,450	2,600	867	120	245	19,016	1,384	37,290	5,557	47,153	14,250	143	
Galveston.....	2,150	850	267	247	121	6,089	83	6,990	1,994	12,021	13,425	182	
Waco.....	1,650	440	248	25	116	1,588	164	6,632	2,000	8,946	6,789	120	
Oakland.....	2,200	1,670	841	92		5,628	825	14,385	3,739	20,166	6,478	44	
Ogden.....	750	150	104	30		2,938	54	3,021	598	5,026	1,853		
<b>Banks outside reserve cities (country banks)— Total.</b>	<b>974,182</b>	<b>793,233</b>	<b>356,835</b>	<b>40,209</b>	<b>35,566</b>	<b>397,566</b>	<b>103,506</b>	<b>5,209,789</b>	<b>644,537</b>	<b>5,940,453</b>	<b>6,738,345</b>	<b>44,759</b>	<b>3,104</b>
District No. 1.....	88,162	87,119	57,301	9,785	6,299	37,464	8,435	639,532	34,163	681,450	703,305	3,269	711
District No. 2.....	166,152	153,826	78,834	7,242	12,938	45,274	16,084	1,077,395	74,245	1,159,149	1,539,796	7,842	112
District No. 3.....	107,180	158,097	50,788	3,290	5,847	14,080	7,837	459,909	38,602	501,652	848,206	5,184	39
District No. 4.....	101,985	101,145	41,327	3,715	1,435	18,324	11,012	493,520	68,964	565,175	797,018	1,658	98
District No. 5.....	73,688	55,088	19,771	3,520	4,176	35,920	8,867	278,592	30,362	319,535	439,214	5,252	742
District No. 6.....	57,174	37,773	12,594	1,897	2,113	38,092	5,889	247,437	31,342	285,954	262,609	6,919	51
District No. 7.....	122,814	75,327	37,630	3,796	717	57,146	13,101	638,553	76,845	729,146	933,456	3,898	291
District No. 8.....	50,535	27,967	15,278	1,707	208	33,535	4,844	250,271	29,439	280,944	282,826	2,132	197
District No. 9.....	45,859	22,332	10,704	1,849	2	31,560	5,815	197,501	59,338	263,443	362,001	2,139	90
District No. 10.....	48,348	21,547	7,480	904	26	30,695	6,984	285,171	77,316	368,468	191,841	1,892	90
District No. 11.....	57,467	29,391	13,246	1,113	1,121	32,277	5,543	333,101	51,757	389,777	37,642	1,977	555
District No. 12.....	54,878	23,601	11,882	1,391	694	23,229	9,095	307,307	71,684	384,760	290,407	2,597	209



## ALL MEMBER BANKS—CONDITION OF BANKS,

## RESOURCES (in thousands of dollars)

	Number of banks	Loans and discounts including overdrafts	United States Government securities	Other bonds, stocks, and securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Cash in vault
Total.....	8, 929	24, 739, 273	4, 224, 730	6, 533, 656	35, 497, 659	710, 207	1, 099, 210	184, 109	449, 198
New England:									
Maine.....	58	91, 293	11, 038	67, 678	170, 009	-----	2, 480	293	1, 954
New Hampshire.....	56	42, 614	10, 897	1, 8023	71, 534	-----	2, 756	57	1, 543
Vermont.....	46	39, 412	5, 468	23, 326	68, 206	-----	1, 164	159	897
Massachusetts.....	177	1, 332, 184	145, 593	301, 830	1, 779, 607	77, 591	48, 089	5, 180	16, 059
Rhode Island.....	17	189, 395	93, 200	335, 628	2, 070	-----	4, 237	1, 194	6, 080
Connecticut.....	69	232, 738	27, 055	61, 282	321, 075	-----	13, 569	2, 844	5, 247
Middle Atlantic:									
New York.....	669	7, 275, 276	1, 266, 650	1, 587, 237	10, 129, 163	518, 032	205, 205	11, 761	77, 218
New Jersey.....	366	985, 732	114, 950	428, 512	1, 529, 194	2, 534	50, 182	8, 530	19, 177
Pennsylvania.....	972	2, 214, 450	442, 168	1, 043, 580	3, 700, 198	17, 256	128, 787	19, 185	43, 359
East North Central:									
Ohio.....	408	1, 427, 950	177, 875	346, 932	1, 952, 757	9, 846	81, 615	12, 847	27, 190
Indiana.....	244	284, 083	50, 733	87, 213	422, 029	-----	20, 576	3, 483	11, 117
Illinois.....	563	2, 013, 421	308, 162	445, 134	2, 766, 717	29, 847	68, 637	10, 403	31, 235
Michigan.....	289	1, 028, 028	152, 041	279, 248	1, 459, 317	2, 137	59, 765	5, 233	22, 445
Wisconsin.....	176	333, 881	52, 516	103, 831	490, 228	46	16, 706	3, 049	8, 452
West North Central:									
Minnesota.....	293	325, 866	87, 849	122, 206	535, 921	2, 175	11, 775	4, 714	8, 162
Iowa.....	328	250, 394	41, 136	67, 880	359, 410	73	14, 479	9, 667	8, 493
Missouri.....	193	615, 959	111, 071	195, 226	922, 256	847	24, 828	4, 168	9, 548
North Dakota.....	137	46, 702	9, 403	17, 689	73, 794	-----	3, 089	2, 148	1, 527
South Dakota.....	106	40, 291	10, 510	15, 992	66, 793	-----	2, 418	1, 804	1, 742
Nebraska.....	161	129, 792	25, 242	28, 198	183, 232	26	7, 377	2, 627	2, 950
Kansas.....	256	136, 032	28, 935	39, 290	204, 257	-----	9, 719	2, 543	4, 511
South Atlantic:									
Delaware.....	22	50, 267	3, 521	15, 747	69, 535	-----	1, 934	148	774
Maryland.....	89	202, 897	20, 925	84, 728	308, 550	2, 800	10, 633	2, 665	3, 870
District of Columbia.....	13	96, 275	20, 292	13, 867	130, 434	1	10, 290	1, 422	2, 539
Virginia.....	178	318, 215	34, 745	40, 123	393, 083	1, 904	13, 848	3, 268	5, 025
West Virginia.....	136	155, 299	19, 636	25, 264	200, 199	-----	10, 099	2, 648	3, 685
North Carolina.....	85	187, 468	24, 031	15, 631	227, 130	663	13, 494	2, 049	3, 371
South Carolina.....	69	86, 455	15, 989	18, 982	121, 426	640	5, 365	2, 996	1, 773
Georgia.....	128	217, 820	25, 535	23, 046	266, 401	113	11, 410	5, 322	3, 793
Florida.....	70	139, 694	35, 181	45, 602	220, 477	123	10, 445	2, 068	5, 009
East South Central:									
Kentucky.....	147	231, 132	39, 049	49, 253	319, 434	249	9, 124	1, 403	4, 173
Tennessee.....	111	225, 234	19, 237	27, 083	271, 554	578	14, 508	2, 859	3, 972
Alabama.....	121	169, 522	20, 029	28, 770	218, 321	810	8, 767	2, 561	4, 467
Mississippi.....	39	58, 562	4, 897	15, 785	79, 244	61	2, 345	765	1, 066
West South Central:									
Arkansas.....	103	95, 836	15, 638	13, 505	124, 979	2	3, 707	2, 144	2, 530
Louisiana.....	43	216, 588	17, 295	28, 910	262, 793	6, 505	22, 617	2, 949	3, 638
Oklahoma.....	335	207, 206	66, 798	66, 798	328, 471	43	15, 028	1, 855	5, 309
Texas.....	730	642, 018	139, 678	66, 926	848, 622	3, 278	39, 086	10, 814	16, 908
Mountain:									
Montana.....	94	67, 853	16, 377	23, 168	107, 398	-----	3, 265	1, 389	2, 998
Idaho.....	62	33, 749	8, 075	11, 023	52, 847	4	2, 176	894	1, 846
Wyoming.....	29	22, 584	5, 826	6, 214	34, 624	-----	1, 224	357	1, 058
Colorado.....	126	134, 351	35, 266	54, 432	224, 049	-----	5, 784	1, 840	5, 719
New Mexico.....	31	17, 405	5, 510	5, 146	28, 061	-----	1, 372	298	881
Arizona.....	18	26, 264	9, 142	5, 959	41, 365	-----	1, 400	1, 291	1, 157
Utah.....	44	61, 934	7, 314	13, 259	82, 507	-----	2, 334	1, 180	916
Nevada.....	10	11, 217	2, 199	3, 170	16, 586	-----	847	127	450
Pacific:									
Washington.....	152	194, 594	49, 428	70, 908	314, 930	933	12, 148	1, 396	6, 016
Oregon.....	122	109, 513	46, 026	51, 187	206, 726	160	7, 646	1, 384	4, 201
California.....	238	1, 723, 828	396, 930	335, 830	2, 456, 588	28, 734	80, 891	13, 878	43, 648

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut (district No. 2).....	13	37, 303	7, 759	18, 112	63, 174	-----	1, 874	2, 055	1, 223
New Jersey (district No. 2).....	252	807, 886	97, 839	362, 186	1, 267, 911	2, 534	38, 419	4, 781	15, 146
Kentucky (district No. 4).....	80	73, 923	10, 263	13, 586	97, 772	-----	4, 114	599	1, 575
Pennsylvania (district No. 4).....	322	745, 292	236, 304	386, 566	1, 368, 162	410	50, 629	8, 307	16, 431
West Virginia (district No. 4).....	13	25, 158	5, 031	5, 230	35, 419	-----	1, 549	103	673
Louisiana (district No. 6).....	27	182, 744	14, 103	25, 703	222, 550	6, 505	19, 933	2, 640	2, 875
Mississippi (district No. 6).....	23	43, 664	3, 492	12, 613	59, 769	61	1, 707	537	789
Tennessee (district No. 6).....	88	157, 921	15, 491	13, 679	187, 091	578	9, 533	1, 248	3, 031
Illinois (district No. 7).....	383	1, 910, 636	286, 417	389, 901	2, 586, 954	29, 847	61, 822	8, 584	27, 373
Indiana (district No. 7).....	186	242, 185	43, 831	64, 749	350, 765	126	17, 309	2, 894	9, 426
Michigan (district No. 7).....	241	996, 089	146, 281	246, 528	1, 388, 898	2, 137	57, 696	4, 976	20, 812
Wisconsin (district No. 7).....	126	302, 586	45, 935	87, 366	435, 887	46	14, 961	2, 410	7, 477
Missouri (district No. 10).....	47	152, 719	41, 642	44, 221	238, 582	320	5, 895	2, 305	2, 976
New Mexico (district No. 10).....	10	10, 101	3, 454	3, 859	17, 414	-----	908	123	493
Oklahoma (district No. 10).....	316	203, 312	53, 959	65, 429	322, 334	43	14, 747	1, 719	5, 131
Arizona (district No. 12).....	13	20, 842	5, 120	4, 856	30, 818	-----	994	992	749

BY STATES, ON JUNE 30, 1928

RESOURCES (in thousands of dollars)

Reserve with Federal reserve banks	Items with Federal reserve banks in process of collection	Due from banks, bankers, and trust companies	Exchanges for clearing house and checks on other banks in same place	Outside checks and other cash items	Redemption fund and due from United States Treasurer	Securities borrowed	Other assets	Total	
2,342,045	680,492	1,897,231	1,447,219	217,291	33,025	37,733	496,430	45,091,849	Total
6,520	1,043	5,375	623	621	266	-----	404	189,588	New England:
3,643	1,571	2,838	330	338	236	77	166	85,089	Maine.
2,700	742	2,102	195	236	216	156	372	77,145	New Hampshire.
106,252	45,794	54,287	25,928	9,624	928	-----	23,106	2,192,445	Vermont.
10,090	1,424	7,056	2,311	190	204	-----	1,926	372,410	Massachusetts.
13,731	7,991	15,062	3,794	1,000	489	-----	721	386,063	Rhode Island.
884,551	226,906	171,855	1,018,278	70,277	3,460	552	297,903	13,615,161	Connecticut.
69,399	22,095	42,467	9,423	2,518	1,119	125	10,202	1,766,965	Middle Atlantic:
192,803	67,721	164,294	65,997	6,364	4,151	4,637	22,570	4,437,322	New York.
104,392	40,473	92,090	26,982	6,519	1,845	6,903	12,197	2,375,656	New Jersey.
23,396	7,084	35,398	6,433	1,743	1,085	1,745	6,174	540,389	Pennsylvania.
201,382	41,788	195,285	81,859	25,877	1,819	1,105	42,558	3,498,512	East North Central:
74,283	21,737	61,281	34,419	9,438	838	4,945	5,298	1,761,136	Ohio.
27,951	4,728	42,991	8,014	2,188	806	6	1,874	607,039	Indiana.
34,238	5,537	66,589	8,775	4,580	723	64	3,922	687,175	Illinois.
21,469	5,438	40,547	3,362	1,626	719	509	350	466,142	Michigan.
60,541	32,648	76,186	20,068	6,350	819	4,267	5,139	1,167,665	Wisconsin.
3,866	173	7,126	415	251	169	4	166	92,728	West North Central:
3,902	319	10,101	377	212	112	26	78	87,884	Minnesota.
14,064	3,862	34,519	3,483	986	379	66	133	253,704	Iowa.
14,393	1,763	34,841	2,445	351	486	37	399	275,745	Missouri.
3,345	922	2,313	513	55	54	1,200	455	81,248	North Dakota.
17,283	17,292	19,478	11,378	946	421	2,709	1,353	399,378	South Dakota.
9,404	2,842	7,436	3,399	477	240	340	475	169,299	Nebraska.
17,848	11,208	20,062	5,160	1,040	972	523	1,517	475,458	Kansas.
9,092	2,161	13,117	1,251	304	523	434	1,046	244,529	South Atlantic:
12,377	5,832	21,053	2,491	512	423	632	250	290,327	Delaware.
5,145	987	10,696	917	222	298	94	345	150,904	Maryland.
15,462	6,455	27,159	4,291	1,785	391	254	943	343,979	District of Columbia.
12,393	2,734	31,019	2,106	844	244	953	2,227	290,642	Virginia.
15,856	5,489	21,313	2,931	700	803	630	7,740	389,845	West Virginia.
16,596	6,737	33,039	3,591	2,306	662	1,007	391	357,800	North Carolina.
11,965	2,922	18,397	2,092	1,334	620	2	288	272,546	South Carolina.
4,208	251	8,823	525	493	149	240	90	98,260	Georgia.
7,824	2,070	15,957	1,090	438	187	21	653	161,602	Florida.
14,173	4,398	23,896	7,227	3,211	218	486	3,019	355,130	East South Central:
25,305	4,442	53,248	3,301	2,248	333	367	492	440,442	Kentucky.
61,655	23,979	120,892	12,833	3,359	2,271	966	3,623	1,148,286	Tennessee.
6,302	1,060	15,624	460	292	121	1	97	139,007	Alabama.
3,077	465	7,397	425	228	92	3	27	68,981	Mississippi.
2,103	4	5,869	350	70	73	-----	-----	-----	West South Central:
16,927	4,698	28,431	3,966	1,733	611	3	697	294,058	Arkansas.
1,933	210	3,428	121	49	22	-----	26	36,441	Louisiana.
2,792	304	4,597	526	152	34	4	496	54,178	Oklahoma.
5,651	3,220	7,924	1,595	314	110	4	204	105,959	Texas.
881	8	2,219	77	50	60	-----	-----	21,305	Mountain:
20,433	4,745	34,453	5,807	1,159	534	568	1,508	404,630	Montana.
12,992	2,314	21,708	5,346	597	170	-----	763	264,007	Idaho.
135,457	21,846	154,853	39,939	41,084	1,880	1,068	32,047	3,051,913	Wyoming.
									Colorado.
									New Mexico.
									Arizona.
									Utah.
									Nevada.
									Pacific:
									Washington.
									Oregon.
									California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

2,524	1,526	1,884	707	50	112	-----	270	75,399	Connecticut (district No. 2).
56,556	19,407	33,675	7,986	2,277	805	75	9,188	1,458,760	New Jersey (district No. 2).
4,440	90	6,521	401	130	362	120	130	116,254	Kentucky (district No. 4).
71,571	27,698	59,511	13,017	2,235	1,732	260	7,462	1,627,425	Pennsylvania (district No. 4).
1,268	757	1,658	332	9	80	-----	-----	41,848	West Virginia (district No. 4).
12,227	3,917	18,037	6,864	3,088	136	486	2,700	301,958	Louisiana (district No. 6).
3,196	207	6,907	438	477	103	178	60	74,429	Mississippi (district No. 6).
10,552	4,803	22,650	2,199	1,146	616	974	203	244,624	Tennessee (district No. 6).
192,246	40,911	178,959	81,095	25,341	1,409	154	42,275	3,276,970	Illinois (district No. 7).
20,120	6,222	29,269	5,721	1,568	886	1,264	6,023	451,593	Indiana (district No. 7).
71,219	21,706	55,548	34,166	9,245	687	4,898	5,172	1,677,160	Michigan (district No. 7).
25,397	4,714	37,615	7,784	2,087	680	6	1,756	540,820	Wisconsin (district No. 7).
20,697	12,438	36,314	5,825	4,171	145	192	1,734	331,594	Missouri (district No. 10).
1,003	173	1,820	95	31	41	-----	13	22,114	New Mexico (district No. 10).
24,962	4,437	52,609	3,260	2,236	320	314	460	432,572	Oklahoma (district No. 10).
2,134	357	3,627	447	105	16	4	208	40,451	Arizona (district No. 12).

## ALL MEMBER BANKS—CONDITION OF BANKS,

## LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus fund	Undi- vided profits less ex- penses and taxes paid	Re- served for taxes, inter- est, etc., ac- crued	Demand deposits, including amounts due to banks					Time deposits	United States de- posits	Agree- ments to repu- rchase secu- rities sold	
					Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified, cashiers' or treasurers' checks outstanding	Individual deposits subject to check	All other				Net demand deposits
Total	2,415,376	2,285,536	924,012	145,458	49,823	3,867,342	787,770	16,055,875	1,550,689	19,147,777	13,438,585	256,681	18,103
New England:													
Maine	8,170	7,364	7,139	622	147	3,083	717	40,229	2,359	43,202	109,446	244	
New Hampshire	5,475	4,977	4,033	131	398	2,940	767	32,894	2,595	36,391	21,539	735	
Vermont	5,210	3,297	2,370	110	201	1,041	451	16,934	332	17,495	40,128	278	
Massachusetts	118,268	105,484	50,368	10,936	3,742	150,049	13,804	928,597	29,735	1,012,669	557,912	11,379	500
Rhode Island	13,070	19,580	8,041	4,880	302	4,488	818	112,932	7,504	121,250	188,879	513	211
Connecticut	25,352	24,702	12,875	1,722	2,192	9,112	2,173	174,372	3,751	179,052	105,396	706	
Middle Atlantic:													
New York	634,138	730,071	307,879	42,343	10,513	1,651,367	512,354	5,245,197	517,901	6,603,506	2,388,388	63,257	11,353
New Jersey	95,495	94,876	38,012	4,531	8,300	22,762	9,914	633,484	12,944	649,247	743,796	7,350	15
Pennsylvania	217,019	426,909	116,270	12,875	4,245	283,344	25,120	1,442,965	88,691	1,628,511	1,513,408	22,229	39
East North Central:													
Ohio	137,095	99,143	39,259	6,272	3,912	114,788	18,762	704,757	93,062	825,917	1,036,579	6,675	348
Indiana	38,060	20,945	10,970	942	1,627	38,207	4,345	178,716	28,367	218,664	181,646	1,966	
Illinois	176,358	152,223	79,751	19,741	53	365,130	31,829	1,351,571	106,655	1,609,428	1,036,737	6,334	43
Michigan	84,030	78,461	24,135	3,298	14	50,865	14,075	516,864	41,130	559,883	844,920	7,522	1,637
Wisconsin	31,587	21,490	11,519	2,420	1,228	43,897	4,166	194,660	21,377	227,002	238,418	2,440	45
West North Central:													
Minnesota	37,847	21,563	10,615	3,664		82,026	7,601	205,881	43,433	275,567	246,266	4,279	
Iowa	29,771	14,221	5,440	848	48	48,134	3,684	151,105	9,324	179,696	185,364	806	
Missouri	73,540	39,397	20,786	1,542		173,935	10,868	452,283	27,312	554,923	279,224	14,289	496
North Dakota	5,545	2,627	727	14			833	25,829	6,846	33,446	42,449	156	9
South Dakota	5,090	2,148	1,044	115	2	5,777	795	28,924	9,963	40,222	30,883	347	
Nebraska	14,410	7,035	3,319	800	1,907	49,124	2,346	92,120	18,088	129,654	53,931	512	28
Kansas	18,563	8,749	2,793	506		25,002	2,193	109,219	32,734	148,086	62,121	1,776	11
South Atlantic:													
Delaware	6,284	7,390	3,105	258	552	1,014	318	38,103	1,312	39,428	15,007	97	
Maryland	23,859	23,333	8,588	1,307	55	32,075	3,627	118,709	12,107	132,342	149,182	1,454	
District of Columbia	10,527	7,915	3,478	419	1,467	12,069	562	73,268	3,071	79,617	44,192	3,234	470
Virginia	36,614	26,817	8,810	1,631	1,398	28,801	3,574	129,195	13,324	149,622	177,213	2,635	3
West Virginia	16,844	14,079	6,813	654	706	6,692	1,878	77,901	4,020	83,025	94,812	497	
North Carolina	20,888	13,972	6,392	1,167	1,877	23,959	4,178	85,138	10,573	104,743	89,626	1,666	
South Carolina	10,553	5,747	1,770	565	425	7,281	922	36,689	6,045	44,635	69,025	1,294	742
Georgia	26,860	17,239	8,472	1,292	187	31,296	1,925	113,905	8,143	127,661	105,481	2,711	
Florida	17,280	11,822	4,743	573	364	29,687	4,347	84,949	18,112	112,391	106,352	1,983	250
East South Central:													
Kentucky	25,081	19,132	5,881	1,583		25,134	6,303	125,452	3,838	139,506	121,681	568	50
Tennessee	25,719	14,492	5,238	1,055	1,128	32,631	1,920	125,729	5,747	133,650	120,815	1,773	
Alabama	19,340	15,107	5,988	1,191	349	9,648	1,164	102,152	7,961	110,793	81,325	2,923	
Mississippi	5,885	3,981	1,193	229	85	4,532	761	29,335	7,056	36,883	34,715	438	51
West South Central:													
Arkansas	11,020	5,043	2,659	305	25	15,638	2,548	54,993	11,423	71,835	50,234	481	4
Louisiana	21,569	13,134	4,154	1,462	372	41,472	2,215	131,252	13,568	157,283	80,775	9,184	21
Oklahoma	26,980	7,645	4,115	606	66	41,767	6,011	187,729	48,561	244,843	103,648	1,052	
Texas	89,067	41,757	22,873	2,599	1,182	112,869	12,573	524,294	71,245	619,455	192,458	16,700	1,339
Mountain:													
Montana	7,315	3,463	2,069	277		7,930	1,239	46,004	11,613	58,699	56,028	315	
Idaho	4,105	1,497	846	145	140	2,736	667	26,581	7,137	33,700	22,331	337	25
Wyoming	2,500	1,698	613	79		2,838	620	14,968	5,702	21,119	15,015	124	
Colorado	13,525	9,677	4,895	1,168		18,214	3,851	119,126	18,189	138,442	99,151	466	79
New Mexico	2,165	1,018	257	7	43	1,235	508	16,166	6,185	22,410	7,144	118	
Arizona	2,730	803	390	79	128	1,256	719	23,660	6,507	30,312	16,357	106	
Utah	6,820	3,315	1,374	345	12	14,224	845	37,629	4,583	47,057	32,935	46	
Nevada	1,500	585	245	51	3	1,686	492	6,235	1,332	8,705	7,887	94	
Pacific:													
Washington	24,060	9,352	4,780	979	22	28,953	4,312	141,455	41,005	185,699	130,004	4,443	184
Oregon	15,145	6,943	3,765	923		17,554	2,153	94,485	17,796	114,627	99,237	265	
California	167,048	113,315	43,131	6,197	409	185,633	49,923	851,300	80,431	1,005,424	1,408,525	47,884	150

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut (district No. 2)	3,733	4,392	1,886	239	683	1,776	400	27,033	534	27,631	30,203	47	
New Jersey (district No. 2)	79,659	72,443	29,464	3,802	6,679	20,524	8,226	524,429	9,934	537,064	619,100	5,773	15
Kentucky (district No. 4)	9,505	6,573	2,066	273		1,588	1,268	42,634	1,472	44,925	40,137	134	50
Pennsylvania (district No. 4)	70,285	148,359	41,660	5,034	98	104,608	11,752	547,494	37,306	631,479	549,103	10,695	
West Virginia (district No. 4)	2,620	2,310	1,221	139	295	1,712	257	12,094	713	13,245	17,990	125	
Louisiana (district No. 6)	17,594	11,241	3,425	1,223		36,354	1,946	108,122	11,931	132,211	68,424	8,699	
Mississippi (district No. 6)	3,650	3,155	850	229	85	3,370	669	21,395	5,074	26,710	29,622	411	51
Tennessee (district No. 6)	17,100	11,194	2,944	961	1,128	21,245	1,397	81,480	2,709	85,977	85,319	1,468	
Illinois (district No. 7)	162,463	144,457	74,349	19,044	50	353,550	30,277	1,281,547	98,316	1,524,610	946,615	6,051	10
Indiana (district No. 7)	32,100	17,605	9,210	824	1,441	32,206	3,935	152,836	24,564	187,271	145,720	1,940	
Michigan (district No. 7)	79,775	75,614	22,473	2,790	14	50,377	13,647	499,874	38,169	539,921	794,617	7,217	1,637
Wisconsin (district No. 7)	27,680	19,574	10,226	2,305	1,228	41,640	3,867	179,372	18,416	208,410	202,984	2,264	45
Missouri (district No. 10)	16,840	7,600	5,709	249		91,306	4,400	140,934	12,086	196,363	34,034	4,486	326
New Mexico (district No. 10)	1,180	547	119	1	26	1,123	274	7,541	4,438	11,996	5,684	116	
Oklahoma (district No. 10)	26,080	7,464	3,999	601	54	41,661	5,923	184,764	47,105	240,406	102,466	1,051	
Arizona (district No. 12)	2,150	548	328	68	108	1,010	573	18,823	4,908	23,876	10,972	61	

BY STATES, ON JUNE 30, 1928—Continued

LIABILITIES (in thousands of dollars)

Bills payable			Notes and bills rediscounted			Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	Letters of credit and travelers' checks for cash and outstanding	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total	
Total	With Federal reserve banks	All other	Total	With Federal reserve banks	All other									
971,429	873,762	97,667	238,008	222,235	15,773	436,486	43,177	716,270	28,235	648,602	37,782	176,610	45,091,849	Total.
3,951	1,841	2,110	846	846						5,217		54	189,588	New England:
3,129	1,862	1,267	723	723						4,648	77	28	85,089	Maine.
1,224	542	682	1,097	1,077	20					4,253	156	63	77,145	New Hampshire.
30,987	28,029	2,958	34,852	34,852		41,054	1,141	78,793	1,784	18,254		4,806	2,192,445	Vermont.
2,619	2,619		1,481	1,466	15		7	2,100		3,984		1,000	372,410	Massachusetts.
11,346	5,251	6,095	2,295	2,269	26		13			9,604		452	386,063	Rhode Island.
														Connecticut.
407,446	395,363	12,083	26,698	20,343	6,355	361,198	29,138	519,538	20,024	67,536	552	68,270	13,615,161	Middle Atlantic:
46,357	36,338	10,019	7,721	7,005	716		286	2,304	216	22,051	125	15,671	1,766,965	New York.
142,189	130,130	12,059	15,324	15,006	318	7,121	6,595	13,804	3,963	81,756	4,637	8,789	4,437,322	New Jersey.
														Pennsylvania.
38,627	32,536	6,091	11,990	11,796	194	6,449	198	10,944	138	36,436	6,903	3,319	2,375,656	East North Central:
3,622	2,715	907	2,808	2,572	236		28	96	30	21,901	1,745	4,368	540,389	Ohio.
60,288	58,971	1,317	16,060	15,830	230	4,182	3,044	30,237	599	36,087	1,105	20,488	3,498,512	Indiana.
61,402	53,716	7,686	6,632	4,996	1,636	134	206	2,137		16,567	4,944	2,163	1,761,136	Illinois.
9,513	9,115	398	6,552	6,546	6		102	11	35	15,967	6	1,666	607,039	Michigan.
														Wisconsin.
4,687	4,133	554	1,688	1,570	118	6	40	2,131	69	14,182	64	1,133	687,175	West North Central:
243	92	151	1,570	1,451	119		45			14,187	509	815	466,142	Minnesota.
36,820	32,631	4,189	11,618	11,563	55	33	147	834		16,325	4,317	3,899	1,167,665	Iowa.
120	20	100	667	664	4					3,363	4	91	92,728	Missouri.
5		5	493							2,235		37	87,884	North Dakota.
1,352	1,333	19	1,005	998	7		39	26		7,534	66	62	253,704	South Dakota.
481	327	154	1,766	1,633	133		10			9,643	37	141	275,745	Nebraska.
														Kansas.
2,985	2,810	175	271	251	20		18			1,054	1,200	2,280	81,248	South Atlantic:
9,465	6,990	2,475	1,369	1,338	31	243	62	2,778		7,790	2,709	666	399,378	Delaware.
4,095	3,895	200					87	1		3,964	340	140	169,299	Maryland.
15,175	13,018	2,157	7,157	6,657	500	662	5	1,904		19,167	523	850	475,458	District of Columbia.
6,327	3,695	2,632	2,301	2,271	30		3			10,272	434	296	244,529	Virginia.
12,515	3,614	7,201	8,395	7,037	1,358		4	636	27	8,484	632	198	290,327	West Virginia.
966	580	386	2,183	2,161	22		11	640		5,946	94	6	159,964	North Carolina.
3,173	1,464	1,709	13,327	13,007	320	16	120			7,742	254	1,741	343,979	South Carolina.
1,266	386	880	1,007	973	34	76		49	95	4,749	953	2,000	290,642	Georgia.
														Florida.
10,512	9,406	1,106	5,007	4,623	384	932	18	254		16,289	630	21,500	389,845	East South Central:
1,490	1,202	288	4,307	4,254	53			578		13,055	1,007	1,116	357,800	Kentucky.
5,645	4,970	675	6,140	6,080	60	6	57	972		12,195	2	381	272,546	Tennessee.
1,492	205	1,287	5,172	5,148	24	61		30	31	2,940	240	33	98,260	Alabama.
														Mississippi.
2,526	1,808	718	859	859			3	92		3,704	21	114	161,602	West South Central:
6,608	5,286	1,322	10,809	9,899	917	985	19	10,720	134	4,316	486	1,875	355,130	Arkansas.
1,152	881	271	3,819	3,746	73	97	2	43		6,599	367	183	440,442	Louisiana.
6,274	3,319	2,955	3,778	3,591	187	543	86	3,278		43,490	966	915	1,148,286	Oklahoma.
														Texas.
118	36	82	190	190			16			2,378	1	18	139,007	Mountain:
197	137	60	409	400	9		2			1,817	3	2	68,981	Montana.
21		21	93	93			2	4		1,461			45,732	Idaho.
546	428	118	912	822	90					4,191	3	39	294,058	Wyoming.
134	24	110	142	142			22			1,252		45	36,441	Colorado.
297		297	200	197	3		5			1,672	4	265	54,178	New Mexico.
936	835	101	487	445	42					2,185	4	219	105,959	Arizona.
										1,194		1	21,305	Utah.
														Nevada.
635	374	261	2,457	2,189	268	44	39	909	10	10,216	568	203	404,630	Pacific:
1,643	1,515	128	4,437	370	67	3	87	81	78	3,405		7	264,007	Washington.
8,828	7,620	1,208	2,893	1,800	1,093	11,874	1,457	30,378	928	36,345	1,068	4,196	3,051,913	Oregon.
														California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

2,080	1,960	120	26	26						2,199		168	75,399	Connecticut (district No. 2).
40,749	32,288	8,461	4,049	3,378	671	755	275	2,304	216	15,868	75	14,421	1,458,760	New Jersey (district No. 2).
1,917	1,061	856	868	484	384	7				7,495	120	147	116,254	Kentucky (district No. 4).
53,493	50,964	2,529	3,771	3,769	2	69	6,080	410		34,111	260	2,837	1,627,425	Pennsylvania (district No. 4).
	784	764	20	14	14					1,574			41,848	West Virginia (district No. 4).
6,185	5,126	1,059	10,454	9,537	917	985	8	10,720	134	2,705	486	1,352	301,958	Louisiana (district No. 6).
876	109	767	2,632	2,622	10	61		30	31	2,029	178	31	74,429	Mississippi (district No. 6).
626	418	208	2,957	2,904	53			578		12,147	974	397	244,624	Tennessee (district No. 6).
58,233	57,566	667	15,466	15,370	96	4,182	3,044	30,237	599	27,991	154	20,435	3,276,970	Illinois (district No. 7).
2,820	2,172	648	2,688	2,452	236		28	96	30	17,953	1,264	4,333	451,593	Indiana (district No. 7).
61,209	53,581	7,628	6,632	4,906	1,636	134	206	2,137		13,593	4,897	2,148	1,677,160	Michigan (district No. 7).
9,419	9,045	374	6,518	6,512	6		102	11		13,467	6	1,661	540,820	Wisconsin (district No. 7).
4,161	3,990	171	4,531	4,531			25	328		2,887	192	1,500	331,594	Missouri (district No. 10).
134	24	110	46	46			22			823		40	22,114	New Mexico (district No. 10).
1,072	866	206	3,348	3,277	71	97	2	43		6,345	314	183	432,572	Oklahoma (district No. 10).
297		297	197	197						318	4	86	40,451	Arizona (district No. 12).

## STATE BANK MEMBERS—CONDITION OF BANKS IN CENTRAL RESERVE

## RESOURCES (in thousands of dollars)

	Number of banks	Loans and discounts including overdrafts	United States Government securities	Other bonds, stocks, and securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates
Federal reserve bank cities—Total	114	5,516,645	820,233	1,090,666	7,427,544	279,673	162,946	18,458	7,964
Central reserve cities—									
New York	33	3,005,126	459,764	478,432	3,943,322	249,084	77,494	4,502	5,556
Chicago	8	666,242	129,282	133,481	929,005	13,346	11,008		796
Reserve cities—									
Boston	9	314,508	17,552	44,184	376,244	4,480	9,232	1,241	94
New York (Brooklyn)	5	88,467	8,751	18,410	115,628	158	4,688	107	476
Philadelphia	12	278,724	38,734	144,639	462,097	239	13,063	1,959	156
Cleveland	5	530,144	48,622	94,210	672,976	7,273	23,551	4,683	98
Richmond	4	35,924	2,275	7,671	45,870	300	518		9
Atlanta	3	15,032	262	4,705	19,999		2,314	896	5
Chicago	19	102,933	9,463	34,599	146,995	3	4,869	324	393
St. Louis	11	138,033	29,955	49,286	217,274	267	5,738	617	120
Kansas City	1	35,920	19,850	16,792	72,562		2,000	1,654	32
San Francisco	4	305,592	55,723	64,257	425,572	4,523	8,471	2,087	229
Federal reserve branch cities—Total	67	1,621,881	253,337	337,860	2,213,078	10,302	87,275	13,395	981
Reserve cities—									
Buffalo	3	307,480	37,249	63,963	408,692	1,620	13,231	1,968	157
Pittsburgh	5	156,868	65,967	48,779	271,614	5	7,548	688	51
Cincinnati	6	142,143	8,462	39,418	190,023	142	6,667	2,436	99
Baltimore	3	48,753	396	20,555	69,704	2,413	2,568	1,622	35
Charlotte	2	17,842	727	1,580	20,149	175	1,296		2
Birmingham	2	17,927	213	1,407	19,547		907	223	11
New Orleans	6	130,761	5,918	23,054	159,733	5,302	14,438	1,704	63
Detroit	9	442,979	78,723	67,290	588,992	527	20,310	909	194
Louisville	4	45,084	3,652	9,213	57,949	72	1,870	126	8
Memphis	3	46,144	299	7,388	53,831		3,558	1,250	64
Little Rock	5	28,226	3,008	2,804	34,038	2	882	558	42
Helena	2	2,475	440	1,646	4,561		99		3
Denver	2	10,242	3,575	2,620	16,437		509	165	28
El Paso	1	831	369	72	1,272		19	83	
San Antonio	2	6,344	298	112	6,754		75	213	12
Salt Lake City	4	18,369	827	4,243	23,439		355	782	8
Seattle	1	4,958	1,088	2,247	8,293		139		4
Spokane	2	10,191	363	1,840	12,394	26	373	96	18
Portland	3	8,790	744	3,854	13,388	9	167	227	6
Los Angeles	2	175,474	41,019	35,775	252,268	9	12,264	345	176
Other reserve cities—Total	19	217,366	29,115	55,827	302,308	75	12,989	1,315	336
Albany	1	15,759	1,024	9,068	25,851	15	1,142	253	6
Columbus	1	20,689	1,339	7,647	29,675		2,288	158	52
Toledo	3	64,112	16,976	9,299	90,387		3,390	58	70
Savannah	3	8,613	10	8,870	9,493		1,139	525	17
Indianapolis	1	9,529	2,435	8,064	20,028		864	39	
Grand Rapids	3	38,950	174	6,088	45,212		2,550	38	16
Cedar Rapids	1	2,296	13	345	2,654		112	54	6
Des Moines	2	8,395	475	3,108	11,978	60	218	134	65
Milwaukee	2	46,740	6,471	10,146	63,357		1,165	34	94
St. Joseph	1	1,501	111	747	2,359		1	15	6
Topeka	1	782	87	445	1,314		120	7	4
Banks outside reserve cities (country banks)—Total	1,044	2,234,463	233,373	796,578	3,264,414	5,584	114,898	25,267	6,259
District No. 1	28	330,149	60,571	123,729	514,449	2,003	8,816	1,768	1,117
District No. 2	121	717,939	67,609	285,596	1,071,144	2,697	31,079	3,193	2,253
District No. 3	81	207,863	16,265	91,595	315,723	300	15,252	3,101	443
District No. 4	85	258,982	21,536	65,011	345,529	204	15,214	3,060	323
District No. 5	41	76,017	8,409	8,128	92,554	338	5,327	1,711	89
District No. 6	64	44,788	3,309	6,260	54,396	18	3,372	1,621	62
District No. 7	255	354,530	28,019	127,345	509,894	24	22,241	6,013	1,260
District No. 8	87	98,832	8,906	46,607	154,345		5,405	857	250
District No. 9	58	34,663	5,926	13,978	54,567		1,269	934	134
District No. 10	17	8,700	857	1,699	11,256		1,436	321	31
District No. 11	93	28,374	1,868	2,380	32,622		1,530	1,004	59
District No. 12	114	73,626	10,068	24,241	107,935		4,957	1,684	237



CITIES, RESERVE CITIES, AND OUTSIDE SUCH CITIES ON JUNE 30, 1928

RESOURCES (in thousands of dollars)

All other cash in vault	Reserve with Federal reserve banks	Items with Federal reserve banks in process of collection	Due from banks, bankers, and trust companies	Exchanges for clearing house and checks on other banks in same place	Outside checks and other cash items	Securities borrowed	Other assets	Total	
50,072	604,843	148,356	201,710	507,009	91,560	6,749	181,990	9,688,874	Federal reserve bank cities—Total.
20,323 5,376	398,520 52,860	78,540 13,793	70,275 30,515	431,864 27,035	56,474 18,756	----- -----	131,552 17,878	5,467,506 1,129,368	Central reserve cities— New York. Chicago.
2,366 3,320 2,956 5,628 286 101 3,716 1,676 672 3,652	28,422 8,742 30,045 36,884 2,248 859 8,364 11,027 6,004 20,868	8,505 1,050 10,097 17,290 2,071 185 1,121 6,398 4,348 4,063	8,199 702 20,876 18,381 2,184 692 5,877 8,080 11,250 15,679	6,704 9,011 8,221 8,314 1,111 477 2,101 4,409 2,327 5,435	1,856 1,078 735 3,768 15 91 570 903 3,537 3,776	----- ----- 2,900 ----- ----- ----- ----- 3,849 ----- ----- -----	2,604 849 5,730 7,734 224 367 1,500 1,068 1,379 11,105	449,947 145,809 559,074 806,580 56,125 25,986 175,833 261,421 105,765 505,460	Reserve cities— Boston. New York (Brooklyn). Philadelphia. Cleveland. Richmond. Atlanta. Chicago. St. Louis. Kansas City. San Francisco.
19,970	123,388	45,520	102,027	45,014	16,287	3,385	17,805	2,698,427	Federal reserve branch cities—Total.
1,891 824 2,462 814 147 175 1,671 7,093 540 372 340 107 231 13 104 109 94 150 373 2,460	25,068 12,857 11,745 4,332 1,120 1,350 7,566 31,193 2,218 4,028 2,631 320 1,196 34 561 1,505 532 939 1,030 13,163	8,532 3,689 7,614 2,522 2,109 534 2,957 9,351 599 1,559 1,631 180 200 1 122 1,238 180 275 362 1,865	15,952 5,398 10,242 3,826 3,276 1,589 13,400 17,662 2,072 6,134 3,632 776 2,314 150 773 1,941 822 1,541 578 9,949	4,544 2,595 4,312 2,374 281 453 5,135 17,781 775 891 543 48 423 7 176 650 188 210 460 3,168	1,988 258 887 139 45 211 3,039 3,337 92 1,068 243 28 9 6 14 20 9 144 4,665	----- 260 1,220 ----- ----- 6 486 1,419 ----- ----- ----- 312 ----- 12 18 226 146 48 2 117 27	2,555 1,535 1,023 507 ----- ----- 2,333 1,758 7,000 180 72,936 44,854 6,122 21,539 1,606 9,082 30,187 10,320 16,033 16,861 300,359	Reserve cities— Buffalo. Pittsburgh. Cincinnati. Baltimore. Charlotte. Birmingham. New Orleans. Detroit. Louisville. Memphis. Little Rock. Helena. Denver. El Paso. San Antonio. Salt Lake City. Seattle. Spokane. Portland. Los Angeles.	
4,984	18,185	4,893	18,478	6,511	2,116	824	2,786	375,800	Other reserve cities—Total.
259 506 1,158 130 604 820 24 269 1,094 66 54	1,887 2,361 4,982 432 1,304 2,580 114 586 3,628 175 136	1,035 94 1,538 74 470 427 ----- 576 670 ----- -----	1,194 2,541 3,982 1,621 1,022 2,390 57 1,077 3,961 311 322	174 727 2,145 24 262 1,424 23 365 1,313 42 12	40 7 161 4 184 318 9 44 1,311 26 12	----- ----- 744 ----- 196 628 ----- ----- 384 ----- ----- -----	182 ----- ----- ----- 1,452 ----- ----- ----- ----- ----- ----- -----	32,038 38,409 108,615 24 13,483 26,434 56,403 3,083 15,372 77,011 3,001 1,981	Albany. Columbus. Toledo. Savannah. Indianapolis. Grand Rapids. Cedar Rapids. Des Moines. Milwaukee. St. Joseph. Topeka.
44,612	142,246	33,541	138,708	25,812	7,014	5,672	21,817	3,835,844	Banks outside reserve cities (country banks)—Total.
6,882 9,582 3,382 5,440 1,334 1,421 8,834 2,632 1,380 278 1,029 2,418	18,345 46,510 13,148 13,931 5,828 2,508 22,338 7,747 2,779 684 2,286 6,142	5,078 16,050 3,138 2,082 2,360 176 3,288 590 260 2 2 435	14,035 27,881 7,472 12,763 8,778 6,580 29,664 7,600 6,314 2,301 4,620 10,700	3,435 7,410 1,977 3,685 972 391 4,541 2,005 268 96 206 826	1,021 1,958 262 552 62 315 1,783 405 140 20 202 294	----- 50 1,200 476 43 45 2,914 775 33 ----- 72 64	2,267 8,553 2,507 924 197 1,078 4,990 466 90 61 390 44,102 135,986	579,216 1,228,360 367,905 404,183 119,593 71,983 617,784 183,077 68,168 15,487 44,102 135,986	District No. 1. District No. 2. District No. 3. District No. 4. District No. 5. District No. 6. District No. 7. District No. 8. District No. 9. District No. 10. District No. 11. District No. 12.

STATE BANK MEMBERS—CONDITION OF BANKS IN CENTRAL RESERVE CITIES,

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus fund	Undivided profits less expenses and taxes paid	Reserved for taxes, interest, etc., accrued	Demand deposits, including amounts due to banks						Time deposits	United States deposits	Agreements to re-purchase securities sold
					Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified and cashiers, or treasurers' checks outstanding	Individual deposits subject to check	All other	Net demand deposits			
<b>Federal reserve bank cities—Total.</b>	461,013	513,502	225,715	39,349	400	915,908	318,521	3,886,409	320,756	4,658,575	2,175,379	45,542	20
Central reserve cities—													
New York	250,238	279,350	132,570	18,244	27	631,265	279,848	2,306,491	261,950	2,919,726	674,462	23,659	
Chicago	44,900	60,100	32,063	10,737		94,172	9,913	425,451	17,419	481,121	385,047	2,213	10
Reserve cities—													
Boston	27,750	26,013	10,351	1,227		18,439	4,248	245,742	6,315	253,583	88,106	1,900	
New York (Brooklyn)	8,190	10,820	2,215	421		6,554	1,415	75,115	996	76,111	30,817	51	
Philadelphia	27,715	70,482	22,961	2,878	373	22,037	3,640	248,039	2,901	254,980	129,821	3,529	
Cleveland	39,850	24,545	6,951	2,678		49,682	6,387	217,768	15,055	247,345	424,562	496	
Richmond	3,950	2,900	1,962	66		8,317	323	18,300	74	21,012	14,179		
Atlanta	4,000	1,700	2,222	423		2,482	266	3,394	2,875	8,699	6,126		
Chicago	12,000	5,075	4,136	999		2,004	1,821	50,910	4,718	55,628	88,319	966	
St. Louis	14,920	13,694	5,614	543		11,600	2,389	96,092	4,449	102,734	82,629	6,875	10
Kansas City	6,000	2,000	662	106		27,205	783	53,804	1,227	65,094	9,208	3,892	
San Francisco	21,500	16,823	4,008	1,027		42,151	7,488	145,303	2,777	172,542	242,103	1,961	
<b>Federal reserve branch cities—Total.</b>	125,920	154,822	52,045	7,179	615	149,804	28,552	820,771	53,434	917,863	1,144,516	18,071	9,827
Reserve cities—													
Buffalo	17,500	19,000	14,601	1,664	612	26,912	2,206	137,026	7,915	151,415	218,668	2,486	8,236
Pittsburgh	8,100	59,200	10,592	909		16,470	6,605	123,323	6,194	141,562	60,320	1,253	
Cincinnati	12,620	12,120	4,488	352		17,567	2,462	74,324	4,803	84,978	101,753	771	300
Baltimore	5,500	4,600	1,578	537		3,150	887	30,043	4,855	34,898	36,327		
Charlotte	2,200	1,300	732	142		8,481	135	8,576		11,526	5,707		
Birmingham	1,500	1,255	217	33		1,241	119	11,177	379	11,556	8,308	86	
New Orleans	11,200	7,525	2,400	903		28,313	1,323	76,157	5,887	90,839	55,772	6,414	
Detroit	33,500	37,050	8,044	861		17,338	7,558	213,023	3,813	217,770	345,318	5,958	1,291
Louisville	3,750	3,500	791	568		1,926	799	13,509	147	14,043	25,693		
Memphis	6,000	1,950	1,919	78		7,220	333	30,034	1,988	32,022	21,017		
Little Rock	2,400	900	410	146	3	8,204	1,141	13,264	2,052	18,858	15,413		
Helena	400	225	155			712	50	1,901	497	2,610	2,180		
Denver	1,000	550	1,204	323		318	252	8,693	1,879	10,572	7,320		
El Paso	300		201				5	123		123	976		
San Antonio	600	336	48			1,465	264	4,313	52	5,023	1,805		
Salt Lake City	1,750	881	275	150		2,894	309	10,774	1,039	11,879	11,302		
Seattle	500	100	148	14		530	80	3,842		3,842	5,003	103	
Spokane	1,200	350	176	7		2,736	288	5,313	1,356	7,793	4,555		
Portland	900	180	318	130		1,235	172	6,924	213	7,757	6,781		
Los Angeles	15,000	3,800	3,928	362		3,092	3,564	48,432	10,365	58,797	210,298	1,000	
<b>Other reserve cities—Total.</b>	19,400	16,195	6,062	1,471	3,215	28,037	2,708	113,764	9,831	131,228	154,905	35	
Albany	1,000	1,000	1,250	71	1,820	2,271	140	6,142	5,046	13,016	13,224		
Columbus	2,500	1,500	454			1,472	596	16,622	194	16,816	14,997	5	
Toledo	7,100	4,325	1,544	524	1,132	6,295	735	33,000	1,069	34,568	41,493		
Savannah	1,300	625	323	2		1,521	34	3,563	162	3,906	4,323		
Indianapolis	1,500	1,500	180	262	49	2,945	216	5,878	2,295	9,620	10,886		
Grand Rapids	1,900	2,125	452	53		2,975	261	15,760	689	16,892	30,313	30	
Cedar Rapids	200	50	6			2	16	395	6	401	2,378		
Des Moines	1,250	450	117	18		1,699	174	6,245	102	6,387	4,832		
Milwaukee	2,250	4,500	1,691	527	214	8,366	488	23,384	207	26,715	31,432		
St. Joseph	200	70	44	14		95	39	1,555		1,555	984		
Topeka	200	50	1			396	9	1,220	61	1,352	43		
<b>Banks outside reserve cities (country banks)—Total.</b>	216,062	182,307	82,975	13,717	9,975	72,847	23,173	1,313,571	90,740	1,418,854	1,669,537	9,028	1,039
District No. 1	19,675	25,005	14,236	5,518	847	10,051	2,373	221,793	21,200	244,265	244,787	326	211
District No. 2	64,515	58,347	28,424	3,277	5,407	22,697	5,622	464,411	20,161	488,474	494,644	3,674	
District No. 3	27,948	34,006	9,693	786	1,698	2,958	1,488	110,349	8,690	119,092	146,471	1,996	39
District No. 4	24,135	19,507	8,445	1,273	483	3,315	2,761	107,982	9,654	117,835	217,275	384	
District No. 5	8,973	6,243	2,509	248	1,175	6,447	2,743	38,492	574	41,838	40,850	567	335
District No. 6	6,295	3,959	1,737	427	106	4,306	598	23,158	1,899	26,310	23,859	460	
District No. 7	32,476	20,826	10,087	1,062	131	10,973	3,947	169,754	15,011	186,247	328,349	710	246
District No. 8	12,715	6,641	4,023	646	7	3,015	1,427	63,322	5,006	69,498	80,339	476	100
District No. 9	3,712	1,547	754	176		3,924	478	22,429	1,409	24,594	33,084	117	
District No. 10	1,280	597	215	67		2,314	256	5,672	551	7,473	4,319		39
District No. 11	4,852	1,882	696	42		1,225	224	29,135	578	30,091	4,043		69
District No. 12	9,486	3,747	2,156	195	121	1,622	1,256	57,074	6,007	63,137	51,517	318	

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON JUNE 30, 1928—Continued

LIABILITIES (in thousands of dollars)

Bills payable			Notes and bills rediscounted			Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	Letters of credit and travelers' checks sold for cash and outstanding	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	Securities borrowed	Other liabilities	Total		
Total	With Federal reserve banks	All other	Total	With Federal reserve banks	All other									
172,759	169,735	3,024	20,467	20,467		206,894	24,117	285,203	8,810	6,749	61,361	9,688,874	Federal reserve bank cities—Total.	
98,524	98,524		605	605		190,517	23,303	252,710	8,058		35,685	5,467,506	Central reserve cities—	
13,000	13,000		3,825	3,825		14	205	13,321	45		16,933	1,129,368	Chicago.	
													Reserve cities—	
1,220	1,220		8,010	8,010		5,362	5	4,646	166		447	449,947	Boston.	
7,660	7,660		979	979			21	139	27		389	145,809	New York (Brooklyn).	
17,740	17,145	595	2,567	2,567			342	208	31	2,900	910	559,074	Philadelphia.	
5,584	5,484	100	3,310	3,310			49	8,337	52		847	806,580	Cleveland.	
5,429	5,379	50					52	300			272	56,125	Richmond.	
			915	915							1,585	25,986	Atlanta.	
2,565	2,565		1,090	1,090			5	3			1,222	175,833	Chicago.	
15,808	13,558	2,250	2,066	2,066			33	233		3,849	556	261,421	St. Louis.	
							4				874	105,765	Kansas City.	
5,229	5,200	29	100	100		7,489	121	5,306	431		1,643	505,460	San Francisco.	
74,214	70,008	4,206	13,164	12,687	477	979	679	13,912	41	3,385	26,497	2,698,427	Federal reserve branch cities—Total.	
26,650	26,650		550	550			35	1,616	4		517	486,198	Reserve cities—	
12,292	12,292		645	645				5			260	307,322	Buffalo.	
3,510	3,435	75	1,216	1,216			13	128	34	1,220	1,191	238,872	Pittsburgh.	
			597	597		230	33	2,391			128	90,856	Cincinnati.	
934	934		218	218				175				28,600	Baltimore.	
			564	564			47				80	25,006	Charlotte.	
2,907	1,907	1,000	7,651	7,174	477	689	8	8,969	3	486	1,220	217,827	Birmingham.	
23,900	21,000	2,900	427	427		34	150	527		1,419	315	700,526	New Orleans.	
1,710	1,710							72			20,886	73,321	Detroit.	
724	724		1,048	1,048							625	72,936	Louisville.	
856	856							2			63	44,854	Memphis.	
												6	Little Rock.	
												21,539	Helena.	
181		181										1,606	Denver.	
50		50	148	148								1	El Paso.	
500	500		100	100								213	San Antonio.	
													Salt Lake City.	
							26						10,320	Seattle.
													17	Spokane.
													16,861	Portland.
													300,359	Los Angeles.
							391	10				117		
13,760	13,060	700	4,211	4,103	108		114	15	15	824	1,238	375,800	Other reserve cities—Total.	
													Albany.	
													Columbus.	
9,160	9,160		2,148	2,148			69				59	32,038	Toledo.	
700		700	846	738	108						90	108,615	Savannah.	
			1,217	1,217							84	13,483	Indianapolis.	
											196	26,434	Grand Rapids.	
											628	56,403	Cedar Rapids.	
												3,053	Des Moines.	
3,900	3,900						45	15			425	15,372	Milwaukee.	
											52	77,011	St. Joseph.	
												1	Topeka.	
88,588	64,438	24,150	21,089	18,292	2,797	868	333	5,377	196	5,721	28,701	3,835,844	Banks outside reserve cities (country banks)—Total.	
9,192	7,152	2,040	889	889		1	1	2,033			1,078	579,216	District No. 1.	
34,376	29,090	5,286	4,122	3,945	177	743	21	2,074		50	14,995	1,228,360	District No. 2.	
12,579	9,618	2,961	2,536	2,408	128		221	152	148	1,200	5,147	367,905	District No. 3.	
6,248	4,848	1,400	1,269	1,150	119		46	156	48	476	726	404,183	District No. 4.	
7,651	1,888	5,763	2,184	2,068	116	100	2	338		43	119	119,593	District No. 5.	
1,374	712	662	2,296	2,230	66	16				45	1,448	71,983	District No. 6.	
11,661	7,579	4,082	4,651	2,965	1,686		12	24		2,913	4,951	617,784	District No. 7.	
3,404	2,566	838	1,003	948	55	8	24			825	96	183,077	District No. 8.	
134	107	27	357	305	52					33	14	68,168	District No. 9.	
171		171		29								16	15,487	District No. 10.
725	191	534	531	510	21						72	58	44,102	District No. 11.
1,073	687	386	1,222	845	377		6			64	53	135,986	District No. 12.	

## STATE BANK MEMBERS—CONDITION OF

## RESOURCES (in thousands of dollars)

	Number of banks	Loans and discounts, including overdrafts	United States Government securities	Other bonds, stocks, and securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Gold and gold certificates
Total.....	1,244	9,590,355	1,336,058	2,280,931	13,207,344	295,634	378,108	58,435	15,540
New England:									
Maine.....	3	15,309	928	8,999	25,236		135	8	17
New Hampshire.....	1	925		324	1,249		16	6	
Massachusetts.....	25	435,111	28,941	79,313	543,365	4,489	12,230	1,758	304
Rhode Island.....	4	155,084	46,760	75,643	277,487	1,994	3,431	1,075	868
Connecticut.....	4	38,228	1,494	3,634	43,356		2,236	162	22
Middle Atlantic:									
New York.....	107	3,730,874	529,370	697,568	4,957,812	251,589	110,868	7,361	6,998
New Jersey.....	67	435,926	47,445	173,180	656,551	1,985	18,819	3,741	1,568
Pennsylvania.....	101	627,584	123,321	288,150	1,039,055	544	35,823	5,330	593
East North Central:									
Ohio.....	77	947,786	89,397	186,416	1,223,599	7,619	47,316	9,506	525
Indiana.....	17	40,238	4,474	15,284	59,996		3,681	513	151
Illinois.....	79	835,857	145,433	184,435	1,165,725	13,349	19,891	953	1,431
Michigan.....	156	684,137	95,731	171,180	951,048	551	35,494	2,979	887
Wisconsin.....	19	71,827	8,333	17,246	97,406		1,979	435	165
West North Central:									
Minnesota.....	14	8,065	900	1,979	10,944		304	300	33
Iowa.....	58	68,008	3,659	12,797	84,464	60	3,775	2,967	309
Missouri.....	59	240,007	56,430	106,977	403,414	267	11,292	2,554	280
North Dakota.....	1	66	6	72	138		7	12	
South Dakota.....	9	3,682	565	762	5,009		188	173	14
Nebraska.....	3	1,023	90	197	1,310		47	50	5
Kansas.....	6	3,103	429	885	4,417		280	154	16
South Atlantic:									
Delaware.....	4	37,706	1,396	7,776	46,878		1,050	54	20
Maryland.....	5	50,023	396	20,797	71,216	2,413	2,606	1,639	37
Virginia.....	12	48,691	2,299	9,143	60,133	638	1,187	731	21
West Virginia.....	17	28,101	2,940	3,748	34,789		1,756	632	55
North Carolina.....	8	55,068	6,902	2,745	64,715	175	4,458	346	38
South Carolina.....	11	7,870	362	3,303	11,535		368	454	10
Georgia.....	47	38,069	954	6,837	45,860	18	3,919	2,484	50
Florida.....	7	16,020	1,657	3,797	21,474		1,148	329	22
East South Central:									
Kentucky.....	7	50,737	3,993	10,410	65,140	72	2,005	276	38
Tennessee.....	8	53,863	321	7,781	61,965		5,004	1,352	66
Alabama.....	14	24,008	425	1,844	26,277		1,111	348	19
Mississippi.....	3	2,083	8	374	2,465		97	68	1
West South Central:									
Arkansas.....	24	38,018	3,698	3,442	45,158	2	1,341	846	73
Louisiana.....	10	136,063	6,873	24,136	167,072	5,302	14,605	1,797	68
Oklahoma.....	2	467	55	102	624		21	14	4
Texas.....	92	31,834	2,087	1,736	35,657		1,542	1,210	68
Mountain:									
Montana.....	24	18,972	4,155	8,084	31,211		595	339	48
Idaho.....	16	6,770	1,394	3,267	11,431		372	235	39
Wyoming.....	3	1,096	98	527	2,321		160	64	6
Colorado.....	3	10,608	3,588	2,701	16,897		539	182	29
New Mexico.....	2	397	305	159	861		41	2	3
Arizona.....	3	9,888	2,978	2,376	15,242		295	678	31
Utah.....	24	30,098	1,577	5,446	37,121		714	946	57
Pacific:									
Washington.....	43	33,963	3,975	11,026	48,964	26	1,467	272	72
Oregon.....	29	19,354	2,147	8,413	29,914	9	1,024	426	49
California.....	16	497,148	97,775	105,986	700,909	4,532	22,871	2,674	430

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut <sup>1</sup> .....									
New Jersey (district No. 2).....	56	403,897	45,027	157,901	606,825	1,985	16,766	2,662	1,450
Kentucky (district No. 4).....	2	3,203	277	1,175	4,655		65	93	10
Pennsylvania (district No. 4).....	23	210,732	72,136	74,971	357,839	5	10,611	1,403	132
West Virginia (district No. 4).....	3	11,217	1,092	1,802	14,111		666	81	26
Louisiana (district No. 6).....	9	133,012	6,706	23,570	163,288	5,302	14,583	1,719	66
Mississippi <sup>2</sup> .....									
Tennessee (district No. 6).....	1	6,012		257	6,269		1,409	89	1
Illinois (district No. 7).....	64	816,581	143,606	179,135	1,139,322	13,349	18,909	809	1,359
Indiana (district No. 7).....	15	38,394	4,472	14,901	57,767		3,454	465	146
Michigan (district No. 7).....	147	678,868	95,426	166,812	941,106	551	35,260	2,926	856
Wisconsin (district No. 7).....	16	70,743	7,892	16,821	95,456		1,939	378	154
Missouri (district No. 10).....	5	40,294	20,182	17,937	78,413		2,021	1,698	40
New Mexico (district No. 10).....	1	141	41	2	184		11	2	2
Oklahoma (district No. 10).....	1	280	52	54	386		8	12	4
Arizona (district No. 12).....	2	9,667	2,964	2,319	14,950		278	668	31

<sup>1</sup> There are no State bank members in that portion of Connecticut in district No. 2.

**BANKS, BY STATES, ON JUNE 30, 1928**

**RESOURCES (in thousands of dollars)**

All other cash in vault	Reserve with Federal reserve banks	Items with Federal reserve banks in process of collection	Due from banks, bankers, and trust companies	Exchanges for clearing house and checks on other banks in same place	Outside checks and other cash items	Securities borrowed	Other assets	Total	
119,638	888,662	232,310	460,923	584,346	116,977	16,630	224,398	16,598,945	Total.
285	1,050	110	928	142	53		173	28,137	New England:
13	52	13	13					1,362	Maine.
4,429	35,096	11,526	13,198	7,429	2,103		2,990	638,913	New Hampshire.
3,935	7,964	814	5,409	1,849	173		1,678	306,677	Massachusetts.
586	2,605	1,120	2,686	719	548		34	54,074	Rhode Island.
									Connecticut.
30,331	454,966	95,738	101,277	448,638	60,400	50	138,173	6,664,201	Middle Atlantic:
5,425	28,202	9,889	15,535	4,727	1,190		5,901	753,533	New York.
7,675	55,160	16,288	34,406	12,664	1,294	3,160	9,370	1,221,362	New Jersey.
									Pennsylvania.
13,679	65,463	27,789	44,615	18,457	5,265	1,696	9,990	1,475,519	East North Central:
1,470	2,882	832	3,692	904	407	364	4,966	79,858	Ohio.
10,832	65,553	16,032	53,671	29,876	19,837	733	20,005	1,417,888	Indiana.
13,497	47,335	11,327	34,046	21,892	4,344	4,826	2,381	1,130,607	Illinois.
1,630	5,218	733	6,066	1,715	1,400		602	117,349	Michigan.
									Wisconsin.
173	536		823	99	64		59	13,335	West North Central:
1,394	3,966	903	6,766	743	536		31	105,934	Minnesota.
4,003	22,727	11,206	23,793	8,470	4,658	3,852	2,818	499,334	Iowa.
2	4		2				1	100	Missouri.
177	305	32	854	23	6		13	6,794	North Dakota.
41	89		297	9	2		7	1,857	South Dakota.
117	360	2	1,066	54	21		8	6,495	Nebraska.
									Kansas.
403	2,306	760	1,206	355	6	1,200	444	54,682	South Atlantic:
839	4,412	2,523	3,950	2,389	139		507	92,670	Delaware.
523	2,815	3,106	2,760	1,358	23		242	73,537	Maryland.
516	1,386	761	3,472	273	8	13	78	43,739	Virginia.
749	4,889	3,797	7,318	790	55	30	27	87,387	West Virginia.
143	492	60	925	44	38		74	14,143	North Carolina.
519	1,979	269	3,545	595	122	45	586	59,991	South Carolina.
833	1,089	134	3,804	152	82		803	29,870	Georgia.
									Florida.
634	2,450	599	2,431	812	106		7,024	81,587	East South Central:
519	4,439	1,586	7,106	1,025	1,254		181	84,497	Kentucky.
318	1,644	534	1,969	462	231		23	32,936	Tennessee.
22	122		175	9	2		5	2,984	Alabama.
									Mississippi.
682	3,279	1,634	5,212	616	269	21	417	59,550	West South Central:
1,782	7,843	3,006	13,874	5,182	3,045	486	2,397	226,459	Arkansas.
14	43		210		2		1	933	Louisiana.
1,047	2,658	161	5,259	340	271	72	632	48,917	Oklahoma.
									Texas.
801	1,683	408	4,742	157	70		10	40,064	Mountain:
300	659	53	1,751	118	61		24	15,043	Montana.
55	100		165	11	6			2,888	Idaho.
245	1,221	200	2,342	424	24		12	22,115	Wyoming.
22	58		55		1			1,043	Colorado.
261	1,049	333	1,560	186	37		63	19,735	New Mexico.
367	2,171	1,250	2,977	702	38	4	165	46,512	Arizona.
									Utah.
902	3,052	465	4,692	587	131	60	79	60,769	Pacific:
831	1,984	388	2,024	527	178		131	37,485	Washington.
6,617	35,286	5,929	28,256	8,822	8,477		11,277	836,080	Oregon.
									California.

**OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED**

5,044	25,761	9,469	14,727	4,365	1,138		5,518	695,710	Connecticut. <sup>1</sup>
29	117		259	22	12		10	5,272	New Jersey (district No. 2).
2,121	16,714	4,233	8,072	3,183	355	260	1,960	406,888	Kentucky (district No. 4).
189	466	285	361	116				16,302	Pennsylvania (district No. 4).
1,726	7,694	2,962	13,674	5,138	3,042	486	2,396	222,076	West Virginia (district No. 4).
									Louisiana (district No. 6).
102	309	27	890	133	183			9,412	Mississippi. <sup>2</sup>
10,249	64,260	15,941	51,463	29,661	19,654		19,998	1,384,974	Tennessee (district No. 6).
1,394	2,739	801	3,553	871	406	364	4,957	76,917	Illinois (district No. 7).
13,215	46,853	11,327	33,478	21,856	4,324	4,793	2,374	1,118,919	Indiana (district No. 7).
1,578	5,129	733	5,965	1,714	1,392		602	115,040	Michigan (district No. 7).
828	6,376	4,348	12,397	2,402	3,566		1,425	113,514	Wisconsin (district No. 7).
7	11		24					241	Missouri (district No. 10).
8	38		207					663	New Mexico (district No. 10).
239	1,027	333	1,510	181	37		63	19,317	Oklahoma (district No. 10).
									Arizona (district No. 12).

<sup>2</sup> There are no State bank members in that portion of Mississippi in district No. 6.

STATE MEMBER BANKS—CONDITION OF

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus fund	Undivided profits less expenses and taxes paid	Reserved for taxes, interest, etc. accrued	Demand deposits, including amounts due to banks						Time deposits	United States deposits	Agreements to re-purchase securities sold
					Due to Federal reserve banks	Due to banks, bankers, and trust companies	Certified, cashiers, and treasurers' checks outstanding	Individual deposits subject to check	All other	Net demand deposits			
Total.....	822,395	866,826	366,797	61,716	14,205	1,166,596	372,954	6,134,515	474,761	7,126,520	5,144,337	72,676	10,886
New England:													
Maine.....	600	550	1,202	136		1,354	64	7,339	1,115	8,749	15,244		
New Hampshire.....	75	25	60	9			5	250	30	280	860		
Massachusetts.....	35,250	32,213	16,232	1,931	705	23,181	5,299	335,964	20,139	358,467	140,524	1,920	
Rhode Island.....	8,200	14,330	5,428	4,444	142		659	88,744	5,502	94,246	171,838	212	211
Connecticut.....	3,300	3,900	1,665	225		1,425	594	35,238	729	36,106	4,427	94	
Middle Atlantic:													
New York.....	299,918	330,159	164,052	21,413	4,113	679,112	285,507	2,716,446	290,961	3,369,658	1,169,134	26,389	8,236
New Jersey.....	43,875	42,593	16,372	2,493	3,893	11,206	4,025	292,724	5,433	299,395	287,853	3,573	
Pennsylvania.....	62,443	161,743	43,057	4,534	1,431	40,565	11,587	464,423	17,351	497,913	353,145	6,924	39
East North Central:													
Ohio.....	78,925	53,702	18,032	4,363	1,475	77,440	12,497	411,564	29,326	461,899	742,922	1,401	300
Indiana.....	5,385	3,254	1,651	288	187	4,668	486	23,234	2,803	27,485	32,136		
Illinois.....	64,275	68,681	38,869	12,190		99,295	12,730	522,447	24,331	586,181	516,766	3,482	10
Michigan.....	53,060	52,107	12,984	1,643		23,455	10,166	314,932	16,954	333,414	592,498	6,138	1,537
Wisconsin.....	4,412	5,621	2,405	539	214	9,126	770	37,076	430	40,640	51,184	235	
West North Central:													
Minnesota.....	930	304	106	21		742	136	3,512	296	4,090	6,986	21	
Iowa.....	6,716	3,597	1,785	249		6,248	659	27,850	813	30,015	56,982	51	
Missouri.....	28,855	20,580	9,241	1,066		41,202	4,311	196,181	8,191	217,907	152,497	11,243	110
North Dakota.....	25	1					2	30		30	37		
South Dakota.....	395	92	63	2		679	36	2,551	221	2,986	2,632	39	
Nebraska.....	105	55	23			54	4	785	118	903	713		
Kansas.....	530	222	17	2		672	60	3,438	320	3,829	1,233		
South Atlantic:													
Delaware.....	4,600	4,900	2,105	176	504	659	208	28,782	1,308	30,497	5,439		
Maryland.....	5,625	4,725	1,612	541		3,155	898	30,633	4,861	35,997	37,166		
Virginia.....	6,080	3,922	2,278	147	27	8,424	420	23,255	226	26,119	21,290		
West Virginia.....	3,390	2,769	1,177	122	318	1,237	498	16,030	177	16,338	16,066	58	
North Carolina.....	5,375	3,821	2,026	266	945	13,877	2,263	26,255	223	32,397	23,425	509	
South Carolina.....	1,153	706	238	15	21	41	77	4,004	134	4,138	7,038		335
Georgia.....	8,030	3,890	2,972	447	6	4,209	405	13,602	3,424	19,693	16,655	31	
Florida.....	1,415	1,133	902		100	3,848	402	9,259	1,342	11,798	9,969	47	
East South Central:													
Kentucky.....	4,600	3,815	843	568		2,213	820	15,793	427	16,613	29,492	17	
Tennessee.....	7,355	2,512	2,103	433		7,426	360	33,862	2,118	35,980	25,699		
Alabama.....	2,320	1,925	399	67		1,262	152	13,955	412	14,367	10,645	174	
Mississippi.....	325	80	67			45	3	1,105	37	1,142	920		
West South Central:													
Arkansas.....	3,905	1,485	746	153	3	8,386	1,314	19,537	3,580	26,659	18,611		
Louisiana.....	11,830	7,791	2,516	941		28,752	1,369	79,225	5,945	94,097	58,490	6,708	
Oklahoma.....	75	19	35				2	652	44	596	173		
Texas.....	5,347	2,024	695	20		2,276	462	30,962	579	32,445	5,242	39	
Mountain:													
Montana.....	1,985	939	597	9		3,173	262	14,330	1,117	15,909	17,537	28	
Idaho.....	900	301	355	42		297	208	8,281	231	8,525	4,372	12	25
Wyoming.....	190	144	18	53		76	13	771	80	852	1,523		
Colorado.....	1,075	586	1,206	325		318	254	8,980	1,893	10,873	7,478		
New Mexico.....	80	25	9				8	717	14	731	190		
Arizona.....	1,105	262	41	36	108	307	247	8,221	2,798	11,019	6,592		
Utah.....	3,170	1,749	521	208	12	3,163	421	16,451	1,099	17,616	18,369	31	
Pacific:													
Washington.....	4,195	1,367	654	46	1	3,526	628	23,825	2,977	27,926	22,179	378	44
Oregon.....	2,625	632	504	164		1,471	347	16,342	601	17,606	14,150		
California.....	38,371	21,575	8,934	1,389		45,501	11,316	204,788	14,051	243,301	466,016	2,961	

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut <sup>1</sup>													
New Jersey (district No. 2)	41,525	38,358	15,008	2,264	3,753	10,587	3,724	272,739	5,107	279,084	262,681	3,481	
Kentucky (district No. 4)	650	205	20			174	13	1,617	131	1,748	2,092	17	
Pennsylvania (district No. 4)	13,730	66,390	13,872	1,275	4	16,848	6,968	154,802	7,394	174,242	107,464	1,491	
West Virginia (district No. 4)	1,000	900	550	98	136	339	68	5,036	118	5,215	7,922		
Louisiana (district No. 6)	11,530	7,616	2,461	919		28,343	1,358	77,567	5,894	92,256	57,247	6,708	
Mississippi <sup>2</sup>	1,000	500	165	355		201	23	3,066	130	3,196	3,872		
Tennessee (district No. 6)	61,420	67,593	38,105	11,944		97,061	12,429	512,942	23,532	574,743	503,329	3,482	10
Illinois (district No. 7)	5,145	3,194	1,640	288	180	4,626	462	21,907	2,803	26,158	30,963		
Indiana (district No. 7)	52,430	51,722	12,881	1,507		23,421	10,099	311,682	16,682	329,892	585,774	6,134	1,537
Michigan (district No. 7)	4,265	5,570	2,365	531	214	9,118	745	36,419	430	39,973	49,836	210	
Wisconsin (district No. 10)	6,700	2,230	833	130		29,208	1,008	56,406	1,249	68,967	10,784	3,892	
Missouri (district No. 10)	30	15	3					106	14	120	73		
Oklahoma (district No. 10)	50	15	26					458	44	502	70		
Arizona (district No. 12)	1,075	257	41	36	108	302	237	7,975	2,798	10,773	6,473		

There are no State bank members in that portion of Connecticut in district No. 2.  
Federal Reserve Bank of St. Louis

BANKS, BY STATES, ON JUNE 30, 1928—Continued

LIABILITIES (in thousands of dollars)

Bills payable			Notes and bills re-discounted			Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement	Letters of credit and travelers' checks sold for cash and outstanding	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	Securities borrowed	Other liabilities	Total	
Total	With Federal reserve banks	All other	Total	With Federal reserve banks	All other								
349,321	317,241	32,080	58,931	55,549	3,382	208,741	25,243	304,507	9,062	16,679	117,797	16,598,945	Total.
482	482										51	28,137	New England:
10		10	38	38								1,362	Maine.
5,970	5,540	430	8,861	8,861		5,362	5	4,655	166		536	638,913	New Hampshire.
1,500	1,500					1	1	2,024			911	306,677	Massachusetts.
2,450	850	1,600									27	54,074	Rhode Island.
148,032	145,191	2,841	4,173	4,173		190,517	23,361	255,168	8,104	50	39,356	6,664,201	Middle Atlantic:
21,007	18,332	2,675	2,768	2,591	177	743	219	1,971			12,785	753,533	New York.
40,405	36,626	3,779	5,143	5,015	128		386	365	179	3,160	4,482	1,221,362	New Jersey.
22,139	21,047	1,092	4,732	4,732		3,427	136	8,621	134	1,696	2,687	1,475,519	Pennsylvania.
937	857	80	370	351	39						364	79,858	East North Central:
16,921	16,540	381	5,117	5,066	51	14	215	13,324	45	733	18,443	1,417,888	Ohio.
33,613	27,063	6,550	4,837	3,286	1,551	34	157	551		4,825	1,116	1,130,607	Indiana.
4,439	4,300	139	600	600							298	117,349	Illinois.
39	23	16	237	185	52						5	13,335	Michigan.
86	9	77	363	318	45						475	105,934	Wisconsin.
17,893	15,367	2,526	2,171	2,116	55	33	89	233		3,902	1,536	499,334	West North Central:
			5	5								100	Minnesota.
			76	76								8	Iowa.
												1	Missouri.
												8	North Dakota.
												1	South Dakota.
												1	Nebraska.
												1	Kansas.
2,505	2,505						18			1,200	2,278	54,682	South Atlantic:
			661	661		230	33	2,391			139	92,670	Delaware.
5,496	5,379	117	876	776	100	152	3	638			303	73,537	Maryland.
1,478	1,318	160	330	330							13	76	Virginia.
7,035	1,619	5,416	892	892				175		30		43,739	West Virginia.
140	20	120	240	224	16						1	87,387	North Carolina.
1,400	191	1,209	3,184	3,018	166	16				45	1,675	14,143	South Carolina.
			28	28								1,425	Georgia.
												1	Florida.
1,810	1,780	30	131	12	119	8		72			20,978	81,587	East South Central:
764	724	40	1,240	1,240								625	Kentucky.
340	246	94	1,148	1,140	8		47					90	Tennessee.
40	40	344		344							18	2,984	Alabama.
													Mississippi.
1,346	938	408	394	394				2		21	67	59,550	West South Central:
3,601	2,342	1,259	7,892	7,415	477	689	8	8,969	3	486	1,244	226,459	Arkansas.
4		4	29	27	2							933	Louisiana.
592	31	561	567	551	16					72	40	48,917	Oklahoma.
													Texas.
45	34	11	39	39			2				1	40,064	Mountain:
10		10	7	7								2	Montana.
			20	20									Idaho.
													Wyoming.
													Colorado.
			3		3								New Mexico.
683	631	52	416	374	42						4	215	Arizona.
													Utah.
211	181	30	621	353	268	26		9		60	22	60,769	Pacific:
468	340	128	169	102	67			8			4	37,485	Washington.
5,430	5,235	195	209	209		7,489	518	5,316	431		1,785	836,080	Oregon.
													California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

19,178	16,733	2,445	2,083	1,906	177	743	219	1,971			12,289	695,710	Connecticut. <sup>1</sup>
100	70	30	131	12	119						122	5,272	New Jersey (district No. 2).
14,420	13,967	453	725	725			41	5		260	1,199	406,888	Kentucky (district No. 4).
135	135												Pennsylvania (district No. 4).
3,241	2,182	1,059	7,812	7,335	477	689	8	8,969	3	486	1,225	16,302	West Virginia (district No. 4).
			100	100								222,076	Louisiana (district No. 6).
16,001	15,865	136	5,087	5,036	51	14	215	13,324	45		18,441	9,412	Mississippi. <sup>2</sup>
937	857	80	323	284	39							1,384,974	Tennessee (district No. 6).
33,563	27,013	6,550	4,837	3,286	1,551	34	157	551		364	4,095	76,917	Illinois (district No. 7).
4,439	4,300	139	600	600						4,792	1,116	1,118,919	Indiana (district No. 7).
171		171	9	9			4				298	115,040	Michigan (district No. 7).
											890	113,514	Wisconsin (district No. 7).
													Missouri (district No. 10).
												241	New Mexico (district No. 10).
												663	Oklahoma (district No. 10).
												19,317	Arizona (district No. 12).

There are no State bank members in that portion of Mississippi in district No. 6.  
Federal Reserve Bank of St. Louis

# FEDERAL RESERVE DISTRICTS

