

Member Bank Call Report

No. 42

Condition of all Member Banks
December 31, 1928

FEDERAL RESERVE BOARD
WASHINGTON



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

MEMBER BANK CALL REPORT

Washington, February 28, 1929

CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 31, 1928	Oct. 3, 1928	Dec. 31, 1927	Oct. 3, 1928	Dec. 31, 1927
RESOURCES					
Loans (including overdrafts) ¹	25,155,255	24,325,010	23,886,393	+830,245	+1,268,862
United States Government securities.....	4,311,790	4,385,830	3,977,557	-74,040	+334,233
Other securities.....	6,216,890	6,218,145	6,382,962	-1,255	-166,072
Total loans and investments	35,683,935	34,928,985	34,246,912	+754,950	+1,437,023
Customers' liability on account of acceptances.....	929,540	727,258	699,701	+202,282	+229,839
Banking house, furniture, and fixtures.....	1,107,287	1,105,558	1,067,200	+1,729	+40,087
Other real estate owned.....	177,716	178,443	177,229	-727	+487
Cash in vault.....	564,384	519,126	523,370	+45,258	+41,014
Reserve with Federal reserve banks.....	2,409,367	2,348,018	2,514,465	+61,349	-105,098
Items with Federal reserve banks in process of collection.....	967,836	856,655	784,391	+111,181	+183,445
Due from banks in United States.....	2,124,252	2,026,259	2,209,831	+97,993	-85,579
Due from banks in foreign countries ²	306,950	291,858	258,337	+15,092	+48,613
Exchanges for clearing house and other checks on local banks.....	3,493,061	1,634,689	1,508,418	+1,858,372	+1,984,643
Outside checks and other cash items.....	203,884	163,527	200,159	+40,357	+3,725
Redemption fund and due from United States Treasurer.....	32,995	33,001	33,281	-6	-286
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	677,994	433,668	431,968	+244,326	+246,026
Securities borrowed.....	35,947	36,551	35,212	-604	+735
Other assets.....	220,498	200,101	197,666	+20,397	+22,832
Total	48,935,646	45,483,697	44,888,140	+3,451,949	+4,047,506
LIABILITIES					
Capital stock paid in.....	2,474,223	2,453,859	2,337,780	+20,364	+136,443
Surplus.....	2,440,709	2,382,393	2,124,020	+58,316	+316,689
Undivided profits—net.....	832,564	886,025	879,480	[-53,461]	+104,828
Reserves for dividends, contingencies, etc.....	151,744	120,020	879,480	[+31,724]	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	120,676	150,438	128,757	-29,762	-8,081
Due to Federal reserve banks.....	56,510	65,379	52,073	-8,869	+4,437
Due to other banks in United States.....	3,649,037	3,462,377	3,808,222	+186,660	-159,185
Due to banks in foreign countries ³	543,273	508,571	745,691	+34,702	-202,418
Certified and officers' checks outstanding.....	2,184,138	1,041,114	839,556	+1,143,024	+1,344,582
Cash letters of credit and travelers' checks outstanding.....	23,128	27,338	21,641	-4,210	+1,487
Demand deposits.....	18,903,658	17,501,430	18,170,140	+1,402,228	+733,518
Time deposits.....	13,453,311	13,409,608	12,764,798	+43,703	+688,513
United States deposits.....	261,505	158,761	266,981	+102,744	-5,476
Total deposits ³	39,074,560	36,174,578	36,669,102	+2,899,982	+2,465,458
Agreements to repurchase United States Government or other securities sold.....	134,084	95,161	32,785	+38,923	+101,299
Bills payable and rediscounts.....	1,162,178	1,153,916	663,475	+8,262	+498,703
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	677,994	433,665	431,968	+244,329	+246,026
Acceptances executed for customers.....	928,329	717,931	721,473	+210,398	+206,856
Acceptances executed by other banks for account of reporting banks.....	43,636	41,417	22,318	+2,219	+21,318
National-bank notes outstanding.....	649,893	648,046	649,877	+1,847	+16
Securities borrowed.....	35,947	36,556	35,936	-609	+11
Other liabilities.....	209,109	189,692	191,169	+19,417	+17,940
Total	48,935,646	45,483,697	44,888,140	+3,451,949	+4,047,506
Number of banks.....	8,837	8,896	9,034	-59	-197

¹ Excludes "Acceptances of other banks and bills of exchange or drafts sold with indorsement," now shown separately.

² Includes amounts due from own foreign branches.

³ Includes amounts due to own foreign branches.

ALL MEMBER BANKS—CONDITION OF NATIONAL AND STATE MEMBERS ON DECEMBER 31, 1928, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks				National banks				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
RESOURCES												
Loans (including overdrafts) ¹	25,155,255	7,537,414	8,702,347	8,915,494	15,285,144	3,669,510	4,986,570	6,629,064	9,870,111	3,867,904	3,715,777	2,286,430
United States Government securities.....	4,311,790	1,267,836	1,662,415	1,381,539	3,006,236	719,861	1,148,067	1,138,308	1,305,554	647,975	514,348	245,231
Other securities.....	6,216,890	1,055,740	1,791,212	3,369,938	4,115,360	496,104	983,115	2,636,141	2,101,530	559,636	808,097	735,797
Total loans and investments	35,683,935	9,860,990	12,155,974	13,666,971	22,406,740	4,885,475	7,117,752	10,403,513	13,277,195	4,975,515	5,038,222	3,268,458
Customers' liability on account of acceptances.....	929,540	700,731	212,534	16,275	531,305	355,489	164,967	10,849	398,235	345,242	47,567	5,426
Banking house, furniture, and fixtures.....	1,107,287	179,829	415,097	512,361	1,107,287	179,829	415,097	512,361	1,107,287	179,829	415,097	512,361
Other real estate owned.....	177,716	5,037	59,954	112,725	123,047	1,311	32,250	89,486	54,669	3,726	27,704	23,239
Cash in vault.....	564,384	78,414	167,273	318,697	386,954	35,551	99,466	251,937	40,716	42,863	67,807	66,760
Reserve with Federal reserve banks.....	2,409,367	978,289	779,327	651,751	1,496,316	496,981	486,028	513,307	913,051	481,308	293,299	138,444
Items with Federal reserve banks in process of collection.....	967,836	369,501	458,926	139,409	577,086	182,634	303,648	90,804	390,750	186,867	155,278	48,605
Due from banks in United States.....	2,124,252	248,126	899,258	976,868	1,581,969	118,252	648,619	815,098	542,283	129,874	250,639	161,770
Due from banks in foreign countries ²	306,950	239,502	63,934	3,514	206,003	152,058	51,844	2,101	100,947	87,444	12,090	1,413
Exchanges for clearing house and other checks on local banks.....	3,493,061	2,880,609	489,157	123,295	1,923,860	1,521,248	321,492	81,120	1,569,201	1,359,361	167,665	42,175
Outside checks and other cash items.....	203,884	81,414	87,169	35,301	116,161	34,290	54,367	27,504	87,723	47,124	32,802	7,797
Redemption fund and due from United States Treasurer.....	32,995	1,994	8,192	22,809	32,995	1,994	8,192	22,809	32,995	1,994	8,192	22,809
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	677,994	550,487	125,571	1,936	329,764	236,608	91,809	1,347	348,230	313,879	33,762	589
Securities borrowed.....	35,947	350	20,720	14,877	20,341	350	10,052	9,939	15,606	10,668	4,938	17,392
Other assets.....	220,498	108,909	64,236	47,353	110,853	48,601	32,291	29,961	109,645	60,308	31,945	17,392
Total	48,935,646	16,284,182	16,007,322	16,644,142	30,573,457	8,159,955	9,665,140	12,748,362	18,362,189	8,124,227	6,342,182	3,895,780
LIABILITIES												
Capital stock paid in.....	2,474,223	674,972	821,693	977,558	1,615,601	343,550	508,323	763,728	858,622	331,422	313,370	213,830
Surplus.....	2,440,709	846,755	777,835	816,119	1,489,099	434,905	425,291	628,903	951,610	411,850	352,544	187,216
Undivided profits—net.....	832,564	265,732	243,524	323,308	491,559	95,208	142,944	253,407	341,005	170,524	100,580	69,901
Reserves for dividends, contingencies, etc.....	151,744	65,060	45,174	45,317	85,317	31,928	23,585	29,804	66,427	33,132	21,589	11,706
Reserves for interest, taxes, and other expenses accrued and unpaid.....	120,676	44,340	41,325	35,011	66,602	17,679	26,190	22,733	54,074	26,661	15,135	12,278
Due to Federal reserve banks.....	56,510	1	12,508	44,001	40,748	9,015	31,733	15,762	1	3,493	12,268	
Due to other banks in United States.....	3,649,037	1,541,351	1,680,614	427,072	2,595,768	977,804	1,263,386	354,578	1,053,269	563,547	417,228	72,494
Due to banks in foreign countries ³	2,184,138	1,786,960	271,081	2,350	296,761	251,697	43,236	1,828	246,512	235,191	10,799	522
Certified and officers' checks outstanding.....	23,128	16,470	6,085	573	10,344	4,920	4,995	429	12,784	11,550	1,090	144
Cash letters of credit and travelers' checks outstanding.....	18,903,658	6,748,224	6,034,666	6,120,768	11,774,872	3,303,998	3,788,158	4,682,716	7,128,786	3,444,226	2,246,508	1,438,052
Demand deposits.....	13,453,311	1,826,601	4,832,306	6,794,404	8,304,361	735,737	2,443,970	5,124,654	5,148,950	1,090,864	2,388,336	1,669,750
Time deposits.....	261,505	58,382	152,702	50,421	183,337	28,137	111,321	43,879	78,168	30,245	41,381	6,542
United States deposits.....	39,074,560	12,464,877	13,043,997	13,565,686	24,340,356	6,169,109	7,838,368	10,332,909	14,734,174	6,295,768	5,205,629	3,232,777
Agreements to repurchase United States Government or other securities sold.....	134,084	72,870	52,854	8,360	75,165	50,590	17,738	6,837	58,919	22,280	35,116	1,523
Bills payable and rediscounts.....	1,162,178	456,056	375,922	330,200	785,059	331,903	228,196	224,960	377,119	124,153	147,726	105,240
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	677,994	550,486	125,571	1,937	329,764	236,608	91,809	1,347	348,230	313,878	33,762	590
Acceptances executed for customers.....	928,329	700,366	212,882	15,081	524,725	354,196	160,436	10,093	403,604	346,170	52,446	4,988
Acceptances executed by other banks for account of reporting banks.....	43,636	26,980	15,348	3,308	23,248	12,564	9,786	898	20,388	14,416	5,562	410
National-bank notes outstanding.....	649,893	39,399	161,234	449,260	649,893	39,399	161,234	449,260	649,893	39,399	161,234	449,260
Securities borrowed.....	35,947	350	20,720	14,877	20,341	350	10,052	9,939	15,606	10,668	4,938	17,392
Other liabilities.....	209,109	75,939	69,243	63,927	76,698	41,966	21,188	13,544	132,411	33,973	48,055	50,383
Total	48,935,646	16,284,182	16,007,322	16,644,142	30,573,457	8,159,955	9,665,140	12,748,362	18,362,189	8,124,227	6,342,182	3,895,780
Number of banks.....	8,837	75	517	8,245	7,629	32	365	7,232	1,208	43	152	1,013

¹ Excludes "Acceptances of other banks and bills of exchange or drafts sold with indorsement," now shown separately.

² Includes amounts due from own foreign branches.

³ Includes amounts due to own foreign branches.

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1928, OCTOBER 3, 1928, AND DECEMBER 31, 1927, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			Dec. 31, 1928	Oct. 3, 1928	Dec. 31, 1927	Dec. 31, 1928	Oct. 3, 1928	Dec. 31, 1927
	Dec. 31, 1928	Oct. 3, 1928	Dec. 31, 1927	Dec. 31, 1928	Oct. 3, 1928	Dec. 31, 1927						
RESOURCES												
Loans (including overdrafts) ¹	6, 018, 030	5, 254, 497	5, 620, 083	1, 519, 384	1, 504, 976	1, 394, 295	8, 762, 347	8, 681, 009	8, 461, 824	8, 915, 494	8, 884, 531	8, 410, 191
United States Government securities.....	1, 093, 974	1, 129, 700	947, 788	173, 862	191, 003	181, 191	1, 662, 415	1, 702, 907	1, 546, 869	1, 381, 539	1, 362, 220	1, 301, 709
Other securities.....	839, 101	812, 577	891, 911	216, 639	213, 862	234, 663	1, 791, 212	1, 826, 848	1, 895, 487	3, 369, 938	3, 364, 858	3, 360, 901
Total loans and investments	7, 951, 105	7, 196, 774	7, 459, 782	1, 909, 885	1, 909, 841	1, 810, 149	12, 155, 974	12, 210, 764	11, 904, 180	13, 666, 971	13, 611, 609	13, 072, 801
Customers' liability on account of acceptances.....	659, 917	526, 535	480, 176	40, 814	28, 008	30, 166	212, 534	163, 663	171, 959	16, 275	9, 052	17, 400
Banking house, furniture, and fixtures.....	144, 787	142, 850	131, 653	35, 042	34, 585	31, 654	415, 097	412, 486	405, 151	512, 361	515, 637	498, 742
Other real estate owned.....	4, 724	5, 208	2, 927	313	440	440	59, 954	58, 419	57, 648	112, 725	114, 376	116, 224
Cash in vault.....	64, 564	52, 614	57, 626	13, 850	11, 475	14, 291	167, 273	153, 460	157, 666	138, 697	301, 587	293, 787
Reserve with Federal reserve banks.....	809, 063	722, 187	857, 391	169, 226	169, 556	178, 862	779, 327	793, 098	814, 687	651, 751	663, 177	663, 525
Items with Federal reserve banks in process of collection.....	329, 303	233, 224	211, 160	40, 198	38, 955	32, 633	458, 926	465, 193	420, 231	139, 409	129, 233	120, 467
Due from banks in United States.....	119, 984	81, 515	130, 501	128, 142	120, 543	110, 334	899, 258	834, 689	899, 057	976, 868	989, 512	1, 069, 939
Due from banks in foreign countries ²	225, 477	205, 112	178, 832	14, 025	14, 973	26, 157	63, 934	68, 223	49, 259	3, 514	3, 550	4, 089
Exchanges for clearing house and other checks on local banks.....	2, 758, 273	1, 170, 722	978, 311	122, 336	58, 322	92, 178	489, 157	328, 995	339, 708	123, 295	76, 650	98, 221
Outside checks and other cash items.....	53, 338	38, 810	38, 151	28, 076	21, 099	24, 827	87, 169	74, 209	104, 213	35, 301	29, 409	32, 968
Redemption fund and due from United States Treasurer.....	1, 684	1, 704	1, 666	310	335	215	8, 192	8, 174	7, 969	22, 809	22, 788	23, 431
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	540, 154	355, 393	347, 069	10, 333	3, 388	12, 159	125, 571	74, 380	70, 910	1, 936	504	1, 830
Securities borrowed.....	350	350	350				20, 720	22, 432	21, 524	14, 877	13, 769	13, 338
Other assets.....	95, 392	74, 052	49, 393	13, 517	9, 624	16, 029	64, 236	68, 742	85, 948	47, 353	47, 683	46, 296
Total	13, 758, 115	10, 807, 050	10, 924, 988	2, 526, 067	2, 421, 144	2, 379, 984	16, 007, 322	15, 726, 917	15, 510, 110	16, 644, 142	16, 528, 586	16, 073, 058
LIABILITIES												
Capital stock paid in.....	559, 922	543, 988	463, 650	115, 050	115, 150	109, 850	821, 693	817, 585	796, 530	977, 558	977, 136	967, 750
Surplus.....	729, 225	689, 357	541, 836	117, 530	117, 920	112, 960	777, 835	775, 340	698, 044	816, 119	799, 776	771, 180
Undivided profits—net.....	224, 558	229, 658	224, 726	41, 174	39, 505	45, 377	243, 524	251, 432	273, 141	323, 308	365, 430	336, 236
Reserves for dividends, contingencies, etc.....	38, 876	29, 022		26, 184	21, 842		45, 174	41, 150		41, 510	28, 006	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	30, 021	30, 393	33, 942	14, 319	14, 576	16, 323	41, 325	60, 077	43, 831	35, 011	45, 392	34, 661
Due to Federal reserve banks.....	1	152	14				12, 508	16, 800	12, 822	44, 001	48, 427	39, 237
Due to other banks in United States.....	1, 212, 976	949, 740	1, 114, 994	328, 375	348, 529	339, 328	1, 680, 614	1, 732, 673	1, 868, 686	427, 072	431, 455	485, 214
Due to banks in foreign countries ³	477, 799	449, 436	687, 279	9, 089	7, 772	12, 571	54, 035	49, 186	43, 802	2, 350	2, 177	2, 039
Certified and officers' checks outstanding.....	1, 750, 191	765, 605	478, 243	36, 769	29, 326	25, 631	271, 081	155, 372	212, 824	126, 097	90, 811	122, 858
Cash letters of credit and travelers' checks outstanding.....	14, 444	17, 679	14, 759	2, 026	2, 188	2, 036	6, 085	6, 809	4, 642	573	662	204
Demand deposits.....	5, 621, 349	4, 548, 326	5, 048, 688	1, 126, 875	1, 051, 337	1, 100, 174	6, 034, 666	5, 860, 787	5, 943, 198	6, 120, 768	6, 040, 980	6, 078, 080
Time deposits.....	1, 268, 318	1, 201, 142	1, 080, 804	558, 283	567, 472	520, 009	4, 832, 306	4, 843, 181	4, 692, 468	6, 794, 404	6, 379, 813	6, 471, 517
United States deposits.....	52, 182	28, 110	60, 599	6, 200	7, 512	9, 703	152, 702	86, 740	146, 518	50, 421	36, 399	50, 161
Total deposits ³	10, 397, 260	7, 960, 190	8, 485, 380	2, 067, 617	2, 014, 136	2, 069, 452	13, 043, 997	12, 751, 548	12, 924, 960	13, 565, 686	13, 448, 704	13, 249, 310
Agreements to repurchase United States Government or other securities sold.....	68, 360	56, 867	984	4, 510	2, 010	69	52, 854	30, 868	29, 428	8, 360	5, 416	2, 304
Bills payable and rediscounts.....	390, 246	285, 305	246, 597	65, 810	43, 887	15, 636	375, 922	490, 518	210, 835	330, 200	334, 206	190, 407
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	540, 153	355, 393	347, 069	10, 333	3, 388	12, 159	125, 571	74, 380	70, 910	1, 937	504	1, 830
Acceptances executed for customers.....	658, 382	518, 472	494, 295	41, 984	27, 670	31, 137	212, 882	164, 171	180, 592	15, 081	7, 618	15, 449
Acceptances executed by other banks for account of reporting banks.....	26, 096	24, 786	14, 723	884	2, 615	731	15, 348	12, 683	5, 287	1, 308	1, 333	1, 577
National-bank notes outstanding.....	33, 281	33, 233	32, 994	6, 118	6, 602	4, 293	161, 234	160, 381	155, 758	449, 260	447, 830	456, 832
Securities borrowed.....	350	350	350				20, 720	22, 432	21, 524	14, 877	13, 774	14, 062
Other liabilities.....	61, 385	50, 036	38, 442	14, 554	11, 843	21, 997	69, 243	74, 352	99, 270	63, 927	53, 461	31, 460
Total	13, 758, 115	10, 807, 050	10, 924, 988	2, 526, 067	2, 421, 144	2, 379, 984	16, 007, 322	15, 726, 917	15, 510, 110	16, 644, 142	16, 528, 586	16, 073, 058
Number of banks.....	57	57	59	18	22	22	517	523	533	8, 245	8, 294	8, 420

¹ Excludes "Acceptances of other banks and bills of exchange or drafts sold with indorsement," now shown separately.

² Includes amounts due from own foreign branches.

³ Includes amounts due to own foreign branches.

ALL MEMBER BANKS—CONDITION ON CALL DATES DECEMBER 31, 1925, TO DECEMBER 31, 1928

[Amounts in thousands of dollars]

	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927	Oct. 10, 1927	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928	Dec. 31, 1928
RESOURCES												
Loans (including overdrafts) ¹	21,996,297	21,785,018	22,060,187	22,652,044	22,327,037	22,938,207	23,226,513	23,886,393	23,098,936	24,302,787	24,325,010	25,155,255
United States Government securities	3,728,359	3,805,467	3,744,929	3,388,963	3,835,151	3,796,347	3,856,149	3,977,557	4,215,822	4,224,730	4,385,830	4,311,790
Other securities	5,159,541	5,228,584	5,378,479	5,600,708	5,786,776	6,021,927	6,103,119	6,382,962	6,373,630	6,533,656	6,218,145	6,216,890
Total loans and investments	30,884,197	30,819,049	31,183,595	31,641,715	31,948,964	32,756,481	33,185,781	34,246,912	33,688,388	35,061,173	34,928,985	35,683,935
Customers' liability on account of acceptances	498,143	486,259	496,563	431,307	512,045	500,232	502,024	699,701	695,319	710,207	727,258	929,540
Banking house, furniture, and fixtures	927,357	955,563	969,380	998,212	1,012,103	1,036,731	1,059,930	1,067,200	1,077,529	1,099,210	1,105,558	1,107,287
Other real estate owned	170,763	173,906	172,986	173,727	178,230	178,230	180,546	177,229	180,511	184,109	178,443	177,716
Cash in vault	574,532	540,261	534,120	522,596	538,305	537,856	539,137	523,370	525,992	449,198	519,126	564,384
Reserve with Federal reserve banks	2,238,233	2,135,948	2,236,172	2,210,048	2,321,414	2,280,439	2,319,736	2,514,465	2,366,605	2,342,045	2,348,018	2,409,367
Items with Federal reserve banks in process of collection	825,543	722,055	732,161	810,250	673,512	740,816	739,871	784,391	686,881	680,492	856,655	967,836
Due from banks in United States	2,155,306	1,933,501	1,980,051	2,065,518	1,896,383	1,968,326	2,077,441	2,209,831	1,940,619	1,897,231	2,026,259	2,124,252
Due from banks in foreign countries ²				287,104	275,887	275,887	255,821	258,337	269,373	297,535	291,858	306,950
Exchanges for clearing house and other checks on local banks	2,195,466	1,450,457	1,762,736	2,077,090	1,222,670	1,912,942	1,564,796	1,508,418	1,311,817	1,447,219	1,634,689	3,493,061
Outside checks and other cash items	159,060	142,939	137,866	181,593	101,676	177,771	157,841	200,159	134,916	217,291	163,527	203,894
Redemption fund and due from United States Treasurer	32,982	32,879	32,997	32,785	32,480	32,891	33,054	33,281	32,823	33,025	33,001	32,995
Acceptances of other banks and bills of exchange or drafts sold with indorsement	278,988	221,290	207,292	254,506	205,382	210,519	265,007	431,968	454,958	436,486	433,668	677,994
Securities borrowed	49,643	45,304	44,631	44,345	33,539	33,539	29,464	35,212	29,248	37,733	36,551	35,947
Other assets	3,435,082	3,416,029	3,419,895	3,504,314	158,488	168,141	171,070	197,666	186,677	198,895	200,101	220,498
Total	41,425,295	40,075,440	40,845,189	42,029,644	41,118,464	42,810,192	43,155,718	44,888,140	43,581,656	45,091,849	45,483,697	48,935,646
LIABILITIES												
Capital stock paid in	2,105,308	2,162,434	2,169,484	2,203,447	2,248,210	2,273,737	2,304,708	2,337,780	2,345,519	2,415,376	2,453,859	2,474,223
Surplus	1,832,691	1,880,620	1,899,565	1,955,349	1,992,174	2,030,342	2,049,325	2,124,020	2,144,182	2,285,536	2,382,393	2,440,709
Undivided profits—net	739,934	783,012	763,156	785,517	845,596	843,319	940,505	879,480	914,114	924,012	886,025	832,564
Reserves for dividends, contingencies, etc.											120,020	151,744
Reserves for interest, taxes, and other expenses accrued and unpaid	108,903	132,688	124,484	120,386	139,315	128,142	152,531	128,757	137,345	145,458	150,438	120,676
Due to Federal reserve banks	51,112	47,893	45,214	51,445	47,221	53,043	54,402	52,073	45,360	49,823	65,379	56,510
Due to other banks in United States	4,169,470	3,801,513	3,935,113	4,002,995	3,388,441	3,507,732	3,567,193	3,808,222	3,495,722	3,263,494	3,462,377	3,649,037
Due to banks in foreign countries ³					451,747	567,800	586,869	745,691	643,372	613,732	508,571	543,273
Certified and officers' checks outstanding	1,225,758	863,466	962,694	1,141,102	788,522	1,064,605	977,944	839,556	848,064	787,770	1,041,114	2,184,138
Cash letters of credit and travelers' checks outstanding	21,965	23,266	38,415	20,499	25,015	41,696	26,391	21,641	29,015	43,177	27,338	23,128
Demand deposits	17,824,702	16,823,148	17,380,041	17,638,648	16,830,709	17,735,244	17,374,426	18,170,140	17,304,646	17,606,564	17,501,430	18,903,658
Time deposits	10,653,028	10,954,747	11,172,863	11,439,859	11,817,694	12,209,834	12,459,248	12,764,798	12,922,638	13,438,585	13,409,608	13,453,311
United States deposits	304,131	379,450	227,647	234,116	406,850	217,622	435,675	266,981	256,881	258,861	158,761	261,505
Total deposits	34,250,166	32,893,483	33,761,987	34,528,664	33,756,199	35,397,576	35,481,948	36,669,102	35,374,849	36,059,826	36,174,578	39,074,560
Agreements to repurchase United States Government or other securities sold	7,981	15,800	5,632	32,537	13,248	17,967	17,845	32,785	21,375	18,103	95,161	134,084
Bills payable and rediscounts	732,824	619,568	611,619	759,866	546,433	541,248	528,215	663,475	580,892	1,209,437	1,153,916	1,152,178
Acceptances of other banks and bills of exchange or drafts sold with indorsement	278,988	221,290	207,292	254,506	205,382	210,519	265,007	431,968	454,958	436,486	433,665	677,994
Acceptances executed for customers	486,548	470,292	425,751	515,046	505,586	503,595	575,636	721,473	705,001	716,270	717,931	928,329
Acceptances executed by other banks for account of reporting banks	53,608	55,002	42,054	35,917	29,013	32,042	26,075	22,318	26,008	28,235	41,417	43,636
National-bank notes outstanding	647,951	648,954	650,662	645,956	642,067	650,445	649,390	649,877	646,162	648,602	648,046	649,893
Securities borrowed	49,643	45,304	44,631	44,345	44,546	33,564	29,471	35,936	29,352	37,782	36,556	35,947
Other liabilities	5,131,650	5,146,993	5,138,872	5,148,108	5,153,695	147,696	135,062	191,169	201,899	166,726	189,692	209,190
Total	41,425,295	40,075,440	40,845,189	42,029,644	41,118,464	42,810,192	43,155,718	44,888,140	43,581,656	45,091,849	45,483,697	48,935,646
Number of banks	9,489	9,412	9,375	9,260	9,144	9,099	9,087	9,034	8,983	8,929	8,896	8,837

¹ Excludes "Acceptances of other banks and bills of exchange or drafts sold with indorsement," now shown separately.

² Includes amounts due from own foreign branches. Prior to Mar. 23, 1927, amounts due from banks and branches in foreign countries are included in "other assets."

³ Includes amounts due from banks and branches in foreign countries.

⁴ Beginning Mar. 23, 1927, includes amounts due to own foreign branches, which prior to that time are included in "other liabilities."

⁵ Includes amounts due to own foreign branches.

NATIONAL BANKS—CONDITION ON CALL DATES, DECEMBER 31, 1925, TO DECEMBER 31, 1928

[Amounts in thousands of dollars]

	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927	Oct. 10, 1927	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928	Dec. 31, 1928
RESOURCES												
Loans (including overdrafts)¹	13,419,165	13,189,368	13,321,904	13,481,965	13,559,879	13,848,786	14,218,143	14,641,073	14,196,765	14,921,173	14,903,675	15,285,144
United States Government securities	2,487,344	2,512,058	2,466,147	2,279,427	2,049,199	2,593,114	2,672,464	2,744,827	2,897,859	2,888,672	3,010,088	3,006,236
Other securities	3,246,503	3,263,094	3,371,013	3,505,850	3,669,252	3,794,926	3,939,406	4,149,498	4,177,478	4,252,725	4,100,677	4,115,360
Total loans and investments	19,153,012	18,964,520	19,159,064	19,267,242	19,878,330	20,236,826	20,830,013	21,535,398	21,272,102	22,062,570	22,014,440	22,406,740
Customers' liability on account of acceptances	277,513	265,066	232,460	255,464	246,250	253,131	283,589	369,855	375,185	414,573	429,034	351,305
Banking house, furniture, and fixtures	605,935	621,236	632,230	644,258	663,336	679,593	697,898	699,725	711,666	721,102	732,330	730,063
Other real estate owned	113,723	113,969	115,851	114,100	117,569	115,815	122,150	122,878	123,646	125,674	122,767	123,047
Cash in vault	388,856	366,715	358,937	351,420	372,830	363,157	374,194	360,071	369,115	314,020	363,266	386,954
Reserve with Federal reserve banks	1,376,992	1,288,664	1,381,171	1,359,386	1,400,317	1,406,052	1,413,792	1,509,253	1,457,431	1,453,383	1,467,535	1,496,316
Items with Federal reserve banks in process of collection	572,090	487,345	501,409	543,268	443,145	496,916	502,036	520,399	454,166	448,182	567,942	577,086
Due from banks in United States	1,616,534	1,449,278	1,480,273	1,545,969	1,418,237	1,469,044	1,584,237	1,649,557	1,484,120	1,436,308	1,553,663	1,581,969
Due from banks in foreign countries²					188,045	169,743	143,538	152,929	172,869	149,334	192,527	206,003
Exchanges for clearing house and other checks on local banks	1,236,439	858,016	996,890	1,086,474	700,910	1,048,819	876,876	781,537	715,948	862,873	989,881	1,923,860
Outside checks and other cash items	71,311	68,800	69,281	72,897	47,103	89,458	86,672	106,321	76,897	100,314	99,129	116,161
Redemption fund and due from United States Treasurer	32,982	32,879	32,997	32,785	32,480	32,891	33,054	33,281	32,823	33,025	33,001	32,995
Acceptances of other banks and bills of exchange or drafts sold with indorsement	122,638	118,434	100,652	95,349	95,035	111,010	157,422	194,530	208,867	227,745	222,509	329,764
Securities borrowed	36,331	29,664	27,615	26,986	21,532	21,447	17,628	24,193	17,657	21,103	18,414	20,341
Other assets	235,094	215,528	213,778	273,471	59,742	72,606	76,192	88,630	85,984	122,698	103,077	110,853
Total	25,839,450	24,880,114	25,302,608	25,669,069	25,684,861	26,566,508	27,199,291	28,148,557	27,558,476	28,492,904	28,909,515	30,573,457
LIABILITIES												
Capital stock paid in	1,378,301	1,409,634	1,412,072	1,409,923	1,459,691	1,473,373	1,498,584	1,527,709	1,536,364	1,592,981	1,614,869	1,615,601
Surplus	1,165,879	1,187,968	1,198,061	1,216,141	1,238,960	1,256,090	1,272,174	1,313,483	1,329,121	1,418,710	1,449,509	1,489,099
Undivided profits—net	476,001	500,294	477,450	477,010	519,470	508,182	571,166	530,576	558,511	557,215	549,395	491,559
Reserves for dividends, contingencies, etc.											58,025	85,317
Reserves for interest, taxes, and other expenses accrued and unpaid	59,161	63,318	64,608	61,297	70,401	70,314	78,510	76,440	73,620	83,742	81,454	66,602
Due to Federal reserve banks	38,321	35,785	33,794	38,179	35,281	36,379	36,107	39,381	33,732	35,618	49,745	40,748
Due to other banks in United States					2,508,394	2,530,432	2,636,351	2,729,931	2,559,287	2,362,681	2,576,183	2,595,768
Due to banks in foreign countries³	2,973,248	2,765,785	2,864,518	2,799,580	2,422,210	293,572	339,230	428,704	353,816	342,951	285,678	296,761
Certified and officers' checks outstanding	675,878	481,816	505,554	584,578	402,116	538,805	508,252	456,119	454,033	414,816	602,211	1,134,195
Cash letters of credit and travelers' checks outstanding	7,523	7,753	12,877	7,778	9,812	15,441	10,677	9,218	12,155	17,934	12,389	10,344
Demand deposits	11,145,805	10,451,412	10,772,668	10,762,262	10,424,639	10,916,659	10,918,564	11,223,602	10,820,292	10,997,288	11,066,580	11,774,872
Time deposits	6,045,762	6,197,861	6,312,173	6,531,355	7,054,105	7,313,145	7,588,432	7,805,787	7,989,714	8,294,248	8,308,216	8,304,361
United States deposits	190,948	231,863	142,729	135,713	239,086	137,929	252,726	167,314	60,805	184,005	110,990	185,337
Total deposits ⁴	21,077,485	20,172,275	20,644,313	20,859,445	20,915,633	21,782,362	22,290,612	22,860,056	22,283,884	22,649,541	23,011,992	24,340,386
Agreements to repurchase United States Government or other securities sold	1,984	2,497	3,489	18,485	4,480	3,529	3,045	12,843	12,524	7,217	35,591	75,165
Bills payable and rediscounts	526,244	405,869	421,956	530,309	399,043	368,042	316,330	481,382	304,698	801,185	707,581	785,059
Acceptances of other banks and bills of exchange or drafts sold with indorsement	122,638	118,434	100,652	95,349	95,035	111,010	157,422	194,530	208,867	227,745	222,509	329,764
Acceptances executed for customers	257,929	246,199	221,131	250,361	242,265	248,184	278,967	374,852	375,075	411,763	420,754	524,725
Acceptances executed by other banks for account of reporting banks	39,595	39,493	29,801	23,268	17,636	20,353	18,444	14,506	17,121	19,173	26,133	23,248
National-bank notes outstanding	647,951	648,954	650,662	645,956	642,067	650,445	649,390	649,877	646,162	648,602	648,046	649,893
Securities borrowed	36,331	29,664	27,615	26,986	21,532	21,472	17,635	24,417	17,657	21,103	18,414	20,341
Other liabilities	49,951	55,515	50,798	54,539	58,623	53,152	47,012	87,886	104,872	53,927	65,244	76,698
Total	25,839,450	24,880,114	25,302,608	25,669,069	25,684,861	26,566,508	27,199,291	28,148,557	27,558,476	28,492,904	28,909,515	30,573,457
Number of banks	8,048	7,994	7,972	7,906	7,822	7,790	7,798	7,759	7,728	7,685	7,670	7,629

¹ Excludes "Acceptances of other banks and bills of exchange or drafts sold with indorsement," now shown separately.

² Includes amounts due from other foreign branches. Prior to Mar. 23, 1927, amounts due from banks and branches in foreign countries are included in "other assets."

³ Includes amounts due from banks and branches in foreign countries.

⁴ Beginning Mar. 23, 1927, includes amounts due to own foreign branches, which, prior to that time, are included in "other liabilities."

⁵ Includes amounts due to own foreign branches.

STATE BANK MEMBERS—CONDITION ON CALL DATES, DECEMBER 31, 1925, TO DECEMBER 31, 1928

[Amounts in thousands of dollars]

	Dec. 31, 1925	Apr. 12, 1926	June 30, 1926	Dec. 31, 1926	Mar. 23, 1927	June 30, 1927	Oct. 10, 1927	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928	Dec. 31, 1928
RESOURCES												
Loans (including overdrafts) ¹	8,577,132	8,595,650	8,738,283	9,170,079	8,767,158	9,089,421	9,008,370	9,245,320	8,902,171	9,381,614	9,421,337	9,870,111
United States Government securities.....	1,241,015	1,298,409	1,278,782	1,109,536	1,185,952	1,203,233	1,183,685	1,232,730	1,317,963	1,336,058	1,375,742	1,305,554
Other securities.....	1,913,038	1,965,470	2,007,466	2,094,858	2,117,524	2,227,001	2,163,713	2,233,464	2,196,152	2,280,931	2,117,468	2,101,530
Total loans and investments.....	11,731,185	11,854,529	12,024,531	12,374,473	12,070,634	12,519,655	12,355,768	12,711,514	12,416,286	12,998,603	12,914,547	13,277,195
Customers' liability on account of acceptances.....	220,630	221,193	198,847	257,481	253,982	248,893	292,634	329,846	320,134	295,634	298,224	398,235
Banking house, furniture, and fixtures.....	321,422	334,327	337,150	353,954	348,767	357,138	362,032	367,475	365,863	378,108	373,228	377,224
Other real estate owned.....	57,040	59,937	57,135	60,661	60,661	58,396	60,014	54,351	56,865	58,435	55,676	54,669
Cash in vault.....	185,676	173,546	175,183	171,176	165,475	174,699	164,943	163,299	156,877	135,178	155,860	177,430
Reserve with Federal reserve banks.....	861,241	847,284	855,001	850,662	921,097	874,387	905,944	1,005,212	909,174	888,662	880,483	913,051
Items with Federal reserve banks in process of collection.....	253,453	234,710	230,752	266,982	230,367	243,900	237,835	263,992	232,715	232,310	288,713	390,750
Due from banks in United States.....	538,772	484,223	499,778	519,549	478,146	499,282	493,204	560,274	456,499	460,923	472,596	542,285
Due from banks in foreign countries ²					99,059	106,144	112,283	105,408	96,504	108,184	99,331	100,947
Exchanges for clearing house and other checks on local banks.....	959,027	592,441	765,846	990,616	521,760	864,123	687,920	726,881	595,869	584,346	644,808	1,569,201
Outside checks and other cash items.....	87,749	74,139	68,585	108,696	54,573	88,313	71,169	93,838	58,019	116,977	64,398	87,723
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	156,350	102,856	106,640	159,157	110,347	99,509	107,585	237,438	246,091	208,741	211,157	348,230
Securities borrowed.....	13,312	15,640	17,016	17,359	19,989	12,092	11,836	11,019	11,591	16,630	18,137	15,606
Other assets.....	³ 199,988	³ 200,501	³ 206,117	³ 230,843	98,746	95,535	94,878	109,036	100,693	116,214	97,024	109,645
Total.....	15,585,845	15,195,326	15,542,581	16,360,575	15,433,603	16,243,684	15,956,427	16,739,583	16,023,180	16,598,945	16,574,182	18,362,189
LIABILITIES												
Capital stock paid in.....	727,007	752,800	757,412	793,524	788,519	800,364	806,124	810,071	809,155	822,395	838,990	858,622
Surplus.....	666,812	692,652	701,504	739,208	753,214	774,252	777,151	810,537	815,061	866,826	932,884	951,610
Undivided profits—net.....											336,630	341,005
Reserves for dividends, contingencies, etc.....	263,933	282,718	285,706	308,507	326,126	335,137	369,339	348,904	355,603	366,797	61,995	66,427
Reserves for interest, taxes, and other expenses accrued and unpaid.....	49,742	69,370	59,876	59,089	68,914	57,828	74,021	52,317	63,725	61,716	68,984	54,074
Due to Federal reserve banks.....	12,791	12,108	11,420	13,266	11,940	16,664	18,295	12,692	11,628	14,205	15,634	15,762
Due to other banks in United States.....					880,057	977,300	930,842	1,078,291	936,435	900,813	886,194	1,053,269
Due to banks in foreign countries ⁴	1,196,222	1,035,728	1,070,595	1,203,415	209,537	274,228	247,639	316,987	289,556	270,781	222,893	246,512
Certified and officers' checks outstanding.....	549,880	381,650	457,140	556,524	386,406	525,800	469,419	383,437	393,981	372,954	438,903	1,049,943
Cash letters of credit and travelers' checks outstanding.....	14,442	15,513	25,538	12,721	15,203	26,255	15,714	12,423	16,860	25,243	14,949	12,784
Demand deposits.....	6,678,897	6,371,736	6,607,373	6,876,386	6,406,070	6,818,585	6,455,862	6,946,538	6,484,354	6,609,276	6,434,850	7,128,786
Time deposits.....	4,607,266	4,756,886	4,860,690	4,908,504	4,763,589	4,896,689	4,870,816	4,959,011	4,932,924	5,144,337	5,101,392	5,148,950
United States deposits.....	113,183	147,587	84,918	98,403	167,764	79,693	182,749	99,667	25,227	72,676	47,771	78,108
Total deposits ⁴.....	13,172,681	12,721,208	13,117,674	13,669,219	12,840,566	13,615,214	13,191,336	13,809,046	13,090,969	13,410,285	13,162,586	14,734,174
Agreements to repurchase United States Government or other securities sold.....	5,097	13,303	2,143	14,052	8,768	14,438	14,800	19,942	8,851	10,886	59,570	58,919
Bills payable and rediscounts.....	206,580	213,699	189,663	229,557	147,390	173,206	211,885	182,093	186,194	408,252	446,335	377,119
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	156,350	102,856	106,640	159,157	110,347	99,509	107,585	237,438	246,091	208,741	211,157	348,230
Acceptances executed for customers.....	228,619	224,093	204,620	264,685	263,321	255,411	296,669	346,621	329,926	304,507	297,177	403,604
Acceptances executed by other banks for account of reporting banks.....	14,013	15,509	12,253	12,649	11,377	11,689	7,631	7,812	8,887	9,062	15,284	20,388
Securities borrowed.....	13,312	15,640	17,016	17,359	19,989	12,092	11,836	11,019	11,695	16,679	18,142	15,606
Other liabilities.....	⁵ 81,699	⁵ 91,478	⁵ 88,074	⁵ 93,569	95,072	94,544	88,050	103,283	97,027	112,799	124,448	132,411
Total.....	15,585,845	15,195,326	15,542,581	16,360,575	15,433,603	16,243,684	15,956,427	16,739,583	16,023,180	16,598,945	16,574,182	18,362,189
Number of banks.....	1,441	1,418	1,403	1,354	1,322	1,309	1,289	1,275	1,255	1,244	1,226	1,208

¹ Excludes "Acceptances of other banks and bills of exchange or drafts sold with indorsement," now shown separately.

² Includes amounts due from own foreign branches. Prior to Mar. 23, 1927, amounts due from banks and branches in foreign countries are included in "other assets."

³ Includes amounts due from banks and branches in foreign countries.

⁴ Beginning Mar. 23, 1927, includes amounts due to own foreign branches, which, prior to that time, are included in "other liabilities."

⁵ Includes amounts due to own foreign branches.

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1928, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

38355-29-2

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
RESOURCES													
Loans (including overdrafts) 1	25,155,255	1,824,366	8,404,303	1,744,565	2,291,196	1,021,518	895,201	3,812,187	954,105	560,043	802,632	736,396	2,108,743
United States Government securities	4,311,790	235,373	1,353,438	230,977	423,961	129,800	134,779	535,597	161,431	146,579	212,331	173,509	574,015
Other securities	6,216,890	511,376	1,835,107	690,213	699,134	186,945	158,410	814,801	290,263	226,230	235,056	83,515	485,780
Total loans and investments	35,683,935	2,571,115	11,592,908	2,665,753	3,414,291	1,338,263	1,188,390	5,162,585	1,405,799	932,852	1,250,019	993,420	3,168,538
Customers' liability on account of acceptances	929,540	99,686	666,411	19,837	13,076	12,239	13,798	46,518	1,954	6,704	272	6,825	42,220
Banking house, furniture, and fixtures	1,107,287	69,727	6,638	250,400	95,834	139,993	60,850	61,350	168,681	43,179	24,175	46,082	103,153
Other real estate owned	177,716	6,638	18,026	15,027	22,439	16,302	13,561	25,968	9,038	9,531	9,920	11,361	19,305
Cash in vault	564,384	145,171	123,064	42,162	60,416	27,899	29,363	90,913	23,982	20,381	26,992	26,047	47,481
Reserve with Federal reserve banks	2,409,367	45,684	123,064	130,047	185,295	67,986	63,852	343,073	84,641	55,467	90,950	73,685	182,556
Items with Federal reserve banks in process of collection	967,836	77,564	410,043	64,047	46,554	24,758	96,441	42,298	8,137	37,269	33,995	37,468	
Due from banks in United States	2,124,252	106,184	234,098	126,280	181,140	103,575	144,035	345,051	118,481	116,775	224,876	165,301	258,486
Due from banks in foreign countries 2	306,950	32,563	227,762	5,024	2,487	620	1,763	16,515	1,776	1,476	1,786	543	14,635
Exchanges for clearing house and other checks on local banks	3,493,061	82,596	2,807,199	89,952	63,923	29,464	28,146	196,169	28,559	14,463	27,913	22,139	102,538
Outside checks and other cash items	203,894	12,280	61,309	4,400	11,885	7,671	13,312	46,189	4,887	9,017	6,429	4,921	21,584
Redemption fund and due from United States Treasurer	32,995	2,199	4,362	2,741	3,999	2,705	2,179	4,442	2,018	1,391	1,667	2,359	2,933
Acceptances of other banks and bills of exchange or drafts sold with indorsement	677,994	60,142	540,719	6,069	10,187	2,809	3,351	10,390	673	1,919	2	2,394	39,339
Securities borrowed	35,947	340	1,953	4,958	9,230	3,669	2,026	5,454	5,600	98	527	1,568	
Other assets	220,498	9,141	115,074	10,747	16,047	5,090	4,932	26,307	5,626	5,759	3,645	2,631	15,499
Total	48,935,646	3,321,030	18,033,942	3,290,080	4,223,070	1,725,696	1,594,816	6,584,696	1,778,511	1,208,145	1,728,349	1,390,008	4,057,303
LIABILITIES													
Capital stock paid in	2,474,223	174,607	764,904	172,103	221,345	115,063	102,335	339,774	113,753	63,515	93,103	94,307	219,414
Surplus	2,440,709	167,563	934,933	316,735	263,337	88,923	69,685	276,258	65,321	35,709	43,401	45,721	133,123
Undivided profits—net	832,564	77,296	315,448	78,731	69,963	28,373	23,779	101,891	30,114	16,216	20,559	19,479	50,715
Reserves for dividends, contingencies, etc.	151,744	9,993	48,948	11,403	15,776	6,047	4,113	37,138	3,641	2,531	3,234	3,003	5,917
Reserves for interest, taxes, and other expenses accrued and unpaid	120,676	11,911	30,474	5,862	11,101	5,095	3,420	22,214	3,407	5,224	3,096	2,704	7,168
Due to Federal reserve banks	56,510	7,827	19,642	7,375	4,212	7,053	3,193	2,910	587	17	447	2,281	966
Due to other banks in United States	3,649,037	149,390	1,301,313	190,392	229,530	133,417	155,127	529,854	183,797	111,634	263,017	162,460	239,106
Due to banks in foreign countries 2	543,273	26,112	478,732	3,369	2,820	713	2,836	11,325	384	1,088	198	1,573	14,123
Certified and officers' checks outstanding	2,184,138	34,538	1,779,412	26,602	64,461	17,060	13,135	73,028	17,648	10,757	35,146	36,844	75,507
Cash letters of credit and travelers' checks outstanding	23,128	354	14,630	827	4,044	35	94	2,414	60	21	67	34	548
Demand deposits	18,903,658	1,400,164	7,136,631	1,152,426	1,429,260	585,063	596,023	2,562,304	693,498	433,027	831,660	706,561	1,377,041
Time deposits	13,453,311	953,438	3,145,434	1,091,091	1,642,632	596,387	466,602	2,257,163	537,601	480,054	364,599	222,906	1,695,404
United States deposits	261,505	8,986	63,493	15,572	24,153	15,727	17,022	19,421	7,549	5,550	9,926	22,190	51,916
Total deposits 3	39,074,560	2,580,809	13,939,287	2,487,654	3,401,112	1,355,455	1,254,032	5,468,419	1,441,124	1,042,148	1,505,060	1,154,849	3,454,611
Agreements to repurchase United States Government or other securities sold	134,084	9,141	80,285	611	16,836	3,095	8,462	7,107	6,824	139	687	626	271
Bills payable and rediscounts	1,162,178	76,144	499,445	99,244	105,201	48,723	52,139	163,576	39,363	5,279	22,443	11,648	38,973
Acceptances of other banks and bills of exchange or drafts sold with indorsement	677,994	60,142	540,718	6,069	10,187	2,809	3,352	10,390	673	1,919	2	2,394	39,339
Acceptances executed for customers	928,329	96,655	663,897	15,560	13,924	12,333	19,680	47,767	2,007	6,779	267	6,825	43,335
Acceptances executed by other banks for account of reporting banks	43,636	5,020	27,086	5,007	581	62	4,266	1,017	10	8	5	574	
National-bank notes outstanding	649,893	43,315	85,973	54,278	78,500	53,634	43,065	88,120	39,828	27,294	32,943	45,969	56,974
Securities borrowed	35,947	340	1,953	4,958	9,230	3,669	2,026	5,454	5,600	98	527	1,568	
Other liabilities	209,109	8,094	91,591	31,865	6,677	2,415	4,462	25,571	26,846	1,286	3,022	1,959	5,321
Total	48,935,646	3,321,030	18,033,942	3,290,080	4,223,070	1,725,696	1,594,816	6,584,696	1,778,511	1,208,145	1,728,349	1,390,008	4,057,303
Number of banks	8,837	408	938	778	816	547	453	1,252	587	719	932	780	627

1 Excludes "Acceptances of other banks and bills of exchange or drafts sold with indorsement," now shown separately.

2 Includes amounts due from own foreign branches.

3 Includes amounts due to own foreign branches.

NATIONAL BANKS—CONDITION ON DECEMBER 31, 1928, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
RESOURCES													
Loans (including overdrafts).....	15,285,144	1,199,341	4,048,541	1,232,804	1,110,658	837,292	678,072	2,122,741	593,857	518,623	743,938	701,091	1,488,186
United States Government securities.....	3,006,236	155,393	808,996	170,228	259,954	113,592	115,722	299,939	113,716	138,940	191,443	170,404	467,909
Other securities.....	4,115,360	359,549	1,054,343	486,625	460,462	149,391	110,912	469,473	183,062	210,792	213,940	80,228	336,583
Total loans and investments.....	22,406,740	1,714,283	5,911,880	1,889,657	1,831,074	1,100,275	904,706	2,892,153	890,635	868,355	1,149,321	951,723	2,302,877
Customers' liability on account of acceptances.....	531,305	86,924	334,317	18,632	3,110	6,495	5,075	28,128	1,062	6,704	197	6,825	33,836
Banking house, furniture, and fixtures.....	730,063	52,560	118,933	66,714	79,749	51,547	39,281	108,206	26,372	23,000	43,170	42,281	78,250
Other real estate owned.....	123,047	5,015	10,300	9,334	11,076	12,198	9,920	19,015	5,736	8,650	8,100	10,249	13,454
Cash in vault.....	386,954	30,278	64,444	33,047	37,044	24,049	24,179	53,107	16,295	18,666	25,468	24,408	35,969
Reserve with Federal reserve banks.....	1,496,316	96,459	489,441	94,399	99,727	56,246	50,679	207,288	54,209	52,689	88,049	70,161	136,999
Items with Federal reserve banks in process of collection.....	577,086	57,530	191,416	44,379	41,919	31,522	20,595	64,890	28,285	7,644	29,216	33,637	26,053
Due from banks in United States.....	1,581,969	80,476	99,056	97,747	116,330	82,248	118,721	238,595	85,225	107,888	205,208	155,652	194,823
Due from banks in foreign countries ¹	206,003	30,649	145,795	5,003	975	457	217	8,012	1,657	1,453	306	539	10,940
Exchanges for clearing house and other checks on local banks.....	1,923,860	52,638	1,464,168	70,245	27,933	22,393	16,321	109,103	17,591	13,990	23,997	21,551	83,930
Outside checks and other cash items.....	116,161	8,976	34,896	3,660	2,857	7,323	5,872	14,186	3,001	8,843	5,237	4,654	16,656
Redemption fund and due from U. S. Treasurer.....	32,995	2,199	4,362	2,741	3,999	2,705	2,179	4,442	2,018	1,391	1,667	2,359	2,933
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	329,764	50,301	227,936	5,909	1,366	364	1,967	9,294	658	1,619	2	2,394	27,954
Securities borrowed.....	20,341	340	678	1,808	6,854	3,357	1,906	1,381	1,432	71	527	421	1,586
Other assets.....	110,853	5,342	54,615	4,636	6,344	4,198	2,098	9,898	2,496	5,723	1,541	2,228	11,734
Total.....	30,573,457	2,273,970	9,152,237	2,347,911	2,270,357	1,405,377	1,203,716	3,767,698	1,136,672	1,126,686	1,582,006	1,329,082	2,977,745
LIABILITIES													
Capital stock paid in.....	1,615,601	125,832	394,285	116,267	125,225	92,240	78,390	207,188	74,918	59,578	84,523	89,030	168,125
Surplus.....	1,489,099	114,016	492,684	210,192	137,602	73,640	54,505	142,815	38,752	33,919	40,128	43,527	107,319
Undivided profits—net.....	491,559	56,717	128,793	51,925	45,440	22,717	17,164	57,859	18,420	15,370	18,315	19,012	39,827
Reserves for dividends, contingencies, etc.....	85,317	7,107	30,737	4,826	7,200	5,015	2,185	13,057	2,149	2,430	3,129	2,896	4,526
Reserves for interest, taxes, and other expenses accrued and unpaid.....	66,602	6,401	14,685	4,121	6,256	3,808	2,056	11,601	1,891	4,968	2,788	2,660	5,307
Due to Federal reserve banks.....	40,748	6,951	11,019	4,556	2,930	6,237	2,213	2,699	557	17	447	2,273	849
Due to other banks in United States.....	2,595,768	118,607	774,852	158,612	124,819	96,858	111,766	393,894	138,791	107,221	226,747	158,406	185,195
Due to banks in foreign countries ²	296,761	25,426	247,432	3,285	1,002	526	798	5,714	256	1,087	63	1,539	9,633
Certified and officers' checks outstanding.....	1,134,195	25,676	859,520	12,853	28,883	11,100	10,281	37,243	10,690	10,047	32,430	36,002	59,470
Cash letters of credit and travelers' checks outstanding.....	10,344	352	3,032	76	3,996	32	2,249	34	21	64	34	34	392
Demand deposits.....	11,774,872	883,354	3,425,001	785,779	837,920	475,694	451,832	1,577,697	452,117	403,223	764,470	665,237	1,052,548
Time deposits.....	8,304,361	642,010	1,651,787	841,081	776,800	497,126	368,367	1,059,301	321,052	441,409	342,383	216,736	1,146,299
United States deposits.....	183,337	6,239	29,938	6,100	15,285	12,007	12,784	11,988	3,318	5,430	8,145	22,160	49,947
Total deposits³.....	24,349,386	1,708,611	7,002,551	1,812,352	1,791,633	1,099,880	958,103	3,090,785	926,815	968,455	1,374,749	1,102,387	2,604,333
Agreements to repurchase United States Government or other securities sold.....	75,165	9,141	49,015	571	83	2,422	6,416	4,849	960	139	687	626	256
Bills payable and rediscounts.....	785,059	59,019	335,919	59,849	64,210	40,231	30,691	104,110	27,731	4,795	22,335	11,421	24,748
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	329,764	50,301	227,936	5,909	1,366	364	1,967	9,294	658	1,619	2	2,394	27,954
Acceptances executed for customers.....	524,725	84,745	332,125	14,935	3,477	6,492	5,516	28,252	1,097	6,779	192	6,825	34,290
Acceptances executed by other banks for account of reporting banks.....	23,248	3,720	12,658	4,873	99	62	418	920	8	5	5	5	485
National-bank notes outstanding.....	649,893	43,815	85,973	54,278	78,500	53,634	43,065	88,120	39,828	27,294	32,943	45,969	56,974
Securities borrowed.....	20,341	340	678	1,808	6,854	3,357	1,906	1,381	1,432	71	527	421	1,566
Other liabilities.....	76,698	4,585	44,168	6,005	2,410	1,815	1,334	7,467	2,021	1,683	1,914	1,683	2,035
Total.....	30,573,457	2,273,970	9,152,237	2,347,911	2,270,357	1,405,377	1,203,716	3,767,698	1,136,672	1,126,686	1,582,006	1,329,082	2,977,745
Number of banks.....	7,629	373	775	687	712	499	377	964	482	663	911	688	498

¹ Excludes "Acceptances of other banks and bills of exchange or drafts sold with indorsement" now shown separately.

² Includes amounts due from own foreign branches.

³ Includes amounts due to own foreign branches.

STATE BANK MEMBERS—CONDITION ON DECEMBER 31, 1928, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
RESOURCES													
Loans (including overdrafts) 1	9,870,111	625,025	4,355,762	511,761	1,180,538	184,226	217,129	1,689,446	360,248	41,420	58,694	35,305	610,557
United States Government securities	1,305,554	79,980	544,442	60,749	164,007	16,208	19,057	235,658	47,715	7,639	20,888	3,105	106,106
Other securities	2,101,530	151,827	780,824	203,588	238,672	37,554	47,498	345,328	107,201	15,438	21,116	3,287	149,197
Total loans and investments	13,271,195	856,832	5,681,028	776,098	1,583,217	237,988	283,684	2,270,432	515,164	64,497	100,698	41,697	865,860
Customers' liability on account of acceptances	368,235	12,762	332,094	1,205	9,966	5,744	8,723	18,390	892		75		8,384
Banking house, furniture, and fixtures	377,224	17,167	131,467	29,120	60,244	9,303	22,069	60,475	16,807	1,175	2,912	1,582	24,903
Other real estate owned	54,669	1,623	7,726	6,293	11,363	4,104	3,641	6,953	3,302	881	1,820	1,112	5,851
Cash in vault	177,430	15,406	58,620	9,115	23,372	3,850	5,184	37,806	7,687	1,715	1,524	1,639	11,512
Reserve with Federal reserve banks	913,051	48,712	491,203	41,648	85,568	11,740	13,173	135,785	30,432	2,778	2,901	3,524	45,587
Items with Federal reserve banks in process of collection	390,750	20,034	218,627	20,268	46,743	15,032	4,163	31,551	14,013	493	8,053	358	11,415
Due from banks in United States	542,283	25,708	135,012	28,533	64,810	21,327	25,314	106,456	33,256	8,887	19,668	9,649	63,663
Due from banks in foreign countries 2	100,947	1,914	81,967	21	1,512	163	1,546	8,503	119	23	1,480	4	3,695
Exchanges for clearing house and other checks on local banks	1,569,201	29,958	1,343,031	19,707	35,990	7,071	11,825	87,096	10,968	473	3,916	588	18,608
Outside checks and other cash items	87,723	3,304	26,413	740	9,028	348	7,440	32,003	1,886	174	1,192	267	4,928
Acceptances of other banks and bills of exchange or drafts sold with indorsement	348,230	9,841	312,782	160	8,821	2,445	1,384	1,096	15	300			11,385
Securities borrowed	15,606		1,275	3,150	2,376	312	120	4,073	4,168	27			103
Other assets	109,645	3,799	60,459	6,111	9,703	892	2,834	16,409	3,130	36	2,104	403	3,765
Total	18,362,189	1,047,060	8,881,705	942,169	1,952,713	320,319	391,100	2,816,998	641,839	81,459	146,343	60,926	1,079,558
LIABILITIES													
Capital stock paid in	858,622	48,775	370,619	55,836	96,120	22,823	23,945	132,586	38,835	3,937	8,580	5,277	51,289
Surplus	951,610	53,547	442,249	106,543	125,735	15,283	15,180	133,443	26,569	1,790	3,273	2,194	25,804
Undivided profits—net	341,005	20,579	186,655	26,806	24,523	5,656	6,615	44,032	11,694	846	2,244	467	10,888
Reserves for dividends, contingencies, etc	66,427	2,826	18,211	6,577	8,576	1,032	1,928	24,081	1,492	101	105	107	1,391
Reserves for interest, taxes, and other expenses accrued and unpaid	54,074	5,450	24,789	1,741	4,845	1,287	1,364	10,613	1,516	256	308	44	1,861
Due to Federal reserve banks	15,762	876	8,623	2,819	1,282	816	980	211	30			8	117
Due to other banks in United States	1,053,269	30,783	526,461	31,780	104,711	36,559	43,361	135,960	45,006	4,413	36,270	4,054	53,911
Due to banks in foreign countries 2	246,512	686	231,300	84	1,818	187	2,038	5,611	128	1	135	34	4,490
Certified and officers' checks outstanding	1,049,943	8,862	919,892	13,749	35,578	5,960	2,854	35,785	6,958	710	2,716	842	16,037
Cash letters of credit and travelers' checks outstanding	12,784	2	11,598	751	48	3	32	165	26		3		156
Demand deposits	7,128,786	516,810	3,711,630	366,647	591,340	109,369	144,191	984,607	241,381	29,804	67,190	41,324	324,493
Time deposits	5,148,950	311,428	1,493,647	250,000	865,832	99,261	98,235	1,197,862	216,549	38,645	22,216	6,170	549,105
United States deposits	78,168	2,751	33,555	9,472	8,868	4,238	7,433	4,231	120	1,781	30		1,969
Total deposits 3	14,734,174	872,198	6,936,706	675,302	1,609,477	255,875	295,929	2,367,634	514,309	73,693	130,311	52,462	950,278
Agreements to repurchase United States Government or other securities sold	58,919		31,270	40	16,753	673	2,046	2,258	5,864				15
Bills payable and rediscounts	377,119	17,125	163,526	39,395	40,991	8,492	21,448	59,466	11,632	484	108	227	14,225
Acceptances of other banks and bills of exchange or drafts sold with indorsement	348,230	9,841	312,782	160	8,821	2,445	1,385	1,096	15	300			11,385
Acceptances executed for customers	408,604	11,910	331,772	625	9,747	5,841	14,164	19,515	910		75		9,045
Acceptances executed by other banks for account of reporting banks	20,388	1,300	14,428	134	482		3,848	97	10				89
Securities borrowed	15,606		1,275	3,150	2,376	312	120	4,073	4,168	27			103
Other liabilities	132,411	3,509	47,423	25,860	4,267	600	3,128	18,104	24,825	25	1,339	45	3,286
Total	18,362,189	1,047,060	8,881,705	942,169	1,952,713	320,319	391,100	2,816,998	641,839	81,459	146,343	60,926	1,079,558
Number of banks	1,208	35	163	91	104	48	76	288	105	56	21	92	129

1 Excludes "Acceptances of other banks and bills of exchange or drafts sold with indorsement," now shown separately.
 2 Includes amounts due from own foreign branches.
 3 Includes amounts due to own foreign branches.

ALL MEMBER BANKS—RESERVE POSITION ON DECEMBER 31, 1928

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
All member banks.....	18,903,658	1,039,925	19,943,583	13,453,311	33,396,894	2,430,742	2,409,367	-21,375	7.3
Central reserve city banks.....	6,748,224	546,460	7,294,684	1,826,601	9,121,285	1,003,107	978,289	-24,818	11.0
Reserve city banks.....	6,034,666	412,367	6,447,033	4,832,306	11,279,339	789,672	779,327	-10,345	7.0
Country banks.....	6,120,768	81,098	6,201,866	6,794,404	12,996,270	637,963	651,751	13,788	4.9
All member banks:									
Boston.....	1,400,164	27,823	1,427,987	953,438	2,381,425	150,395	145,171	-5,224	6.3
New York.....	7,136,631	475,919	7,612,549	3,145,434	10,757,983	1,002,276	980,644	-21,632	9.4
Philadelphia.....	1,152,426	19,014	1,171,440	1,091,091	2,262,531	134,040	136,047	2,007	5.9
Cleveland.....	1,429,260	60,997	1,490,257	1,642,632	3,132,889	180,974	185,295	4,321	5.8
Richmond.....	585,063	28,507	613,570	596,387	1,209,957	68,901	67,986	-915	5.7
Atlanta.....	596,023	29,543	625,566	466,602	1,092,168	67,587	63,852	-3,735	6.2
Chicago.....	2,562,304	118,438	2,680,742	2,257,163	4,937,905	350,416	343,073	-7,343	7.1
St. Louis.....	693,498	63,489	756,987	537,601	1,294,588	82,826	84,641	1,815	6.4
Minneapolis.....	433,027	32,375	465,402	480,054	945,456	52,692	90,950	202	7.1
Kansas City.....	831,660	85,033	916,693	364,599	1,281,292	90,748	73,685	4,432	7.0
Dallas.....	706,561	56,400	762,961	222,906	985,867	69,253	182,556	1,922	5.8
San Francisco.....	1,377,041	42,388	1,419,429	1,695,404	3,114,833	180,634			
Central reserve city banks:									
New York.....	5,621,349	463,626	6,084,975	1,268,318	7,353,293	829,097	809,063	-20,034	11.3
Chicago.....	1,126,875	82,834	1,209,709	558,283	1,767,992	174,010	169,226	-4,784	9.8
Reserve city banks:									
Boston.....	704,676	23,126	727,802	267,972	995,774	80,819	82,320	1,501	8.1
New York.....	323,820	7,307	331,127	303,731	634,858	42,226	42,365	139	6.7
Philadelphia.....	625,158	18,373	643,531	238,259	881,790	71,501	70,786	-715	8.1
Cleveland.....	854,193	58,380	912,573	819,968	1,732,541	115,856	118,433	2,577	6.7
Richmond.....	252,925	15,717	268,642	166,594	435,236	31,862	28,564	-3,298	7.3
Atlanta.....	303,467	23,171	326,638	214,176	540,814	39,089	32,730	-6,359	7.2
Chicago.....	723,180	25,764	748,944	754,804	1,503,748	97,538	91,475	-6,063	6.5
St. Louis.....	407,198	49,737	456,935	253,613	710,548	53,302	53,744	442	7.5
Minneapolis.....	162,380	27,986	190,366	109,896	300,262	22,334	24,091	1,757	7.4
Kansas City.....	443,483	77,906	521,389	177,037	698,426	57,450	55,645	-1,805	8.2
Dallas.....	256,789	48,503	305,292	132,200	437,492	34,995	35,791	1,296	7.9
San Francisco.....	977,397	36,397	1,013,794	1,394,056	2,407,850	143,200	143,383	183	5.9
Country banks:									
Boston.....	695,488	4,697	700,185	685,466	1,385,651	69,576	62,851	-6,725	5.0
New York.....	1,191,462	4,985	1,196,447	1,573,385	2,769,832	130,953	129,216	-1,737	4.7
Philadelphia.....	527,268	641	527,909	852,832	1,380,741	62,539	65,261	2,722	4.5
Cleveland.....	575,067	2,617	577,684	822,664	1,400,348	65,118	66,862	1,744	4.7
Richmond.....	332,138	12,790	344,928	429,793	774,721	37,039	39,422	2,383	4.8
Atlanta.....	292,556	6,372	298,928	252,426	551,354	28,498	31,122	2,624	5.2
Chicago.....	712,249	9,840	722,089	944,076	1,666,165	78,868	82,372	3,504	4.7
St. Louis.....	286,300	13,752	300,052	283,988	584,040	30,897	30,897	1,373	5.1
Minneapolis.....	270,647	4,389	275,036	370,158	645,194	30,358	31,376	1,018	4.7
Kansas City.....	388,177	7,127	395,304	187,562	582,866	33,298	35,305	2,007	5.7
Dallas.....	449,772	7,897	457,669	90,706	548,375	34,758	37,894	3,136	6.3
San Francisco.....	399,644	5,991	405,635	301,348	706,983	37,434	39,173	1,739	5.3

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

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

³ Deficiencies in reserves indicated by a minus (-) sign.

STATE BANK MEMBERS—RESERVE POSITION ON DECEMBER 31, 1928

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ¹	Total			Required	Held	Excess ¹	
All member banks.....	7, 128, 786	278, 797	7, 407, 583	5, 148, 950	12, 556, 533	960, 748	913, 051	-47, 697	7. 7
Central reserve city banks.....	3, 444, 226	189, 980	3, 634, 206	1, 090, 864	4, 725, 070	505, 173	481, 308	-23, 865	10. 7
Reserve city banks.....	2, 246, 508	76, 668	2, 323, 176	2, 388, 336	4, 711, 512	303, 968	293, 299	-10, 669	6. 5
Country banks.....	1, 438, 852	12, 149	1, 450, 201	1, 669, 750	3, 119, 951	151, 607	138, 444	-13, 163	4. 9
All member banks:									
Boston.....	516, 810	554	517, 364	311, 428	828, 792	53, 894	48, 712	-5, 182	6. 5
New York.....	3, 711, 630	173, 778	3, 885, 408	1, 493, 647	5, 379, 055	512, 288	491, 203	-21, 085	9. 5
Philadelphia.....	366, 647	2, 617	369, 264	250, 000	619, 264	40, 744	41, 648	+904	6. 6
Cleveland.....	591, 340	19, 085	610, 425	865, 832	1, 476, 257	83, 418	85, 568	+2, 150	5. 7
Richmond.....	109, 369	10, 562	119, 931	99, 261	219, 192	13, 762	11, 740	-2, 022	6. 3
Atlanta.....	144, 191	15, 385	159, 576	98, 235	257, 811	18, 084	13, 173	-4, 911	7. 0
Chicago.....	984, 607	26, 357	1, 010, 964	1, 197, 862	2, 208, 826	146, 374	135, 785	-10, 589	6. 6
St. Louis.....	241, 381	11, 492	252, 873	216, 549	469, 422	29, 746	30, 432	+686	6. 3
Minneapolis.....	29, 804	496	30, 300	38, 645	68, 945	3, 380	2, 778	-602	4. 9
Kansas City.....	67, 190	11, 129	78, 319	22, 216	100, 535	8, 267	2, 901	-5, 366	8. 2
Dallas.....	41, 324	673	41, 997	6, 170	48, 167	3, 275	3, 524	+249	6. 8
San Francisco.....	324, 493	6, 669	331, 162	549, 105	880, 267	47, 516	45, 587	-1, 929	5. 4
Central reserve city banks:									
New York.....	2, 972, 188	168, 308	3, 140, 496	729, 640	3, 870, 136	430, 153	417, 061	-13, 092	11. 1
Chicago.....	472, 038	21, 672	493, 710	361, 224	854, 934	75, 020	64, 247	-10, 773	8. 8
Reserve city banks:									
Boston.....	277, 944	38	277, 982	84, 056	362, 038	30, 316	30, 071	-245	8. 4
New York.....	232, 803	2, 880	235, 683	255, 388	491, 071	31, 230	31, 043	-187	6. 4
Philadelphia.....	244, 124	2, 373	246, 497	108, 872	355, 369	27, 916	28, 801	+885	7. 9
Cleveland.....	471, 472	18, 975	490, 447	638, 241	1, 128, 688	68, 192	70, 351	+2, 159	6. 0
Richmond.....	72, 595	6, 993	79, 588	62, 122	141, 710	9, 824	8, 554	-1, 270	6. 9
Atlanta.....	117, 962	14, 238	132, 200	77, 032	209, 232	15, 532	10, 691	-4, 841	7. 4
Chicago.....	330, 824	4, 060	334, 884	505, 248	840, 132	48, 646	48, 138	-508	5. 8
St. Louis.....	174, 813	10, 123	184, 936	139, 883	324, 819	22, 690	23, 374	+684	7. 0
Minneapolis.....	2, 983	319	3, 302	2, 390	5, 692	402	385	-17	7. 1
Kansas City.....	60, 744	9, 857	70, 601	18, 177	88, 778	7, 606	2, 311	-5, 295	8. 6
Dallas.....	4, 767	230	4, 997	1, 788	6, 785	554	552	-2	8. 2
San Francisco.....	255, 477	6, 582	262, 059	495, 139	757, 198	41, 060	39, 028	-2, 032	5. 4
Country banks:									
Boston.....	238, 866	516	239, 382	227, 372	466, 754	23, 578	18, 641	-4, 937	5. 1
New York.....	506, 639	2, 590	509, 229	508, 619	1, 017, 848	50, 905	43, 099	-7, 806	5. 0
Philadelphia.....	122, 523	244	122, 767	141, 128	263, 895	12, 828	12, 847	+19	4. 9
Cleveland.....	119, 868	110	119, 978	227, 591	347, 569	15, 226	15, 217	-9	4. 4
Richmond.....	36, 774	3, 569	40, 343	37, 139	77, 482	3, 938	3, 186	-752	5. 1
Atlanta.....	26, 229	1, 147	27, 376	21, 203	48, 579	2, 552	2, 482	-70	5. 3
Chicago.....	181, 745	625	182, 370	331, 390	513, 760	22, 708	23, 400	+692	4. 4
St. Louis.....	66, 568	1, 369	67, 937	76, 666	144, 603	7, 056	7, 058	+2	4. 9
Minneapolis.....	26, 821	177	26, 998	36, 255	63, 253	2, 978	2, 393	-585	4. 7
Kansas City.....	6, 446	1, 272	7, 718	4, 039	11, 757	661	590	-71	5. 6
Dallas.....	36, 557	443	37, 000	4, 382	41, 382	2, 721	2, 972	+251	6. 6
San Francisco.....	69, 016	87	69, 103	53, 966	123, 069	6, 456	6, 559	+103	5. 2

¹ See notes on p. 10.

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

RESOURCES (in thousands of dollars)

	Number of banks	Loans, including overdrafts	United States Government securities	Other securities	Total loans and investments	Customers' liability on acceptances	Banking-house, furniture and fixtures	Other real estate owned	Cash in vault	Reserve with Federal reserve banks
Federal reserve bank cities—Total	278	11,801,783	2,015,538	1,934,368	15,751,689	874,744	350,983	30,695	147,821	1,356,079
Central reserve cities—										
New York	57	6,018,030	1,093,974	839,101	7,951,105	659,917	144,787	4,724	64,564	809,063
Chicago	18	1,519,384	173,862	216,639	1,909,885	40,814	35,042	313	13,850	169,226
Reserve cities—										
Boston	18	857,641	78,385	116,874	1,052,900	96,234	31,309	3,159	10,247	82,320
New York (Brooklyn and Bronx)	20	102,888	10,645	25,063	138,596	1,491	5,460	359	4,645	11,296
Philadelphia	40	757,625	92,362	207,049	1,057,036	18,728	27,463	4,371	12,128	70,786
Cleveland	7	585,889	57,847	102,852	746,588	12,500	26,019	4,945	8,890	41,851
Richmond	8	89,801	7,833	15,340	112,974	1,021	995	587	933	4,285
Atlanta	6	79,434	18,828	14,694	112,956	30	5,371	1,466	1,276	4,773
Chicago	45	155,624	20,793	67,320	243,737	6	7,565	1,252	7,296	14,596
St. Louis	24	359,725	60,256	95,490	515,471	1,731	13,391	917	4,787	37,114
Minneapolis	7	118,812	38,609	29,840	187,261	6,640	2,036	853	1,867	15,179
Kansas City	11	119,943	29,506	37,554	187,003	213	4,641	1,773	2,288	12,254
Dallas	7	108,096	30,810	9,395	148,301	4,599	4,850	738	1,484	9,750
San Francisco	10	928,891	301,828	157,157	1,387,876	30,821	41,955	5,238	13,566	73,586
Federal reserve branch cities—Total	194	3,358,117	722,492	705,107	4,785,716	37,561	178,935	26,195	64,587	294,335
Reserve cities—										
Buffalo	8	376,509	33,353	60,558	470,420	2,164	13,776	1,075	3,229	23,577
Pittsburgh	18	379,299	178,174	152,576	710,049	354	26,059	4,608	6,413	47,663
Cincinnati	12	197,597	23,236	50,332	271,165	121	10,264	2,494	5,373	16,125
Baltimore	11	145,653	16,957	36,834	199,444	5,204	7,873	2,328	2,930	13,741
Charlotte	7	35,818	3,548	3,279	42,645	100	2,489	32	267	1,533
Jacksonville	3	31,356	19,309	11,595	62,260		3,243	277	1,068	3,692
Birmingham	5	72,987	7,495	6,051	86,533		3,419	955	1,025	5,393
Nashville	5	52,007	3,706	3,560	59,273	147	1,960	357	579	3,239
New Orleans	6	162,368	16,153	35,044	213,565	10,935	17,759	413	2,749	10,761
Detroit	12	614,033	109,765	76,840	800,638	5,487	31,328	1,507	13,705	44,214
Louisville	8	132,535	21,916	23,587	178,038	223	3,184	206	1,503	7,912
Memphis	3	53,208	3,871	10,663	67,742		4,021	1,418	1,057	5,028
Little Rock	6	31,562	3,345	3,628	38,535		1,259	447	468	3,690
Helena	4	8,899	1,515	2,584	12,998		188	50	214	863
Omaha	7	57,054	15,272	12,961	85,287	3	3,311	356	994	6,996
Oklahoma City	6	47,273	14,467	15,905	77,645		2,662	56	878	6,010
Denver	9	85,574	24,442	24,537	134,553		2,595	531	3,080	10,619
El Paso	3	16,731	5,478	3,792	26,001	274	1,103	159	675	2,032
Houston	10	87,446	23,236	12,057	122,739	1,165	6,982	214	2,034	10,133
San Antonio	9	47,589	8,586	2,924	59,099	4	3,555	1,173	1,086	4,645
Salt Lake City	8	38,810	5,846	9,484	54,140		1,224	877	422	4,175
Seattle	9	73,358	27,458	20,600	121,416	1,195	3,508	141	2,304	8,901
Spokane	6	34,064	4,305	6,866	45,235		2,601	349	631	3,308
Portland	8	53,392	35,186	30,716	119,294	103	3,536	278	1,671	7,536
Los Angeles	11	522,995	115,873	88,134	727,002	10,082	21,036	5,894	10,231	42,549
All other reserve cities—Total	120	1,079,861	192,221	207,477	1,479,559	960	65,008	8,101	33,279	107,202
Albany	3	62,544	7,538	24,483	94,565	35	2,140	365	1,038	7,492
Columbus	6	71,053	7,121	17,693	95,867	41	6,452	193	2,359	7,297
Toledo	4	76,763	21,081	11,264	109,108		3,843	79	1,855	5,497
Washington	12	95,434	20,246	13,488	129,168	1	10,363	1,403	3,443	9,005
Savannah	4	59,083	2,288	2,921	64,292	11	2,417	1,502	2,242	4,872
Indianapolis	5	63,826	15,096	17,062	95,984	16	4,375	240	4,027	6,929
Peoria	4	20,132	5,792	6,575	32,499		2,428	26	715	2,073
Grand Rapids	5	62,926	2,290	8,183	73,339	4	5,160	145	2,327	4,689
Cedar Rapids	3	15,683	2,141	6,635	24,459	4	1,395	91	490	1,769
Des Moines	5	31,109	5,371	9,868	46,348	8	819	868	1,299	3,327
Dubuque	2	5,673	1,714	3,726	11,113		260	120	261	720
Sioux City	5	16,610	3,426	3,935	23,971		923	137	640	1,748
Milwaukee	8	170,397	18,694	16,199	205,290	132	5,736	1,237	3,393	11,410
St. Paul	5	73,345	21,115	9,665	104,125	56	1,672		1,879	8,049
St. Joseph	5	17,874	3,267	2,391	23,532	23	381	64	750	1,867
Lincoln	4	14,642	1,717	2,829	19,188		920	104	442	1,738
Kansas City, Kans.	2	7,524	2,929	863	11,316		831	22	175	810
Topeka	6	7,689	5,028	5,263	17,980		708	21	471	1,670
Wichita	4	16,553	4,966	7,510	29,029		1,950		557	2,956
Pueblo	2	5,024	1,437	4,836	11,297		344		499	1,091
Muskogee	3	5,655	4,077	2,001	11,733		367	35	260	760
Tulsa	6	64,509	10,600	12,267	87,376	28	6,071	76	1,260	8,874
Fort Worth	5	52,164	9,245	6,761	68,170		2,996	890	1,117	6,011
Galveston	4	21,840	5,417	2,842	30,099	583	977	167	668	1,775
Waco	4	12,331	4,649	2,037	19,017		763	239	565	1,445
Oakland	2	23,243	3,838	4,877	31,958	18	492	48	376	2,518
Ogden	2	6,235	1,198	1,303	8,736		225	29	171	810

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON DECEMBER 31, 1928

RESOURCES (in thousands of dollars)

Items with Federal reserve bank in process of collection	Due from banks in—		Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	
	United States	Foreign countries								
588,409	626,563	293,090	3,163,860	115,207	5,010	655,783	12,614	146,356	24,118,873	Federal reserve bank cities—Total.
329,303 40,198	119,984 128,142	225,477 14,025	2,758,273 122,336	53,338 28,076	1,684 310	540,154 10,333	350	95,392 13,517	13,758,115 2,526,067	Central reserve cities— New York. Chicago.
50,016	51,955	31,545	67,347	8,962	176	60,140	-----	4,220	1,550,530	Reserve cities— Boston.
2,182	1,807	59	7,316	1,338	49	1	-----	743	175,142	New York (Brooklyn and Bronx).
50,449	70,786	4,923	80,602	2,333	301	5,863	4,039	7,759	1,417,567	Philadelphia.
29,445	37,055	1,726	20,033	6,138	180	9,307	3,063	6,117	953,857	Cleveland.
8,640	8,040	9	2,892	160	50	-----	-----	591	141,900	Richmond.
6,130	15,820	-----	2,974	769	125	-----	155	359	152,204	Atlanta.
2,397	13,059	71	5,436	978	154	-----	-----	2,477	299,023	Chicago.
25,454	32,244	1,720	17,476	1,432	491	-----	3,880	2,056	658,164	St. Louis.
3,719	23,238	645	7,603	2,820	152	1,543	-----	848	254,403	Minneapolis.
17,827	32,759	1,501	7,890	1,552	48	-----	-----	2,202	271,951	Kansas City.
11,695	13,583	28	5,202	1,242	317	-----	-----	176	202,315	Dallas.
10,954	78,091	11,331	58,680	6,269	973	27,269	1,127	9,899	1,757,635	San Francisco.
183,392	343,017	9,156	161,907	41,530	3,445	19,103	5,005	21,919	6,175,803	Federal reserve branch cities—Total.
14,007	13,069	1,478	10,590	1,920	77	-----	-----	2,018	557,400	Reserve cities— Buffalo.
30,222	29,799	390	15,955	1,086	715	864	260	4,529	878,966	Pittsburgh.
15,407	15,884	45	9,336	930	113	-----	1,910	760	349,927	Cincinnati.
18,712	14,647	315	11,953	4,054	204	1,595	-----	1,325	284,325	Baltimore.
3,653	5,720	-----	679	83	73	-----	57	22	57,353	Charlotte.
1,580	11,220	33	1,018	466	48	-----	2	94	85,001	Jacksonville.
3,304	7,642	-----	1,382	549	217	-----	-----	98	110,518	Birmingham.
3,730	7,224	-----	1,276	434	160	-----	-----	115	84	Nashville.
4,500	17,097	1,657	13,220	6,680	78	3,123	-----	1,921	304,578	New Orleans.
25,321	22,301	1,768	36,154	9,688	232	-----	1,570	3,313	997,226	Detroit.
7,669	9,781	4	2,860	579	225	-----	634	1,078	214,337	Louisville.
3,141	12,537	3	2,087	302	2	-----	-----	698	98,036	Memphis.
2,785	5,792	-----	1,129	280	-----	15	-----	651	55,051	Little Rock.
703	2,043	13	200	65	10	-----	-----	-----	17,347	Helena.
4,144	16,000	1	4,021	550	58	-----	12	81	121,814	Omaha.
5,284	15,190	-----	1,305	302	4	-----	90	180	109,606	Oklahoma City.
5,461	18,509	50	4,710	1,418	33	-----	-----	273	181,832	Denver.
1,295	2,967	99	663	149	40	-----	-----	-----	35,680	El Paso.
6,944	13,279	205	6,747	348	265	1,832	-----	308	173,195	Houston.
2,148	8,960	18	1,571	188	140	-----	-----	458	83,045	San Antonio.
3,535	7,206	2	2,009	82	53	-----	-----	237	73,962	Salt Lake City.
3,488	18,063	814	6,767	416	228	1,292	430	253	169,816	Seattle.
2,176	4,534	194	1,286	32	160	-----	-----	54	60,550	Spokane.
2,989	12,366	471	5,099	296	126	-----	-----	349	154,965	Portland.
11,194	50,587	1,606	19,890	10,633	184	8,672	-----	3,135	922,695	Los Angeles.
56,626	177,804	1,220	43,999	11,846	1,731	1,172	3,451	4,870	1,096,828	All other reserve cities—Total.
8,844	6,030	35	1,164	225	63	-----	-----	630	122,626	Albany.
4,746	7,704	68	3,709	1,096	91	-----	200	-----	129,823	Columbus.
3,360	4,521	41	2,398	114	25	-----	-----	959	131,800	Toledo.
3,679	8,442	173	5,866	605	179	-----	759	549	173,635	Washington.
2,544	10,363	7	2,002	958	-----	-----	-----	47	91,257	Savannah.
5,523	14,862	106	2,902	742	192	-----	683	514	137,095	Indianapolis.
506	2,525	-----	673	62	93	-----	-----	5	41,605	Peoria.
1,106	5,176	49	3,286	397	85	-----	1,321	110	97,194	Grand Rapids.
1,684	3,641	-----	642	104	50	-----	-----	1	34,230	Cedar Rapids.
2,803	4,754	-----	1,319	188	28	-----	488	-----	62,254	Des Moines.
173	900	-----	109	29	20	-----	-----	76	13,681	Dubuque.
468	4,416	-----	693	231	54	-----	-----	63	33,338	Sioux City.
6,038	20,142	190	6,256	971	217	57	-----	644	261,713	Milwaukee.
2,111	17,045	485	2,694	4,453	30	-----	-----	699	143,298	St. Paul.
424	4,928	-----	525	64	17	-----	-----	33	32,608	St. Joseph.
504	2,836	-----	609	193	16	-----	-----	-----	26,550	Lincoln.
516	1,701	-----	183	19	40	-----	-----	2	15,615	Kansas City, Kans.
257	3,407	-----	607	102	30	-----	-----	17	25,270	Topeka.
1,220	5,977	-----	1,289	129	-----	-----	-----	99	43,206	Wichita.
-----	9,826	-----	192	3	29	-----	-----	-----	23,249	Pueblo.
117	1,834	-----	149	54	38	-----	-----	52	15,391	Muskogee.
714	15,759	35	2,290	408	31	-----	-----	130	123,052	Tulsa.
7,706	10,137	-----	1,902	272	128	-----	-----	34	99,371	Fort Worth.
517	2,277	23	872	18	84	-----	-----	-----	38,060	Galveston.
669	2,581	-----	290	152	82	-----	-----	40	25,813	Waco.
-----	3,815	-----	973	28	75	1,115	-----	134	41,550	Oakland.
392	2,351	-----	535	229	34	-----	-----	32	13,544	Ogden.

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

RESOURCES (in thousands of dollars)—Continued

	Number of banks	Loans, including overdrafts	United States Government securities	Other securities	Total loans and investments	Customers' liability on acceptances	Banking-house, furniture and fixtures	Other real estate owned	Cash in vault	Reserve with Federal reserve banks
Banks outside reserve cities (country banks)—Total.	8,245	8,915,494	1,381,539	3,369,938	13,666,971	16,275	512,361	112,725	318,697	651,751
District No. 1.....	390	966,725	156,988	394,502	1,518,215	3,452	38,418	3,479	35,437	62,851
District No. 2.....	850	1,844,332	207,928	885,962	2,938,222	2,804	84,237	11,503	49,588	129,216
District No. 3.....	738	986,940	138,615	483,164	1,608,719	1,109	68,371	11,256	30,034	65,261
District No. 4.....	769	980,595	136,502	364,417	1,481,514	60	67,356	10,120	35,526	66,862
District No. 5.....	509	654,812	81,216	118,004	854,032	5,913	39,130	11,952	20,326	39,422
District No. 6.....	424	437,966	67,000	84,545	589,511	2,675	27,181	8,591	20,423	31,122
District No. 7.....	1,140	1,136,790	176,713	381,819	1,695,322	48	73,650	20,032	42,910	82,372
District No. 8.....	546	377,076	72,043	156,895	606,013	-----	21,324	6,050	16,167	30,897
District No. 9.....	703	358,987	85,340	184,141	628,468	8	20,280	8,628	16,421	31,376
District No. 10.....	867	353,318	94,623	106,139	554,080	5	21,301	6,882	15,338	35,305
District No. 11.....	738	390,199	86,088	43,707	519,994	200	22,537	7,781	18,418	37,894
District No. 12.....	571	427,755	78,483	166,643	672,881	1	28,576	6,451	18,109	39,173

LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus	Undi- vided profits, net	Re- serves for divi- dends, contingencies, etc.	Re- serves for expen- ses accrued	Due to Federal reserve banks ✓	Due to other banks in—		Certified and officers' checks ✓	Cash letters of credit and travel- ers' checks ✓	Individual deposits subject to check ✓	Other de- mand de- posits ✓	Net demand deposits (see p. 10)
							United States ✓	Foreign countries ✓					
Federal reserve bank cities— Total.	1,097,850	1,256,601	387,423	84,354	62,307	387	2,313,941	529,747	1,935,560	17,973	9,035,108	651,760	10,421,292
Central reserve cities— New York.....	559,922	729,225	224,558	38,876	30,021	1	1,212,976	477,799	1,750,191	14,444	5,240,682	380,667	6,084,975
Chicago.....	115,050	117,530	41,174	26,184	14,319	-----	328,375	9,089	36,769	2,026	1,056,477	70,398	1,209,709
Reserve cities— Boston.....	84,850	76,547	25,547	4,265	3,948	-----	112,427	25,765	26,087	329	660,493	44,183	727,802
New York (Brook- lyn and Bronx).	13,100	13,800	2,796	196	225	-----	10,098	56	2,535	8	90,932	4,079	99,139
Philadelphia.....	62,958	151,468	30,046	7,511	2,987	380	177,620	3,355	18,897	802	590,975	34,183	643,531
Cleveland.....	43,650	28,140	9,028	2,143	2,883	6	60,678	2,002	26,792	21	234,238	21,892	263,021
Richmond.....	11,750	7,700	3,229	463	315	-----	24,911	14	1,605	1	39,790	9,255	57,056
Atlanta.....	10,200	6,400	4,838	180	665	-----	18,295	-----	2,531	-----	46,700	5,307	53,907
Chicago.....	18,550	8,525	3,966	2,483	1,112	-----	3,412	86	4,017	5	87,543	9,886	98,056
St. Louis.....	44,620	24,519	12,329	353	607	-----	81,809	384	9,520	45	264,043	21,402	315,834
Minneapolis.....	11,500	7,860	1,971	318	1,102	-----	49,587	690	3,405	1	88,799	7,886	117,564
Kansas City.....	13,050	5,377	5,164	137	147	-----	84,763	137	7,337	12	112,008	13,446	159,227
Dallas.....	13,650	4,350	5,243	356	674	-----	36,781	42	6,765	26	71,747	2,388	88,259
San Francisco.....	95,000	75,160	17,534	889	3,302	-----	112,209	10,328	39,109	253	450,681	26,788	503,213
Federal reserve branch cities—Total.	293,265	296,656	93,136	21,467	16,323	1,443	603,898	10,513	86,264	4,382	2,052,285	230,968	2,412,175
Reserve cities— Buffalo.....	20,950	26,375	12,426	431	2,461	520	24,872	689	6,272	12	153,704	14,409	168,127
Pittsburgh.....	37,050	100,900	9,698	9,942	4,004	-----	93,571	718	7,445	3,907	361,021	30,725	427,970
Cincinnati.....	21,800	18,163	8,253	197	552	-----	34,616	22	11,410	5	97,755	12,213	119,771
Baltimore.....	15,200	13,450	4,801	769	1,057	-----	35,503	396	2,330	3	102,072	8,507	113,492
Charlotte.....	4,000	3,300	2,083	167	292	149	11,307	-----	790	-----	16,859	1,733	21,816
Jacksonville.....	4,500	2,250	978	59	88	770	14,226	12	857	-----	24,211	1,707	27,684
Birmingham.....	5,950	5,805	2,363	685	114	-----	9,139	-----	440	24	40,709	4,952	45,661
Nashville.....	5,325	4,355	1,084	8	254	-----	12,440	-----	551	-----	22,187	2,033	25,099
New Orleans.....	13,750	9,900	3,008	1,633	1,001	-----	45,343	2,182	1,695	8	103,248	21,135	140,556
Detroit.....	45,500	50,850	13,473	946	868	-----	46,557	1,991	12,225	136	331,691	24,724	359,313
Louisville.....	10,000	8,509	2,406	706	1,046	-----	30,048	-----	1,167	-----	57,541	7,856	74,556
Memphis.....	6,500	2,500	1,165	574	102	-----	17,394	-----	860	-----	34,965	6,554	42,800
Little Rock.....	2,700	1,102	472	93	166	4	14,738	-----	1,025	-----	13,096	3,924	28,446
Helena.....	850	625	327	16	-----	-----	3,282	1	269	-----	5,538	1,421	8,186

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON DECEMBER 31, 1928—Continued

RESOURCES (in thousands of dollars)—Continued

Items with Federal reserve bank in process of collection	Due from banks in—		Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	
	United States	Foreign countries								
139,409	976,868	3,514	123,295	35,301	22,809	1,936	14,877	47,353	16,644,142	Banks outside reserve cities (country banks)—Total.
27,548	54,229	1,018	15,249	3,318	2,023	2	340	4,921	1,770,500	District No. 1.
55,707	93,178	713	29,856	4,688	2,489	564	1,603	16,291	3,420,659	District No. 2.
14,198	55,494	101	9,350	2,067	2,440	206	919	2,988	1,872,513	District No. 3.
5,482	86,177	217	12,492	2,521	2,875	16	3,797	3,682	1,778,697	District No. 4.
11,870	66,726	123	8,274	2,769	2,199	291	2,853	2,603	1,068,483	District No. 5.
2,970	74,669	66	6,274	3,456	1,551	226	1,636	2,329	772,680	District No. 6.
10,219	125,239	306	16,463	4,723	3,007		1,392	5,587	2,081,270	District No. 7.
3,249	58,127	49	5,007	2,294	1,300		1,279	1,143	752,923	District No. 8.
1,604	74,449	333	3,906	1,679	1,199	376	98	4,212	793,097	District No. 9.
801	96,190	199	4,143	1,635	1,323	2	425	576	738,205	District No. 10.
3,021	111,517	162	4,922	2,552	1,303	89	524	1,615	732,529	District No. 11.
2,740	80,873	227	7,299	3,599	1,100	140	11	1,406	862,586	District No. 12.

LIABILITIES (in thousands of dollars)

Time deposits	United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts				Acceptances of other banks and bills of exchange sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total		
			Total	Bills payable		Rediscounts									
				With Federal reserve banks	All other	With Federal reserve banks									All other
4,105,943	149,662	97,522	619,135	508,060	16,806	84,748	9,521	655,782	868,426	37,906	98,685	12,614	100,187	24,118,873	Federal reserve bank cities—Total.
1,268,318	52,182	68,360	390,246	366,165	6,713	7,847	9,521	540,153	658,382	26,096	33,281	350	61,385	13,758,115	Central reserve cities—
558,283	6,200	4,510	65,810	30,367	3,700	31,743		10,333	41,984	884	6,118		14,594	2,526,067	New York, Chicago.
267,972	5,534	7,491	39,047	6,810	500	31,737		60,140	93,459	4,695	3,484		4,267	1,550,530	Reserve cities—
29,898	872		3,249	675	655	1,919		1	1,074	491	962		770	175,142	Boston.
															New York (Brooklyn and Bronx).
238,259	10,890		44,953	40,013	1,585	3,355		5,863	14,709	4,749	5,937	4,039	6,986	1,417,567	Philadelphia.
464,324	6,512	11,054	10,645	6,115	1,100	3,430		9,307	12,736	443	3,511	3,063	789	953,857	Cleveland.
32,788	1,200		5,324	4,949	260	115		923	1,027		1,001		604	141,900	Richmond.
46,364	3,341		3,196	2,050	19	1,127			30		2,458	155	1,544	152,204	Atlanta.
150,493	1,425		3,178	2,336	600	242				5	3,025		1,312	299,023	Chicago.
157,078	5,407	5,825	13,301	12,666	425	210		1,784	10	9,634	3,880		1,614	658,164	St. Louis.
65,478	2,002		1,955	1,750	50	155		1,543	6,714	8	2,997		587	254,403	Minneapolis.
20,443	2,376	119	4,153	1,839		2,314			213		949		2,120	271,951	Kansas City.
31,159	14,301	163	3,475	3,475				250	4,599		6,221		125	202,315	Dallas.
775,086	37,420		30,608	28,850	1,199	554		27,269	31,715	525	19,107	1,127	3,530	1,757,635	San Francisco.
2,052,941	49,621	23,502	157,776	122,348	10,338	24,559	531	19,103	44,003	4,276	67,877	5,005	41,099	6,175,803	Federal reserve branch cities—Total.
249,289	4,982	9,300	20,192	16,679	770	2,743			2,162	2	1,548		6,804	557,400	Reserve cities—
157,262	10,085		34,771	30,222	850	3,699			354		260		2,435	878,966	Buffalo.
120,305	3,172	5,632	10,258	8,148	775	1,355		864	123	33	2,207	1,910	1,281	349,927	Pittsburgh.
76,955	3,709		7,900	6,460	1,215	225			1,595	5,301			716	284,325	Cincinnati.
12,845	15		2,216	1,721	125	370				100			4,061	1,578,325	Baltimore.
30,244	787	4,096							2				1,440	57	Charlotte.
28,582	353		6,136	4,252		1,559	325				952		32	85,091	Jacksonville.
24,143	39		2,344	1,244		1,100					4,315		181	110,518	Birmingham.
54,777	5,185	1,750	12,820	6,408	4,000	2,415		3,123	16,981	4,033	3,161	115	392	78,578	Nashville.
418,499	3,725	2,055	31,359	27,300	2,603	1,250	206		5,704		1,541	120	1,345	304,578	New Orleans.
52,315	235	200	14,768	9,445		5,323			634	223	4,615	1,570	738	997,226	Detroit.
26,649	37										4,395		24,039	214,377	Louisville.
17,571	81								15		50			686	Memphis.
4,791	27										200			64	Little Rock.
														17,347	Helena.

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

LIABILITIES (in thousands of dollars)—Continued

	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for expenses accrued	Due to Federal reserve banks	Due to other banks in—		Certified and officers' checks	Cash letters of credit and travelers' checks	Individual deposits subject to check	Other demand deposits	Net demand deposits (see p. 10)
							United States	Foreign countries					
Federal reserve branch cities—Continued.													
Reserve cities—Con.													
Omaha.....	5,200	2,525	809	1,046	282	-----	30,671	-----	1,445	15	47,807	5,550	61,324
Oklahoma City.....	5,350	850	857	194	159	-----	25,208	-----	5,356	-----	36,413	5,936	51,133
Denver.....	6,150	5,237	4,061	94	716	-----	20,783	61	2,923	8	73,575	7,103	80,982
El Paso.....	1,600	800	180	-----	21	-----	3,221	403	754	1	16,103	2,151	18,604
Houston.....	8,850	5,080	1,525	799	528	-----	30,986	216	4,398	-----	63,310	7,991	81,281
San Antonio.....	5,250	2,010	931	118	249	-----	9,759	215	1,543	2	35,548	2,945	39,295
Salt Lake City.....	4,350	1,963	491	536	222	-----	12,019	-----	703	-----	25,915	6,523	35,883
Seattle.....	9,990	3,194	1,699	572	534	-----	18,659	863	2,567	20	70,580	9,377	80,180
Spokane.....	4,400	1,025	557	70	111	-----	8,503	48	875	7	17,382	2,819	22,030
Portland.....	7,300	3,520	2,910	276	388	-----	14,625	575	1,655	51	50,429	6,186	57,075
Los Angeles.....	40,750	22,377	16,579	1,536	1,108	-----	36,428	2,121	16,709	183	250,626	34,677	285,611
All other reserve cities—Total.....	105,550	71,333	28,697	4,413	7,035	10,679	304,126	663	36,217	200	689,824	122,945	908,250
Albany.....	4,500	6,000	3,081	488	267	3,041	13,319	23	338	-----	28,210	32,486	63,861
Columbus.....	7,500	6,850	1,773	129	136	1,511	14,089	38	2,914	-----	47,297	12,240	63,502
Toledo.....	7,600	5,925	2,137	138	500	1,094	8,259	36	1,400	-----	33,178	3,634	38,309
Washington.....	10,775	8,315	3,010	720	345	1,305	13,658	239	1,091	27	73,663	1,046	76,278
Savannah.....	5,300	3,625	1,214	71	126	-----	16,155	-----	1,104	-----	30,547	731	33,731
Indianapolis.....	9,150	4,650	3,150	132	667	1,229	23,547	55	963	15	52,665	8,297	64,393
Peoria.....	2,475	3,375	902	308	68	-----	4,512	-----	324	-----	11,908	3,051	16,354
Grand Rapids.....	3,950	3,025	1,122	164	71	-----	6,301	-----	1,104	1	29,088	4,661	33,749
Cedar Rapids.....	1,300	800	112	47	324	-----	10,461	-----	293	-----	7,486	1,043	13,501
Des Moines.....	3,950	1,650	343	-----	30	-----	10,830	-----	950	-----	24,254	6,239	34,664
Dubuque.....	700	300	143	18	6	-----	848	-----	84	-----	3,385	885	4,447
Sioux City.....	2,050	600	131	28	45	-----	8,060	-----	691	87	9,228	1,786	13,342
Milwaukee.....	13,600	8,400	3,193	826	1,167	1,312	33,012	87	1,970	58	96,712	8,648	111,325
St. Paul.....	5,750	4,525	2,966	651	2,229	-----	25,977	185	1,159	9	53,545	5,191	64,616
St. Joseph.....	1,300	1,030	335	24	12	-----	9,621	-----	271	1	8,986	2,478	15,817
Lincoln.....	1,500	490	191	87	30	-----	7,276	-----	199	1	10,030	2,395	13,761
Kansas City, Kans.....	950	320	83	-----	-----	-----	3,774	-----	95	-----	3,463	2,685	7,616
Topeka.....	1,650	515	388	24	3	-----	3,644	-----	101	-----	12,105	3,166	15,912
Wichita.....	2,400	1,280	215	-----	301	-----	10,190	-----	722	-----	17,459	3,530	24,790
Pueblo.....	600	1,150	27	100	126	-----	5,850	-----	351	-----	8,274	747	9,098
Muskogee.....	900	295	26	57	62	-----	1,949	-----	1,045	-----	4,342	988	6,209
Tulsa.....	6,450	2,500	1,626	79	229	152	26,871	-----	5,220	-----	56,583	4,414	75,520
Fort Worth.....	4,450	2,600	868	47	74	551	24,370	-----	12,020	1	30,813	4,309	52,310
Galveston.....	2,150	850	344	82	131	202	8,569	-----	243	-----	7,531	751	13,848
Waco.....	1,650	440	247	8	38	282	2,541	-----	337	-----	9,396	1,806	11,695
Oakland.....	2,200	1,673	1,063	62	33	-----	5,650	-----	1,175	-----	15,249	4,721	22,523
Ogden.....	750	150	7	123	15	-----	4,793	-----	53	-----	4,427	1,017	7,279
Banks outside reserve cities (country banks)—Total.....	977,558	816,119	323,308	41,510	35,011	44,001	427,072	2,350	126,097	573	5,219,388	901,380	6,201,866
District No. 1.....	89,757	91,016	51,749	5,728	7,963	7,827	36,963	347	8,451	25	629,906	65,582	700,185
District No. 2.....	166,432	159,533	72,587	8,957	6,500	16,080	40,048	165	20,076	166	1,037,213	154,249	1,196,447
District No. 3.....	109,145	165,267	48,685	3,892	2,875	6,995	12,772	14	7,705	25	454,158	73,110	527,909
District No. 4.....	103,745	103,359	39,074	3,227	3,026	1,601	18,317	4	14,500	111	481,812	93,255	577,684
District No. 5.....	73,338	56,158	15,250	3,928	3,086	5,599	48,038	64	11,244	4	286,265	45,873	344,928
District No. 6.....	57,310	37,350	10,294	1,477	1,172	2,423	39,529	642	5,957	62	246,795	45,761	298,928
District No. 7.....	123,499	76,553	34,182	6,002	3,537	369	53,939	17	13,638	86	596,946	115,303	722,089
District No. 8.....	49,933	28,700	13,742	1,915	1,486	583	39,808	-----	5,076	15	250,713	35,587	300,052
District No. 9.....	45,415	22,699	10,952	1,546	1,893	17	32,788	212	5,924	11	212,667	57,980	275,036
District No. 10.....	47,603	21,832	6,777	1,392	1,029	295	32,417	-----	10,081	30	306,694	81,483	395,304
District No. 11.....	56,707	29,591	10,141	1,593	989	1,246	46,233	697	10,784	4	393,138	56,634	457,669
District No. 12.....	54,674	24,061	9,875	1,853	1,455	966	26,220	188	12,661	34	323,081	76,563	405,635

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON DECEMBER 31, 1928—Continued

LIABILITIES (in thousands of dollars)—Continued

Time deposits	United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts				Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for account of reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total	
			Total	With Federal reserve banks	All other	With Federal reserve banks								All other
15,499	1,517		8,090	4,472		3,618		3	1,134	12	209	121,814		
28,990	130								73			109,606		
59,735	509		174			174			650	90	53	181,832		
7,630	1,279	252						223	788			35,680		
35,944	1,845	51	3,075	3,075				1,832	1,165		395	173,195		
20,448	131		925	925					4		204	85,045		
19,974	12	16	100	100					4		93	73,962		
40,690	3,387							1,292	1,301		430	169,816		
20,768	20		748			748						60,550		
63,458	123							851	95	13		154,965		
465,578	8,236	150	1,900	1,900				8,672	10,205	36		922,695		
500,023	11,801	4,700	55,067	26,237	3,027	25,675	128	1,172	819	146	34,071	3,451	3,896	1,996,828
Federal reserve branch cities—Continued.														
Reserve cities—Con.														
Omaha.														
Oklahoma City.														
Denver.														
El Paso.														
Houston.														
San Antonio.														
Salt Lake City.														
Seattle.														
Spokane.														
Portland.														
Los Angeles.														
All other reserve cities—														
Total.														
24,544	36	2,486	2,346	1,100	300	946			36	3	1,230		192	122,626
28,179	1,119		3,995	2,290	537	1,168			41		200			129,823
49,898	1,234		16,162	10,270		5,892						120		131,800
44,006	3,330	1,963	5,321	3,905	850	667			1	3,861	759	200		173,635
30,066	389		1,870	1,075		667	128		11			48		81,257
24,968	1,406		1,122			1,122			16		3,836	683	544	137,085
12,588	260										1,831		3	41,605
43,944	111		441			441			4		1,679	1,321	207	97,194
11,354	9								4		996		1	34,230
10,579	225		1,729	1,027	265	437			8		564	488	425	62,254
6,911	3										320			13,681
8,207	203	150	963			963				1,069			40	33,338
67,261	888		19,086	6,485		12,601		57	31	101	4,299		1,005	261,713
39,627	440								57		390			143,298
7,847	141								23		337		202	32,608
3,485	74		472			472					320			26,550
3,290	160										795			15,615
2,642	426										595		11	25,270
6,975	65												69	43,206
5,587	23										397		17	23,249
4,754	106	101									747		19	15,391
17,790	354										625		131	123,052
15,608	600		300	300					28		2,500		280	99,371
13,994	29		1,260	860		400					1,340		1	38,090
7,417	34								583		1,617			25,813
6,961	136							1,115	18		1,483		11	41,550
1,541											668			13,544
6,794,404	50,421	8,360	330,200	166,758	72,072	82,223	9,147	1,937	15,081	1,308	449,260	14,877	63,927	16,644,142
Banks outside reserve cities (country banks)—Total.														
685,466	3,452	1,650	37,097	21,255	7,935	7,686	221	2	3,196	325	39,831	340	3,827	1,770,500
1,573,385	5,421	139	83,412	54,982	16,476	10,495	1,459	564	2,243	494	48,952	1,603	22,440	3,420,659
852,832	4,682	611	54,291	31,198	9,947	10,344	2,802	206	851	258	48,341	919	24,879	1,872,513
822,664	2,031	150	29,370	14,708	8,096	6,132	434	16	11	44	56,531	3,797	2,052	1,778,697
429,793	7,473	1,132	27,962	9,162	6,991	11,020	789	291	5,905	61	43,271	2,853	895	1,068,433
252,426	6,928	2,616	25,773	4,545	5,017	15,454	757	227	2,650	94	30,638	1,636	920	772,680
944,076	4,966	392	39,888	17,664	10,465	10,165	1,594		16	27	59,700	1,392	6,742	2,081,270
283,988	1,789	799	11,294	6,764	2,975	1,041	514				25,749	1,279	443	752,923
370,158	3,081	139	3,324	743	1,003	1,426	152	24	8		23,500	98	309	793,097
187,562	4,045	467	9,554	3,492	613	5,445	4	2		5	26,321	425	191	738,205
90,706	3,971	160	2,613	936	648	972	57	89	200		25,535	524	974	732,529
301,348	2,582	105	5,622	1,309	1,906	2,043	364	140	1		20,891	11	255	862,586
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.														

ALL MEMBER BANKS—CONDITION OF BANKS,

RESOURCES (in thousands of dollars)

	Number of banks	Loans, including overdrafts	United States Government securities	Other securities	Total loans and investments	Customers' liability on acceptances	Banking house, furniture, and fixtures	Other real estate owned	Cash in vault	Reserve with Federal Reserve banks
Total.....	8,837	25,155,255	4,311,790	6,216,890	35,683,935	929,540	1,107,287	177,716	564,384	2,409,367
New England:										
Maine.....	56	80,838	10,626	59,651	151,115		2,368	298	2,219	5,657
New Hampshire.....	57	44,183	10,932	18,298	73,413		2,848	63	2,165	3,748
Vermont.....	46	41,654	5,571	23,442	70,667		1,136	161	1,112	2,817
Massachusetts.....	178	1,265,936	134,027	286,381	1,686,344	96,266	48,216	5,124	25,494	109,589
Rhode Island.....	15	193,451	55,236	86,299	334,986	3,417	2,943	182	8,497	11,347
Connecticut.....	69	237,687	26,874	34,090	318,651		14,090	3,130	7,890	14,861
Middle Atlantic:										
New York.....	673	7,511,747	1,246,465	1,480,012	10,238,224	663,900	209,400	11,234	99,850	919,783
New Jersey.....	363	1,030,500	117,356	400,738	1,548,594	2,588	51,287	7,991	26,899	69,277
Pennsylvania.....	965	2,242,558	442,328	966,565	3,651,451	20,114	132,120	20,492	55,726	195,206
East North Central:										
Ohio.....	404	1,445,640	174,820	328,520	1,948,980	12,684	83,856	13,198	37,281	104,925
Indiana.....	240	294,172	54,046	87,747	435,965	16	20,515	3,871	14,167	23,871
Illinois.....	563	2,063,301	279,580	433,339	2,776,220	40,819	69,718	8,146	37,326	216,063
Michigan.....	289	1,062,123	153,921	256,254	1,472,298	5,539	60,910	5,170	29,921	75,265
Wisconsin.....	174	348,666	89,009	96,594	494,559	132	17,046	3,386	9,773	24,985
West North Central:										
Minnesota.....	291	333,072	89,209	115,388	537,469	6,704	11,578	4,298	9,744	34,742
Iowa.....	321	251,725	43,632	68,420	363,777	12	14,599	8,747	9,706	20,529
Missouri.....	190	613,703	115,019	187,651	916,373	1,967	24,834	3,955	12,364	60,896
North Dakota.....	134	46,305	10,281	18,539	75,125		3,048	1,826	2,003	4,241
South Dakota.....	105	39,769	11,427	17,167	68,363		2,497	1,391	1,851	4,074
Nebraska.....	159	133,246	30,318	27,217	190,781	3	7,169	2,322	3,312	13,275
Kansas.....	254	134,989	36,640	37,646	209,275		9,509	2,119	5,683	15,018
South Atlantic:										
Delaware.....	21	67,680	4,154	14,070	85,904		1,956	168	1,152	3,524
Maryland.....	88	211,299	24,301	77,150	312,750	5,204	10,652	3,177	4,780	18,160
District of Columbia.....	12	95,434	20,246	13,488	129,168	1	10,363	1,403	3,443	9,005
Virginia.....	177	319,533	35,793	42,400	397,366	3,142	12,881	3,510	6,891	17,300
West Virginia.....	136	157,488	18,761	24,450	200,699		10,158	2,813	4,714	9,694
North Carolina.....	83	181,851	24,037	16,292	222,180	1,851	13,117	2,576	5,579	9,776
South Carolina.....	64	82,198	11,558	18,319	112,075	2,041	5,210	2,944	3,245	5,442
Georgia.....	128	203,660	32,722	24,037	260,419	328	11,330	5,505	7,226	14,070
Florida.....	68	121,399	38,505	43,161	203,065	145	10,154	1,771	6,417	10,823
East South Central:										
Kentucky.....	147	254,426	39,179	48,630	342,235	261	9,275	1,404	5,352	15,979
Tennessee.....	109	225,096	21,601	27,825	274,522	593	14,061	3,046	6,162	16,559
Alabama.....	121	179,462	24,259	27,995	231,716	1,677	8,856	2,860	5,994	12,986
Mississippi.....	39	56,971	5,757	14,915	77,643	120	2,448	899	2,080	4,260
West South Central:										
Arkansas.....	100	93,350	17,633	15,241	126,224		3,604	1,905	3,329	8,819
Louisiana.....	42	224,214	22,635	40,926	287,775	11,135	22,100	1,664	4,815	14,946
Oklahoma.....	327	209,698	59,540	67,950	337,188	33	15,498	1,385	7,190	27,430
Texas.....	720	680,880	161,448	75,322	917,650	6,625	40,401	10,524	23,642	68,700
Mountain:										
Montana.....	92	78,300	21,002	26,849	126,151		3,201	1,282	3,550	7,080
Idaho.....	60	34,484	8,064	11,464	54,012		2,385	802	1,590	3,544
Wyoming.....	29	23,233	7,088	6,738	37,659		1,213	322	1,243	2,292
Colorado.....	126	140,731	38,442	48,987	228,160		6,313	1,664	6,307	16,848
New Mexico.....	30	19,354	6,061	5,459	30,894		1,327	248	973	2,282
Arizona.....	18	25,283	11,308	7,146	43,737		1,256	1,441	1,449	2,611
Utah.....	43	64,453	9,262	13,261	86,976		2,289	1,136	1,165	6,282
Nevada.....	10	11,684	2,101	3,201	16,986		939	137	436	966
Pacific:										
Washington.....	153	195,672	50,491	73,321	319,484	1,195	12,201	1,268	7,700	20,939
Oregon.....	122	109,085	48,124	52,061	209,870	104	7,565	1,367	4,913	12,981
California.....	226	1,672,472	449,691	326,634	2,448,797	40,921	76,787	13,391	30,664	135,900

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut (district No. 2).....	13	39,383	7,893	16,785	64,061		1,874	2,320	1,693	2,848
New Jersey (district No. 2).....	252	853,173	99,080	338,370	1,290,623	2,511	39,066	4,472	21,521	58,013
Kentucky (district No. 4).....	80	76,271	10,464	13,030	99,765	38	4,143	568	2,288	5,032
Pennsylvania (district No. 4).....	319	743,000	233,781	352,790	1,329,571	354	50,463	8,552	20,094	73,947
West Virginia (district No. 4).....	13	26,285	4,896	4,794	35,975		1,531	121	753	1,391
Louisiana (district No. 6).....	26	185,609	19,063	37,123	241,795	10,935	19,661	1,333	3,635	12,273
Mississippi (district No. 6).....	23	43,487	4,278	12,111	59,876	120	1,786	668	1,670	3,169
Tennessee (district No. 6).....	87	161,584	15,952	13,983	191,519	593	9,563	1,424	4,521	10,531
Illinois (district No. 7).....	382	1,962,710	256,401	375,795	2,594,906	40,819	62,757	6,189	32,579	207,239
Indiana (district No. 7).....	183	249,560	47,204	66,025	362,789	16	17,220	3,210	12,167	20,385
Michigan (district No. 7).....	242	1,029,529	146,573	224,709	1,400,811	5,539	58,809	4,943	27,955	72,356
Wisconsin (district No. 7).....	124	318,663	41,787	79,852	440,302	132	15,236	2,879	8,506	22,564
Missouri (district No. 10).....	46	153,302	37,085	44,141	234,528	236	5,807	2,129	3,673	15,450
New Mexico (district No. 10).....	10	11,276	3,518	4,092	18,886		880	106	462	1,115
Oklahoma (district No. 10).....	308	205,855	58,640	66,235	330,730	33	15,191	1,258	6,912	26,952
Arizona (district No. 12).....	13	20,293	6,282	5,838	32,413		987	1,204	1,013	1,944

BY STATES, ON DECEMBER 31, 1928

RESOURCES (in thousands of dollars)

Items with Federal reserve bank in process of collection	Due from banks in		Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	
	United States	Foreign countries								
967,836	2,124,252	306,950	3,493,061	203,884	32,995	677,994	35,947	220,498	48,935,646	Total.
1,148	5,434	56	805	548	265			267	170,180	New England:
2,167	3,657	25	486	406	236		65	305	89,584	Maine.
899	2,683	84	267	194	215		245	312	80,792	New Hampshire.
63,540	70,517	31,632	71,284	10,153	930	60,142	30	5,591	2,284,852	Vermont.
2,095	7,178	694	4,791	101	197			2,219	378,647	Massachusetts.
9,514	19,310	73	5,914	1,029	469			745	395,679	Rhode Island.
										Connecticut.
375,184	187,856	227,498	2,785,948	59,223	3,422	540,155	1,753	105,046	16,428,536	Middle Atlantic:
36,728	55,063	317	22,372	2,182	1,139	577	200	10,963	1,836,177	New York.
90,873	171,470	5,444	105,579	5,940	4,098	6,920	4,798	15,863	4,486,094	New Jersey.
56,552	109,461	2,009	44,305	9,798	1,816	9,307	8,366	9,488	2,452,026	Pennsylvania.
8,944	41,568	136	6,885	1,832	1,097		1,571	3,201	563,639	East North Central:
48,660	187,994	14,152	133,072	31,779	1,819	10,333	650	17,474	3,594,225	Ohio.
27,516	59,444	2,085	44,551	11,386	899		3,845	4,559	1,808,388	Indiana.
6,817	44,363	190	9,132	1,602	804		57	3	1,269	Illinois.
6,513	66,179	1,363	12,015	7,846	721	1,618	29	5,354	706,173	Michigan.
6,867	41,725	28	4,446	1,179	709		494	271	473,089	Wisconsin.
44,327	84,913	3,221	28,354	3,733	823		4,116	4,731	1,194,607	West North Central:
95	9,709	29	417	247	168		2	57	96,968	Minnesota.
313	10,653		381	297	106		30	160	90,116	Iowa.
4,656	28,279	1	5,164	927	374		55	193	256,511	Missouri.
2,200	36,393	15	2,943	644	481		55	274	284,017	North Dakota.
1,281	3,069		697	48	51		700	42	98,592	South Dakota.
18,751	18,143	315	12,289	4,233	396	1,595	6	1,470	411,921	Nebraska.
3,679	8,442	173	5,866	605	179		759	549	173,635	Kansas.
13,859	23,339	96	5,886	1,459	970	1,199	579	1,626	490,103	South Atlantic:
2,101	11,812		1,956	441	523		15	1,779	925	Delaware.
7,436	28,808		2,477	718	423		651	210	295,802	Maryland.
1,525	14,820	36	1,565	281	294		98	313	149,889	District of Columbia.
8,780	36,638	7	6,134	2,149	385		208	807	353,994	Virginia.
2,133	30,298	53	2,598	1,382	243		647	1,600	271,376	West Virginia.
7,847	25,711	8	4,015	1,019	826	674	614	1,291	416,511	North Carolina.
8,101	39,188	3	5,294	1,450	662		722	902	371,265	South Carolina.
4,017	24,558	46	2,452	1,480	689		112	2	297,686	Georgia.
310	12,058		633	452	159		17	395	101,572	Florida.
3,009	21,867		1,884	471	190	15	35	987	172,339	East South Central:
5,384	29,744	1,657	14,091	7,076	220	3,167	120	2,343	406,237	Kentucky.
6,405	68,502	211	5,210	1,249	343		283	613	471,540	Tennessee.
33,913	150,492	521	21,113	4,573	2,224	2,394	471	2,048	1,284,571	Alabama.
1,181	19,189	57	1,009	304	121	300		32	163,457	Mississippi.
769	8,936	1	629	144	90			82	72,984	West South Central:
7	6,776		263	62	74			7	49,918	Arkansas.
5,637	42,055	58	5,534	1,697	221		3	331	314,828	Louisiana.
120	5,026		227	89	63			19	41,268	Oklahoma.
468	5,635	22	975	774	39		6	463	58,876	Texas.
3,938	11,731	2	2,659	354	111		2	272	116,917	Mountain:
108	3,264		41	21	60			2	22,960	Montana.
5,787	37,297	1,183	9,636	1,063	637	1,292	430	391	420,503	Idaho.
3,025	22,794	471	5,564	564	261	983		452	270,914	Wyoming.
23,377	170,205	12,978	83,253	18,680	1,753	37,064	1,130	14,040	3,108,940	Colorado.
										New Mexico.
										Arizona.
										Utah.
										Nevada.
										Pacific:
										Washington.
										Oregon.
										California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

1,799	2,595	1	951	151	113			298	78,704	Connecticut (district No. 2).
33,060	43,617	263	20,300	1,935	827	564	200	9,730	1,526,702	New Jersey (district No. 2).
138	10,185	4	647	186	383	16	121	165	123,679	Kentucky (district No. 4).
31,175	59,705	474	18,396	1,835	1,720	864	540	6,391	1,604,081	Pennsylvania (district No. 4).
797	1,789		575	66	80		203	3	43,284	West Virginia (district No. 4).
4,617	20,305	1,657	13,364	6,800	138	3,167	120	2,003	341,803	Louisiana (district No. 6).
251	8,614		535	399	108	17	360	86	77,559	Mississippi (district No. 6).
4,960	23,622		3,063	1,102	616		689	195	252,398	Tennessee (district No. 6).
47,441	174,119	14,104	132,461	30,740	1,405	10,333	60	17,219	3,372,371	Illinois (district No. 7).
7,835	36,445	135	6,220	1,605	900		1,089	3,145	473,161	Indiana (district No. 7).
27,487	53,641	2,058	44,234	11,207	749		3,808	4,489	1,718,146	Michigan (district No. 7).
6,811	39,121	190	8,808	1,458	679	57	3	1,183	547,929	Wisconsin (district No. 7).
18,275	41,833	1,501	8,652	1,817	146		184	2,248	336,479	Missouri (district No. 10).
98	1,897		176	47	41			8	23,716	New Mexico (district No. 10).
6,896	67,637	211	5,181	1,235	330		230	584	462,880	Oklahoma (district No. 10).
464	4,259		756	758	21		6	260	44,085	Arizona (district No. 12).

STATE BANK MEMBERS—CONDITION OF BANKS IN CENTRAL RESERVE

RESOURCES (in thousands of dollars)

	Number of banks	Loans, including overdrafts	United States Government securities	Other securities	Total loans and investments	Customers' liability on acceptances	Banking house furniture and fixtures	Other real estate owned	Cash in vault	Reserve with Federal reserve bank
Federal reserve bank cities—Total	112	5,686,767	770,711	1,006,583	7,464,061	375,475	162,907	18,718	75,108	633,996
Central reserve cities—										
New York	35	3,188,174	439,039	445,063	4,072,276	328,280	82,774	3,726	36,400	417,061
Chicago	8	679,730	108,936	114,573	903,239	16,962	7,942		6,463	64,247
Reserve cities—										
Boston	8	303,915	18,022	44,534	366,471	9,425	9,702	907	3,908	30,071
New York (Brooklyn)	4	55,454	6,048	10,659	72,161	189	3,454	116	3,263	6,640
Philadelphia	11	278,760	42,754	119,484	440,998	961	14,130	2,982	4,046	28,801
Cleveland	4	523,859	42,662	89,414	655,935	9,849	23,076	4,908	8,241	37,049
Richmond	5	50,448	2,766	10,352	63,566	502		486	690	3,028
Atlanta	3	16,827	2,841	5,724	25,392		2,369	934	152	914
Chicago	18	101,712	8,588	33,482	143,782		4,599	381	4,620	8,666
St. Louis	11	139,507	30,888	44,445	214,840	885	5,709	585	2,381	14,279
Kansas City	1	37,496	16,262	17,027	70,785	75	2,000	1,362	739	1,056
San Francisco	4	310,885	51,905	71,826	434,616	8,347	6,666	2,382	4,205	22,184
Federal reserve branch cities—Total	65	1,696,173	262,504	315,907	2,274,584	17,315	87,876	11,408	29,130	124,599
Reserve cities—										
Buffalo	3	355,570	30,114	54,402	440,086	2,164	12,969	958	2,808	22,129
Pittsburgh	5	149,984	65,861	37,250	253,095	1	7,513	640	1,072	15,135
Cincinnati	7	145,151	14,876	33,717	193,744	94	7,599	2,490	4,159	11,436
Baltimore	3	49,875	3,296	17,278	70,449	4,917	2,623	2,005	1,068	5,055
Charlotte	2	18,366	653	1,597	20,616	100	1,324		126	471
Birmingham	2	19,205	1,333	1,232	21,770		907	227	198	1,445
New Orleans	5	131,817	11,494	33,599	176,910	8,623	14,060	353	2,311	7,750
Detroit	9	453,998	81,304	64,046	599,348	1,372	21,384	962	11,104	33,358
Louisville	4	56,399	3,962	7,755	68,116	7	1,849	133	524	2,234
Memphis	2	41,450	168	8,033	49,651		2,885	1,272	685	3,530
Little Rock	5	28,448	2,900	3,425	34,773		888	430	417	3,327
Helena	2	3,276	450	1,545	5,271		92		109	385
Denver	2	11,090	3,135	1,607	15,832		357	161	312	944
San Antonio	2	6,054	336	112	6,502		71	175	127	552
Salt Lake City	4	19,070	1,236	3,838	24,144		354	764	162	1,512
Seattle	1	5,400	914	2,896	9,210		137		123	682
Spokane	2	9,989	320	1,924	12,233		373	71	185	1,008
Portland	3	8,684	732	3,836	13,252	20	193	246	477	1,019
Los Angeles	2	182,347	39,420	37,815	259,582	17	12,298	521	3,163	12,623
Other reserve cities—Total	18	200,741	29,108	45,243	275,092	19	12,667	1,304	6,432	16,012
Albany	1	19,257	1,269	6,858	27,384	11	1,240	253	187	2,274
Columbus	1	21,091	1,222	6,896	29,209		2,536	133	683	2,060
Toledo	3	68,289	17,590	8,731	94,580		3,391	79	1,705	4,671
Savannah	3	8,699	10	893	9,602		1,139	554	234	582
Indianapolis	1	7,722	4,466	7,790	19,978		884	44	890	1,052
Grand Rapids	3	38,908	330	5,871	45,109		2,528	47	1,401	2,478
Cedar Rapids	1	2,266	13	380	2,659		111	54	35	116
Des Moines	2	9,548	1,234	3,765	14,547	8	211	94	524	1,000
Milwaukee	1	23,194	2,667	2,892	28,753		507	9	662	1,468
St. Joseph	1	1,234	118	685	2,037			28	87	191
Topeka	1	533	219	482	1,234		120	9	24	120
Banks outside reserve cities (country banks)—Total	1,013	2,286,430	243,231	733,797	3,263,458	5,426	113,774	23,239	66,760	138,444
District No. 1	27	321,110	61,958	107,293	490,361	3,337	7,465	716	11,498	18,641
District No. 2	120	737,307	67,972	263,842	1,069,121	1,450	31,030	2,673	15,962	43,099
District No. 3	80	233,001	17,995	84,104	335,100	244	14,990	3,311	5,069	12,847
District No. 4	84	272,164	21,826	62,664	356,654	22	16,129	3,113	7,512	15,217
District No. 5	38	65,537	9,493	8,327	83,357	225	4,870	1,664	1,966	3,186
District No. 6	63	40,581	3,379	6,050	50,010	100	3,594	1,573	2,289	2,482
District No. 7	245	372,368	28,120	112,529	513,017	48	22,309	5,362	12,107	23,400
District No. 8	83	94,444	9,797	43,543	147,784		5,476	882	3,680	7,058
District No. 9	54	38,144	7,189	13,893	59,226		1,083	881	1,606	2,393
District No. 10	16	8,341	1,154	1,315	10,810		435	260	362	590
District No. 11	90	29,251	2,769	3,175	35,195		1,511	937	1,512	2,972
District No. 12	113	74,182	11,579	27,062	112,823		4,882	1,867	3,197	6,559

CITIES, RESERVE CITIES, AND OUTSIDE SUCH CITIES ON DECEMBER 31, 1928

RESOURCES (in thousands of dollars)

Items with Federal reserve bank in process of collection	Due from banks in		Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	
	United States	Foreign countries							
269, 870	261, 793	95, 215	1, 446, 732	60, 997	344, 744	6, 067	81, 044	11, 296, 727	Federal reserve bank cities—Total.
171, 355 15, 512	82, 554 47, 320	80, 152 7, 292	1, 310, 154 49, 207	22, 168 24, 956	312, 783 1, 096	-----	49, 479 10, 829	6, 969, 162 1, 155, 065	Central reserve cities— New York. Chicago.
14, 178 819 15, 486	10, 843 655 19, 776	1, 199 ----- 13	24, 022 4, 742 16, 842	2, 641 814 463	9, 841 ----- -----	----- ----- 2, 400	1, 245 342 5, 288	484, 453 93, 195 552, 186	Reserve cities— Boston. New York (Brooklyn). Philadelphia.
26, 087 5, 164 188	29, 779 4, 546 521	1, 408 ----- 5	17, 173 1, 638 318	5, 983 87 58	8, 821 850 -----	----- ----- -----	5, 395 320 280	833, 104 81, 367 31, 126	Cleveland. Richmond. Atlanta.
1, 402 7, 498 7, 373 4, 808	6, 961 10, 252 14, 982 34, 194	62 116 1, 480 3, 488	4, 180 5, 624 3, 026 9, 756	652 706 941 1, 528	----- ----- ----- 11, 353	----- 3, 667 ----- -----	1, 847 698 2, 072 2, 949	177, 152 267, 540 105, 901 546, 476	Chicago. St. Louis. Kansas City. San Francisco.
63, 386	101, 378	4, 250	72, 360	16, 928	2, 897	3, 160	9, 640	2, 818, 911	Federal reserve branch cities—Total.
13, 583 5, 156 9, 832 4, 455 3, 007 540 3, 044 10, 751 827 2, 593 2, 439 299 679 173 1, 342 559 481 500 3, 126	11, 798 6, 814 8, 720 3, 481 4, 965 1, 957 14, 317 13, 790 1, 693 7, 524 5, 356 1, 007 1, 774 1, 058 2, 727 774 1, 237 989 11, 397	1, 362 4 34 158 ----- ----- 1, 539 928 ----- 3 ----- 13 4 1 65 41 39 61	9, 878 4, 326 6, 396 3, 734 375 587 10, 031 25, 079 952 1, 421 967 122 686 172 834 319 392 631 5, 558	1, 796 360 830 131 46 79 6, 391 4, 006 144 218 251 45 45 43 16 22 10 8 52 2, 445	----- ----- ----- 1, 595 ----- ----- 1, 287 ----- ----- ----- 15 ----- ----- ----- ----- ----- ----- ----- ----- ----- -----	----- 260 1, 210 439 ----- 8 1, 837 1, 466 440 698 644 ----- 139 142 ----- ----- ----- 2 200	521, 096 295, 846 247, 134 100, 110 31, 030 27, 718 248, 573 725, 118 76, 923 70, 480 49, 507 7, 343 20, 790 9, 016 31, 998 11, 789 16, 029 17, 420 310, 991	Reserve cities— Buffalo. Pittsburgh. Cincinnati. Baltimore. Charlotte. Birmingham. New Orleans. Detroit. Louisville. Memphis. Little Rock. Helena. Denver. San Antonio. Salt Lake City. Seattle. Spokane. Portland. Los Angeles.	
8, 889	17, 342	69	7, 934	2, 001	-----	1, 441	1, 569	350, 771	Other reserve cities—Total.
3, 508 300 3, 130 107 256 478 ----- 882 228 ----- -----	1, 919 1, 409 3, 854 1, 395 2, 328 2, 300 54 1, 809 1, 771 195 280	15 ----- 41 ----- ----- ----- ----- ----- 13 ----- -----	242 1, 790 2, 196 14 367 2, 117 26 396 737 38 11	68 961 98 3 105 355 7 104 267 18 15	----- ----- ----- ----- ----- ----- ----- ----- ----- ----- ----- -----	----- ----- 879 15 401 1, 321 ----- ----- 76 ----- 1	37, 298 39, 081 114, 624 13, 643 26, 425 58, 134 3, 092 19, 575 34, 491 2, 594 1, 814	Albany. Columbus. Toledo. Savannah. Indianapolis. Grand Rapids. Cedar Rapids. Des Moines. Milwaukee. St. Joseph. Topeka.	
48, 605	161, 770	1, 413	42, 175	7, 797	589	4, 938	17, 392	3, 895, 780	Banks outside reserve cities (country banks)—Total.
5, 856 29, 362 4, 782 2, 238 2, 406 284 2, 042 656 194 1 185 599	14, 865 38, 086 8, 757 14, 834 8, 335 7, 126 30, 093 8, 431 7, 880 2, 427 8, 591 12, 345	715 438 8 25 ----- 7 208 ----- 10 ----- ----- 2	5, 936 18, 015 2, 865 4, 109 1, 274 875 4, 957 2, 004 351 155 416 1, 218	663 1, 567 277 796 84 909 1, 551 567 129 173 224 857	----- ----- 160 ----- ----- 97 ----- ----- 300 ----- ----- ----- 32	----- 1, 275 750 906 312 ----- 1, 062 501 27 31 103 2	2, 554 8, 876 823 1, 369 133 694 1, 790 350 36 31 204 472	562, 607 1, 260, 954 389, 983 422, 924 107, 812 70, 040 617, 946 177, 389 74, 116 15, 244 51, 910 144, 855	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	Un-divided profits, net	Reserves for dividends, contingencies, etc.	Reserves for expenses accrued	Due to Federal reserve banks	Due to other banks in		Certified and of-ficers' checks	Cash letters of credit and travelers' checks	Individual deposits subject to check	Other demand deposits	Net demand deposits (see p. 10)
							United States	Foreign countries					
Federal reserve bank cities—Total.	497,942	586,371	224,699	44,129	33,622	293	779,384	242,222	974,416	12,376	4,348,669	305,766	4,875,772
Central reserve cities—													
New York.....	282,922	347,350	147,684	14,196	18,843	1	474,018	230,652	902,316	11,474	2,773,380	198,808	3,140,496
Chicago.....	48,500	64,500	22,840	18,936	7,818		89,529	4,539	17,828	76	453,662	18,376	493,710
Reserve cities—													
Boston.....	28,500	26,367	9,827	852	1,102		22,203	363	6,690	2	257,942	20,002	277,982
New York (Brooklyn).....	6,100	10,020	1,108	16	61		6,950		1,442		53,330	2,139	58,335
Philadelphia.....	27,350	70,610	18,040	5,167	1,016	292	28,535	84	11,724	741	235,410	8,714	246,497
Cleveland.....	38,850	24,290	7,512	2,016	2,275		54,598	1,780	17,786	16	206,771	15,002	226,757
Richmond.....	7,450	3,900	2,390	397	186		13,911	14	853	1	21,419	4,969	30,157
Atlanta.....	4,000	1,750	2,200	111	306		168		220		2,656	2,472	5,248
Chicago.....	11,700	5,030	2,457	1,999	750		2,152	85	2,525	2	51,550	6,619	58,243
St. Louis.....	15,070	13,694	5,989	134	306		14,089	128	3,588	20	102,867	11,317	117,180
Kansas City.....	6,000	2,000	807	24	74		32,754	135	2,143	3	44,271	4,473	58,388
San Francisco.....	21,500	16,860	3,845	281	885		40,477	4,442	7,301	41	145,411	12,875	162,801
Federal reserve branch cities—Total.	127,950	164,968	41,578	10,171	7,205	1,443	177,796	3,731	37,977	264	811,288	107,068	961,263
Reserve cities—													
Buffalo.....	19,000	25,000	12,082	421	2,394	520	23,999	588	5,591	12	146,451	13,793	160,258
Pittsburgh.....	8,100	62,250	2,776	5,562	846		16,000	1	3,442	22	116,366	16,774	138,483
Cincinnati.....	13,700	12,863	4,349	133	425		21,275	1	7,801	2	60,658	7,507	75,989
Baltimore.....	5,500	4,600	1,186	134	475		3,257	173	1,048	2	34,256	2,507	36,763
Charlotte.....	2,200	1,300	767	72	110	149	10,823		599		8,960	484	12,668
Birmingham.....	1,500	1,255	250	54	4	770	1,593		165	24	10,613	1,175	11,788
New Orleans.....	10,950	7,700	2,278	1,535	857		36,062	1,915	1,406	8	79,158	18,291	111,310
Detroit.....	33,500	37,350	8,692	824	486		23,366	970	8,732	82	209,238	16,745	228,881
Louisville.....	3,750	3,500	976	181	592		3,107		273		13,283	883	14,814
Memphis.....	5,500	1,700	964	539	87		11,182		576		25,504	5,664	32,180
Little Rock.....	2,400	902	453	93	166	4	13,011		849		11,627	3,668	20,782
Helena.....	400	250	184	10			1,001	1	124		2,036	947	3,302
Denver.....	1,000	550	1,254	8	181		548		348		8,033	1,777	9,810
San Antonio.....	600	340	44				1,318	34	125		4,644	123	4,997
Salt Lake City.....	2,250	908	296	208	128		3,058		325		10,868	2,263	13,172
Seattle.....	500	100	130		15		842	12	128		4,073	693	4,766
Spokane.....	1,200	350	214				3,187		314		5,091	914	7,571
Portland.....	900	250	318	64	34		1,085	36	285		6,431	927	7,818
Los Angeles.....	15,000	3,800	4,365	333	405		3,082		5,846	112	53,998	11,933	65,931
Other reserve cities—Total.	18,900	13,055	4,827	421	969	1,758	23,595	37	4,545		94,091	23,852	120,347
Albany.....	1,000	1,000	1,223	60	101	874	2,182	1	131		6,900	10,190	17,090
Columbus.....	2,500	1,500	440	66			2,037		800		12,898	3,088	15,986
Toledo.....	7,100	4,425	1,660	48	402	792	6,938	36	1,251		29,088	3,320	33,232
Savannah.....	1,300	625	327				1,392		290		3,404	193	3,876
Indianapolis.....	1,500	1,500	128		271		2,580		216		6,035	2,089	8,124
Grand Rapids.....	2,150	1,875	373	91	21		2,961		957		15,971	622	16,593
Cedar Rapids.....	200	50	2	6			2		21		290	95	385
Des Moines.....	1,250	450	124		30		1,722		293		8,293	1,800	10,093
Milwaukee.....	1,500	1,500	518	146	142	92	3,189		543		9,546	1,931	12,565
St. Joseph.....	200	80	31	4	2		92		39		990	185	1,175
Topeka.....	200	50	1				500		4		676	339	1,228
Banks outside reserve cities (country banks)—Total.	213,830	187,216	69,901	11,706	12,278	12,268	72,494	522	33,005	144	1,241,855	196,197	1,450,201
District No. 1.....	20,275	27,180	10,752	1,974	4,348	876	8,580	323	2,172		214,227	24,639	239,382
District No. 2.....	61,597	58,879	24,558	3,518	3,390	7,228	19,312	59	10,412	112	450,289	56,350	509,229
District No. 3.....	28,486	35,933	8,766	1,410	725	2,527	3,245		2,025	10	106,703	15,820	122,767
District No. 4.....	25,870	20,407	7,786	751	897	490	3,863		4,498	8	94,689	25,179	119,978
District No. 5.....	7,673	5,483	1,313	429	516	667	8,568		3,460		32,463	4,311	40,343
District No. 6.....	6,195	3,850	1,560	228	197	210	4,146	123	773		22,541	3,688	27,376
District No. 7.....	32,286	21,188	8,898	2,079	1,095	119	10,459	17	4,670	5	148,777	32,968	182,370
District No. 8.....	12,115	6,773	3,312	545	365	26	3,617		1,672	6	56,891	9,677	67,937
District No. 9.....	3,537	1,540	662	91	256		3,412		586		22,406	4,775	26,998
District No. 10.....	1,180	593	151	69	51		2,376		182		4,704	1,742	7,718
District No. 11.....	4,677	1,854	423	107	44	8	2,736		717		33,251	3,306	37,000
District No. 12.....	9,939	3,536	1,720	505	394	117	2,180		1,838	3	55,274	13,742	69,103

RESERVE CITIES, AND OUTSIDE SUCH CITIES ON DECEMBER 31, 1928—Continued

LIABILITIES (in thousands of dollars)

Time deposits	United States deposits	Agreements to re-purchase securities sold	Bills payable and rediscounts				Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for reporting banks	Securities borrowed	Other liabilities	Total			
			Total	Bills payable		Rediscounts									
				With Federal reserve banks	All other	With Federal reserve banks								All other	
2,185,310	52,282	38,959	181,956	169,749	5,343	6,864	---	344,743	375,675	16,075	6,067	45,771	11,296,727	Federal reserve bank cities—Total.	
729,640	28,407	22,270	109,628	108,415	1,213	---	---	312,782	328,120	14,346	---	22,325	6,060,162	• Central reserve cities—	
361,224	1,838	10	14,525	10,600	2,700	1,225	---	1,096	18,050	70	---	11,648	1,155,065	New York.	
84,056	2,027	---	3,997	950	---	---	---	---	8,836	975	---	871	484,453	Chicago.	
11,488	---	---	---	---	---	---	---	9,841	8,836	37	---	---	93,195	Reserve cities—	
108,872	7,820	---	22,512	21,668	35	---	---	---	152	37	---	---	552,186	Boston.	
424,367	4,362	11,054	2,850	2,850	---	809	---	8,821	390	125	2,400	2,384	833,104	New York (Brooklyn)	
18,905	420	---	4,834	4,574	260	---	---	850	9,639	423	---	---	562,186	Philadelphia.	
12,482	30	---	3,196	2,050	19	1,127	---	---	---	---	---	---	81,367	Cleveland.	
88,303	1,001	---	2,033	1,241	550	242	---	---	---	---	---	1,535	31,126	Richmond.	
80,401	3,968	5,625	5,386	4,851	325	210	---	---	903	10	3,667	946	177,152	Atlanta.	
10,090	1,733	---	---	---	---	---	---	---	75	---	---	378	267,540	Chicago.	
256,482	676	---	12,995	12,550	241	204	---	11,353	9,008	89	---	1,319	105,901	St. Louis.	
---	---	---	---	---	---	---	---	---	---	---	---	2,955	546,476	Kansas City.	
---	---	---	---	---	---	---	---	---	---	---	---	---	---	San Francisco.	
1,152,290	17,845	18,437	70,927	54,164	7,703	8,735	325	2,897	22,922	3,903	3,160	35,091	2,818,911	Federal reserve branch cities—Total.	
230,329	4,291	9,000	18,700	16,300	---	2,400	---	---	2,162	2	---	6,761	521,096	Reserve cities—	
53,228	1,258	---	7,750	6,750	500	500	---	---	1	---	260	1,210	295,846	Buffalo.	
101,247	1,670	5,632	7,288	5,353	600	1,335	---	---	96	53	1,210	1,224	247,134	Pittsburgh.	
37,957	2,184	---	100	100	---	---	---	1,595	5,014	100	---	122	100,110	Cincinnati.	
5,260	---	---	206	206	---	---	---	---	---	---	---	---	31,030	Baltimore.	
8,420	35	---	1,860	---	---	---	---	---	---	---	---	---	27,718	Charlotte.	
51,936	3,900	1,750	10,285	3,870	4,000	2,415	325	1,287	14,064	3,848	120	1,223	248,573	Birmingham.	
353,520	3,492	2,055	22,853	19,800	2,603	550	---	---	1,441	7	1,570	102	725,118	New Orleans.	
25,088	---	---	1,785	1,785	---	---	---	---	---	---	---	23,498	76,923	Detroit.	
18,139	---	---	---	---	---	---	---	---	---	---	---	625	70,480	Louisville.	
16,255	---	---	---	---	---	---	---	---	15	---	---	64	49,507	Memphis.	
2,390	---	---	---	---	---	---	---	---	---	---	---	---	7,843	Little Rock.	
7,076	15	---	---	---	---	---	---	---	---	---	---	---	20,790	Helena.	
1,788	---	---	---	---	---	---	---	---	---	---	---	---	9,016	Denver.	
11,601	---	---	---	---	---	---	---	---	---	---	---	---	31,998	San Antonio.	
5,296	---	---	---	---	---	---	---	---	---	---	---	---	11,789	Salt Lake City.	
4,707	---	---	---	---	---	---	---	---	---	---	---	---	16,029	Seattle.	
7,070	---	---	---	---	---	---	---	---	---	---	---	---	17,420	Spokane.	
210,983	1,000	---	---	---	---	---	---	---	20	---	---	117	310,991	Portland.	
---	---	---	---	---	---	---	---	---	17	---	---	---	---	Los Angeles.	
141,600	1,499	---	18,996	9,770	1,075	8,023	128	---	19	---	1,441	1,166	350,771	Other reserve cities—Total.	
13,571	---	---	---	---	---	---	---	---	---	---	---	---	37,298	Albany.	
15,747	5	---	---	---	---	---	---	---	11	---	---	---	39,081	Columbus.	
43,652	1,138	---	14,662	8,770	---	5,892	---	---	---	---	---	112	114,624	Toledo.	
4,194	---	---	1,870	---	1,075	667	128	---	---	---	---	48	13,643	Savannah.	
11,246	213	---	---	---	---	---	---	---	---	---	120	527	26,425	Indianapolis.	
31,319	32	---	441	---	---	441	---	---	---	---	1,321	---	58,134	Grand Rapids.	
2,426	---	---	---	---	---	---	---	---	---	---	---	---	3,092	Cedar Rapids.	
5,180	---	---	---	---	---	---	---	---	8	---	---	425	19,575	Des Moines.	
13,254	107	---	2,023	1,000	---	1,023	---	---	---	---	---	---	34,491	Milwaukee.	
967	4	---	---	---	---	---	---	---	---	---	---	---	2,594	St. Joseph.	
44	---	---	---	---	---	---	---	---	---	---	---	---	1,814	Topeka.	
1,669,750	6,542	1,523	105,240	64,523	20,733	15,289	4,695	590	4,988	410	4,938	50,383	3,895,780	Banks outside reserve cities (country banks)—Total.	
227,372	724	---	13,128	10,692	1,275	1,119	42	---	3,074	---	---	2,638	562,607	District No. 1.	
508,619	857	---	35,198	25,129	5,908	3,145	1,016	---	1,327	325	---	17,931	1,260,954	District No. 2.	
141,128	1,652	40	16,883	8,879	3,363	2,540	2,101	160	235	9	750	23,476	389,983	District No. 3.	
227,591	435	67	8,441	5,500	1,136	1,582	223	---	11	6	906	1,029	422,924	District No. 4.	
37,139	1,116	673	3,352	438	2,005	909	---	---	---	---	312	112	107,812	District No. 5.	
21,203	273	296	4,237	1,091	317	2,670	159	98	100	---	---	322	70,040	District No. 6.	
331,390	750	193	17,491	8,848	5,243	2,444	956	---	16	27	1,062	4,456	617,946	District No. 7.	
76,666	263	239	4,461	3,276	1,085	85	15	---	---	---	---	501	260	177,389	District No. 8.
36,255	120	---	484	215	50	171	48	300	---	---	27	25	74,116	District No. 9.	
4,039	29	---	108	---	---	108	---	---	---	---	---	20	15,244	District No. 10.	
4,382	30	---	227	5	185	36	1	---	---	---	---	45	51,910	District No. 11.	
53,966	293	15	1,230	450	166	480	134	32	---	---	---	69	144,855	District No. 12.	

STATE BANK MEMBERS—CONDITION OF

RESOURCES (in thousands of dollars)

	Number of banks	Loans, including overdrafts	United States Government securities	Other securities	Total loans and investments	Customers' liability on acceptances	Banking house, furniture and fixtures	Other real estate owned	Cash in vault	Reserve with Federal reserve banks
Total	1,208	9,870,111	1,305,554	2,101,530	13,277,195	398,235	377,224	54,669	177,430	913,051
New England:										
Maine.....	2	3,202	212	2,219	5,633	-----	31	3	80	186
New Hampshire.....	1	950	-----	328	1,278	-----	23	9	14	54
Massachusetts.....	24	423,057	29,332	75,802	528,191	9,425	12,716	1,369	7,334	37,248
Rhode Island.....	4	159,661	48,711	71,141	279,513	3,337	2,173	79	6,902	8,940
Connecticut.....	4	38,155	1,725	2,337	42,217	-----	2,224	163	1,076	2,284
Middle Atlantic:										
New York.....	108	3,938,483	499,166	638,896	5,076,545	330,794	114,786	5,713	49,814	466,556
New Jersey.....	64	445,594	47,625	154,586	647,805	1,300	18,381	3,063	9,401	26,516
Pennsylvania.....	101	632,391	128,292	248,263	1,008,946	1,206	36,922	6,500	10,509	56,197
East North Central:										
Ohio.....	76	961,227	90,662	173,200	1,225,089	9,965	48,918	9,870	20,365	66,028
Indiana.....	16	41,531	6,791	15,509	63,831	-----	3,647	483	2,079	2,977
Illinois.....	75	841,474	124,476	166,649	1,132,599	16,962	16,597	971	13,658	77,091
Michigan.....	155	716,207	97,923	151,394	965,524	1,420	36,417	3,283	19,905	50,074
Wisconsin.....	18	49,044	4,875	9,618	63,537	-----	1,328	379	1,308	3,091
West North Central:										
Minnesota.....	13	5,648	558	1,032	7,238	-----	179	289	163	300
Iowa.....	52	67,445	4,365	12,917	84,727	8	3,925	2,141	2,151	4,066
Missouri.....	56	240,227	54,057	97,883	392,167	960	11,353	2,219	5,888	20,348
North Dakota.....	1	56	-----	11	67	-----	7	12	2	3
South Dakota.....	9	3,705	943	826	5,474	-----	185	156	162	295
Nebraska.....	3	1,162	106	192	1,460	-----	50	46	41	79
Kansas.....	6	2,680	666	913	4,259	-----	281	139	105	358
South Atlantic:										
Delaware.....	4	55,249	2,080	5,652	62,981	-----	1,094	62	667	2,476
Maryland.....	5	51,254	3,296	17,540	72,090	4,917	2,660	2,022	1,105	5,128
Virginia.....	12	56,765	2,800	11,489	71,054	527	754	690	834	3,340
West Virginia.....	17	29,009	2,738	3,520	35,267	-----	1,908	474	736	1,384
North Carolina.....	8	53,419	8,170	3,632	65,221	300	4,414	673	1,170	2,009
South Carolina.....	9	5,466	207	2,883	8,556	-----	232	326	272	345
Georgia.....	47	39,297	4,323	7,880	51,500	100	4,226	2,557	1,327	2,443
Florida.....	6	13,844	543	3,299	17,686	-----	1,129	236	824	741
East South Central:										
Kentucky.....	7	62,891	4,364	8,796	76,051	7	1,984	299	698	2,546
Tennessee.....	7	48,405	216	8,779	57,400	-----	4,313	1,394	944	3,876
Alabama.....	14	24,538	1,662	1,650	27,850	-----	1,118	368	451	1,859
Mississippi.....	3	1,933	58	412	2,403	-----	96	56	56	1,833
West South Central:										
Arkansas.....	22	37,485	4,137	4,029	45,651	-----	1,334	712	923	4,162
Louisiana.....	9	136,942	12,617	34,783	184,342	8,623	14,223	454	2,524	8,109
Oklahoma.....	2	2,470	54	133	657	-----	18	13	19	51
Texas.....	88	31,778	2,749	2,298	36,825	-----	1,505	1,018	1,451	3,204
Mountain:										
Montana.....	22	25,353	5,387	9,501	40,241	-----	567	333	985	1,776
Idaho.....	16	7,281	1,481	3,606	12,368	-----	377	227	373	860
Wyoming.....	3	1,433	99	429	1,961	-----	158	62	78	112
Colorado.....	3	11,429	3,148	1,689	16,266	-----	387	170	350	974
New Mexico.....	2	477	315	147	939	-----	41	2	36	69
Arizona.....	3	9,073	3,669	2,839	15,581	-----	308	916	370	820
Utah.....	23	31,436	2,020	5,220	38,676	-----	766	920	530	2,280
Pacific:										
Washington.....	43	34,240	4,096	12,011	50,347	-----	1,447	232	1,282	3,550
Oregon.....	29	19,167	2,075	8,750	29,992	20	1,035	430	1,029	1,997
California.....	16	509,578	92,765	116,847	719,190	8,364	20,987	3,136	7,959	36,309

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut ¹										
New Jersey (district No. 2).....	55	417,279	45,276	141,928	604,483	1,300	16,681	2,013	8,806	24,647
Kentucky (district No. 4).....	2	3,430	370	977	4,777	-----	65	93	84	150
Pennsylvania (district No. 4).....	23	204,194	71,972	62,985	339,151	1	10,596	1,319	2,656	18,894
West Virginia (district No. 4).....	3	11,687	1,003	1,510	14,200	-----	665	81	267	466
Louisiana (district No. 6).....	8	134,049	12,529	34,091	180,669	8,623	14,205	372	2,398	7,882
Mississippi²:										
Tennessee (district No. 6).....	1	5,401	-----	578	5,979	-----	1,391	108	184	248
Illinois (district No. 7).....	60	823,736	122,459	160,350	1,106,545	16,962	15,621	811	12,874	76,017
Indiana (district No. 7).....	14	39,672	6,787	15,117	61,576	-----	3,421	430	1,971	2,941
Michigan (district No. 7).....	147	710,579	97,585	147,752	955,916	1,420	36,222	3,242	19,566	49,745
Wisconsin (district No. 7).....	15	48,014	4,462	9,192	61,668	-----	1,286	329	1,244	3,016
Missouri (district No. 10).....	4	41,459	16,768	17,834	76,061	75	2,019	1,390	946	1,315
New Mexico (district No. 10).....	1	190	51	2	243	-----	11	2	12	15
Oklahoma (district No. 10).....	1	341	50	57	448	-----	6	11	12	41
Arizona (district No. 12).....	2	8,855	3,669	2,763	15,287	-----	291	906	339	791

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

BANKS, BY STATES, ON DECEMBER 31, 1928

RESOURCES (in thousands of dollars)

Items with Federal reserve banks in process of collection	Due from banks in		Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	Total.
	United States	Foreign countries							
390,750	542,283	100,947	1,569,201	87,723	348,230	15,606	109,645	18,362,189	Total.
4	130		14	2				6,083	New England:
11	9						146	1,544	Maine.
17,730	15,255	1,246	25,167	2,846	9,841		1,591	669,959	New Hampshire.
1,124	5,405	608	3,912	82			2,032	314,227	Massachusetts.
1,165	4,849		865	374			30	55,247	Rhode Island.
									Connecticut.
198,854	111,437	81,742	1,329,197	25,664	312,783	1,275	54,580	8,159,740	Middle Atlantic:
20,751	24,383	232	14,377	778			6,221	773,208	New York.
23,849	35,522	20	23,542	1,167	160	2,910	7,784	1,215,234	New Jersey.
									Pennsylvania.
40,728	54,232	1,506	30,745	8,523	8,821	1,916	7,647	1,534,353	East North Central:
660	4,947		883	339		274	883	81,003	Ohio.
17,738	60,580	7,356	54,279	26,347	1,096	412	13,081	1,438,767	Indiana.
11,829	31,981	1,144	29,821	5,006		3,826	2,325	1,162,555	Illinois.
298	4,334	13	1,264	337			132	76,021	Michigan.
									Wisconsin.
	388		51	32			2	8,642	West North Central:
1,217	7,853		1,054	325			9	107,476	Minnesota.
15,334	28,884	1,596	10,408	1,993		3,719	3,339	497,708	Iowa.
	4							95	Missouri.
40	992		17	14			27	7,362	North Dakota.
	107		4	5			5	1,797	South Dakota.
	920		24	28			17	6,131	Nebraska.
									Kansas.
1,131	1,941		530	9		700	29	71,620	South Atlantic:
4,460	3,545	158	3,745	134	1,595		440	101,999	Delaware.
5,205	4,882	5	1,969	109	850		326	90,545	Maryland.
751	2,236		723	52			80	72	Virginia.
4,863	10,027		861	49			232	8	West Virginia.
78	1,197		49	41				46	North Carolina.
318	4,879		672	168				593	South Carolina.
177	2,395	5	420	514				368	Georgia.
									Florida.
827	2,132		1,018	173			464	86,199	East South Central:
2,652	8,399	3	1,518	484			698	81,681	Kentucky.
540	2,907	2	603	103		97	16	35,914	Tennessee.
	501		22			2	5	3,274	Alabama.
									Mississippi.
2,442	7,995		1,168	277	15	35	698	65,412	West South Central:
3,192	15,270	1,539	10,116	6,474	1,287	120	1,864	258,137	Arkansas.
	135							893	Louisiana.
235	8,674	4	502	185		103	396	54,102	Oklahoma.
									Texas.
453	6,428	13	335	106	300		3	51,540	Mountain:
102	1,859		99	29			78	16,372	Montana.
	1,679		25	7			3	3,092	Idaho.
679	1,835		688	46				21,375	Wyoming.
	137		1	2				1,227	Colorado.
413	1,785		299	617			112	21,221	New Mexico.
1,353	3,990	1	922	43		2	145	49,628	Arizona.
									Utah.
1,065	4,577	106	964	106			26	63,502	Pacific:
527	2,336	39	723	124			66	38,350	Washington.
7,955	49,270	3,549	15,605	4,009	11,353		3,396	891,024	Oregon.
									California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

19,773	23,575	225	13,834	749			5,879	721,965	Connecticut. ¹
	280		61	3			12	5,555	New Jersey (district No. 2).
5,690	9,738	6	4,908	465		460	2,044	395,928	Kentucky (district No. 4).
325	560		276	37				16,877	Pennsylvania (district No. 4).
3,069	14,574	1,539	10,034	6,392	1,287	120	1,857	253,021	West Virginia (district No. 4).
									Louisiana (district No. 6).
59	559		95	263				8,887	Mississippi. ²
17,601	58,551	7,356	54,147	26,024	1,096		13,078	1,406,683	Tennessee (district No. 6).
606	4,812		850	333		274	869	78,083	Illinois (district No. 7).
11,829	31,012	1,134	29,752	4,991		3,799	2,323	1,150,951	Indiana (district No. 7).
298	4,228	13	1,263	330			130	73,805	Michigan (district No. 7).
7,374	15,980	1,480	3,174	1,104			2,079	112,997	Wisconsin (district No. 7).
	28		1	2				314	Missouri (district No. 10).
	119							637	New Mexico (district No. 10).
413	1,631		295	617			112	20,682	Oklahoma (district No. 10).
									Arizona (district No. 12).

¹ There are no State bank members in that portion of Mississippi in district No. 6.

BANKS, BY STATES, ON DECEMBER 31, 1928—Continued

LIABILITIES (in thousands of dollars)

Time deposits	United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts						Acceptances of other banks and bills of exchange or drafts sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for reporting banks	Securities borrowed	Other liabilities	Total
			Total	Bills payable		Rediscounts								
				With Federal reserve banks	All other	With Federal reserve banks	All other							
5, 148, 950	78, 168	58, 919	377, 119	298, 206	34, 854	38, 911	5, 148	348, 230	403, 604	20, 388	15, 606	132, 411	18, 362, 189	
3, 866			85	85									6, 083	
929													1, 544	
137, 098	2, 134		10, 831	5, 912	775	4, 102	42	9, 841	8, 836	975		1, 407	669, 959	
165, 970	494		5, 000	5, 000					3, 074	325		2, 075	314, 227	
3, 565	123		1, 209	645	500	64						27	55, 247	
1, 225, 203	32, 896	31, 270	143, 194	134, 017	4, 887	4, 217	73	312, 782	330, 509	14, 409	1, 275	33, 911	8, 159, 740	
289, 863	659		23, 062	17, 416	3, 014	1, 587	1, 045		1, 263	19		13, 838	773, 208	
323, 212	10, 864	40	44, 316	37, 508	3, 218	3, 390		160	626	134	2, 910	12, 925	1, 215, 234	
755, 482	7, 445	16, 753	30, 013	19, 418	1, 636	8, 809	150	8, 821	9, 746	482	1, 916	2, 479	1, 534, 353	
31, 067	250		1, 793	1, 285	268	225	15				274	4, 005	81, 003	
492, 418	3, 084	10	17, 936	12, 871	3, 447	1, 618		1, 096	18, 050	70	412	12, 870	1, 438, 767	
606, 814	3, 932	2, 248	35, 422	25, 918	7, 068	2, 013			1, 457	27	3, 826	303	1, 162, 555	
33, 860	230		3, 266	1, 350	480	1, 045						504	76, 021	
4, 589			136			104	32					8	8, 642	
56, 237			1, 674	390	63	1, 083	138		8			425	107, 476	
146, 883	5, 967	5, 864	9, 050	7, 637	1, 165	233	15		978	10	3, 719	1, 969	497, 708	
32			8			3	5						95	
3, 163	39		66	15		51							7, 362	
685			108			108							1, 797	
990	29												4	
													6, 131	
5, 675			2, 859	860		1, 999					700	14, 305	71, 620	
38, 859	2, 184		181	100	35	46		1, 595	5, 014			132	101, 999	
22, 938	420		5, 167	4, 582	315	270		850	527			371	90, 545	
15, 921	45	608	1, 304	800	171	333					80	73	43, 683	
23, 553	1, 071		2, 235	231	1, 744	260			300		232	14	89, 827	
5, 853		65										12	11, 142	
22, 966	72		6, 169	2, 291	1, 303	2, 433	142		100			1, 884	68, 783	
7, 480	30	102	1, 664	10	1, 654								24, 495	
29, 450	31		1, 858	1, 785		73				7		23, 588	86, 199	
22, 594			397			252	145						81, 681	
10, 756	88	194	2, 209	150	98	1, 636	325	98					35, 914	
885			40		40							2	3, 274	
19, 542			193	165	25	3		15			35	67	65, 412	
54, 855	4, 048	1, 750	11, 009	4, 570	4, 000	2, 439		1, 287	14, 064	3, 848	120	1, 243	258, 137	
195													893	
4, 326	30		227	5	185	36	1				103	32	54, 102	
22, 983	19		213	200		13		300					1	
4, 674	6		85	35			50						5	
1, 519													3, 092	
7, 189	15												21, 375	
239													1, 227	
6, 658													21, 221	
18, 565	29		204	40		164					2	94	49, 628	
23, 455	258	15	476	182	45	181	68					57	63, 502	
14, 893			456	193	121	126	16	32	20			2	38, 350	
481, 001	1, 676		13, 004	12, 550	241	213		11, 353	9, 025	89		3, 110	891, 024	

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

268, 444	659		20, 332	15, 827	2, 234	1, 328	943		1, 263.	19		13, 512	721, 965	Connecticut. ¹
2, 181	31		73				73					90	5, 555	New Jersey (dist. No. 2).
100, 306	1, 392		10, 510	9, 410	600	500			1		460	1, 696	395, 928	Kentucky (dist. No. 4).
7, 863			395	395								2	16, 877	Pennsylvania (dist. No. 4).
53, 400	4, 048	1, 750	11, 009	4, 570	4, 000	2, 439		1, 287	14, 064	3, 848	120	1, 230	253, 021	West Virginia (dist. No. 4).
														Louisiana (dist. No. 6).
3, 633			397			252	145						8, 887	Mississippi. ²
478, 906	3, 083	10	17, 528	12, 546	3, 367	1, 615		1, 096	18, 050	70		12, 869	1, 406, 683	Tennessee (dist. No. 6).
29, 923	250		1, 637	1, 285	168	169	15				274	4, 005	78, 083	Illinois (dist. No. 7).
600, 237	3, 917	2, 248	35, 411	25, 918	7, 068	2, 013	412		1, 457	27	3, 799	501	1, 150, 951	Indiana (dist. No. 7).
32, 559	183		3, 216	1, 350	430	1, 045	391					304	73, 805	Michigan (dist. No. 7).
11, 647	1, 737								75			1, 335	112, 997	Wisconsin (dist. No. 7).
91													314	Missouri (dist. No. 10).
95													637	New Mexico (dist. No. 10).
6, 517													20, 682	Oklahoma (dist. No. 10).
														Arizona (dist. No. 12).

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

FEDERAL RESERVE DISTRICTS

