

# Member Bank Call Report

No. 49

Condition of all Member Banks  
September 24, 1930

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FEDERAL RESERVE BOARD

WASHINGTON



UNITED STATES  
GOVERNMENT PRINTING OFFICE  
WASHINGTON : 1930

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

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

# MEMBER BANK CALL REPORT

Washington, November 10, 1930

## CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Sept. 24, 1930	June 30, 1930	Oct. 4, 1929	June 30, 1930	Oct. 4, 1929
<b>RESOURCES</b>					
Loans (including overdrafts).....	24,738,011	25,213,770	26,164,829	-475,759	-1,426,818
United States Government securities.....	4,095,270	4,061,395	4,021,636	+33,875	+73,634
Other securities.....	6,638,969	6,380,494	5,727,306	+258,475	+911,663
<b>Total loans and investments.....</b>	<b>35,472,250</b>	<b>35,655,659</b>	<b>35,913,771</b>	<b>-183,409</b>	<b>-441,521</b>
Customers' liability on account of acceptances.....	912,852	928,807	988,912	-15,955	-76,060
Banking house, furniture, and fixtures.....	1,230,754	1,217,963	1,175,393	+12,791	+55,361
Other real estate owned.....	197,869	190,995	182,796	+6,874	+15,073
Cash in vault.....	470,367	484,262	497,212	-13,895	-26,845
Reserve with Federal reserve banks.....	2,414,991	2,407,960	2,321,806	+7,031	+93,185
Items with Federal reserve banks in process of collection.....	698,871	836,471	923,363	-137,600	-224,492
Due from banks in United States.....	2,462,827	2,360,377	2,004,938	+102,450	+457,889
Due from banks in foreign countries (including own branches).....	202,447	220,793	246,996	-18,346	-44,549
Exchanges for clearing house and other checks on local banks.....	1,146,915	2,645,057	2,132,331	-1,498,142	-985,416
Outside checks and other cash items.....	51,706	118,552	102,363	-66,846	-50,657
Redemption fund and due from United States Treasurer.....	32,604	32,658	32,828	-54	-224
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	592,732	557,748	551,587	+34,984	+41,146
Securities borrowed.....	23,866	26,324	32,592	-2,458	-8,726
Other assets.....	242,062	223,114	198,700	+18,948	+43,362
<b>Total.....</b>	<b>46,153,113</b>	<b>47,906,740</b>	<b>47,305,588</b>	<b>-1,753,627</b>	<b>-1,152,475</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	2,728,664	2,721,997	2,739,645	+6,667	-10,981
Surplus.....	2,903,258	2,870,800	2,811,269	+32,458	+91,989
Undivided profits—net.....	1,009,435	950,072	980,928	+59,363	+28,507
Reserves for dividends, contingencies, etc.....	185,602	182,940	143,603	+2,662	+41,999
Reserves for interest, taxes, and other expenses accrued and unpaid.....	182,397	148,960	172,193	+33,437	+10,204
Due to Federal reserve banks.....	47,147	46,206	55,720	-941	-8,573
Due to other banks in United States.....	3,817,132	3,831,656	3,153,077	-14,524	+664,055
Due to banks in foreign countries (including own branches).....	660,612	571,766	481,696	+88,846	+178,916
Certified and officers' checks outstanding.....	771,941	1,493,437	1,405,446	-721,496	-633,505
Cash letters of credit and travelers' checks outstanding.....	26,638	41,389	27,613	-14,751	-975
Demand deposits.....	16,838,351	18,061,977	17,937,478	-1,223,626	-1,099,127
Time deposits.....	13,944,868	13,811,978	13,317,649	+132,890	+627,219
United States deposits.....	257,185	280,769	315,479	-23,584	-58,294
<b>Total deposits.....</b>	<b>36,363,874</b>	<b>38,139,178</b>	<b>36,694,158</b>	<b>-1,775,304</b>	<b>-330,284</b>
Agreements to repurchase U. S. Government or other securities sold.....	38,144	37,164	149,090	+980	-110,946
Bills payable and rediscounts:					
With Federal reserve banks.....	172,578	273,880	899,311	-101,302	-726,733
All other.....	143,402	161,090	250,587	-17,688	-107,185
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	592,732	557,748	551,586	+34,984	+41,146
Acceptances executed for customers.....	929,337	925,576	984,670	+3,761	-55,333
Acceptances executed by other banks for account of reporting banks.....	18,127	34,998	40,400	-16,871	-22,273
National-bank notes outstanding.....	648,999	649,098	640,610	-99	+8,389
Securities borrowed.....	23,866	26,324	32,592	-2,458	-8,726
Other liabilities.....	212,698	226,915	214,946	-14,217	-2,248
<b>Total.....</b>	<b>46,153,113</b>	<b>47,906,740</b>	<b>47,305,588</b>	<b>-1,753,627</b>	<b>-1,152,475</b>
Number of banks.....	8,246	8,315	8,616	-69	-370

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**ALL MEMBER BANKS—CONDITION ON CALL DATES OCTOBER 10, 1927, TO SEPTEMBER 24, 1930**

[Amounts in thousands of dollars]

	1927		1928				1929				1930		
	Oct. 10	Dec. 31	Feb. 2	June 30	Oct. 3	Dec. 31	Mar. 27	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24
<b>RESOURCES</b>													
Loans (including overdrafts).....	23, 226, 513	23, 886, 393	23, 098, 936	24, 302, 787	24, 325, 010	25, 155, 255	24, 944, 641	25, 658, 491	26, 164, 829	26, 150, 061	25, 118, 783	25, 213, 770	24, 738, 011
United States Government securities.....	3, 856, 149	3, 977, 557	4, 215, 822	4, 224, 730	4, 385, 830	4, 311, 790	4, 453, 953	4, 154, 929	4, 021, 636	3, 862, 968	4, 085, 006	4, 061, 395	4, 095, 270
Other securities.....	6, 103, 119	6, 382, 962	6, 373, 630	6, 533, 656	6, 218, 145	6, 216, 890	5, 994, 432	5, 897, 541	5, 727, 306	5, 920, 921	5, 851, 908	6, 350, 494	6, 638, 969
<b>Total loans and investments.....</b>	<b>33, 185, 781</b>	<b>34, 246, 912</b>	<b>33, 688, 388</b>	<b>35, 061, 173</b>	<b>34, 928, 985</b>	<b>35, 683, 935</b>	<b>35, 393, 026</b>	<b>35, 710, 961</b>	<b>35, 913, 771</b>	<b>35, 933, 950</b>	<b>35, 055, 697</b>	<b>35, 655, 659</b>	<b>35, 472, 250</b>
Customers' liability on account of acceptances.....	576, 223	699, 701	695, 319	710, 207	727, 258	929, 540	836, 028	802, 188	988, 912	1, 252, 147	1, 111, 153	928, 807	912, 852
Banking house, furniture, and fixtures.....	1, 059, 930	1, 067, 200	1, 077, 529	1, 099, 210	1, 105, 558	1, 107, 287	1, 118, 418	1, 169, 752	1, 175, 393	1, 190, 306	1, 202, 486	1, 217, 963	1, 230, 754
Other real estate owned.....	180, 546	177, 229	180, 511	184, 109	178, 443	177, 716	184, 873	179, 878	182, 796	183, 989	188, 815	190, 995	197, 869
Cash in vault.....	539, 137	523, 370	525, 992	449, 198	519, 126	564, 384	516, 742	433, 491	497, 212	558, 450	496, 633	484, 262	470, 367
Reserve with Federal reserve banks.....	2, 319, 736	2, 514, 465	2, 366, 605	2, 342, 405	2, 348, 018	2, 409, 367	2, 338, 569	2, 359, 077	2, 321, 806	2, 373, 760	2, 352, 738	2, 407, 960	2, 414, 991
Items with Federal reserve banks in process of collection.....	739, 871	784, 391	686, 881	680, 492	856, 655	967, 836	841, 606	775, 822	923, 363	994, 373	719, 201	836, 471	698, 871
Due from banks in United States.....	2, 077, 441	2, 209, 831	1, 940, 619	1, 897, 231	2, 026, 259	2, 124, 252	1, 741, 478	1, 885, 167	2, 004, 938	2, 167, 756	1, 901, 517	2, 360, 377	2, 462, 827
Due from banks in foreign countries (including own branches).....	255, 821	258, 337	269, 373	291, 490	286, 686	305, 299	287, 248	272, 682	246, 996	263, 834	247, 612	220, 793	202, 447
Exchanges for clearing house and other checks on local banks.....	1, 564, 796	1, 508, 418	1, 311, 817	1, 447, 219	1, 634, 689	3, 493, 061	2, 486, 203	1, 446, 186	2, 132, 331	2, 762, 463	1, 616, 954	2, 645, 057	1, 146, 915
Outside checks and other cash items.....	157, 841	200, 159	134, 916	177, 291	163, 527	203, 884	142, 395	117, 298	102, 363	139, 056	65, 331	118, 552	51, 706
Redemption fund and due from United States Treasurer.....	33, 054	33, 281	32, 823	33, 025	33, 001	32, 995	32, 761	32, 715	32, 828	32, 889	32, 823	32, 658	32, 604
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	265, 007	431, 968	454, 958	436, 486	433, 668	677, 994	475, 155	453, 826	551, 587	735, 193	612, 193	557, 748	592, 732
Securities borrowed.....	29, 464	35, 212	29, 248	37, 733	36, 551	35, 947	48, 844	36, 337	32, 592	35, 533	25, 744	26, 324	23, 866
Other assets.....	171, 070	197, 666	186, 677	204, 940	205, 273	222, 149	229, 751	232, 621	198, 700	219, 379	231, 482	223, 114	242, 062
<b>Total.....</b>	<b>43, 155, 718</b>	<b>44, 888, 140</b>	<b>43, 581, 656</b>	<b>45, 091, 849</b>	<b>45, 483, 697</b>	<b>48, 935, 646</b>	<b>46, 673, 097</b>	<b>45, 908, 001</b>	<b>47, 305, 588</b>	<b>48, 843, 078</b>	<b>45, 860, 379</b>	<b>47, 906, 740</b>	<b>46, 153, 113</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	2, 304, 708	2, 337, 780	2, 345, 519	2, 415, 376	2, 453, 859	2, 474, 223	2, 563, 278	2, 646, 928	2, 739, 645	2, 757, 113	2, 744, 975	2, 721, 997	2, 728, 664
Surplus.....	2, 049, 325	2, 124, 020	2, 144, 182	2, 285, 536	2, 382, 393	2, 440, 709	2, 548, 155	2, 650, 336	2, 811, 269	2, 864, 612	2, 881, 944	2, 870, 800	2, 903, 258
Undivided profits—net.....	940, 505	879, 480	914, 114	924, 012	886, 025	832, 564	918, 145	882, 806	980, 928	909, 548	956, 053	950, 072	1, 009, 435
Reserves for dividends, contingencies, etc.....					120, 020	151, 744	144, 242	164, 430	143, 603	177, 252	176, 610	182, 940	185, 602
Reserves for interest, taxes, and other expenses accrued and unpaid.....	152, 531	128, 757	137, 345	145, 458	150, 438	120, 676	157, 144	148, 825	172, 193	137, 660	175, 896	148, 960	182, 397
Due to Federal reserve banks.....	54, 402	52, 073	45, 360	49, 823	65, 379	56, 510	51, 433	51, 883	55, 720	54, 458	51, 915	46, 206	47, 147
Due to other banks in United States.....	3, 567, 193	3, 808, 222	3, 495, 722	3, 263, 494	3, 462, 377	3, 649, 037	3, 070, 089	3, 091, 639	3, 153, 077	3, 517, 325	3, 204, 316	3, 831, 656	3, 817, 132
Due to banks in foreign countries (including own branches).....	586, 869	745, 691	643, 372	613, 732	508, 571	543, 273	462, 949	464, 871	481, 696	576, 664	498, 075	571, 786	660, 612
Certified and officers' checks outstanding.....	977, 944	839, 556	848, 064	787, 770	1, 041, 114	2, 184, 138	1, 739, 947	1, 405, 446	1, 134, 283	1, 603, 562	1, 134, 283	1, 493, 327	771, 941
Cash letters of credit and travelers' checks outstanding.....	26, 391	21, 641	29, 015	43, 177	27, 338	23, 128	27, 385	43, 182	27, 613	23, 460	25, 038	41, 389	26, 638
Demand deposits.....	17, 374, 426	18, 170, 140	17, 304, 646	17, 606, 564	17, 501, 430	18, 903, 658	17, 708, 269	17, 814, 603	17, 937, 478	18, 861, 582	17, 078, 905	18, 061, 977	16, 838, 351
Time deposits.....	12, 459, 248	12, 764, 798	12, 922, 638	13, 438, 585	13, 409, 608	13, 453, 311	13, 328, 712	13, 325, 066	13, 317, 649	13, 233, 481	13, 518, 731	13, 811, 978	13, 944, 888
United States deposits.....	435, 475	266, 981	86, 032	256, 681	158, 761	261, 605	410, 867	347, 967	315, 479	143, 203	324, 893	280, 769	257, 185
<b>Total deposits.....</b>	<b>35, 481, 948</b>	<b>36, 669, 102</b>	<b>35, 374, 849</b>	<b>36, 059, 826</b>	<b>36, 174, 578</b>	<b>39, 074, 560</b>	<b>36, 799, 346</b>	<b>35, 892, 831</b>	<b>36, 694, 158</b>	<b>38, 913, 738</b>	<b>35, 836, 156</b>	<b>38, 139, 178</b>	<b>36, 363, 874</b>
Agreements to repurchase U. S. Government or other securities sold.....	17, 845	32, 785	21, 375	18, 103	95, 161	134, 084	102, 423	103, 758	149, 090	136, 957	66, 214	37, 164	38, 144
Bills payable and rediscounts:													
With Federal reserve banks.....	457, 758	583, 266	485, 874	1, 095, 997	1, 019, 789	1, 040, 608	981, 434	1, 029, 391	899, 311	646, 334	206, 124	273, 880	172, 578
All other.....	70, 457	80, 209	95, 018	113, 440	134, 127	121, 570	171, 601	168, 975	250, 587	232, 188	140, 467	161, 090	143, 402
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	265, 007	431, 968	454, 958	436, 486	433, 665	677, 994	475, 155	453, 826	551, 586	735, 193	612, 193	557, 748	592, 732
Acceptances executed for customers.....	575, 636	721, 473	705, 001	716, 270	717, 931	928, 329	846, 370	800, 423	984, 670	1, 276, 159	1, 125, 907	925, 576	929, 337
Acceptances executed by other banks for account of reporting banks.....	26, 075	22, 818	26, 008	28, 235	41, 417	43, 636	45, 025	42, 075	40, 400	29, 647	24, 654	34, 998	18, 127
National-bank notes outstanding.....	649, 390	649, 877	646, 162	648, 062	648, 046	649, 893	647, 354	648, 944	640, 610	645, 562	647, 481	649, 098	648, 999
Securities borrowed.....	29, 471	35, 936	29, 352	37, 782	36, 556	35, 947	48, 844	36, 337	32, 592	35, 533	25, 744	26, 324	23, 866
Other liabilities.....	135, 062	191, 169	201, 899	166, 726	189, 692	209, 109	224, 581	238, 116	214, 946	245, 585	239, 991	226, 915	212, 698
<b>Total.....</b>	<b>43, 155, 718</b>	<b>44, 888, 140</b>	<b>43, 581, 656</b>	<b>45, 091, 849</b>	<b>45, 483, 697</b>	<b>48, 935, 646</b>	<b>46, 673, 097</b>	<b>45, 908, 001</b>	<b>47, 305, 588</b>	<b>48, 843, 078</b>	<b>45, 860, 379</b>	<b>47, 906, 740</b>	<b>46, 153, 113</b>
Number of banks.....	9, 087	9, 034	8, 983	8, 929	8, 896	8, 837	8, 755	8, 707	8, 616	8, 522	8, 406	8, 315	8, 246

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**ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON CALL DATES SINCE OCTOBER, 1928**

[Amounts in thousands of dollars]

	1928		1929				1930		
	Oct. 3	Dec. 31	Mar. 27	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24
<b>Loans—Total</b> .....	<b>24,325,010</b>	<b>25,155,255</b>	<b>24,944,641</b>	<b>25,658,491</b>	<b>26,164,829</b>	<b>26,150,061</b>	<b>25,118,783</b>	<b>25,213,770</b>	<b>24,738,011</b>
Acceptances payable in United States.....	79,718	108,925	145,754	107,993	93,107	211,950	174,509	169,668	205,432
Bills, acceptances, etc., payable in foreign countries.....	101,259	103,245	92,701	90,001	69,561	79,577	79,219	71,438	61,934
Commercial paper bought in open market.....	456,635	389,560	375,501	248,609	227,574	290,822	499,286	507,392	523,129
Loans to banks—On securities.....	547,795	537,501	548,152	670,277	640,301	714,076	260,124	230,166	174,857
All other.....							266,957	305,141	290,936
Loans on securities, exclusive of loans to banks—Total.....	8,544,656	9,902,856	9,418,942	9,758,885	9,993,767	10,147,866	10,073,809	10,425,353	10,335,938
To brokers and dealers in New York.....	1,899,143	2,555,786	1,879,477	2,024,592	1,884,886	1,660,150	2,364,242	2,364,755	2,471,781
To brokers and dealers elsewhere.....	849,509	974,566	1,013,679	921,488	939,068	802,715	706,053	818,834	773,775
To others.....	5,796,004	6,372,504	6,525,786	6,812,805	7,169,813	7,685,001	7,023,514	7,241,784	7,090,382
Real estate loans—On farm land.....	420,687	411,567	403,475	413,988	392,076	387,714	394,117	386,036	387,366
On other real estate.....	2,667,502	2,719,866	2,719,657	2,750,438	2,760,422	2,803,281	2,775,673	2,769,262	2,776,344
All other loans (including overdrafts).....	11,506,738	10,990,735	11,240,459	11,618,300	11,988,021	11,514,775	10,595,089	10,349,314	9,982,075
Loans eligible for rediscount with Federal reserve banks.....	4,368,094	4,160,436	4,343,404	4,389,853	4,598,240	4,396,904	4,204,395	3,904,968	3,812,169
<b>United States Government securities—Total</b> .....	<b>4,385,830</b>	<b>4,311,790</b>	<b>4,453,953</b>	<b>4,154,929</b>	<b>4,021,636</b>	<b>3,862,968</b>	<b>4,063,006</b>	<b>4,061,395</b>	<b>4,095,270</b>
Bonds.....	3,077,936	3,028,095	3,121,552	3,004,836	2,992,184	3,094,275	3,287,968	3,339,834	3,342,974
Treasury notes.....	778,646	729,427	804,739	703,641	664,821	519,983	524,452	418,495	418,495
Certificates of indebtedness.....	415,395	471,852	455,821	339,456	251,392	151,659	234,543	254,404	284,953
All other.....	113,853	82,416	71,841	106,996	113,239	97,051	38,043	4,233	48,848
<b>Other securities—Total</b> .....	<b>6,218,145</b>	<b>6,216,890</b>	<b>5,994,432</b>	<b>5,897,541</b>	<b>5,727,306</b>	<b>5,920,921</b>	<b>5,851,908</b>	<b>6,380,494</b>	<b>6,638,969</b>
Domestic securities—Total.....	5,522,470	5,533,129	5,341,637	5,262,502	5,114,902	5,292,123	5,242,297	5,691,550	5,938,307
State, county, and municipal bonds.....	1,224,884	1,221,910	1,168,501	1,144,362	1,116,276	1,224,300	1,128,275	1,232,840	1,379,471
Railroad bonds.....	878,559	895,759	863,345	831,913	787,134	785,867	781,471	914,037	938,869
Other public service corporation bonds.....	1,002,432	985,360	988,194	931,938	902,764	905,606	980,210	1,047,687	1,074,627
All other bonds.....	1,469,339	1,417,256	1,339,802	1,316,859	1,227,883	1,253,609	1,222,847	1,340,789	1,330,420
Stock of Federal reserve banks.....	145,146	146,113	153,834	158,290	166,686	170,517	173,384	169,505	170,260
Stock of other corporations.....	403,535	435,735	438,756	469,314	503,848	558,794	527,917	565,417	572,941
Collateral trust and other corporation notes.....	175,420	199,412	181,969	168,720	154,060	166,049	164,214	180,936	217,924
Municipal warrants.....	117,396	146,929	149,593	150,681	169,501	168,947	163,434	170,575	181,958
All other.....	105,749	84,655	87,643	90,425	86,750	58,844	60,545	70,864	71,837
Foreign securities—Total.....	695,675	683,761	652,795	635,039	612,404	628,798	609,611	688,644	700,662
Government bonds.....	349,896	343,200	319,239	308,773	303,407	304,123	280,835	346,219	344,439
Other foreign securities.....	345,779	340,561	333,556	326,266	308,997	324,675	328,776	342,425	356,223
<b>Demand deposits—Total</b> .....	<b>17,501,430</b>	<b>18,903,658</b>	<b>17,708,269</b>	<b>17,814,603</b>	<b>17,937,478</b>	<b>18,861,582</b>	<b>17,078,905</b>	<b>18,061,977</b>	<b>16,838,351</b>
Individual deposits subject to check.....	15,726,877	16,996,605	15,840,108	15,742,528	16,167,047	16,935,643	15,194,883	15,930,369	15,107,131
Certificates of deposit.....	230,445	234,763	207,050	200,986	188,152	201,671	182,828	198,041	196,673
State, county, and municipal deposits.....	1,243,108	1,299,835	1,384,876	1,511,706	1,224,375	1,335,485	1,446,366	1,568,470	1,276,471
All other.....	301,000	372,455	276,235	359,383	357,904	388,783	254,828	365,097	258,076
Net demand deposits (see p. 1).....	18,995,084	19,943,583	18,833,161	18,977,213	18,951,600	19,797,028	18,488,669	19,170,357	18,657,238
<b>Time deposits—Total</b> .....	<b>13,409,608</b>	<b>13,453,311</b>	<b>13,328,712</b>	<b>13,325,066</b>	<b>13,317,649</b>	<b>13,233,481</b>	<b>13,811,878</b>	<b>13,811,978</b>	<b>13,944,868</b>
States, counties, and municipalities.....	404,912	418,257	429,265	476,554	491,095	594,896	535,564	570,679	572,004
Banks in United States.....	134,166	124,262	113,443	77,508	112,448	95,170	102,793	111,829	101,313
Banks in foreign countries.....	9,702,703	9,809,851	9,728,154	9,834,363	9,834,363	9,603,720	9,592,096	9,626,033	9,677,521
Other time deposits—Evidenced by savings pass books.....	1,882,008	1,895,223	1,851,666	1,745,134	1,745,212	1,740,944	1,811,315	1,861,504	1,959,775
Certificates of deposit.....	1,169,220	1,071,463	1,110,132	996,976	1,136,043	933,902	1,139,518	1,232,679	1,302,785
Open accounts, Christmas savings accounts, etc.....	116,599	134,255	116,052	114,637	120,026	122,464	127,979	143,530	143,530
Postal savings.....									
<b>Bills payable and rediscounts—Total</b> .....	<b>1,153,916</b>	<b>1,162,178</b>	<b>1,153,035</b>	<b>1,198,366</b>	<b>1,149,898</b>	<b>878,522</b>	<b>346,591</b>	<b>434,970</b>	<b>315,980</b>
With Federal reserve banks—Bills payable.....	813,036	823,403	817,755	738,768	583,665	453,574	105,209	147,826	76,865
Rediscounts.....	206,753	217,205	219,679	290,623	315,646	192,760	100,015	126,054	95,713
All other—Bills payable.....	116,260	102,243	148,504	149,576	226,742	214,209	134,761	159,189	137,890
Rediscounts.....	17,867	19,327	23,097	19,399	23,845	17,979	5,706	5,901	5,512

\* Corresponding classifications not available prior to October, 1928.

\* Revised.

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 24, 1930, JUNE 30, 1930, AND OCTOBER 4, 1929, BY CLASSES OF BANKS**

(Amounts in thousands of dollars)

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			Sept. 24, 1930	June 30, 1930	Oct. 4, 1929	Sept. 24, 1930	June 30, 1930	Oct. 4, 1929
	Sept. 24, 1930	June 30, 1930	Oct. 4, 1929	Sept. 24, 1930	June 30, 1930	Oct. 4, 1929						
<b>RESOURCES</b>												
Loans (including overdrafts).....	6,359,108	6,595,530	6,343,646	1,524,110	1,483,214	1,510,153	8,500,409	8,532,560	9,085,403	8,354,384	8,602,466	9,225,627
United States Government securities.....	1,090,788	1,146,913	989,220	157,379	160,454	152,664	1,627,722	1,525,296	1,518,708	1,219,381	1,228,732	1,361,044
Other securities.....	1,107,406	1,055,557	817,418	252,063	205,140	159,824	1,909,433	1,793,939	1,556,696	3,370,067	3,325,558	3,193,368
<b>Total loans and investments.....</b>	<b>8,557,302</b>	<b>8,798,300</b>	<b>8,150,284</b>	<b>1,933,552</b>	<b>1,848,808</b>	<b>1,822,641</b>	<b>12,037,564</b>	<b>11,851,795</b>	<b>12,160,807</b>	<b>12,943,832</b>	<b>13,156,766</b>	<b>13,780,039</b>
Customers' liability on account of acceptances.....	612,674	634,683	690,522	78,764	61,277	68,397	209,966	221,143	218,595	11,448	11,704	11,398
Banking house, furniture, and fixtures.....	213,330	204,607	178,504	41,548	41,397	39,316	437,617	436,227	426,520	538,259	535,732	531,053
Other real estate owned.....	10,778	10,347	8,088	510	517	508	72,388	68,053	61,258	114,193	112,078	112,942
Cash in vault.....	49,015	57,777	57,516	9,229	9,912	9,952	128,373	136,288	146,067	283,750	280,285	283,677
Reserve with Federal reserve banks.....	857,813	814,278	734,532	174,541	177,178	174,138	772,287	787,435	766,053	610,350	629,069	647,083
Items with Federal reserve banks in process of collection.....	235,040	336,270	331,978	33,769	33,437	41,256	327,816	334,835	420,277	102,246	131,929	129,852
Due from banks in United States.....	105,940	156,186	195,775	165,976	150,653	133,506	1,219,957	1,132,888	828,575	970,954	920,660	847,082
Due from banks in foreign countries (including own branches).....	133,184	157,108	166,560	6,986	5,566	28,709	59,628	54,687	46,993	2,649	3,432	4,734
Exchanges for clearing house and other checks on local banks.....	864,872	2,143,690	1,648,608	50,030	70,700	70,787	187,468	341,996	330,467	44,545	88,671	82,469
Outside checks and other cash items.....	4,436	23,477	17,426	2,251	4,501	3,520	27,929	60,699	53,046	16,690	29,875	28,371
Redemption fund and due from United States Treasurer.....	1,757	1,750	1,783	411	310	310	7,571	7,630	7,722	22,865	22,968	23,013
Acceptances of other banks and bills of exchange sold with indorsement.....	458,049	438,952	477,900	52,125	40,943	8,315	80,033	76,573	64,108	2,525	1,280	1,263
Securities borrowed.....	9	9	9	9	1	1	698	14,443	20,048	10,894	11,837	11,837
Other assets.....	83,069	77,672	67,155	9,914	8,969	7,718	94,701	83,389	80,628	54,378	53,084	43,199
<b>Total.....</b>	<b>12,187,659</b>	<b>13,855,097</b>	<b>12,726,640</b>	<b>2,559,606</b>	<b>2,454,169</b>	<b>2,409,771</b>	<b>15,676,270</b>	<b>15,608,081</b>	<b>15,631,164</b>	<b>15,729,578</b>	<b>15,989,393</b>	<b>16,538,013</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	722,092	714,192	738,281	151,000	149,750	149,050	856,745	861,187	854,102	998,827	996,868	998,212
Surplus.....	1,038,532	1,007,435	989,512	124,270	122,170	121,350	868,688	867,061	840,342	871,768	874,134	860,065
Undivided profits—net.....	340,289	326,908	291,516	28,546	24,983	25,046	259,746	249,801	269,951	380,854	348,380	394,415
Reserves for dividends, contingencies, etc.....	52,925	47,020	45,290	21,989	21,096	20,908	59,687	59,528	42,190	51,001	55,296	35,215
Reserves for interest, taxes, and other expenses accrued and unpaid.....	39,426	40,388	40,187	20,369	20,061	18,302	72,892	48,994	64,953	49,710	39,517	48,751
Due to Federal reserve banks.....	2	104	19	19	19	19	11,040	7,605	11,175	36,105	38,497	44,526
Due to other banks in United States.....	1,105,752	1,310,904	940,134	355,794	370,343	311,576	1,953,980	1,774,397	1,510,851	401,605	376,012	390,516
Due to banks in foreign countries (including own branches).....	564,568	492,926	415,216	22,117	21,714	20,473	70,898	54,407	43,634	2,949	2,719	2,373
Certified and officers' checks outstanding.....	579,083	1,217,435	1,145,365	29,198	26,228	25,316	96,195	151,860	147,316	67,545	97,914	87,449
Cash letters of credit and travelers' checks outstanding.....	17,232	27,139	18,038	1,935	2,810	2,147	6,604	10,366	6,957	867	1,074	471
Demand deposits.....	4,908,589	5,725,714	5,129,611	1,044,946	1,048,664	1,086,382	5,522,734	5,696,889	5,793,988	5,362,082	5,590,710	5,927,497
Time deposits.....	1,513,238	1,564,324	1,373,642	576,867	498,686	464,395	5,159,875	5,047,894	4,711,720	6,694,888	6,701,074	6,767,892
United States deposits.....	56,410	79,165	70,770	5,074	8,955	16,327	135,927	142,102	165,805	59,774	50,547	62,577
<b>Total deposits.....</b>	<b>8,744,875</b>	<b>10,417,711</b>	<b>9,092,795</b>	<b>2,035,931</b>	<b>1,977,400</b>	<b>1,926,616</b>	<b>12,957,253</b>	<b>12,885,520</b>	<b>12,391,446</b>	<b>12,625,815</b>	<b>12,858,547</b>	<b>13,283,301</b>
Agreements to repurchase U. S. Government or other securities sold.....	22,362	10,453	83,379	500	500	500	10,887	19,993	53,615	4,895	6,718	11,596
Bills payable and rediscounts:												
With Federal reserve banks.....	6,700	43,348	68,483	100	100	100	45,119	27,403	41,887	512,422	138,375	188,645
All other.....	40,353	72,326	96,799	22,500	22,500	2,700	22,816	18,692	53,638	57,733	70,072	97,450
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	458,049	438,952	477,900	52,125	40,943	8,315	80,033	76,573	64,108	2,525	1,280	1,263
Acceptances executed for customers.....	624,582	626,989	683,669	79,790	63,130	68,351	215,406	225,125	221,143	9,559	10,332	10,663
Acceptances executed by other banks for account of reporting banks.....	12,034	25,589	26,795	133	263	979	4,152	7,713	11,171	1,808	1,433	1,455
National-bank notes outstanding.....	34,920	34,791	34,245	8,225	6,200	6,090	150,541	151,656	151,501	455,313	456,451	448,774
Securities borrowed.....	9	9	9	9	1	1	698	12,972	20,048	10,894	11,840	11,837
Other liabilities.....	50,520	48,995	57,780	14,628	28,172	15,747	77,049	79,908	79,690	70,501	69,840	61,729
<b>Total.....</b>	<b>12,187,659</b>	<b>13,855,097</b>	<b>12,726,640</b>	<b>2,559,606</b>	<b>2,454,169</b>	<b>2,409,771</b>	<b>15,676,270</b>	<b>15,608,081</b>	<b>15,631,164</b>	<b>15,729,578</b>	<b>15,989,393</b>	<b>16,538,013</b>
Number of banks.....	52	52	57	16	16	18	421	430	469	7,757	7,817	8,072

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

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			Sept. 24, 1930	June 30, 1930	Oct. 4, 1929	Sept. 24, 1930	June 30, 1930	Oct. 4, 1929
	Sept. 24, 1930	June 30, 1930	Oct. 4, 1929	Sept. 24, 1930	June 30, 1930	Oct. 4, 1929						
<b>Loans—Total</b> .....	<b>6,359,108</b>	<b>6,595,530</b>	<b>6,343,646</b>	<b>1,524,110</b>	<b>1,483,214</b>	<b>1,510,153</b>	<b>8,500,409</b>	<b>8,532,560</b>	<b>9,085,403</b>	<b>8,354,384</b>	<b>8,602,466</b>	<b>9,225,627</b>
Acceptances payable in United States.....	148,160	143,756	58,782	6,916	1,579	1,320	46,833	116,683	6,191	3,523	7,650	26,814
Bills, acceptances, etc., payable in foreign countries.....	27,632	29,127	32,964	13,334	19,149	3,682	17,311	18,781	27,360	3,657	4,381	5,555
Commercial paper bought in open market.....	22,055	135,455	8,374	42,404	55,866	3,684	294,794	1,245,079	71,303	163,876	170,992	144,213
Loans to banks—On securities.....	52,567	77,226	77,442	35,165	42,746	68,319	76,556	99,085	225,373	10,569	10,609	44,865
All other.....	116,441	117,911	301,744	6,279	7,065		116,791	128,464		51,425	51,901	
Loans on securities, exclusive of loans to banks—Total.....	3,745,304	3,905,525	3,040,326	920,131	815,920	819,879	3,354,881	3,347,918	3,462,110	2,315,622	2,355,920	2,671,452
To brokers and dealers in New York.....	1,714,404	1,882,787	1,095,662	293,268	99,499	58,764	409,277	253,098	354,085	114,832	129,351	376,375
To brokers and dealers elsewhere.....	86,332	68,407	46,280	238,943	228,948	257,080	360,068	431,364	510,314	88,432	90,115	125,394
To others.....	1,944,568	1,954,331	1,898,384	447,920	487,473	504,035	2,585,536	2,663,456	2,597,711	2,112,358	2,136,524	2,169,683
Real estate loans—On farm land.....	23	35	920	1,545	1,832	1,840	110,804	110,277	110,114	274,994	273,892	279,202
On other real estate.....	157,381	156,766	174,861	16,100	17,575	19,143	1,397,770	1,394,282	1,360,299	1,205,093	1,200,639	1,206,119
All other loans (including overdrafts).....	2,089,545	2,129,229	2,725,675	482,236	521,482	592,286	3,084,669	3,171,991	3,822,653	4,325,625	4,526,612	4,847,407
Loans eligible for rediscount with Federal reserve banks.....	797,555	784,564	1,168,317	202,489	225,686	251,120	1,271,257	1,274,966	1,445,653	1,540,868	1,619,733	1,733,150
<b>United States Government securities—Total</b> .....	<b>1,090,788</b>	<b>1,146,913</b>	<b>989,220</b>	<b>157,379</b>	<b>160,454</b>	<b>152,664</b>	<b>1,627,722</b>	<b>1,525,296</b>	<b>1,518,708</b>	<b>1,219,381</b>	<b>1,228,732</b>	<b>1,361,044</b>
Bonds.....	875,797	958,833	731,723	81,024	128,830	115,995	1,347,486	1,218,546	1,123,150	1,038,667	1,033,625	1,021,316
Treasury notes.....	139,774	77,448	226,055	23,828	26,327	33,913	121,267	201,707	203,744	133,626	157,442	201,109
Certificates of indebtedness.....	55,154	110,632	21,764	32,598	4,797	2,214	152,290	102,719	123,545	44,911	36,256	103,869
All other.....	20,063			19,929		542	6,679	2,324	68,269	2,177	1,409	34,750
<b>Other securities—Total</b> .....	<b>1,107,406</b>	<b>1,055,857</b>	<b>817,418</b>	<b>252,063</b>	<b>205,140</b>	<b>159,824</b>	<b>1,909,433</b>	<b>1,793,939</b>	<b>1,556,696</b>	<b>3,370,067</b>	<b>3,325,558</b>	<b>3,193,368</b>
Domestic securities—Total.....	1,004,217	955,658	745,619	229,929	186,377	148,694	1,743,413	1,629,496	1,426,114	2,960,748	2,920,319	2,794,475
State, county, and municipal bonds.....	269,141	183,639	130,311	52,367	30,188	32,227	491,551	449,358	398,681	566,412	568,855	555,057
Railroad bonds.....	185,410	187,560	139,833	12,004	10,533	10,290	226,124	206,438	161,238	515,331	509,516	475,773
Other public-service corporation bonds.....	89,087	87,994	61,638	20,057	18,596	10,113	235,230	230,503	177,459	730,253	710,594	653,554
All other bonds.....	187,084	214,105	137,335	26,348	29,129	17,928	358,354	342,309	320,222	758,334	755,246	752,398
Stock of Federal reserve banks.....	52,881	51,945	51,766	8,263	8,132	8,012	52,511	52,501	50,700	56,605	56,927	56,208
Stock of other corporations.....	156,438	163,834	155,320	5,963	5,114	5,091	230,986	227,380	203,337	179,554	169,089	140,100
Collateral trust and other corporation notes.....	50,626	43,594	25,148	8,940	1,653	627	95,480	74,742	62,914	62,878	60,947	65,371
Municipal warrants.....	1,628	8,379	18,495	80,811	70,390	53,395	35,752	30,308	31,958	63,767	61,498	65,653
All other.....	11,922	14,618	25,773	15,176	12,642	11,011	17,425	15,957	19,605	27,314	27,647	30,361
Foreign securities—Total.....	103,189	100,199	71,799	22,134	18,763	11,130	166,020	164,443	130,582	409,319	405,239	398,893
Government bonds.....	51,226	51,688	40,797	12,698	11,849	7,773	80,939	84,997	61,341	199,576	197,685	193,496
Other foreign securities.....	51,963	48,511	31,002	9,436	6,914	3,357	85,081	79,446	69,241	209,743	207,554	205,397
<b>Demand deposits—Total</b> .....	<b>4,908,589</b>	<b>5,725,714</b>	<b>5,129,611</b>	<b>1,044,946</b>	<b>1,048,664</b>	<b>1,086,382</b>	<b>5,522,734</b>	<b>5,696,889</b>	<b>5,793,988</b>	<b>5,362,082</b>	<b>5,590,710</b>	<b>5,927,497</b>
Individual deposits subject to check.....	4,650,402	5,330,604	4,800,540	994,612	989,372	1,038,821	5,025,482	5,114,600	5,286,897	4,436,635	4,495,793	5,040,789
Certificates of deposits.....	37,528	30,813	23,675	2,962	2,711	2,776	42,015	43,943	33,222	114,168	120,574	128,479
State, county, and municipal deposits.....	68,062	123,257	75,125	44,514	54,487	38,724	404,131	469,958	405,242	759,764	920,768	705,284
All other.....	152,597	241,400	230,271	2,858	2,094	6,061	50,106	68,388	68,627	51,515	53,575	52,945
Net demand deposits (see p. 10).....	5,873,175	6,146,508	5,587,184	1,231,346	1,232,542	1,217,021	6,120,338	6,140,653	6,150,537	5,432,379	5,650,654	5,996,888
<b>Time deposits—Total</b> .....	<b>1,518,238</b>	<b>1,564,324</b>	<b>1,373,642</b>	<b>498,686</b>	<b>484,395</b>	<b>484,395</b>	<b>5,159,875</b>	<b>5,047,894</b>	<b>4,711,720</b>	<b>6,694,888</b>	<b>6,701,074</b>	<b>6,767,892</b>
States, counties, and municipalities.....	17,198	16,174	20,250	120,704	89,835	72,400	287,153	319,579	258,123	146,949	145,091	140,322
Banks in United States.....	59,732	50,128	46,980	15,504	15,862	22,168	34,940	38,400	35,170	11,137	7,439	6,824
Banks in foreign countries.....	169,445	183,979	92,942	32,729	21,585	9,928	31,686	17,879	9,521	13	671	14
Other time deposits.....	642,881	641,737	633,232	171,447	166,953	184,070	3,770,970	3,773,169	3,653,139	5,046,290	5,095,662	5,133,279
Evidenced by savings pass books.....	79,090	108,700	79,503	81,503	62,477	56,334	572,769	478,376	388,368	1,226,413	1,213,951	1,219,007
Certificates of deposit.....	548,272	548,009	492,634	151,267	139,028	117,893	415,317	378,469	325,970	187,929	167,173	209,546
Open accounts, Christmas savings accounts, etc.....	16,260	17,597	18,101	3,713	2,946	1,602	47,040	42,022	41,423	76,157	71,087	88,900
Postal savings.....												
<b>Bills payable and rediscounts—Total</b> .....	<b>47,053</b>	<b>115,674</b>	<b>165,282</b>	<b>22,600</b>	<b>22,600</b>	<b>47,819</b>	<b>50,219</b>	<b>60,579</b>	<b>566,060</b>	<b>196,108</b>	<b>258,717</b>	<b>370,737</b>
With Federal reserve banks—Bills payable.....	4,985	42,100	64,937	100		30,019	20,542	28,243	336,697	51,238	77,483	152,012
Rediscounts.....	1,715	1,248	3,546			15,100	6,861	13,644	175,725	87,137	111,162	121,275
All other—Bills payable.....	40,300	72,300	85,624	22,500		2,700	22,696	17,905	49,117	52,394	64,984	89,301
Rediscounts.....	63	26	11,175				120	787	4,521	5,339	5,088	8,149

<sup>1</sup> Revised.

CT

NATIONAL AND STATE MEMBERS—CONDITION ON SEPTEMBER 24, 1930, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks				National banks <sup>1</sup>				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
<b>RESOURCES</b>												
Loans (including overdrafts).....	24,738,011	7,883,218	8,500,409	8,354,384	14,641,945	3,325,014	5,134,667	6,182,264	10,096,066	4,558,204	3,365,742	2,172,120
United States Government securities.....	4,095,270	1,248,167	1,627,722	1,219,381	2,811,562	671,390	1,124,964	1,015,208	1,283,708	576,777	502,758	204,173
Other securities.....	6,638,969	1,359,469	1,909,433	3,370,067	4,299,866	588,887	1,069,604	2,641,375	2,339,103	770,582	839,529	728,692
<b>Total loans and investments.....</b>	<b>35,472,250</b>	<b>10,490,854</b>	<b>12,037,564</b>	<b>12,943,832</b>	<b>21,753,373</b>	<b>4,585,291</b>	<b>7,329,235</b>	<b>9,838,847</b>	<b>13,718,877</b>	<b>5,905,563</b>	<b>4,705,329</b>	<b>3,104,935</b>
Customers' liability on account of acceptances.....	912,852	691,438	209,966	11,448	475,539	305,779	162,958	6,802	437,313	385,659	47,008	4,646
Banking house, furniture, and fixtures.....	1,230,754	254,878	437,617	538,259	793,312	109,915	267,556	415,841	437,442	144,963	170,061	122,418
Other real estate owned.....	197,869	11,288	72,388	114,193	129,457	5,151	34,844	89,462	68,412	6,137	37,544	24,751
Cash in vault.....	470,367	58,244	128,373	283,750	337,249	26,685	84,194	226,370	133,118	31,559	44,179	57,380
Reserve with Federal reserve banks.....	2,414,991	1,032,354	772,287	610,350	1,432,892	467,590	497,601	467,701	982,099	564,764	274,686	142,649
Items with Federal reserve banks in process of collection.....	698,871	268,809	327,816	102,246	460,315	220,480	71,191	238,556	100,165	107,336	31,055	161,113
Due from banks in United States.....	2,462,827	271,916	1,219,957	970,954	1,817,314	105,521	909,952	801,841	645,513	186,395	310,005	169,113
Due from banks in foreign countries (including own branches).....	2,022,447	140,700	59,628	2,649	163,726	109,663	52,476	1,587	38,721	30,507	7,152	1,062
Exchanges for clearing house and other checks on local banks.....	1,146,915	914,902	187,468	44,545	522,369	358,756	133,805	29,808	624,546	556,146	53,663	14,737
Outside checks and other cash items.....	51,706	7,087	27,929	16,690	36,584	2,405	20,270	13,909	15,122	4,682	7,659	2,781
Redemption fund and due from United States Treasurer.....	32,604	2,168	7,571	22,865	32,604	2,168	7,571	22,865				
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	592,732	510,174	80,033	2,525	228,527	180,878	45,221	2,428	364,205	329,296	34,812	97
Securities borrowed.....	23,866		12,972	10,894	16,505		8,693	7,812			4,279	3,082
Other assets.....	242,062	92,983	94,701	54,378	133,168	46,256	50,746	36,166	108,894	46,727	43,955	18,212
<b>Total.....</b>	<b>46,153,113</b>	<b>14,747,265</b>	<b>15,676,270</b>	<b>15,729,578</b>	<b>28,332,934</b>	<b>6,474,702</b>	<b>9,825,602</b>	<b>12,032,630</b>	<b>17,820,179</b>	<b>8,272,563</b>	<b>5,850,668</b>	<b>3,696,948</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	2,728,664	873,092	856,745	998,827	1,741,700	411,582	555,433	774,685	986,964	461,510	301,312	224,142
Surplus.....	2,903,258	1,162,802	868,688	871,768	1,590,756	478,092	459,604	653,060	1,312,502	684,710	409,084	218,708
Undivided profits—net.....	1,009,435	368,835	259,746	380,854	585,527	132,525	152,590	300,412	423,908	236,310	107,156	80,442
Reserves for dividends, contingencies, etc.....	185,602	74,914	59,687	51,001	83,478	24,538	30,891	28,049	102,124	50,376	28,796	22,952
Reserves for interest, taxes, and other expenses accrued and unpaid.....	182,397	59,795	72,892	49,710	95,520	19,574	42,599	33,347	86,877	40,221	30,293	16,363
Due to Federal reserve banks.....	47,147	2	11,040	36,105	31,031		5,484	25,547	16,116	2	5,556	10,558
Due to other banks in United States.....	3,817,132	1,461,547	1,933,980	401,605	2,462,404	682,289	1,467,487	312,628	1,354,728	779,258	486,493	88,977
Due to banks in foreign countries (including own branches).....	660,612	586,765	70,898	2,949	394,255	335,321	56,634	2,300	266,357	251,444	14,264	649
Certified and officers' checks outstanding.....	771,941	608,201	96,195	67,545	392,993	280,273	62,842	49,878	378,948	327,928	33,353	17,667
Cash letters of credit and travelers' checks outstanding.....	25,638	19,167	6,604	867	11,092	4,534	6,270	288	15,546	14,633	374	579
Demand deposits.....	16,838,851	5,953,535	5,522,734	5,362,082	10,320,029	2,636,976	3,604,664	4,078,389	6,518,322	3,316,559	1,918,070	1,283,693
Time deposits.....	13,944,868	2,090,105	5,159,875	6,694,888	8,781,362	850,500	2,849,495	5,081,367	5,163,506	1,239,605	2,310,380	1,613,521
United States deposits.....	257,185	61,484	135,927	59,774	160,458	18,830	95,434	46,194	96,727	42,654	40,493	13,580
<b>Total deposits.....</b>	<b>36,363,874</b>	<b>10,750,866</b>	<b>12,937,253</b>	<b>12,625,815</b>	<b>22,553,624</b>	<b>4,808,733</b>	<b>8,148,310</b>	<b>9,596,591</b>	<b>13,810,250</b>	<b>5,972,683</b>	<b>7,808,943</b>	<b>3,029,224</b>
Agreements to repurchase U. S. Government or other securities sold.....	38,144	22,362	10,837	4,895	11,954	21	7,453		26,190	22,341	3,434	415
Bills payable and rediscounts:												
With Federal reserve banks.....	172,578	6,800	27,403	138,375	132,330	2,385	17,891	112,054	40,248	4,415	9,512	26,321
All other.....	143,402	62,853	22,816	57,733	87,520	30,853	12,973	43,694	53,882	32,000	9,843	14,039
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	592,732	510,174	80,033	2,525	228,527	180,878	45,221	2,428	364,205	329,296	34,812	97
Acceptances executed for customers.....	929,337	704,372	215,406	9,559	487,092	315,284	163,200	5,608	442,245	389,088	49,206	3,951
Acceptances executed by other banks for account of reporting banks.....	18,127	12,167	4,152	1,808	9,830	4,700	3,731	1,399	8,297	7,467	421	409
National-bank notes outstanding.....	648,999	43,145	150,541	455,313	648,999	43,145	150,541	455,313				
Securities borrowed.....	23,866		12,972	10,894	16,505		8,693	7,812			4,279	3,082
Other liabilities.....	212,698	65,148	77,049	70,501	59,572	22,402	23,472	13,698	153,126	42,746	53,577	56,803
<b>Total.....</b>	<b>46,153,113</b>	<b>14,747,265</b>	<b>15,676,270</b>	<b>15,729,578</b>	<b>28,332,934</b>	<b>6,474,702</b>	<b>9,825,602</b>	<b>12,032,630</b>	<b>17,820,179</b>	<b>8,272,563</b>	<b>5,850,668</b>	<b>3,696,948</b>
Number of banks.....	8,246	68	421	7,757	7,192	32	299	6,861	1,054	36	122	896

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

9

NATIONAL AND STATE MEMBERS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON SEPTEMBER 24, 1930

[Amounts in thousands of dollars]

	All member banks				National banks <sup>1</sup>				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
<b>Loans—Total</b> .....	<b>24,738,011</b>	<b>7,883,218</b>	<b>8,500,409</b>	<b>8,354,384</b>	<b>14,641,945</b>	<b>3,325,014</b>	<b>5,134,667</b>	<b>6,182,264</b>	<b>10,096,066</b>	<b>4,558,204</b>	<b>3,365,742</b>	<b>2,172,120</b>
Acceptances payable in United States.....	205,432	155,076	46,833	3,523	114,716	73,199	38,153	3,364	90,716	81,877	8,680	159
Bills, acceptances, etc., payable in foreign countries.....	61,934	40,966	17,311	3,657	39,874	24,872	11,423	3,579	22,060	16,094	5,888	78
Commercial paper bought in open market.....	523,129	64,559	294,794	163,876	358,134	33,402	228,289	136,443	124,995	31,057	66,505	27,433
Loans to banks—On securities.....	174,857	87,732	76,556	10,569	106,852	47,382	57,580	8,090	68,005	46,550	18,976	2,479
All other.....	290,936	122,720	116,791	51,425	189,418	67,689	77,482	44,247	101,518	55,031	39,309	7,178
Loans on securities, exclusive of loans to banks—Total.....	10,335,938	4,665,435	3,354,881	2,315,622	5,430,566	1,871,863	1,928,283	1,630,420	4,905,372	2,793,572	1,426,598	685,202
To brokers and dealers in New York.....	2,471,781	1,947,672	409,277	114,832	1,082,359	705,033	305,597	71,729	1,389,422	1,242,639	103,680	43,103
To brokers and dealers elsewhere.....	773,775	325,275	360,068	88,432	350,292	81,903	203,623	64,766	423,483	243,372	156,445	23,666
To others.....	7,090,382	2,392,482	2,585,536	2,112,358	3,997,915	1,084,927	1,419,063	1,493,925	3,092,467	1,307,561	1,166,473	618,433
Real estate loans—On farm land.....	387,366	1,568	110,804	274,994	300,083	258	84,219	215,606	87,283	1,310	26,585	59,388
On other real estate.....	2,776,344	173,481	1,397,770	1,205,093	1,181,264	16,652	531,044	633,568	1,595,080	156,829	866,726	571,525
All other loans (including overdrafts).....	9,982,075	2,571,781	3,084,669	4,325,625	6,881,038	1,195,897	2,178,194	3,506,947	3,101,037	1,375,884	906,475	818,678
Loans eligible for rediscount with Federal reserve banks.....	3,812,169	1,000,044	1,271,287	1,540,868	2,677,188	438,658	943,386	1,295,144	1,134,981	561,366	327,871	245,724
<b>United States Government securities—Total</b> .....	<b>4,095,270</b>	<b>1,248,167</b>	<b>1,627,722</b>	<b>1,219,381</b>	<b>2,811,562</b>	<b>671,396</b>	<b>1,124,964</b>	<b>1,015,208</b>	<b>1,283,708</b>	<b>576,777</b>	<b>502,758</b>	<b>204,173</b>
Bonds.....	3,342,974	956,821	1,347,486	1,038,667	2,364,770	547,477	945,258	872,035	978,204	409,344	402,228	166,632
Treasury notes.....	418,495	163,602	121,267	133,626	270,964	76,089	89,378	105,497	147,531	87,513	31,889	28,129
Certificates of indebtedness.....	284,953	87,752	152,290	44,911	146,886	24,761	85,200	36,925	138,067	62,961	67,090	7,986
All other.....	48,848	39,992	6,679	2,177	28,942	23,063	5,128	751	19,906	16,929	1,551	1,420
<b>Other securities—Total</b> .....	<b>6,638,969</b>	<b>1,359,469</b>	<b>1,909,433</b>	<b>3,370,067</b>	<b>4,299,866</b>	<b>588,887</b>	<b>1,069,604</b>	<b>2,641,375</b>	<b>2,339,103</b>	<b>770,582</b>	<b>839,829</b>	<b>728,692</b>
Domestic securities—Total.....	5,938,307	1,234,146	1,743,413	2,960,748	3,767,070	516,320	960,263	2,290,487	2,171,237	717,826	783,150	670,261
State, county, and municipal bonds.....	1,379,471	321,508	491,551	566,412	881,974	125,885	308,995	447,094	497,497	195,623	182,556	119,318
Railroad bonds.....	938,869	197,414	226,124	515,331	674,282	121,736	140,819	411,727	264,587	75,678	90,305	103,604
Other public service corporation bonds.....	1,074,627	109,144	235,230	730,253	798,454	49,766	144,418	604,270	276,173	59,378	90,832	125,983
All other bonds.....	1,330,420	213,482	358,354	758,634	890,519	80,107	194,215	616,197	479,901	133,325	164,139	142,437
Stock of Federal reserve banks.....	170,260	61,144	52,511	56,605	100,738	26,753	30,634	43,351	69,522	34,301	21,877	13,254
Stock of other corporations.....	572,941	162,401	230,986	179,554	111,801	25,080	48,050	38,671	461,140	137,321	182,936	140,883
Collateral trust and other corporation notes.....	217,924	59,566	95,480	62,878	141,774	30,129	57,195	54,450	76,150	29,437	38,285	8,428
Municipal warrants.....	181,958	82,439	35,752	63,767	128,781	51,849	27,282	49,650	53,177	30,590	8,470	14,117
All other.....	71,837	27,098	17,425	27,314	38,747	5,015	8,655	25,077	33,000	22,083	8,770	2,237
Foreign securities—Total.....	700,662	125,323	166,020	409,319	532,796	72,567	109,341	350,888	167,866	52,756	56,679	58,431
Government bonds.....	344,439	63,924	80,939	199,576	264,226	34,285	57,930	172,011	80,213	29,639	23,009	27,565
Other foreign securities.....	356,223	61,399	85,081	209,743	268,570	38,282	51,411	178,877	87,653	23,117	33,670	30,866
<b>Demand deposits—Total</b> .....	<b>16,838,351</b>	<b>5,953,535</b>	<b>5,522,734</b>	<b>5,362,082</b>	<b>10,320,029</b>	<b>2,636,976</b>	<b>3,604,664</b>	<b>4,078,389</b>	<b>6,518,322</b>	<b>3,316,559</b>	<b>1,918,070</b>	<b>1,283,693</b>
Individual deposits subject to check.....	15,107,131	5,645,014	5,025,482	4,436,635	9,123,051	2,482,011	3,280,463	3,360,577	5,984,080	3,163,003	1,745,019	1,076,058
Certificates of deposit.....	196,673	40,490	42,015	114,168	148,232	28,533	26,996	92,703	48,441	11,957	15,019	21,465
State, county, and municipal deposits.....	1,276,471	112,576	404,131	759,764	905,961	46,723	265,068	594,170	370,510	65,853	139,063	165,594
All other.....	288,076	155,455	51,106	51,515	142,785	79,709	32,137	30,939	115,291	75,746	18,969	20,576
Net demand deposits (see p. 10).....	18,657,238	7,104,521	6,120,338	5,432,379	11,430,139	3,224,090	4,068,611	4,137,438	7,227,099	3,880,431	2,051,727	1,294,941
<b>Time deposits—Total</b> .....	<b>18,944,868</b>	<b>2,090,105</b>	<b>5,159,875</b>	<b>6,694,888</b>	<b>8,781,362</b>	<b>850,500</b>	<b>2,849,495</b>	<b>5,981,367</b>	<b>5,163,506</b>	<b>1,239,605</b>	<b>2,310,380</b>	<b>1,613,521</b>
States, counties, and municipalities.....	572,004	137,902	287,153	146,949	432,058	124,435	194,588	113,035	139,946	13,467	92,565	33,914
Banks in United States.....	101,313	55,236	34,840	11,137	74,252	40,469	25,803	7,980	27,061	14,767	9,137	3,157
Banks in foreign countries.....	233,873	202,174	31,686	13	121,452	89,758	31,681	13	112,421	112,416	5	-----
Other time deposits—												
Evidenced by savings pass books.....	9,631,588	814,328	3,770,979	5,046,290	6,038,544	267,826	2,022,745	3,747,973	3,593,044	546,502	1,748,225	1,298,317
Certificates of deposit.....	1,959,775	160,593	572,769	1,226,413	1,371,443	38,991	319,244	1,013,208	588,332	121,602	253,525	213,205
Open accounts, Christmas savings accounts, etc.....	1,302,785	699,539	415,317	187,929	627,619	279,496	217,613	130,510	675,156	420,043	197,704	57,419
Postal savings.....	143,530	20,333	47,040	76,157	115,994	9,525	37,821	68,648	27,366	10,808	9,219	7,509
<b>Bills payable and rediscounts—Total</b> .....	<b>315,980</b>	<b>69,653</b>	<b>50,219</b>	<b>196,108</b>	<b>219,850</b>	<b>33,238</b>	<b>30,964</b>	<b>155,748</b>	<b>96,130</b>	<b>36,415</b>	<b>19,355</b>	<b>40,360</b>
With Federal reserve banks—Bills payable.....	76,865	5,085	20,542	51,238	54,516	1,400	13,476	39,640	22,349	3,685	7,066	11,598
Rediscounts.....	95,713	1,715	6,961	87,137	77,814	985	4,415	72,414	17,899	730	2,446	14,723
All other—Bills payable.....	137,890	62,800	22,666	52,394	83,051	30,800	12,973	39,278	54,839	32,000	9,723	13,116
Rediscounts.....	5,512	53	120	5,339	4,469	53	4,416	-----	-----	-----	-----	-----

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

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 24, 1930, BY FEDERAL RESERVE DISTRICTS**

(Amounts in thousands of dollars)

	Total	Federal Reserve District											
		Boston	New York	Philadel- phia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
<b>RESOURCES</b>													
Loans (including overdrafts).....	24,738,011	1,808,162	8,595,139	1,814,241	2,299,809	881,573	768,264	3,642,179	899,433	514,557	741,322	649,457	2,123,875
United States Government securities.....	4,095,270	237,405	1,367,087	195,564	514,973	126,703	133,542	486,689	106,049	130,712	173,047	129,200	494,239
Other securities.....	6,638,969	537,892	2,130,493	726,765	715,001	197,441	150,731	837,637	283,996	227,075	245,969	89,432	497,437
<b>Total loans and investments.....</b>	<b>35,472,250</b>	<b>2,583,459</b>	<b>12,092,719</b>	<b>2,736,570</b>	<b>3,529,783</b>	<b>1,205,717</b>	<b>1,052,537</b>	<b>4,966,505</b>	<b>1,288,578</b>	<b>872,444</b>	<b>1,160,338</b>	<b>868,089</b>	<b>3,115,611</b>
Customers' liability on account of acceptances.....	912,852	76,699	624,289	25,459	18,672	5,508	10,465	98,954	2,941	141	20	4,342	45,362
Banking house, furniture, and fixtures.....	1,230,754	71,606	333,055	106,945	150,281	62,676	57,523	178,676	40,496	26,815	42,242	47,236	113,203
Other real estate owned.....	197,869	8,163	26,411	24,373	30,243	15,327	15,755	24,070	13,054	5,589	7,500	9,735	17,649
Cash in vault.....	470,367	34,372	99,643	37,515	54,699	24,161	24,903	69,146	20,410	16,648	25,341	22,091	41,438
Reserve with Federal reserve banks.....	2,414,991	146,499	1,022,510	142,720	198,747	65,079	60,519	335,532	74,418	49,433	87,649	62,594	169,291
Items with Federal reserve banks in process of collection.....	698,871	55,797	277,985	43,523	70,770	31,498	18,904	80,253	30,760	6,734	30,519	22,523	29,605
Due from banks in United States.....	2,462,827	117,148	254,417	161,814	223,062	110,915	132,270	409,499	124,674	141,755	285,269	190,488	311,516
Due from banks in foreign countries (including own branches).....	202,447	28,039	135,376	4,164	2,592	5,443	1,239	10,211	1,421	990	721	380	11,871
Exchanges for clearing house and other checks on local banks.....	1,146,915	23,313	878,268	33,232	24,907	10,382	9,640	78,357	11,083	7,882	13,936	7,832	48,083
Outside checks and other cash items.....	51,706	2,201	7,779	1,584	3,495	1,863	2,296	12,666	1,686	2,738	3,479	2,291	9,628
Redemption fund and due from United States Treasurer.....	32,604	2,210	4,468	2,769	3,826	2,458	2,377	4,597	1,592	1,326	1,578	2,248	3,155
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	592,732	27,738	475,612	6,334	8,650	862	1,476	58,100	786	31	27	121	12,995
Securities borrowed.....	23,866	248	480	323	7,674	903	1,996	2,613	7,218	71	1,034	443	863
Other assets.....	242,062	13,387	103,655	22,868	25,003	7,101	3,951	25,341	5,514	9,161	2,769	1,907	21,405
<b>Total.....</b>	<b>46,153,113</b>	<b>3,190,879</b>	<b>16,336,667</b>	<b>3,350,193</b>	<b>4,352,404</b>	<b>1,549,893</b>	<b>1,395,851</b>	<b>6,354,520</b>	<b>1,624,631</b>	<b>1,141,658</b>	<b>1,662,422</b>	<b>1,242,320</b>	<b>3,951,675</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	2,728,664	196,277	940,311	184,065	232,897	107,586	103,891	370,132	110,405	64,125	93,682	93,528	231,765
Surplus.....	2,903,258	181,405	1,267,192	374,816	293,353	82,382	71,502	295,887	63,279	35,889	44,704	47,911	144,938
Undivided profits—net.....	1,009,435	77,445	448,070	87,096	83,223	31,654	22,537	97,705	27,474	17,057	26,193	29,405	61,936
Reserves for dividends, contingencies, etc.....	185,602	14,654	68,646	14,568	18,730	6,497	2,962	35,148	5,547	3,138	3,201	3,332	9,179
Reserves for interest, taxes, and other expenses accrued and unpaid.....	182,397	15,320	58,382	11,432	20,282	7,060	4,798	32,720	4,548	5,791	4,310	3,368	14,356
Due to Federal reserve banks.....	47,147	6,643	13,457	6,453	4,779	4,071	1,920	3,369	104	69	69	1,372	4,910
Due to other banks in United States.....	3,817,132	166,878	1,212,270	248,466	392,612	120,734	120,685	568,887	151,720	105,421	254,410	140,022	335,027
Due to banks in foreign countries (including own branches).....	660,612	23,725	566,926	5,515	5,049	1,253	4,367	26,817	409	1,089	299	1,411	23,752
Certified and officers' checks outstanding.....	771,941	13,787	592,822	10,446	17,758	8,563	6,066	49,685	10,165	9,034	13,087	12,219	28,309
Cash letters of credit and travelers' checks outstanding.....	26,638	569	17,756	83	3,949	92	68	2,319	63	23	84	12	1,620
Demand deposits.....	16,838,351	1,264,250	6,244,020	1,090,545	1,387,584	505,815	489,204	2,290,504	601,309	408,469	775,732	581,682	1,199,237
Time deposits.....	13,944,868	1,026,784	3,433,075	1,161,258	1,724,543	567,161	434,962	2,232,621	534,976	455,760	398,047	235,765	1,739,916
United States deposits.....	257,185	22,773	70,328	18,129	25,525	22,655	31,600	18,989	4,610	2,239	4,885	20,468	14,924
<b>Total deposits.....</b>	<b>36,363,874</b>	<b>2,525,409</b>	<b>12,150,654</b>	<b>2,540,895</b>	<b>3,561,799</b>	<b>1,230,344</b>	<b>1,088,932</b>	<b>5,193,191</b>	<b>1,303,356</b>	<b>982,935</b>	<b>1,446,613</b>	<b>992,951</b>	<b>3,347,695</b>
Agreements to repurchase U. S. Government or other securities sold.....	38,144	2,045	22,564	95	1,210	247	222	1,929	8,010	203	374	1,076	169
Bills payable and discounts: With Federal reserve banks.....	172,578	10,241	24,447	14,686	15,920	18,785	24,986	15,412	17,018	4,072	8,769	12,053	6,189
All other.....	143,402	6,501	44,998	12,170	6,922	6,818	8,850	34,350	11,741	713	576	5,826	3,937
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	592,732	27,738	475,612	6,334	8,650	862	1,476	58,100	786	31	27	121	12,995
Acceptances executed for customers.....	929,337	77,456	634,462	24,108	18,704	5,494	12,843	99,774	2,919	95	20	6,747	46,715
Acceptances executed by other banks for account of reporting banks.....	18,127	930	13,538	2,122	164	119	321	193	35	49	38	656	656
National-bank notes outstanding.....	648,999	44,597	88,860	54,982	76,031	48,838	47,182	91,609	31,288	26,384	31,388	44,789	62,711
Securities borrowed.....	23,866	248	480	323	7,674	903	1,996	2,613	7,218	71	1,034	443	863
Other liabilities.....	212,698	10,613	98,451	22,501	6,845	2,274	3,353	25,757	30,667	2,005	1,531	1,150	7,571
<b>Total.....</b>	<b>46,153,113</b>	<b>3,190,879</b>	<b>16,336,667</b>	<b>3,350,193</b>	<b>4,352,404</b>	<b>1,549,893</b>	<b>1,395,851</b>	<b>6,354,520</b>	<b>1,624,631</b>	<b>1,141,658</b>	<b>1,662,422</b>	<b>1,242,320</b>	<b>3,951,675</b>
Number of banks.....	8,246	398	922	755	767	485	407	1,118	549	657	880	716	592

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**ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON SEPTEMBER 24, 1930, BY DISTRICTS**

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>Loans—Total</b> .....	<b>24,738,011</b>	<b>1,808,162</b>	<b>8,595,139</b>	<b>1,814,241</b>	<b>2,299,809</b>	<b>881,573</b>	<b>768,264</b>	<b>3,642,179</b>	<b>899,433</b>	<b>514,557</b>	<b>741,322</b>	<b>649,457</b>	<b>2,123,875</b>
Acceptances payable in United States.....	205,432	22,981	148,626	258	1,265	25	874	7,560	306	487	1,215	1,772	20,063
Bills, acceptances, etc., payable in foreign countries.....	61,934	1,952	28,424	3,427	1,050	175	2,026	13,741	565	364	34	790	9,386
Commercial paper bought in open market.....	523,129	89,264	58,695	63,271	29,725	22,355	9,962	94,254	47,571	23,263	32,666	9,937	42,166
Loans to banks—On securities.....	174,857	11,172	54,234	13,933	17,270	4,959	4,857	48,888	10,394	790	3,628	1,488	3,244
All other.....	290,936	15,400	118,451	12,778	11,208	18,582	28,450	19,537	28,128	6,459	18,308	9,421	4,214
Loans on securities, exclusive of loans to banks—Total.....	10,335,938	745,879	4,622,292	728,292	977,160	258,481	188,115	1,529,616	282,378	127,349	160,904	124,176	591,296
To brokers and dealers in New York.....	2,471,781	111,952	1,795,012	48,648	86,407	11,035	18,703	251,806	16,728	7,454	26,224	10,283	87,529
To brokers and dealers elsewhere.....	773,775	87,739	104,327	78,412	65,252	14,143	14,951	288,250	28,168	6,928	8,256	5,922	71,427
To others.....	7,090,382	546,188	2,722,953	601,232	825,501	233,303	154,461	989,560	237,482	112,967	126,424	107,971	432,340
Real estate loans—On farm land.....	387,366	8,634	13,799	13,849	31,102	18,108	24,825	79,479	25,699	25,270	21,031	17,656	107,914
On other real estate.....	2,776,344	272,517	542,887	226,702	467,062	50,903	52,594	472,295	101,727	20,479	22,304	22,584	524,290
All other loans (including overdrafts).....	9,982,075	640,363	3,007,731	751,731	763,967	507,985	456,561	1,376,809	402,665	310,096	481,232	461,633	821,302
Loans eligible for rediscount with Federal reserve banks.....	3,812,169	233,478	1,090,265	258,888	232,509	186,485	183,440	529,919	198,197	158,223	241,214	205,849	293,702
<b>United States Government securities—Total</b> .....	<b>4,095,270</b>	<b>237,405</b>	<b>1,367,687</b>	<b>195,564</b>	<b>514,973</b>	<b>126,703</b>	<b>133,542</b>	<b>486,639</b>	<b>106,049</b>	<b>130,712</b>	<b>173,047</b>	<b>129,200</b>	<b>494,299</b>
Bonds.....	3,342,974	207,475	1,104,698	172,481	475,769	100,561	100,629	318,969	86,001	112,522	133,630	95,236	435,003
Treasury notes.....	418,495	15,085	173,548	14,889	26,194	6,858	8,875	67,081	11,315	14,707	30,145	13,569	36,229
Certificates of indebtedness.....	284,953	14,845	67,454	8,115	12,978	19,283	24,012	80,589	5,246	3,432	6,633	19,008	22,158
All other.....	48,848	-----	21,387	79	32	1	26	20,050	3,487	51	2,339	487	909
<b>Other securities—Total</b> .....	<b>6,638,969</b>	<b>537,892</b>	<b>2,130,493</b>	<b>726,765</b>	<b>715,001</b>	<b>197,441</b>	<b>150,731</b>	<b>837,637</b>	<b>283,096</b>	<b>227,075</b>	<b>245,969</b>	<b>89,432</b>	<b>497,437</b>
Domestic securities—Total.....	5,938,307	471,905	1,900,158	645,796	634,210	178,931	139,282	755,639	257,150	195,464	225,787	83,734	450,251
State, county, and municipal bonds.....	3,379,471	37,872	391,559	66,700	97,053	29,810	43,680	195,989	69,069	50,857	100,959	28,094	267,820
Railroad bonds.....	938,869	74,337	402,126	143,130	113,405	20,543	12,461	62,813	26,789	27,821	20,748	3,537	31,159
Other public-service corporation bonds.....	1,074,627	153,456	313,279	169,397	100,903	28,822	13,135	143,911	40,171	36,766	19,076	5,184	50,527
All other bonds.....	1,330,420	100,520	372,194	145,108	198,556	52,998	39,989	173,321	58,862	56,579	44,126	23,032	65,135
Stock of Federal reserve banks.....	170,260	11,799	66,339	16,775	15,813	5,842	5,322	20,116	5,232	3,040	4,298	4,349	11,335
Stock of other corporations.....	572,941	61,808	265,490	58,631	60,594	19,223	17,735	18,508	41,012	1,663	13,170	6,633	8,478
Collateral trust and other corporation notes.....	217,924	15,168	64,370	36,494	37,512	18,610	1,740	25,679	7,017	4,488	2,823	1,839	2,184
Municipal warrants.....	181,958	12,936	10,843	3,158	5,408	771	2,388	91,032	5,437	11,949	16,921	9,318	11,897
All other.....	71,837	4,009	13,958	6,403	4,966	2,312	2,834	24,270	3,561	2,401	3,666	1,748	1,709
Foreign securities—Total.....	700,662	65,987	230,335	80,969	80,791	18,510	11,449	81,998	25,946	31,611	20,182	5,698	47,186
Government bonds.....	344,439	29,056	109,575	38,062	37,516	8,325	6,134	42,313	13,940	14,415	11,388	3,267	30,448
Other foreign securities.....	356,223	36,931	120,760	42,907	43,275	10,185	5,315	39,685	12,006	17,196	8,794	2,431	16,738
<b>Demand deposits—Total</b> .....	<b>16,838,351</b>	<b>1,264,250</b>	<b>6,244,020</b>	<b>1,090,545</b>	<b>1,387,584</b>	<b>605,815</b>	<b>489,204</b>	<b>2,090,504</b>	<b>601,309</b>	<b>408,469</b>	<b>775,732</b>	<b>581,682</b>	<b>1,199,237</b>
Individual deposits subject to check.....	1,173,352	5,754,350	992,776	1,171,447	457,044	413,319	2,066,547	2,966,547	330,503	636,421	503,990	1,078,128	
Certificates of deposit.....	196,673	13,907	51,372	7,636	14,458	5,255	5,469	29,837	10,687	12,447	24,327	11,383	9,895
State, county, and municipal deposits.....	1,276,471	61,766	274,149	78,532	184,317	39,217	66,701	182,026	58,425	63,391	106,944	62,075	98,928
All other.....	258,076	15,225	164,149	11,601	17,362	4,299	3,715	12,094	2,943	2,128	8,040	4,234	12,286
Net demand deposits (see p. 10).....	18,657,238	1,321,040	7,231,340	1,182,753	1,593,066	530,281	508,334	2,520,233	644,669	425,680	809,735	599,023	1,291,084
<b>Time deposits—Total</b> .....	<b>13,944,868</b>	<b>1,026,784</b>	<b>3,433,076</b>	<b>1,161,258</b>	<b>1,724,543</b>	<b>667,161</b>	<b>434,962</b>	<b>2,232,621</b>	<b>534,976</b>	<b>455,760</b>	<b>398,047</b>	<b>235,765</b>	<b>1,739,916</b>
States, counties, and municipalities.....	572,004	7,632	64,693	18,581	80,087	15,071	18,951	146,179	18,348	6,167	25,191	18,031	153,073
Banks in United States.....	101,313	2,120	43,855	2,685	2,376	3,089	1,945	20,358	3,059	7,448	113	706	13,559
Banks in foreign countries.....	233,873	18,331	169,450	-----	-----	-----	-----	32,729	-----	-----	-----	13	13,350
Other time deposits—	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Evidenced by savings pass books.....	9,631,588	764,678	2,315,507	879,657	1,311,002	419,813	277,392	1,404,216	281,725	261,535	185,959	166,398	1,363,706
Certificates of deposit.....	1,959,775	159,266	203,054	168,701	215,373	96,373	92,727	407,596	202,042	151,196	116,743	34,170	112,334
Open accounts, Christmas savings accounts, etc.....	1,302,785	68,860	617,083	88,277	107,998	28,088	26,469	204,364	22,811	9,335	49,540	11,017	68,943
Postal savings.....	143,530	5,897	19,433	3,357	7,707	4,527	17,478	17,179	6,991	20,079	20,501	5,430	14,951
<b>Bills payable and rediscounts—Total</b> .....	<b>315,980</b>	<b>16,742</b>	<b>69,445</b>	<b>26,856</b>	<b>22,842</b>	<b>25,603</b>	<b>33,836</b>	<b>49,762</b>	<b>28,759</b>	<b>4,785</b>	<b>9,345</b>	<b>17,879</b>	<b>10,126</b>
With Federal reserve banks—Bills payable.....	76,865	4,089	16,003	8,387	11,694	6,063	4,511	9,628	9,152	434	2,314	2,969	1,621
Rediscounts.....	95,713	6,152	8,444	6,299	4,226	12,722	20,475	5,784	7,866	3,638	6,455	9,084	4,568
All other—Bills payable.....	137,890	6,337	44,586	11,795	6,396	6,052	7,997	33,524	11,207	608	410	5,437	3,481
Rediscounts.....	5,512	164	412	375	526	766	853	826	534	45	166	389	456

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## ALL MEMBER BANKS—RESERVE POSITION ON SEPTEMBER 24, 1930

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserve with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
All member banks.....	16,838,351	1,818,887	18,657,238	13,944,868	32,602,106	2,334,234	2,414,991	80,757	7.2
Central reserve city banks.....	5,953,535	1,150,986	7,104,521	2,090,105	9,194,626	986,291	1,032,354	46,063	10.7
Reserve city banks.....	5,522,734	597,604	6,120,338	5,159,875	11,280,213	766,830	772,287	5,457	6.8
Country banks.....	5,362,082	70,297	5,432,379	6,694,888	12,127,267	581,113	610,350	29,237	4.8
All member banks:									
Boston.....	1,264,250	56,790	1,321,040	1,026,784	2,347,824	143,479	146,499	3,020	6.1
New York.....	6,244,020	987,320	7,231,340	3,433,075	10,664,415	967,283	1,022,510	55,227	9.1
Philadelphia.....	1,090,545	92,208	1,182,753	1,161,258	2,344,011	138,634	142,720	4,086	5.9
Cleveland.....	1,387,584	205,482	1,593,066	1,724,543	3,317,609	195,434	198,747	3,263	5.9
Richmond.....	505,815	24,466	530,281	567,161	1,097,442	62,053	65,079	3,026	5.7
Atlanta.....	489,204	19,130	508,334	434,862	943,296	57,272	60,519	3,247	6.1
Chicago.....	2,290,504	229,729	2,520,233	2,232,621	4,752,854	336,824	335,532	-1,292	7.1
St. Louis.....	601,309	43,360	644,669	534,676	1,179,345	73,088	74,418	1,330	6.2
Minneapolis.....	408,469	17,211	425,680	455,760	881,440	49,033	49,433	400	5.6
Kansas City.....	775,732	34,003	809,735	398,047	1,207,782	82,998	87,649	4,651	6.9
Dallas.....	581,682	17,341	599,023	235,765	834,788	56,987	62,594	5,607	6.8
San Francisco.....	1,199,257	91,847	1,291,084	1,739,916	3,031,000	171,099	169,291	-1,808	5.6
Central reserve city banks:									
New York.....	4,908,589	964,586	5,873,175	1,513,238	7,386,413	808,910	857,813	48,903	11.0
Chicago.....	1,044,946	186,400	1,231,346	576,867	1,808,213	177,381	174,541	-2,840	9.8
Reserve city banks:									
Boston.....	624,423	48,982	673,405	320,737	994,142	76,963	77,576	613	7.7
New York.....	188,491	1,751	190,242	303,010	493,252	28,114	28,987	873	5.7
Philadelphia.....	609,507	90,623	700,130	293,261	993,391	78,811	80,543	1,732	7.9
Cleveland.....	871,106	203,511	1,074,617	950,497	2,024,914	135,957	134,338	-1,619	6.7
Richmond.....	243,539	20,415	263,954	178,964	442,918	31,764	32,248	484	7.2
Atlanta.....	270,853	17,149	288,002	205,144	493,146	34,954	36,545	1,591	7.1
Chicago.....	615,404	36,194	651,598	751,796	1,403,394	87,714	86,986	-728	6.3
St. Louis.....	362,762	34,275	397,037	253,565	650,602	47,811	47,650	-161	7.3
Minneapolis.....	170,800	14,633	185,433	104,157	289,590	21,668	21,245	-423	7.5
Kansas City.....	448,072	31,093	479,165	208,417	687,582	54,169	56,494	2,325	7.9
Dallas.....	253,610	12,460	266,070	139,196	405,266	30,783	34,634	3,851	7.6
San Francisco.....	864,167	86,718	950,885	1,451,131	2,402,016	138,622	135,041	-3,581	5.8
Country banks:									
Boston.....	639,827	7,808	647,635	706,047	1,353,682	66,516	68,923	2,407	4.9
New York.....	1,146,940	20,983	1,167,923	1,616,827	2,784,750	130,259	135,710	5,451	4.7
Philadelphia.....	481,038	1,585	482,623	867,997	1,350,620	69,823	62,177	-7,646	4.4
Cleveland.....	516,478	2,171	518,649	774,046	1,292,695	59,527	64,409	4,882	4.6
Richmond.....	262,276	4,051	266,327	388,197	654,524	30,289	32,831	2,542	4.6
Atlanta.....	218,351	1,981	220,332	229,818	450,110	22,318	23,974	1,656	5.0
Chicago.....	630,154	7,135	637,289	903,998	1,541,247	71,729	74,005	2,276	4.7
St. Louis.....	238,547	9,085	247,632	281,411	529,043	25,777	26,768	991	4.9
Minneapolis.....	237,669	2,578	240,247	351,603	591,850	27,365	28,158	823	4.6
Kansas City.....	327,660	2,910	330,570	189,630	520,200	28,829	31,155	2,326	5.5
Dallas.....	328,072	4,881	332,953	96,569	429,522	26,204	27,960	1,756	6.1
San Francisco.....	335,070	5,129	340,199	288,785	628,984	32,477	34,250	1,773	5.2

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

<sup>2</sup> Combined excess of amounts due to banks over amounts due from banks as shown by individual bank reports. When, for a given bank, amounts due from banks exceed amounts due to banks, the excess due from can not be deducted in determining deposits on which reserves are computed, and for this reason amounts in this column do not agree with the difference between aggregate amounts due to banks and due from banks. In this calculation the amounts due to banks include due to Federal reserve banks, bankers, and trust companies, 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.

<sup>3</sup> Deficiencies in reserves indicated by a minus (-) sign.

**STATE BANK MEMBERS—CONDITION ON SEPTEMBER 24, 1930, BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>RESOURCES</b>													
Loans (including overdrafts).....	10,096,066	438,428	4,713,516	585,691	1,231,370	200,095	162,132	1,834,279	392,312	27,876	54,306	42,444	413,617
United States Government securities.....	1,283,708	65,732	587,692	48,103	191,791	24,960	5,177	226,800	26,241	5,762	18,872	3,290	79,288
Other securities.....	2,339,103	143,239	979,600	245,104	270,775	46,261	38,522	348,423	120,332	15,386	23,317	6,441	101,703
<b>Total loans and investments.....</b>	<b>13,718,877</b>	<b>647,399</b>	<b>6,280,808</b>	<b>878,898</b>	<b>1,693,936</b>	<b>271,316</b>	<b>205,831</b>	<b>2,409,502</b>	<b>538,885</b>	<b>49,024</b>	<b>96,495</b>	<b>52,175</b>	<b>594,608</b>
Customers' liability on account of acceptances.....	437,313	2,932	351,230	2,815	12,139	4,499	5,046	50,137	373	-----	-----	-----	8,142
Banking house, furniture, and fixtures.....	437,442	10,444	185,178	35,401	67,536	17,159	16,721	67,288	16,341	1,278	2,942	2,778	14,376
Other real estate owned.....	68,412	1,315	12,026	9,718	15,566	2,761	8,737	7,365	524	-----	1,670	1,018	4,760
Cash in vault.....	133,118	9,767	46,245	8,840	21,617	3,782	2,837	22,504	6,613	1,336	1,091	1,328	7,158
Reserve with Federal reserve banks.....	982,099	33,218	538,336	47,236	94,604	16,968	12,653	160,538	31,667	2,288	7,955	3,659	32,977
Items with Federal reserve banks in process of collection.....	238,556	5,893	106,549	13,796	36,924	13,253	2,504	29,346	13,895	517	6,469	1,225	8,185
Due from banks in United States.....	645,513	21,378	145,818	51,760	79,923	25,056	21,391	153,634	41,504	6,623	32,687	11,089	54,650
Due from banks in foreign countries (including own branches).....	38,721	679	27,957	40	1,272	190	753	4,906	1,178	14	522	3	1,207
Exchanges for clearing house and other checks on local banks.....	624,546	3,461	534,697	8,622	12,008	2,610	3,305	44,158	4,977	247	3,548	510	6,403
Outside checks and other cash items.....	15,122	280	3,753	154	1,915	218	191	6,806	698	69	110	125	803
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	364,205	-----	301,585	664	6,424	690	384	49,825	14	-----	-----	70	4,619
Securities borrowed.....	7,361	-----	150	-----	793	120	137	1,662	4,376	9	-----	-----	44
Other assets.....	108,894	3,465	54,971	6,771	17,629	1,603	1,790	11,852	3,175	110	819	328	6,381
<b>Total.....</b>	<b>17,820,179</b>	<b>740,231</b>	<b>8,589,303</b>	<b>1,064,715</b>	<b>2,062,286</b>	<b>360,416</b>	<b>276,304</b>	<b>3,020,895</b>	<b>671,061</b>	<b>62,039</b>	<b>154,308</b>	<b>74,308</b>	<b>744,313</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	986,964	40,325	458,823	58,893	108,142	26,443	20,951	168,432	45,740	3,125	8,480	7,460	40,150
Surplus.....	1,312,502	50,143	709,894	153,347	153,195	16,256	13,587	158,293	25,564	1,692	3,158	2,449	24,924
Undivided profits—net.....	423,908	15,567	266,710	27,019	31,373	7,002	5,954	42,692	10,902	860	3,074	1,287	11,468
Reserves for dividends, contingencies, etc.....	102,124	7,483	42,676	10,483	10,786	2,216	843	22,963	2,109	590	64	133	1,778
Reserves for interest, taxes, and other expenses accrued and unpaid.....	86,877	4,678	37,896	5,401	11,408	2,640	980	17,670	2,187	104	432	233	3,248
Due to Federal reserve banks.....	16,116	720	5,958	2,280	2,434	496	14	324	-----	-----	-----	-----	3,890
Due to other banks in United States.....	1,354,728	17,992	646,814	66,449	150,007	42,586	27,687	247,686	54,476	3,419	37,613	7,828	52,171
Due to banks in foreign countries (including own branches).....	266,357	492	238,767	78	1,683	480	3,467	16,845	137	3	186	-----	4,219
Certified and officers' checks outstanding.....	378,948	3,190	322,513	4,237	10,191	3,108	1,172	22,144	5,763	418	1,093	557	4,562
Cash letters of credit and travelers' checks outstanding.....	15,546	-----	13,992	6	74	9	50	1,289	40	-----	15	-----	71
Demand deposits.....	6,518,322	306,934	3,325,288	401,041	627,589	127,183	91,586	1,039,092	246,334	20,881	71,969	37,010	223,615
Time deposits.....	5,163,506	279,806	1,694,013	298,950	914,123	114,641	86,230	1,124,558	227,647	30,234	26,264	12,722	354,313
United States deposits.....	96,727	1,856	44,436	10,656	12,020	7,010	8,746	6,929	1,788	38	1,235	1,668	345
<b>Total deposits.....</b>	<b>13,810,250</b>	<b>610,990</b>	<b>6,291,781</b>	<b>783,697</b>	<b>1,718,121</b>	<b>295,513</b>	<b>218,752</b>	<b>2,458,867</b>	<b>536,185</b>	<b>54,999</b>	<b>138,375</b>	<b>59,785</b>	<b>643,191</b>
Agreements to repurchase U. S. Government or other securities sold.....	26,190	-----	22,371	32	1,182	-----	-----	1,879	163	-----	-----	394	169
Bills payable and rediscounts:													
With Federal reserve banks.....	40,248	2,531	9,813	1,533	3,330	2,712	3,596	4,509	7,436	493	253	1,213	2,829
All other.....	55,882	2,483	12,018	2,836	1,045	1,331	1,216	25,376	7,051	76	20	1,162	1,268
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	364,205	-----	301,585	664	6,424	690	384	49,825	14	-----	-----	-----	4,619
Acceptances executed for customers.....	442,245	2,738	353,557	2,769	12,185	4,604	7,269	50,337	382	-----	-----	-----	8,404
Acceptances executed by other banks for account of reporting banks.....	8,297	30	7,930	46	50	-----	88	29	-----	-----	-----	-----	124
Securities borrowed.....	7,361	-----	150	-----	793	120	137	1,662	4,376	9	-----	70	44
Other liabilities.....	153,126	3,263	74,099	17,995	4,252	889	2,547	18,361	28,952	97	452	122	2,097
<b>Total.....</b>	<b>17,820,179</b>	<b>740,231</b>	<b>8,589,303</b>	<b>1,064,715</b>	<b>2,062,286</b>	<b>360,416</b>	<b>276,304</b>	<b>3,020,895</b>	<b>671,061</b>	<b>62,039</b>	<b>154,308</b>	<b>74,308</b>	<b>744,313</b>
Number of banks.....	1,054	34	159	84	97	40	51	228	104	43	20	79	115

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**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 24, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)**

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

	District No. 1		District No. 2			District No. 3		District No. 4					
	BOS-TON	Country banks	NEW YORK <sup>2</sup>	Buffalo	Country banks	PHIL-ADEL-PHIA	Country banks	CLEVE-LAND	Cincin-nati	Pitts-burgh	Colum-bus	Toledo	Country banks
<b>RESOURCES</b>													
Loans (including overdrafts).....	853,316	954,846	6,401,802	333,966	1,859,371	848,253	965,988	698,608	178,843	387,089	63,198	53,657	918,414
United States Government securities.....	87,653	149,752	1,095,756	60,046	211,285	76,892	118,672	64,516	20,691	289,952	10,322	15,306	114,186
Other securities.....	140,074	397,818	1,120,601	87,005	922,887	241,944	484,821	104,565	53,139	200,267	18,947	8,302	329,781
<b>Total loans and investments.....</b>	<b>1,081,043</b>	<b>1,502,416</b>	<b>8,618,159</b>	<b>481,017</b>	<b>2,993,543</b>	<b>1,167,089</b>	<b>1,569,481</b>	<b>867,689</b>	<b>252,673</b>	<b>877,998</b>	<b>92,467</b>	<b>77,265</b>	<b>1,362,381</b>
Customers' liability on account of acceptances.....	73,982	2,717	612,803	7,811	3,675	24,588	871	17,868	83	128	54	500	39
Banking house, furniture, and fixtures.....	32,385	39,221	216,301	17,361	99,393	31,068	75,877	30,056	11,491	27,955	7,065	3,592	70,122
Other real estate owned.....	3,876	4,287	10,914	2,073	13,424	7,281	17,092	7,846	2,227	6,368	402	29	13,371
Cash in vault.....	5,188	29,184	50,194	1,995	47,454	10,155	27,360	8,213	4,919	6,494	2,123	1,486	31,464
Reserve with Federal reserve banks.....	77,576	68,923	861,959	24,841	135,710	80,543	62,177	47,299	16,900	59,289	7,333	3,517	64,409
Items with Federal reserve banks in process of collection.....	35,995	19,802	235,848	8,336	33,801	32,308	11,215	23,410	8,933	25,469	5,023	3,104	4,827
Due from banks in United States.....	58,505	58,643	107,869	26,876	119,672	93,352	68,462	36,543	19,982	59,058	10,982	6,323	90,164
Due from banks in foreign countries (including own branches).....	27,225	814	133,205	1,439	732	4,154	10	1,687	209	487	79	43	87
Exchanges for clearing house and other checks on local banks.....	18,577	4,736	865,378	2,622	10,268	29,910	3,322	6,135	3,434	9,683	1,226	536	3,893
Outside checks and other cash items.....	776	1,425	4,861	242	2,676	641	943	1,445	340	284	146	44	1,236
Redemption fund and due from United States Treasurer.....	172	2,038	1,807	27	2,634	250	2,519	148	103	730	71	25	2,749
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	27,731	7	458,049	16,424	1,139	6,222	112	8,591	-----	-----	-----	-----	59
Securities borrowed.....	-----	248	-----	-----	480	140	-----	3,002	921	-----	660	-----	3,091
Other assets.....	8,136	5,251	83,493	3,316	16,846	17,537	5,331	7,929	6,404	5,592	-----	678	4,400
<b>Total.....</b>	<b>1,451,167</b>	<b>1,739,712</b>	<b>12,260,840</b>	<b>594,380</b>	<b>3,481,447</b>	<b>1,505,238</b>	<b>1,844,955</b>	<b>1,067,861</b>	<b>328,629</b>	<b>1,078,845</b>	<b>127,635</b>	<b>97,142</b>	<b>1,652,292</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	101,432	94,845	731,267	22,550	186,494	64,046	120,019	54,650	21,950	39,872	7,700	7,100	101,625
Surplus.....	79,763	101,642	1,044,492	40,575	182,125	187,575	187,241	36,450	19,284	120,500	6,650	5,800	104,669
Undivided profits—net.....	21,086	56,359	341,870	16,238	89,962	28,805	58,291	12,762	9,073	14,630	2,006	2,239	42,513
Reserves for dividends, contingencies, etc.....	4,970	9,684	53,200	2,872	12,574	10,380	4,188	3,684	555	10,855	48	224	3,364
Reserve for interest, taxes, and other expenses accrued and unpaid.....	7,616	7,704	39,677	4,921	13,784	7,073	4,359	7,647	1,851	5,056	453	784	4,491
Due to Federal reserve banks.....	-----	6,643	-----	2,492	12,963	183	6,270	-----	-----	-----	1,210	1,127	2,442
Due to other banks in United States.....	123,624	43,254	1,106,811	28,241	77,218	231,752	16,714	78,360	31,757	241,134	17,192	6,640	17,529
Due to banks in foreign countries (including own branches).....	23,255	470	564,572	1,942	412	5,515	-----	1,830	175	2,966	60	16	2
Certified and officers' checks outstanding.....	8,097	5,690	579,516	1,395	11,911	5,616	4,830	4,430	2,162	4,582	647	292	5,645
Cash letters of credit and travelers' checks outstanding.....	562	7	17,245	7	492	44	39	-----	20	3,883	-----	-----	39
Demand deposits.....	624,423	639,827	4,942,129	154,951	1,146,940	609,507	481,038	278,256	117,394	380,485	60,850	34,121	516,478
Time deposits.....	320,737	706,047	1,531,898	284,350	1,616,827	293,261	867,997	545,717	117,210	223,529	26,672	37,369	774,046
United States deposits.....	16,998	5,775	56,910	3,435	9,983	12,268	5,861	8,101	2,148	13,128	71	362	1,715
<b>Total deposits.....</b>	<b>1,117,898</b>	<b>1,407,713</b>	<b>8,799,083</b>	<b>474,825</b>	<b>2,876,746</b>	<b>1,158,146</b>	<b>1,382,749</b>	<b>916,701</b>	<b>270,866</b>	<b>869,707</b>	<b>106,702</b>	<b>79,927</b>	<b>1,317,896</b>
Agreement to repurchase U. S. Government or other securities sold.....	45	2,000	22,362	-----	202	-----	95	412	773	-----	-----	-----	25
Bills payable and rediscounts:.....													
With Federal reserve banks.....	1,046	9,195	6,700	107	17,640	821	13,865	-----	946	1,425	1,951	-----	11,598
All other.....	3,370	3,131	40,353	-----	4,645	3,850	8,320	1,200	-----	-----	-----	-----	5,722
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	27,731	7	458,049	16,424	1,139	6,222	112	8,591	-----	-----	-----	-----	59
Acceptances executed for customers.....	74,722	2,734	624,882	7,800	2,080	23,425	683	17,976	168	60	-----	500	-----
Acceptances executed by other banks for account of reporting banks.....	912	18	12,162	10	1,366	1,934	188	1	15	65	54	-----	29
National-bank notes outstanding.....	3,424	41,173	35,920	550	52,390	4,895	50,087	2,950	2,067	14,376	1,411	496	54,731
Securities borrowed.....	-----	248	-----	-----	480	140	-----	3,002	921	-----	660	-----	3,091
Other liabilities.....	7,354	3,259	51,123	7,508	39,820	7,926	14,575	1,835	160	2,299	-----	72	2,479
<b>Total.....</b>	<b>1,451,167</b>	<b>1,739,712</b>	<b>12,260,840</b>	<b>594,380</b>	<b>3,481,447</b>	<b>1,505,238</b>	<b>1,844,955</b>	<b>1,067,861</b>	<b>328,629</b>	<b>1,078,845</b>	<b>127,635</b>	<b>97,142</b>	<b>1,652,292</b>
Number of banks.....	17	381	64	7	851	30	725	6	11	16	5	4	725

<sup>1</sup> Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks. <sup>2</sup> Includes both central reserve city and reserve city banks.

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 24, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 5					District No. 6						
	<b>RICH- MOND</b>	<b>Balti- more</b>	<b>Char- lotte</b>	<b>Wash- ington</b>	<b>Country banks</b>	<b>AT- LANTA</b>	<b>Birming- ham</b>	<b>Jackson- ville</b>	<b>Nash- ville</b>	<b>New Or- leans</b>	<b>Savan- nah</b>	<b>Country banks</b>
<b>RESOURCES</b>												
Loans (including overdrafts).....	84,040	126,659	30,713	88,776	551,385	63,766	59,342	25,202	56,241	138,138	60,630	364,945
United States Government securities.....	10,074	18,746	2,502	28,349	67,032	28,837	6,960	14,634	5,309	7,387	4,743	65,672
Other securities.....	19,359	48,265	3,590	13,711	112,516	13,282	4,482	10,959	3,987	35,057	3,498	79,466
<b>Total loans and investments.....</b>	<b>113,473</b>	<b>193,670</b>	<b>36,805</b>	<b>130,836</b>	<b>730,933</b>	<b>105,885</b>	<b>70,784</b>	<b>50,795</b>	<b>65,537</b>	<b>180,582</b>	<b>68,871</b>	<b>510,083</b>
Customers' liability on account of acceptances.....	167	4,634	-----	-----	707	-----	-----	-----	174	5,366	1,734	3,191
Banking house, furniture and fixtures.....	688	13,582	2,498	10,834	35,074	5,638	1,790	3,619	2,066	15,960	2,451	25,999
Other real estate owned.....	896	482	114	1,626	12,209	915	2,723	57	396	517	2,565	8,582
Cash in vault.....	728	1,779	293	2,829	18,532	840	996	956	583	2,108	1,523	17,897
Reserve with Federal reserve banks.....	7,809	12,864	2,261	9,314	32,831	7,462	5,009	3,969	3,225	12,366	4,514	23,974
Items with Federal reserve banks in process of collection.....	8,671	9,610	2,818	1,835	8,564	4,853	2,732	1,449	2,835	2,811	1,701	2,523
Due from banks in United States.....	13,364	15,079	7,250	12,640	62,582	16,579	7,803	12,611	6,400	18,651	14,208	56,018
Due from banks in foreign countries (including own branches).....	5,037	259	-----	100	47	-----	-----	133	-----	910	9	187
Exchanges for clearing house and other checks on local banks.....	1,470	4,264	231	1,883	2,534	883	214	312	556	4,161	1,457	2,057
Outside checks and other cash items.....	101	188	37	171	1,366	217	136	112	158	95	525	1,053
Redemption fund and due from United States Treasurer.....	50	114	72	246	1,976	125	208	23	224	140	-----	1,657
Acceptances of other banks and bills of exchange or drafts sold with indorse- ment.....	622	100	-----	-----	140	-----	-----	22	-----	487	-----	967
Securities borrowed.....	-----	-----	-----	135	768	365	-----	-----	95	135	25	1,376
Other assets.....	670	1,485	1	1,750	3,195	379	192	95	108	1,692	6	1,479
<b>Total.....</b>	<b>153,746</b>	<b>258,110</b>	<b>52,380</b>	<b>174,199</b>	<b>911,458</b>	<b>144,141</b>	<b>92,587</b>	<b>74,153</b>	<b>82,357</b>	<b>245,981</b>	<b>99,589</b>	<b>657,043</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	11,650	15,500	4,000	10,775	65,661	8,900	6,500	6,000	5,825	15,000	6,600	55,066
Surplus.....	7,280	12,350	3,400	8,625	50,727	8,250	6,255	2,350	5,135	9,400	4,875	35,237
Undivided profits—net.....	3,284	4,983	2,329	2,947	18,111	2,578	636	796	1,358	4,773	904	11,492
Reserves for dividends, contingencies, etc.....	1,178	1,303	180	1,030	2,806	491	225	117	6	572	402	1,149
Reserves for interest, taxes, and other expenses accrued and unpaid.....	703	1,923	321	638	3,505	362	498	177	538	1,003	297	1,923
Due to Federal reserve banks.....	-----	-----	-----	869	3,202	-----	-----	-----	-----	-----	53	1,867
Due to other banks in United States.....	31,022	33,893	9,238	12,116	34,465	17,514	5,053	11,285	10,651	34,840	17,173	24,169
Due to banks in foreign countries (including own branches).....	54	741	-----	202	256	-----	-----	16	-----	3,752	-----	599
Certified and officers' checks outstanding.....	799	1,041	120	485	6,118	315	294	297	1,086	1,050	331	2,693
Cash letters of credit and travelers' checks outstanding.....	-----	16	-----	73	3	-----	41	-----	-----	9	-----	17
Demand deposits.....	59,669	93,516	17,432	72,922	262,276	55,002	41,490	27,888	23,573	87,220	35,680	218,351
Time deposits.....	32,022	76,806	13,371	56,765	388,197	39,447	26,491	21,314	23,467	65,888	28,537	229,818
United States deposits.....	1,827	7,856	22	1,371	11,579	7,228	344	3,401	25	9,165	2,127	9,370
<b>Total deposits.....</b>	<b>125,393</b>	<b>213,869</b>	<b>40,183</b>	<b>144,803</b>	<b>706,096</b>	<b>119,507</b>	<b>73,713</b>	<b>64,201</b>	<b>58,802</b>	<b>201,924</b>	<b>83,901</b>	<b>486,884</b>
Agreements to repurchase U. S. Government or other securities sold.....	-----	-----	-----	116	131	-----	-----	-----	-----	-----	-----	222
Bills payable and rediscounts:												
With Federal reserve banks.....	1,275	-----	392	200	16,918	-----	347	-----	4,682	623	396	18,938
All other.....	500	500	125	-----	5,693	-----	-----	-----	1,000	-----	450	7,400
Acceptances of other banks and bills of exchange or drafts sold with indorse- ment.....	622	100	-----	-----	140	-----	-----	22	-----	487	-----	967
Acceptances executed for customers.....	167	4,739	-----	-----	588	-----	-----	-----	18	7,772	1,700	3,353
Acceptances executed by other banks for account of reporting banks.....	-----	-----	-----	-----	119	-----	-----	-----	156	129	34	2
National-bank notes outstanding.....	1,000	2,251	1,450	4,880	39,257	2,500	4,150	460	4,436	2,800	-----	32,836
Securities borrowed.....	-----	-----	-----	135	768	365	-----	-----	95	135	25	1,376
Other liabilities.....	694	592	-----	50	938	1,188	263	30	306	1,363	5	198
<b>Total.....</b>	<b>153,746</b>	<b>258,110</b>	<b>52,380</b>	<b>174,199</b>	<b>911,458</b>	<b>144,141</b>	<b>92,587</b>	<b>74,153</b>	<b>82,357</b>	<b>245,981</b>	<b>99,589</b>	<b>657,043</b>
Number of banks.....	7	7	7	12	452	4	3	3	5	6	4	382

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

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 24, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 7											District No. 8 (see also p. 15)		
	CHICA- GO <sup>2</sup>	Detroit	Cedar Rapids	Des Moines	Du- buque	Grand Rapids	Indian- apolis	Mil- waukee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock	Louis- ville
<b>RESOURCES</b>														
Loans (including overdrafts).....	1,628,906	602,282	15,655	31,622	5,029	59,496	62,699	160,685	25,307	15,541	1,034,957	326,490	37,389	119,886
United States Government securities.....	170,889	112,093	2,002	3,122	1,202	4,525	11,690	16,889	5,881	3,583	154,813	32,142	1,357	11,521
Other securities.....	308,508	68,610	5,624	10,972	4,298	8,472	16,076	17,876	7,965	4,885	384,351	97,114	3,595	23,026
<b>Total loans and investments.....</b>	<b>2,108,303</b>	<b>782,985</b>	<b>23,281</b>	<b>45,716</b>	<b>10,529</b>	<b>72,493</b>	<b>90,465</b>	<b>195,450</b>	<b>39,153</b>	<b>24,009</b>	<b>1,574,121</b>	<b>455,746</b>	<b>42,341</b>	<b>154,433</b>
Customers' liability on account of acceptances.....	78,851	13,499	8	68	29	307	6,023	2,711	191	191	169	2,711	191	191
Banking house, furniture, and fixtures.....	49,000	31,060	1,328	1,402	261	5,255	4,425	5,985	2,387	968	76,605	7,902	1,550	3,141
Other real estate owned.....	1,768	1,992	57	424	123	307	360	151	308	126	18,454	3,695	638	1,004
Cash in vault.....	14,521	6,164	404	1,454	243	1,470	3,827	2,317	781	669	37,296	3,260	435	1,177
Reserve with Federal reserve banks.....	183,944	43,857	1,805	3,175	769	4,541	6,794	13,059	1,969	1,614	74,005	32,805	2,752	7,432
Items with Federal reserve banks in process of collection.....	34,962	18,862	1,301	2,198	183	1,029	3,891	5,043	800	486	11,498	18,685	1,633	5,721
Due from banks in United States.....	179,033	30,104	2,940	7,145	1,388	5,228	15,693	24,061	3,538	4,868	135,501	45,782	5,017	10,425
Due from banks in foreign countries (including own branches).....	7,056	1,372	10	16	104	1,198	1,117	1,458	7	188	1,411	5,284	341	9
Exchanges for clearing house and other checks on local banks.....	51,540	13,920	218	655	36	1,198	1,104	1,940	299	469	6,965	5,284	349	2,457
Outside checks and other cash items.....	2,545	6,369	46	160	18	119	509	183	48	75	2,594	341	126	115
Redemption fund and due from United States Treasurer.....	545	171	50	15	12	70	192	239	140	54	3,109	93	93	200
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	52,125	5,688	-----	-----	-----	-----	-----	285	-----	-----	2	8	-----	711
Securities borrowed.....	-----	-----	-----	189	-----	392	649	-----	-----	-----	1,383	5,253	43	131
Other assets.....	13,294	3,948	2	255	48	198	514	984	2	84	6,012	2,129	1,059	968
<b>Total.....</b>	<b>2,777,487</b>	<b>959,991</b>	<b>31,450</b>	<b>62,856</b>	<b>13,610</b>	<b>92,345</b>	<b>128,847</b>	<b>257,178</b>	<b>49,425</b>	<b>33,429</b>	<b>1,947,902</b>	<b>585,105</b>	<b>55,943</b>	<b>188,115</b>
<b>LIABILITIES</b>														
Capital stock paid in.....	166,500	37,500	1,100	3,750	700	5,400	9,150	14,900	3,150	2,050	125,932	39,320	2,850	10,000
Surplus.....	131,715	57,300	750	1,650	300	4,145	5,650	8,550	3,550	740	81,537	17,499	1,335	10,050
Undivided profits—net.....	31,713	16,275	167	873	195	788	2,765	5,190	507	198	39,034	10,021	575	2,195
Reserves for dividends, contingencies, etc.....	24,725	1,185	-----	62	56	118	54	1,529	361	56	7,002	1,002	160	986
Reserves for interest, taxes, and other expenses accrued and unpaid.....	21,996	2,093	583	290	23	226	591	1,548	107	73	5,190	1,264	225	914
Due to Federal reserve banks.....	-----	-----	-----	-----	-----	-----	1,004	1,750	-----	-----	615	-----	-----	-----
Due to other banks in United States.....	357,917	57,597	10,831	11,536	889	6,432	18,714	39,690	4,408	8,969	51,904	81,851	7,374	23,457
Due to banks in foreign countries (including own branches).....	22,278	4,009	-----	-----	3	65	405	-----	-----	-----	57	409	-----	-----
Certified and officers' checks outstanding.....	31,290	7,259	99	1,081	82	262	846	837	172	487	7,270	3,221	1,995	973
Cash letters of credit and travelers' checks outstanding.....	2,013	101	-----	-----	23	10	36	-----	-----	-----	136	41	-----	-----
Demand deposits.....	1,102,046	312,209	8,206	26,555	4,147	29,363	55,503	96,338	15,263	10,720	630,154	253,504	17,057	55,061
Time deposits.....	696,297	428,574	8,687	15,569	6,962	43,270	28,920	72,896	19,028	8,460	903,958	156,629	18,179	48,006
United States deposits.....	6,619	694	23	218	3	314	637	1,517	79	9	8,876	2,140	85	630
<b>Total deposits.....</b>	<b>2,218,460</b>	<b>810,443</b>	<b>27,846</b>	<b>54,959</b>	<b>12,066</b>	<b>79,664</b>	<b>105,699</b>	<b>213,469</b>	<b>38,950</b>	<b>28,645</b>	<b>1,602,970</b>	<b>497,795</b>	<b>44,690</b>	<b>128,127</b>
Agreements to repurchase U. S. Government or other securities sold.....	-----	1,800	-----	-----	-----	-----	-----	-----	-----	-----	129	5,797	-----	1,550
Bills payable and rediscounts: With Federal reserve banks.....	1,109	4,000	-----	125	-----	-----	-----	-----	-----	586	9,592	318	2,796	-----
All other.....	22,965	5,100	-----	125	-----	-----	-----	-----	-----	-----	6,160	770	3,120	850
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	52,125	5,688	-----	-----	-----	-----	-----	285	-----	-----	2	8	-----	711
Acceptances executed for customers.....	79,790	13,539	8	68	-----	12	307	6,023	-----	-----	27	2,715	-----	191
Acceptances executed by other banks for account of reporting banks.....	144	-----	-----	-----	-----	-----	-----	-----	-----	-----	49	-----	-----	-----
National-bank notes outstanding.....	10,899	3,432	996	305	250	1,400	3,797	4,758	2,800	1,067	61,905	1,894	-----	4,000
Securities borrowed.....	-----	-----	-----	189	-----	392	649	-----	-----	-----	1,383	5,253	43	131
Other liabilities.....	15,346	1,636	-----	460	-----	200	185	926	-----	14	6,990	1,509	149	28,410
<b>Total.....</b>	<b>2,777,487</b>	<b>959,991</b>	<b>31,450</b>	<b>62,856</b>	<b>13,610</b>	<b>92,345</b>	<b>128,847</b>	<b>257,178</b>	<b>49,425</b>	<b>33,429</b>	<b>1,947,902</b>	<b>585,105</b>	<b>55,943</b>	<b>188,115</b>
Number of banks.....	53	7	2	4	2	6	5	5	3	5	1,026	16	6	7

<sup>1</sup> Outlying banks in above cities, which have been authorized to carry country bank reserves, are included with country banks.  
<sup>2</sup> Includes both central reserve city and reserve city banks.

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 24, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES <sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 8— Continued		District No. 9				District No. 10 (see also p. 16)						
	Mem- phis	Country banks	MIN- NEAP- OLIS	Helena	St. Paul	Country banks	KAN- SAS CITY	Denver	Okla- homa City	Omaha	Kansas City, Kans.	Lin- coln	Pueblo
<b>RESOURCES</b>													
Loans (including overdrafts).....	58,961	356,707	130,796	5,245	63,073	315,443	110,112	74,631	48,247	52,693	6,881	16,255	4,993
United States Government securities.....	1,764	59,265	31,206	1,163	27,131	71,212	21,613	35,054	9,445	9,138	1,772	2,717	1,252
Other securities.....	8,624	150,737	21,456	2,630	9,733	193,256	40,629	23,232	18,061	20,027	1,339	3,297	4,985
<b>Total loans and investments.....</b>	<b>69,349</b>	<b>566,709</b>	<b>183,458</b>	<b>9,038</b>	<b>99,937</b>	<b>579,911</b>	<b>172,354</b>	<b>132,917</b>	<b>75,753</b>	<b>81,858</b>	<b>9,992</b>	<b>22,269</b>	<b>11,230</b>
Customers' liability on account of acceptances.....	4	35	104		25	12							
Banking house, furniture, and fixtures.....	5,045	22,858	2,567	155	2,927	21,166	3,504	2,896	1,508	3,641	809	899	281
Other real estate owned.....	1,682	6,035	916	23		4,650	1,507	300	983	140	35	43	31
Cash in vault.....	845	14,693	1,815	136	1,097	13,600	1,676	2,618	682	1,028	133	798	499
Reserve with Federal reserve banks.....	4,661	26,768	12,467	634	8,144	28,188	16,178	10,443	6,010	7,503	703	2,088	994
Items with Federal reserve banks in process of collection.....	1,497	3,224	3,013	660	1,342	1,719	14,225	4,813	3,280	3,654	432	645	
Due from banks in United States.....	14,308	49,142	35,809	1,910	27,917	76,119	69,740	34,999	17,207	24,503	2,047	3,982	6,876
Due from banks in foreign countries (including own branches).....	1		497	10	272	211	59			44			
Exchanges for clearing house and other checks on local banks.....	988	2,005	4,913	39	1,153	1,777	5,851	1,973	393	2,076	96	269	71
Outside checks and other cash items.....	164	940	1,467	13	282	976	897	522	198	438	10	104	14
Redemption fund and due from United States Treasurer.....	18	1,281	143	10	30	1,143	35	33		57	40	10	20
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		67			31								
Securities borrowed.....		1,791				71	298	200	158	10			
Other assets.....	120	1,238	927	103	1,193	6,938	995	408	164	205	3	25	
<b>Total.....</b>	<b>98,682</b>	<b>696,786</b>	<b>248,096</b>	<b>12,731</b>	<b>144,350</b>	<b>736,481</b>	<b>287,813</b>	<b>192,151</b>	<b>106,336</b>	<b>125,157</b>	<b>14,300</b>	<b>31,132</b>	<b>20,016</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	7,500	50,735	12,700	700	6,850	43,875	14,300	6,300	7,300	5,000	950	1,350	600
Surplus.....	5,950	28,445	7,800	525	4,750	22,814	5,064	5,600	1,520	2,500	320	550	1,150
Undivided profits—net.....	1,026	13,657	2,430	207	1,664	12,756	4,864	4,653	1,436	586	59	307	231
Reserves for dividends, contingencies, etc.....	1,669	1,730	46	44	666	2,382	168	68	109	992		69	14
Reserves for interest, taxes, and other expenses accrued and unpaid.....	300	1,845	1,470	53	714	3,554	281	869	298	601	20	52	127
Due to Federal reserve banks.....		104											
Due to other banks in United States.....	10,561	28,477	52,972	2,781	22,641	27,027	93,139	21,210	17,511	37,673	3,401	8,828	4,105
Due to banks in foreign countries (including own branches).....			754		143	192	243	53					
Certified and officers' checks outstanding.....	481	3,495	3,179	113	1,119	4,623	2,025	1,059	1,228	1,518	129	503	238
Cash letters of credit and travelers' checks outstanding.....		22	3		5	15	17	2		21		16	
Demand deposits.....	37,140	238,547	99,113	5,004	66,683	237,669	134,639	80,509	48,255	54,411	5,102	15,653	7,416
Time deposits.....	30,751	281,411	63,122	3,063	37,972	351,603	29,714	70,647	28,326	20,244	3,516	3,535	5,716
United States deposits.....	715	1,040	698	27	173	1,341	1,496	289	215	265	7	53	20
<b>Total deposits.....</b>	<b>79,648</b>	<b>553,096</b>	<b>219,841</b>	<b>10,958</b>	<b>128,736</b>	<b>622,470</b>	<b>261,273</b>	<b>173,769</b>	<b>95,515</b>	<b>114,132</b>	<b>12,155</b>	<b>28,588</b>	<b>17,495</b>
Agreements to repurchase U. S. Government or other securities sold.....		663				203							
Bills payable and rediscounts:													
With Federal reserve banks.....	2,052	11,852				4,072							
All other.....		7,001				713							
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		67			31								
Acceptances executed for customers.....	13		56		27	12							
Acceptances executed by other banks for account of reporting banks.....		35	49										
National-bank notes outstanding.....	350	25,444	2,842	200	600	22,742	685	650		1,150	796	200	396
Securities borrowed.....		1,791				71	298	200	158	10			
Other liabilities.....	174	425	862	14	312	817	880	42		186		16	3
<b>Total.....</b>	<b>98,682</b>	<b>696,786</b>	<b>248,096</b>	<b>12,731</b>	<b>144,350</b>	<b>736,481</b>	<b>287,813</b>	<b>192,151</b>	<b>106,336</b>	<b>125,157</b>	<b>14,300</b>	<b>31,132</b>	<b>20,016</b>
Number of banks.....	3	517	5	3	3	646	8	8	6	6	2	3	2

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

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 24, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 10—Continued					District No. 11							
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	DAL-LAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
<b>RESOURCES</b>													
Loans (including overdrafts).....	14,640	8,752	67,704	18,857	317,557	104,206	16,159	84,891	38,606	44,960	17,757	10,458	332,420
United States Government securities.....	2,321	4,405	7,533	856	76,941	22,768	4,707	17,688	8,080	8,576	5,136	4,083	58,162
Other securities.....	2,578	3,762	10,663	9,472	107,924	12,931	3,038	10,665	5,207	5,757	2,983	2,652	46,199
<b>Total loans and investments.....</b>	<b>19,539</b>	<b>16,919</b>	<b>85,900</b>	<b>29,185</b>	<b>502,422</b>	<b>139,905</b>	<b>23,904</b>	<b>113,244</b>	<b>51,893</b>	<b>59,293</b>	<b>25,876</b>	<b>17,193</b>	<b>436,781</b>
Customers' liability on account of acceptances.....					3	3,133		158		100			17
Banking house, furniture, and fixtures.....	378	590	4,902	1,640	21,224	5,364	1,157	7,534	6,376	2,372	972	769	22,692
Other real estate owned.....	60	102	255	1	4,043	1,182	134	292	786	491	136	189	6,525
Cash in vault.....	673	517	1,297	624	14,796	1,005	367	2,182	872	1,049	637	531	15,448
Reserve with Federal reserve banks.....	1,452	1,463	7,199	2,461	31,155	10,416	1,953	9,969	4,342	4,766	1,931	1,257	27,960
Items with Federal reserve banks in process of collection.....	432	258	542	1,188	1,050	8,179	817	5,550	2,242	2,960	455	405	1,915
Due from banks in United States.....	4,876	3,883	22,284	7,246	87,636	30,354	3,030	29,908	13,769	14,104	8,270	2,126	88,927
Due from banks in foreign countries (including own branches).....					65	25	79	86	4	2	31		153
Exchanges for clearing house and other checks on local banks.....	287	151	593	504	1,672	1,756	177	2,272	574	675	228	118	2,032
Outside checks and other cash items.....	40	42	133	13	1,068	351	62	256	44	63	32	31	1,452
Redemption fund and due from United States Treasurer.....	17	25	19		1,322	280	40	230	137	103	68	82	1,308
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....					27			121					443
Securities borrowed.....					368								1,164
Other assets.....	27	65	141	69	667	46	139	307	202	35		14	
<b>Total.....</b>	<b>27,781</b>	<b>24,015</b>	<b>123,282</b>	<b>42,931</b>	<b>667,508</b>	<b>201,996</b>	<b>32,017</b>	<b>172,597</b>	<b>81,241</b>	<b>86,013</b>	<b>38,924</b>	<b>22,715</b>	<b>606,817</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	1,300	1,550	5,950	2,400	46,682	14,650	1,600	9,400	6,250	4,550	2,150	1,650	53,278
Surplus.....	1,050	491	2,650	1,300	22,509	4,050	1,050	6,450	2,620	2,805	850	460	29,626
Undivided profits—net.....	312	447	2,316	574	10,408	7,287	406	2,900	1,424	2,026	593	350	14,059
Reserves for dividends, contingencies, etc.....	28	44	122	10	1,577	528	15	930	240	191	82	22	1,324
Reserves for interest, taxes, and other expenses accrued and unpaid.....	23	125	557	424	933	599	51	666	342	342	275	47	1,046
Due to Federal reserve banks.....					69					255		58	151
Due to other banks in United States.....	8,035	4,983	19,940	10,053	25,532	37,312	2,586	32,394	10,964	14,928	9,150	1,559	31,129
Due to banks in foreign countries (including own branches).....					3	57	330	154	129				741
Certified and officers' checks outstanding.....	113	70	1,036	442	4,726	2,797	415	2,471	612	641	693	92	4,498
Cash letters of credit and travelers' checks outstanding.....			12		16			3					9
Demand deposits.....	9,541	12,769	60,204	19,593	327,660	75,657	15,767	70,290	33,823	39,661	9,947	8,465	328,072
Time deposits.....	6,909	2,662	29,751	7,397	189,630	37,131	7,453	37,090	20,669	16,280	13,231	7,342	96,569
United States deposits.....	109	362	327	674	1,068	10,451	721	3,946	1,103	1,571	252	639	1,785
<b>Total deposits.....</b>	<b>24,707</b>	<b>20,546</b>	<b>111,270</b>	<b>38,159</b>	<b>548,704</b>	<b>163,405</b>	<b>27,272</b>	<b>146,348</b>	<b>67,300</b>	<b>73,336</b>	<b>33,331</b>	<b>18,248</b>	<b>463,711</b>
Agreements to repurchase U. S. Government or other securities sold.....					374	289		105					682
Bills payable and rediscounts:													
With Federal reserve banks.....					8,769		665		229	566		173	10,420
All other.....					576							125	5,701
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....					27			121					
Acceptances executed for customers.....			17		3	5,538	158	646		100	288		17
Acceptances executed by other banks for account of reporting banks.....													
National bank notes outstanding.....	340	499	291		26,381	5,595	800	4,591	2,734	2,050	1,355	1,640	26,024
Securities borrowed.....					368								443
Other liabilities.....	21	13	109	64	197	55		440	102	47			486
<b>Total.....</b>	<b>27,781</b>	<b>24,015</b>	<b>123,282</b>	<b>42,931</b>	<b>667,508</b>	<b>201,996</b>	<b>32,017</b>	<b>172,597</b>	<b>81,241</b>	<b>86,013</b>	<b>38,924</b>	<b>22,715</b>	<b>606,817</b>
Number of banks.....	5	5	4	4	827	5	3	8	7	4	4	4	681

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

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 24, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 12									Recapitulation				
	<b>SAN FRAN- CISCO</b>	<b>Los Angeles</b>	<b>Port- land</b>	<b>Salt Lake City</b>	<b>Seattle</b>	<b>Spokane</b>	<b>Oak- land</b>	<b>Ogden</b>	<b>Country banks</b>	<b>Federal reserve bank cities</b>	<b>Federal reserve branch cities</b>	<b>Other reserve cities</b>	<b>Country banks</b>	<b>Total</b>
<b>RESOURCES</b>														
Loans (including overdrafts).....	1,020,325	501,672	56,012	34,284	72,622	28,117	21,685	6,807	382,351	12,270,620	3,167,890	945,117	8,354,384	24,738,011
United States Government securities.....	261,410	87,875	29,380	6,372	29,333	3,380	3,249	911	72,389	1,903,756	794,577	177,556	1,219,381	4,095,270
Other securities.....	163,425	101,349	30,927	12,695	19,851	2,368	4,918	1,693	160,311	2,283,888	800,656	184,358	3,370,067	6,638,969
<b>Total loans and investments.....</b>	<b>1,445,160</b>	<b>690,896</b>	<b>116,319</b>	<b>53,351</b>	<b>121,806</b>	<b>33,865</b>	<b>20,852</b>	<b>9,311</b>	<b>615,051</b>	<b>16,458,264</b>	<b>4,763,123</b>	<b>1,307,031</b>	<b>12,943,832</b>	<b>35,472,250</b>
Customers' liability on account of acceptances.....	36,433	7,077	56	182	1,589	13	13	12	850,640	41,568	9,166	11,448	912,852	
Banking house, furniture, and fixtures.....	47,310	27,420	3,364	1,217	3,223	1,986	439	216	28,028	431,783	197,565	63,147	538,259	
Other real estate owned.....	16,284	941	252	43	2	2	141	5	5,521	51,080	24,629	7,967	114,193	
Cash in vault.....	12,434	8,245	1,707	356	1,747	416	349	158	16,023	110,029	49,100	27,488	283,750	
Reserve with Federal reserve banks.....	72,739	37,228	7,814	3,810	8,335	2,425	2,016	674	34,250	1,411,197	239,852	53,552	610,350	
Items with Federal reserve banks in process of collection.....	10,625	7,709	2,454	2,728	2,437	1,366	178	2,108	430,774	130,416	35,435	102,246	698,871	
Due from banks in United States.....	104,320	55,528	20,673	9,789	25,861	8,356	7,106	1,785	78,098	791,250	479,107	221,516	970,954	
Due from banks in foreign countries (including own branches).....	7,593	2,639	557	3	731	193	155	155	188,443	9,224	2,131	2,649	202,447	
Exchanges for clearing house and other checks on local banks.....	32,991	6,547	1,692	668	2,131	395	287	88	3,284	1,024,688	62,128	15,554	44,545	
Outside checks and other cash items.....	1,910	6,248	112	43	324	17	6	7	961	15,552	16,643	2,821	16,690	
Redemption fund and due from United States Treasurer.....	1,172	199	146	76	233	100	75	25	1,129	4,820	3,291	1,628	22,865	
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	12,684	113	109	21	63	5	566,032	23,796	379	2,525	592,732			
Securities borrowed.....	171	9,229	1,693	10,894	23,866									
Other assets.....	12,731	5,136	482	455	594	84	64	2	1,857	148,266	33,259	6,159	54,378	
<b>Total.....</b>	<b>1,808,557</b>	<b>855,926</b>	<b>155,737</b>	<b>73,109</b>	<b>169,034</b>	<b>49,275</b>	<b>40,411</b>	<b>12,449</b>	<b>787,177</b>	<b>22,492,047</b>	<b>6,135,464</b>	<b>1,796,024</b>	<b>15,729,578</b>	<b>46,153,113</b>
<b>LIABILITIES</b>														
Capital stock paid in.....	97,625	47,000	7,575	4,350	14,400	3,200	2,200	800	54,615	1,317,040	308,122	104,675	998,827	
Surplus.....	76,715	31,350	3,455	2,042	3,620	707	1,653	200	25,196	1,006,653	355,323	69,514	871,768	
Undivided profits—net.....	28,398	10,849	2,792	888	2,413	878	1,391	115	14,212	495,098	104,319	29,164	380,854	
Reserves for dividends, contingencies, etc.....	773	3,892	235	371	466	8	92	121	3,221	101,145	28,055	5,401	51,001	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	8,118	3,424	455	348	466	128	3	38	1,376	96,806	27,521	8,360	49,710	
Due to Federal reserve banks.....	29	214	4,351	6,477	36,105	47,147								
Due to other banks in United States.....	187,402	51,111	16,882	12,534	27,353	5,169	7,263	3,126	24,187	2,399,676	743,249	272,602	401,605	
Due to banks in foreign countries (including own branches).....	16,835	4,432	693	1,412	163	217	635,802	20,967	894	2,949	660,612			
Certified and officers' checks outstanding.....	13,864	5,279	896	405	1,206	248	317	48	6,046	655,149	38,185	11,062	67,545	
Cash letters of credit and travelers' checks outstanding.....	1,341	170	2	29	6	72	21,274	4,316	181	867	26,638			
Demand deposits.....	439,042	231,376	56,293	27,236	71,922	17,079	16,551	4,668	335,070	8,672,987	2,077,361	725,921	5,362,082	
Time deposits.....	847,265	452,582	63,192	22,751	37,384	15,814	9,310	2,833	288,785	4,593,240	2,157,151	499,589	6,694,888	
United States deposits.....	11,069	501	172	11	1,723	22	45	1,381	135,805	50,643	10,963	59,774	257,185	
<b>Total deposits.....</b>	<b>1,516,847</b>	<b>745,451</b>	<b>138,130</b>	<b>62,937</b>	<b>141,029</b>	<b>42,354</b>	<b>33,492</b>	<b>10,675</b>	<b>656,780</b>	<b>17,114,147</b>	<b>5,096,223</b>	<b>1,527,689</b>	<b>12,625,815</b>	<b>36,363,874</b>
Agreement to repurchase U. S. Government or other securities sold.....	169	28,905	4,228	116	4,895	38,144								
Bills payable and rediscounts: With Federal reserve banks.....	247	5,516	11,516	18,690	3,997	138,375	172,578							
All other.....	1,235	2,671	74,243	10,726	700	57,733	143,402							
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	12,684	113	109	21	63	5	566,032	23,796	379	2,525	592,732			
Acceptances executed for customers.....	37,663	7,095	48	182	1,652	13	866,634	44,081	9,063	9,559	929,337			
Acceptances executed by other banks for account of reporting banks.....	645	1	8	2	15,847	384	88	1,808	18,127					
National bank notes outstanding.....	23,382	3,892	2,930	1,524	4,640	2,000	1,500	500	22,343	95,126	65,433	32,327	455,313	
Securities borrowed.....	171	9,229	1,693	10,894	23,866									
Other liabilities.....	4,054	2,859	10	327	4	317	92,825	46,870	2,501	70,501	212,698			
<b>Total.....</b>	<b>1,808,557</b>	<b>855,926</b>	<b>155,737</b>	<b>73,109</b>	<b>169,034</b>	<b>49,275</b>	<b>40,411</b>	<b>12,449</b>	<b>787,177</b>	<b>22,492,047</b>	<b>6,135,464</b>	<b>1,796,024</b>	<b>15,729,578</b>	<b>46,153,113</b>
Number of banks.....	10	8	7	8	7	4	2	2	544	225	163	101	7,757	8,246

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

ALL MEMBER BANKS—CONDITION OF BANKS,

RESOURCES (in thousands of dollars)

	Number of banks	Loans (including overdrafts)	United States Government securities	Other securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Cash in vault	Reserve with Federal Reserve banks
Total	8,246	24,738,011	4,095,270	6,638,969	35,472,250	912,852	1,230,754	197,869	470,367	2,414,991
New England:										
Maine	54	80,048	9,319	59,587	148,954	—	2,419	445	2,157	5,848
New Hampshire	57	46,414	9,765	19,157	75,336	—	2,897	144	2,188	3,778
Vermont	45	38,896	5,301	23,729	67,926	—	1,241	198	1,133	2,778
Massachusetts	175	1,250,702	142,764	315,323	1,708,789	74,234	51,016	6,159	17,268	106,912
Rhode Island	14	199,950	51,865	83,722	335,537	—	2,792	206	6,914	14,728
Connecticut	65	223,950	25,269	47,063	296,282	—	14,358	1,476	6,283	14,842
Middle Atlantic:										
New York	661	7,797,653	1,260,088	1,774,580	10,832,101	622,495	284,026	20,883	79,123	963,867
New Jersey	359	940,071	116,219	415,493	1,471,783	1,835	60,783	9,663	24,445	68,556
Pennsylvania	928	2,328,828	513,711	1,025,527	3,868,066	25,545	143,767	31,590	49,686	211,345
East North Central:										
Ohio	376	1,452,502	164,218	312,947	1,929,667	18,515	90,901	16,871	33,082	108,380
Indiana	222	275,087	48,544	84,745	408,376	307	21,974	4,229	13,099	21,614
Illinois	514	1,983,598	241,806	455,209	2,680,613	78,851	75,728	8,919	30,059	212,697
Michigan	264	1,016,744	155,995	243,349	1,416,088	13,692	61,954	6,727	18,775	72,825
Wisconsin	167	338,200	44,820	96,736	479,756	6,028	18,559	1,743	8,000	25,848
West North Central:										
Minnesota	269	318,590	86,273	111,214	516,077	141	13,482	2,782	7,491	31,281
Iowa	268	220,277	33,415	76,078	329,770	76	14,466	5,901	8,136	18,576
Missouri	182	567,277	76,996	198,152	842,425	2,711	19,945	6,488	10,519	60,635
North Dakota	111	41,927	7,756	16,996	66,679	—	3,154	900	1,490	3,668
South Dakota	103	39,660	8,429	19,173	67,262	—	2,766	796	1,509	3,683
Nebraska	171	130,291	25,048	39,616	194,955	—	7,516	753	3,970	14,967
Kansas	251	123,624	23,464	37,815	184,903	—	9,087	1,681	5,193	12,824
South Atlantic:										
Delaware	20	63,342	3,892	15,295	82,529	1	1,973	545	1,171	3,705
Maryland	80	192,517	25,666	87,758	305,941	4,637	16,346	1,486	3,579	17,381
District of Columbia	12	88,776	28,349	13,711	130,836	—	10,834	1,626	2,829	9,314
Virginia	168	294,893	33,424	48,109	376,426	429	12,467	4,093	6,543	19,165
West Virginia	127	145,824	18,466	28,956	193,249	—	9,686	292	5,212	9,225
North Carolina	69	131,543	17,997	11,647	161,187	200	11,931	2,624	4,354	8,114
South Carolina	42	52,319	7,272	11,864	71,455	242	2,913	1,441	2,361	3,291
Georgia	107	183,752	42,986	24,268	251,006	1,768	11,639	5,917	4,985	15,346
Florida	58	63,152	39,688	38,739	143,579	2	8,357	1,224	6,447	8,756
East South Central:										
Kentucky	138	231,364	25,654	46,978	303,996	255	9,219	2,539	4,426	14,057
Tennessee	105	233,438	20,808	25,592	279,838	219	15,913	4,365	5,164	14,930
Alabama	109	152,705	21,205	24,279	198,189	2,879	7,718	4,320	5,351	10,739
Mississippi	38	57,009	3,885	14,294	75,238	70	2,447	1,058	1,832	3,125
West South Central:										
Arkansas	86	90,666	10,395	15,538	116,599	—	3,934	1,646	2,686	6,390
Louisiana	38	193,581	11,368	42,468	247,417	5,903	20,402	1,297	3,865	15,833
Oklahoma	276	196,169	42,567	65,817	304,553	20	12,960	1,820	6,050	22,537
Texas	665	601,410	119,721	78,593	799,724	4,342	43,715	9,236	20,044	58,592
Mountain:										
Montana	79	55,769	15,857	31,217	102,833	—	3,302	570	3,298	5,418
Idaho	57	31,452	7,014	9,565	48,031	—	2,304	574	1,233	2,678
Wyoming	28	20,776	5,209	5,397	31,382	—	1,083	196	1,121	1,766
Colorado	120	126,988	46,611	46,942	220,541	—	6,344	1,211	5,678	16,007
New Mexico	29	17,123	4,979	6,109	28,211	—	1,278	180	1,021	1,846
Arizona	16	20,659	9,503	6,020	36,152	—	1,418	757	1,437	2,161
Utah	40	58,710	9,127	16,072	83,909	187	2,256	645	999	5,425
Nevada	10	11,084	2,152	3,640	16,876	—	931	92	474	858
Pacific:										
Washington	142	186,509	51,373	64,208	302,090	1,589	11,184	627	6,224	18,775
Oregon	119	109,389	41,432	52,207	203,028	56	7,548	1,111	4,974	12,866
California	212	1,710,763	378,222	347,675	2,436,660	43,530	87,827	13,913	26,489	127,019

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2	12	31,798	6,878	10,689	49,365	—	3,117	465	1,571	2,387
New Jersey—district No. 2	249	765,688	100,141	345,424	1,211,253	1,794	45,912	5,063	18,949	56,256
Kentucky—district No. 4	75	70,696	8,164	13,324	92,184	29	4,213	865	2,062	4,326
Pennsylvania—district No. 4	303	752,312	338,117	384,126	1,474,555	128	53,666	12,362	18,838	84,630
West Virginia—district No. 4	13	24,299	4,474	4,604	33,377	—	1,501	145	717	1,411
Louisiana—district No. 6	25	160,982	9,089	36,824	206,895	5,503	17,831	1,018	2,881	13,561
Mississippi—district No. 6	22	41,518	2,597	11,642	55,757	70	1,759	851	1,408	2,442
Tennessee—district No. 6	86	164,155	17,977	14,979	197,111	245	10,219	2,425	3,331	9,675
Illinois—district No. 7	346	1,888,813	223,486	402,905	2,515,204	78,851	68,931	6,776	25,561	204,992
Indiana—district No. 7	168	236,766	41,370	67,044	345,180	307	18,877	3,464	11,534	18,674
Michigan—district No. 7	218	986,341	150,064	211,387	1,347,792	13,692	59,839	6,439	17,069	69,847
Wisconsin—district No. 7	118	309,982	38,354	80,223	428,559	6,028	16,563	1,490	6,906	23,443
Missouri—district No. 10	39	137,108	27,845	47,518	212,471	—	4,665	1,809	2,979	18,921
New Mexico—district No. 10	9	9,542	2,943	4,410	16,895	—	825	75	489	954
Oklahoma—district No. 10	262	192,993	41,927	64,271	299,191	20	12,721	1,775	5,911	22,210
Arizona—district No. 12	12	15,968	4,979	4,070	25,017	—	1,159	687	1,045	1,670

BY STATES, ON SEPTEMBER 24, 1930

RESOURCES (in thousands of dollars)

Items with Federal reserve banks in process of collection	Due from banks in—		Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	
	United States	Foreign countries (including own branches)								
698,871	2,462,827	202,447	1,146,915	51,706	32,604	592,732	23,866	242,062	46,153,113	Total.
1,271	7,744	118	285	285	245			310	170,081	New England:
1,553	4,504	55	146	196	241		39	146	91,223	Maine.
909	2,890	89	91	88	213		9	284	77,849	New Hampshire.
45,565	79,324	27,295	20,138	1,364	943	27,738		9,488	2,176,233	Vermont.
1,254	9,805	442	1,254	81	167			2,753	378,392	Massachusetts.
6,087	14,872	44	1,616	219	514		200	574	357,373	Rhode Island.
										Connecticut.
262,361	210,188	135,261	871,538	6,730	3,485	474,610	380	95,089	14,862,137	Middle Atlantic:
17,384	55,553	111	7,059	1,175	1,193	1,002	100	10,820	1,731,465	New York.
66,530	235,609	4,704	43,115	2,072	4,117	6,334	415	28,843	4,721,738	New Jersey.
										Pennsylvania.
43,411	123,880	2,048	13,849	2,740	1,701	8,617	7,517	16,272	2,417,451	East North Central:
6,906	42,362	107	2,631	1,071	1,173		1,206	2,742	527,797	Ohio.
41,477	232,501	7,059	53,722	3,546	1,908	52,125	198	14,845	3,494,548	Indiana.
21,948	72,208	1,562	17,648	7,310	922	5,690	1,435	6,036	1,724,820	Illinois.
6,212	50,450	1,458	3,142	609	832	285	2	1,942	604,866	Michigan.
										Wisconsin.
4,902	94,334	881	6,774	2,049	700	31	24	6,661	687,610	West North Central:
6,107	44,880	39	633	696	633		189	640	432,127	Minnesota.
33,983	137,996	1,964	12,602	1,685	434		6,942	3,604	1,141,941	Iowa.
278	9,678	20	234	150	145		1	756	87,153	Missouri.
241	7,856		233	148	95			30	674	North Dakota.
4,337	42,836	44	2,528	746	340			33	278	South Dakota.
2,413	38,045	29	1,153	304	475			163	497	Nebraska.
										Kansas.
1,012	4,554		318	18	46			106	95,978	South Atlantic:
9,695	20,042	259	4,407	387	361		100	1,641	386,202	Delaware.
1,855	12,640	100	1,883	171	246			135	1,750	Maryland.
12,581	32,871	5,058	2,422	536	957			235	1,304	District of Columbia.
2,845	12,373	20	571	381	518			267	1,826	Virginia.
4,500	25,971		871	271	345			4	256	West Virginia.
621	8,893	6	382	127	171			10	312	North Carolina.
6,681	39,194	9	2,635	909	386			4	470	South Carolina.
2,084	25,099	155	654	156	199			40	568	Georgia.
										Florida.
5,969	19,188	10	2,754	257	735			238	1,224	East South Central:
5,530	36,288	1	2,172	600	861			700	421	Kentucky.
3,135	20,870	165	675	453	694			53	307	Tennessee.
177	6,805		368	280	141			6	122	Alabama.
										Mississippi.
1,740	14,832		564	257	182			45	1,347	West South Central:
3,474	27,341	910	4,568	201	305			135	2,046	Arkansas.
4,091	63,411	36	1,470	655	303			286	479	Louisiana.
21,867	180,533	316	7,432	2,136	2,085			397	1,522	Oklahoma.
										Texas.
1,292	16,863	75	344	155	112				692	Mountain:
285	8,252		236	117	82				144	Montana.
19	6,348		68	88	74					Idaho.
4,880	53,492	59	2,347	665	216			203	436	Wyoming.
108	5,050		116	66	68				34	Colorado.
450	4,775	64	267	98	62				18	New Mexico.
2,911	13,163	3	870	87	123				2	Arizona.
52	2,121		35	17	60					Utah.
										Nevada.
3,951	51,113	1,047	3,215	564	595			202	827	Pacific:
2,461	31,003	557	1,959	262	291				662	Washington.
19,496	201,927	10,264	41,536	8,528	1,970			641	19,120	Oregon.
										California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

842	1,991	4	217	32	113			168	60,272	Connecticut—district No. 2.
14,782	42,238	111	6,513	1,017	870	1,002	100	8,398	1,414,258	New Jersey—district No. 2.
159	5,643	1	157	81	328	33	65	228	110,374	Kentucky—district No. 4.
26,621	91,664	543	10,747	664	1,717		92	8,503	1,784,730	Pennsylvania—district No. 4.
579	1,875		154	10	80				39,849	West Virginia—district No. 4.
2,833	20,618	910	4,221	118	204	494	135	1,738	278,960	Louisiana—district No. 6.
141	5,515		325	261	93			112	199	Mississippi—district No. 6.
4,030	20,974		1,130	399	801			658	290	Tennessee—district No. 6.
39,815	218,276	7,059	53,429	3,282	1,505	52,125	58	14,422	3,290,286	Illinois—district No. 7.
6,192	36,709	107	2,417	1,005	979			945	2,679	Indiana—district No. 7.
21,935	65,072	1,548	17,503	7,203	771	5,690	1,419	9,875	1,641,634	Michigan—district No. 7.
6,204	44,562	1,458	2,990	480	709	285		2	1,725	Wisconsin—district No. 7.
14,685	78,481	553	6,272	982	136			395	1,103	Missouri—district No. 10.
95	3,065		105	50	46				11	New Mexico—district No. 10.
4,090	63,002	36	1,463	644	291				444	Oklahoma—district No. 10.
449	3,937		232	53	34				182	Arizona—district No. 12.

## ALL MEMBER BANKS—CONDITION OF BANKS,

## LIABILITIES (in thousands of dollars)

	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for expenses accrued	Due to Federal reserve banks	Due to other banks in—		Certified and officers' checks	Cash letters of credit and travelers' checks	Demand deposits
							United States	Foreign countries (including own branches)			
<b>Total</b> .....	2,728,664	2,903,258	1,009,435	185,602	182,397	47,147	3,817,132	660,612	771,941	26,638	16,838,351
<b>New England:</b>											
Maine.....	7,570	7,580	6,381	435	627	224	3,466	5	339	-----	37,291
New Hampshire.....	5,815	5,412	4,467	131	196	584	4,132	-----	421	1	36,856
Vermont.....	5,160	3,350	2,716	149	165	340	944	30	246	-----	16,896
Massachusetts.....	141,933	118,588	45,470	10,124	9,966	3,528	144,043	23,297	10,952	564	917,302
Rhode Island.....	14,720	24,310	5,795	3,119	2,861	343	5,683	-----	786	-----	118,444
Connecticut.....	24,412	25,827	14,781	755	1,734	2,267	10,197	-----	1,274	4	161,233
<b>Middle Atlantic:</b>											
New York.....	855,880	1,187,723	414,882	64,231	52,473	7,859	1,186,051	566,847	586,846	17,691	5,739,453
New Jersey.....	97,833	101,173	40,804	4,803	6,801	5,887	27,433	79	6,843	71	587,058
Pennsylvania.....	231,458	506,641	108,432	26,018	17,162	5,055	490,298	8,481	15,633	3,966	1,508,635
<b>East North Central:</b>											
Ohio.....	147,925	110,799	44,449	5,709	12,346	4,245	143,147	2,081	10,824	59	769,138
Indiana.....	39,114	23,827	10,345	511	1,394	1,304	32,434	65	2,247	13	188,359
Illinois.....	218,655	163,451	47,587	28,636	23,885	31	387,332	22,286	34,355	2,028	1,365,678
Michigan.....	79,020	89,719	29,322	4,787	4,713	137	73,691	4,074	10,014	236	517,343
Wisconsin.....	37,610	21,963	13,880	2,491	2,875	1,972	51,625	405	2,294	44	199,559
<b>West North Central:</b>											
Minnesota.....	38,660	22,076	8,798	1,193	3,504	-----	88,227	1,053	5,940	8	252,055
Iowa.....	26,391	12,796	5,497	539	1,276	28	42,959	3	3,094	-----	145,797
Missouri.....	71,870	32,655	19,578	1,908	2,303	-----	191,027	652	6,624	72	490,716
North Dakota.....	5,470	2,467	1,091	274	401	-----	2,887	-----	4	-----	31,676
South Dakota.....	5,115	2,439	1,411	239	327	-----	3,778	7	-----	-----	35,300
Nebraska.....	14,695	7,298	2,900	1,464	864	-----	50,444	-----	2,552	38	120,758
Kansas.....	18,332	8,930	4,643	725	721	44	26,210	3	1,626	7	128,641
<b>South Atlantic:</b>											
Delaware.....	9,519	16,730	3,612	705	561	583	1,794	-----	189	1	44,666
Maryland.....	21,334	20,598	7,792	1,608	2,245	13	34,750	741	1,307	16	119,807
District of Columbia.....	10,775	8,625	2,947	1,030	638	869	12,116	202	485	73	72,922
Virginia.....	38,094	25,871	9,095	2,114	2,121	1,496	40,566	310	1,924	3	149,943
West Virginia.....	17,225	13,282	6,495	697	911	932	8,323	-----	1,308	-----	83,463
North Carolina.....	16,375	11,941	5,106	801	1,210	661	21,245	-----	3,335	-----	66,514
South Carolina.....	6,453	4,370	1,635	449	190	374	5,573	-----	321	-----	24,018
Georgia.....	26,091	19,484	5,618	1,297	953	748	36,937	-----	878	1	120,068
Florida.....	16,215	8,855	2,588	219	499	118	15,068	75	1,377	4	76,067
<b>East South Central:</b>											
Kentucky.....	24,203	20,605	5,837	1,389	1,575	143	25,861	2	1,426	-----	114,354
Tennessee.....	27,839	19,238	5,226	1,840	1,197	825	32,025	-----	2,078	-----	118,494
Alabama.....	21,115	15,917	4,247	697	1,035	217	9,040	540	786	51	95,011
Mississippi.....	5,795	4,229	1,136	47	374	13	3,040	-----	345	3	29,947
<b>West South Central:</b>											
Arkansas.....	10,095	5,070	2,834	227	405	-----	11,873	-----	2,795	6	51,716
Louisiana.....	21,675	13,207	6,034	900	1,325	277	42,079	3,752	1,439	9	123,427
Oklahoma.....	26,385	9,088	6,238	570	1,087	24	43,028	-----	4,162	15	209,528
Texas.....	87,618	44,830	27,894	2,990	3,048	1,051	133,923	1,273	11,639	8	539,929
<b>Mountain:</b>											
Montana.....	6,805	4,127	2,734	470	715	-----	7,892	9	967	15	53,572
Idaho.....	3,600	1,458	731	1,048	213	43	3,652	-----	436	-----	28,932
Wyoming.....	2,285	1,750	885	22	19	-----	2,625	-----	316	-----	17,981
Colorado.....	13,600	10,031	5,775	113	1,268	-----	26,664	53	1,946	6	133,387
New Mexico.....	2,015	1,103	345	85	36	33	1,608	-----	274	1	21,640
Arizona.....	3,025	1,860	850	24	222	38	1,867	138	520	4	22,636
Utah.....	7,085	3,556	1,336	709	525	5	15,851	-----	591	-----	39,462
Nevada.....	1,500	665	230	46	29	58	1,695	-----	132	-----	7,147
<b>Pacific:</b>											
Washington.....	30,065	9,983	6,093	1,341	964	3,919	36,393	1,651	2,503	33	168,067
Oregon.....	15,700	7,103	4,678	484	569	-----	18,058	693	1,415	14	107,306
California.....	171,430	120,758	48,215	5,639	11,869	859	258,578	21,408	22,852	1,573	830,239

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2.....	3,333	3,662	2,165	59	229	643	1,587	-----	231	-----	23,772
New Jersey—district No. 2.....	81,098	75,807	31,023	4,356	5,680	4,955	24,032	79	5,745	65	480,795
Kentucky—district No. 4.....	8,655	6,428	2,029	217	299	143	1,199	-----	2	-----	38,673
Pennsylvania—district No. 4.....	73,647	173,821	34,729	12,002	7,412	117	246,427	2,966	6,474	3,890	568,919
West Virginia—district No. 4.....	2,670	2,305	1,416	202	225	274	1,839	-----	117	-----	10,852
Louisiana—district No. 6.....	17,975	11,241	5,326	595	1,053	-----	36,363	3,752	1,191	9	100,087
Mississippi—district No. 6.....	3,675	3,241	828	-----	371	13	2,420	-----	283	3	22,067
Tennessee—district No. 6.....	18,820	12,664	3,930	154	887	824	20,857	-----	1,551	-----	75,884
Illinois—district No. 7.....	201,720	155,667	43,510	27,871	23,423	31	375,740	22,286	33,249	2,026	1,299,709
Indiana—district No. 7.....	33,466	20,522	8,519	422	1,277	1,201	27,509	65	1,876	13	163,962
Michigan—district No. 7.....	74,890	86,904	27,631	4,133	4,032	137	73,236	4,058	9,559	236	498,085
Wisconsin—district No. 7.....	33,665	19,998	12,648	2,183	2,712	1,972	49,443	405	1,907	44	182,951
Missouri—district No. 10.....	17,830	7,174	5,653	247	328	-----	104,147	243	2,403	17	157,658
New Mexico—district No. 10.....	1,130	599	164	60	25	25	1,352	-----	126	1	11,349
Oklahoma—district No. 10.....	25,710	8,922	6,173	570	1,055	-----	42,968	-----	4,118	15	205,958
Arizona—district No. 12.....	2,375	1,415	653	12	187	26	800	-----	380	-----	18,084

BY STATES, ON SEPTEMBER 24, 1930—Continued

LIABILITIES (in thousands of dollars)

Time deposits	United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts		Acceptances of other banks and bills of exchange sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total	
			With Federal reserve banks	All other								
13,944,868	257,185	38,144	172,578	143,402	592,732	929,337	18,127	648,999	23,866	212,698	46,153,113	Total.
100,028	224	-----	801	237	-----	-----	-----	4,856	-----	17	170,081	New England:
26,715	346	-----	840	456	-----	-----	-----	4,801	39	11	91,223	Maine.
42,472	94	-----	798	185	-----	-----	-----	4,257	9	38	77,849	New Hampshire.
586,933	20,826	2,045	4,921	4,393	27,738	74,973	913	19,399	-----	8,325	2,176,233	Vermont.
193,634	600	-----	-----	-----	-----	2,477	17	3,299	-----	1,911	378,392	Massachusetts.
97,602	1,006	-----	4,115	1,340	-----	6	-----	10,236	200	-----	357,373	Rhode Island.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Connecticut.
2,766,650	65,499	22,440	16,777	42,979	474,610	632,896	13,146	69,333	380	77,491	14,862,137	Middle Atlantic:
786,752	5,766	149	8,969	2,890	1,002	1,607	392	23,687	100	21,366	1,731,465	New York.
1,598,963	30,788	70	17,460	13,055	6,334	24,127	2,186	81,820	415	24,841	4,721,738	New Jersey.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Pennsylvania.
1,069,121	11,289	1,210	8,977	3,709	8,617	18,644	70	33,922	7,517	3,653	2,417,451	East North Central:
189,791	2,334	-----	3,394	2,202	3,394	307	-----	23,346	1,206	5,604	527,797	Ohio.
977,230	9,810	338	4,558	25,656	52,125	79,790	144	38,047	198	15,828	3,494,548	Indiana.
849,581	2,807	1,845	7,728	8,194	5,690	13,573	285	18,350	1,435	2,507	1,724,820	Illinois.
239,721	4,094	-----	1,458	578	-----	6,023	-----	16,568	2	1,419	604,866	Michigan.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Wisconsin.
248,223	1,178	-----	1,005	117	31	95	49	13,941	24	1,433	687,610	West North Central:
177,571	712	10	1,311	464	-----	76	-----	12,575	189	839	432,127	Minnesota.
290,720	4,324	5,832	1,385	1,468	-----	8	2,715	8,617	6,942	2,525	1,141,941	Iowa.
38,102	113	203	850	100	-----	-----	-----	2,896	1	60	87,153	Missouri.
32,468	193	-----	1,120	68	-----	-----	-----	1,896	30	175	85,293	North Dakota.
63,455	371	-----	1,404	29	-----	-----	-----	6,789	33	209	273,303	South Dakota.
53,397	1,572	55	2,005	99	27	-----	-----	9,469	163	125	256,794	Nebraska.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Kansas.
15,595	86	-----	256	555	-----	-----	-----	902	-----	323	95,978	South Atlantic:
154,530	7,905	-----	804	1,280	100	4,742	-----	5,972	-----	658	386,202	Delaware.
56,765	1,371	116	200	-----	-----	-----	-----	4,880	135	50	174,199	Maryland.
170,613	3,225	-----	6,531	2,143	758	406	23	19,112	235	1,172	475,755	District of Columbia.
91,146	482	6	3,848	1,674	-----	-----	-----	10,190	267	216	240,465	Virginia.
71,169	7,004	125	6,420	1,610	4	104	96	6,870	256	50	220,896	West Virginia.
40,391	2,841	-----	1,535	292	-----	242	-----	3,402	10	129	92,225	North Carolina.
102,297	10,483	-----	4,208	1,215	4	1,729	34	7,695	470	1,223	341,453	South Carolina.
65,247	4,853	20	1,536	928	40	-----	2	3,877	568	77	198,233	Georgia.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Florida.
119,335	824	1,550	1,817	1,854	805	191	64	14,498	238	28,501	365,072	East South Central:
124,553	1,807	82	11,039	2,274	-----	102	-----	17,021	700	536	367,032	Kentucky.
76,676	5,434	110	5,660	1,806	938	3,046	-----	13,813	53	292	256,484	Tennessee.
33,606	655	118	6,269	3,319	6	70	-----	2,778	122	49	91,921	Alabama.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Mississippi.
50,465	151	256	5,678	4,810	-----	-----	-----	3,612	45	184	150,222	West South Central:
88,879	9,215	-----	2,882	2,351	494	7,909	129	6,138	135	1,535	333,791	Arkansas.
107,835	822	277	2,733	441	-----	20	-----	5,962	286	190	418,691	Louisiana.
211,867	20,332	965	10,839	4,088	121	6,747	-----	41,553	397	950	1,152,062	Oklahoma.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Texas.
53,900	223	-----	1,003	173	-----	-----	-----	2,219	-----	130	134,954	Mountain:
21,489	120	32	483	84	-----	-----	-----	1,613	-----	2	63,936	Montana.
14,260	74	-----	293	48	-----	-----	-----	1,486	-----	1	42,145	Idaho.
111,627	356	84	2,466	148	-----	-----	-----	4,303	203	49	312,079	Wyoming.
8,531	111	69	496	237	-----	-----	-----	1,351	-----	43	37,978	Colorado.
16,324	110	-----	-----	14	-----	-----	-----	1,216	18	24	47,890	New Mexico.
37,127	11	-----	1,820	258	-----	188	-----	2,467	2	41	111,044	Arizona.
8,576	98	-----	-----	150	-----	-----	-----	1,190	-----	-----	21,516	Utah.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Nevada.
122,155	2,464	87	1,554	704	21	1,652	-----	11,832	202	341	402,024	Pacific:
103,012	249	50	1,323	247	114	50	8	5,813	-----	6	266,892	Washington.
1,437,769	11,933	-----	1,009	2,480	12,860	44,825	648	39,130	641	7,165	3,051,780	Oregon.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

20,600	323	-----	1,234	110	-----	-----	-----	2,251	-----	73	60,272	Connecticut—district No. 2.
645,825	4,506	124	6,436	1,909	1,002	1,566	392	17,276	100	20,887	1,414,258	New Jersey—district No. 2.
43,742	58	-----	827	611	33	-----	29	6,370	65	49	110,374	Kentucky—district No. 4.
594,227	14,005	-----	5,563	2,421	-----	60	65	34,151	92	3,142	1,784,730	Pennsylvania—district No. 4.
17,453	173	-----	553	181	-----	-----	-----	1,588	-----	1	39,849	West Virginia—district No. 4.
74,621	9,166	-----	2,381	1,044	494	7,909	129	4,125	135	1,364	278,960	Louisiana—district No. 6.
28,537	644	92	2,714	1,899	-----	70	-----	1,829	112	35	68,933	Mississippi—district No. 6.
87,584	1,080	-----	8,487	1,958	-----	89	156	15,843	658	362	251,788	Tennessee—district No. 6.
891,938	9,605	74	2,235	23,409	52,125	79,790	144	30,058	58	15,618	3,290,286	Illinois—district No. 7.
156,877	2,303	-----	2,774	1,960	-----	307	-----	19,490	945	5,581	449,069	Indiana—district No. 7.
800,300	2,357	1,845	7,664	7,969	5,690	13,578	49	15,367	1,419	2,495	1,641,634	Michigan—district No. 7.
205,935	4,012	-----	1,428	548	285	6,023	-----	14,119	2	1,224	541,404	Wisconsin—district No. 7.
42,046	1,605	-----	85	5	-----	-----	-----	2,701	395	915	343,452	Missouri—district No. 10.
6,498	109	30	175	-----	-----	-----	-----	925	-----	43	22,611	New Mexico—district No. 10.
106,764	798	205	2,341	247	-----	20	-----	5,715	240	189	412,038	Oklahoma—district No. 10.
9,788	49	-----	-----	14	-----	-----	-----	666	18	16	34,483	Arizona—district No. 12.

# FEDERAL RESERVE DISTRICTS

