

Member Bank Call Report

No. 50

Condition of all Member Banks
December 31, 1930

FEDERAL RESERVE BOARD

WASHINGTON



UNITED STATES
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THE MEMBER BANK CALL REPORT is published following each official call upon member banks for statements of their condition. It contains tables 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, FEBRUARY 19, 1931

CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 31, 1930	Sept. 24, 1930	Dec. 31, 1929	Sept. 24, 1930	Dec. 31, 1929
RESOURCES					
Loans (including overdrafts).....	23, 870, 488	24, 738, 011	26, 150, 061	-867, 523	-2, 279, 573
United States Government securities.....	4, 124, 776	4, 095, 270	3, 862, 968	+29, 506	+261, 808
Other securities.....	6, 864, 247	6, 638, 969	5, 920, 921	+225, 278	+943, 326
Total loans and investments.....	34, 859, 511	35, 472, 250	35, 933, 950	-612, 739	-1, 074, 439
Customers' liability on account of acceptances.....	1, 117, 833	912, 852	1, 252, 147	+204, 981	-134, 314
Banking house, furniture, and fixtures.....	1, 240, 444	1, 230, 754	1, 190, 306	+9, 690	+50, 138
Other real estate owned.....	191, 169	197, 869	183, 989	-6, 700	+7, 180
Cash in vault.....	592, 504	470, 367	558, 450	+122, 137	+34, 054
Reserve with Federal reserve banks.....	2, 474, 509	2, 414, 991	2, 373, 760	+59, 518	+100, 749
Items with Federal reserve banks in process of collection.....	757, 216	698, 871	994, 373	+58, 345	-237, 157
Due from banks in United States.....	2, 455, 948	2, 462, 827	2, 167, 756	-6, 879	+288, 192
Due from banks in foreign countries (including own branches).....	260, 818	202, 447	263, 834	+58, 371	-3, 016
Exchanges for clearing house and other checks on local banks.....	2, 076, 189	1, 146, 915	2, 762, 463	+929, 274	-686, 274
Outside checks and other cash items.....	92, 766	51, 706	139, 056	+41, 060	-46, 290
Redemption fund and due from United States Treasurer.....	32, 318	32, 604	32, 889	-286	-571
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	662, 686	592, 732	735, 193	+69, 954	-72, 507
Securities borrowed.....	21, 069	23, 866	35, 533	-2, 797	-14, 464
Other assets.....	222, 911	242, 062	219, 379	-19, 151	+3, 532
Total.....	47, 057, 891	46, 153, 113	48, 843, 078	+904, 778	-1, 785, 187
LIABILITIES					
Capital stock paid in.....	2, 665, 151	2, 728, 664	2, 757, 113	-63, 513	-91, 962
Surplus.....	2, 822, 091	2, 903, 258	2, 864, 612	-81, 167	-42, 521
Undivided profits—net.....	894, 388	1, 009, 435	909, 548	-115, 047	-15, 160
Reserves for dividends, contingencies, etc.....	211, 407	185, 602	177, 252	+25, 805	+34, 155
Reserves for interest, taxes, and other expenses accrued and unpaid.....	121, 190	182, 397	137, 660	-61, 207	-16, 470
Due to Federal reserve banks.....	49, 267	47, 147	54, 458	+2, 120	-5, 191
Due to other banks in United States.....	3, 872, 842	3, 817, 132	3, 517, 325	+55, 710	+355, 517
Due to banks in foreign countries (including own branches).....	634, 927	660, 612	576, 664	-25, 685	+58, 263
Certified and officers' checks outstanding.....	1, 223, 777	771, 941	1, 603, 562	+451, 836	-379, 785
Cash letters of credit and travelers' checks outstanding.....	20, 960	26, 638	23, 460	-5, 678	-2, 500
Demand deposits.....	17, 501, 550	16, 838, 351	18, 861, 582	+663, 199	-1, 360, 032
Time deposits.....	13, 546, 201	13, 944, 868	13, 233, 481	-398, 667	+312, 720
United States deposits.....	267, 415	257, 185	143, 203	+10, 230	+124, 212
Total deposits.....	37, 116, 939	36, 363, 874	38, 013, 735	+753, 065	-896, 796
Agreements to repurchase U. S. Government or other securities sold.....	158, 141	38, 144	136, 957	+119, 997	+21, 184
Bills payable and rediscounts:					
With Federal reserve banks.....	248, 017	172, 578	646, 334	+75, 439	-398, 317
All other.....	107, 151	143, 402	232, 188	-36, 251	-125, 037
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	662, 686	592, 732	735, 193	+69, 954	-72, 507
Acceptances executed for customers.....	1, 138, 624	929, 337	1, 276, 159	+209, 287	-137, 535
Acceptances executed by other banks for account of reporting banks.....	15, 031	18, 127	29, 647	-3, 096	-14, 616
National-bank notes outstanding.....	639, 640	648, 999	645, 562	-9, 359	-5, 922
Securities borrowed.....	21, 069	23, 866	35, 533	-2, 797	-14, 464
Other liabilities.....	236, 366	212, 698	245, 585	+23, 668	-9, 219
Total.....	47, 057, 891	46, 153, 113	48, 843, 078	+904, 778	-1, 785, 187
Number of banks.....	8, 052	8, 246	8, 522	-194	-470

ALL MEMBER BANKS—CONDITION ON CALL DATES DECEMBER 31, 1927, TO DECEMBER 31, 1930

(Amounts in thousands of dollars)

	1927				1928				1929				1930			
	Dec. 31	Feb. 28	June 30	Oct. 3	Dec. 31	Mar. 27	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24	Dec. 31			
RESOURCES																
Loans (including overdrafts).....	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	23,870,488			
United States Government securities.....	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	4,061,995	4,095,270	4,124,776			
Other securities.....	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	6,380,494	6,638,969	6,864,247			
Total loans and investments.....	34,246,912	33,688,388	35,061,173	34,928,985	35,683,935	35,393,026	35,710,961	35,913,771	35,935,950	35,055,697	35,655,659	35,472,250	34,859,511			
Customers' liability on account of acceptances.....	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	1,117,833			
Banking house, furniture, and fixtures.....	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	1,240,444			
Other real estate owned.....	177,229	180,511	184,109	178,443	177,716	184,873	179,878	182,796	183,989	188,815	190,995	197,867	191,169			
Cash in vault.....	523,370	525,992	449,198	519,126	564,384	516,742	433,491	497,212	558,450	496,633	484,262	470,369	592,504			
Reserve with Federal reserve banks.....	2,514,465	2,366,605	2,342,045	2,348,018	2,409,367	2,338,569	2,359,077	2,321,806	2,373,760	2,332,738	2,407,960	2,414,991	2,474,509			
Items with Federal reserve banks in process of collection.....	784,391	686,881	680,492	856,655	967,836	841,006	775,822	923,363	994,373	719,201	836,471	698,871	757,216			
Due from banks in United States.....	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	1,991,517	3,360,377	2,462,827	2,455,948			
Due from banks in foreign countries (including own branches).....	258,337	269,373	291,490	286,686	305,299	287,248	272,682	246,996	263,834	247,612	220,793	202,447	260,818			
Exchanges for clearing house and other checks on local banks.....	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	2,076,189			
Outside checks and other cash items.....	200,159	134,916	217,291	163,527	203,894	142,395	117,298	102,363	139,056	65,331	118,552	51,706	92,766			
Redemption fund and due from United States Treasurer.....	33,281	32,823	33,025	33,001	32,995	32,761	32,715	32,828	32,889	32,823	32,658	32,604	32,318			
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	431,968	454,958	436,486	433,668	677,994	475,155	453,826	551,587	735,193	612,193	557,748	592,732	662,686			
Securities borrowed.....	35,212	29,248	37,733	36,551	35,947	48,844	36,337	32,592	35,533	25,744	26,324	23,866	21,069			
Other assets.....	197,666	186,677	204,940	205,273	222,149	229,751	232,621	198,700	210,379	231,482	223,114	242,062	222,911			
Total.....	44,888,140	43,581,656	45,091,849	45,483,697	48,935,646	46,673,097	45,908,001	47,305,588	48,843,078	45,860,379	47,906,740	46,153,113	47,057,891			
LIABILITIES																
Capital stock paid in.....	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	2,665,151			
Surplus.....	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	2,822,091			
Undivided profits—net.....	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	894,388			
Reserves for dividends, contingencies, etc.....				120,020	151,744	144,242	164,430	143,603	177,252	176,610	182,940	185,602	211,407			
Reserves for interest, taxes, and other expenses accrued and unpaid.....	128,757	137,345	145,458	150,438	120,676	157,144	148,825	172,193	137,660	175,896	148,960	182,397	121,190			
Due to Federal reserve banks.....	52,073	45,360	49,823	65,379	56,510	51,433	51,883	55,720	54,458	51,915	46,206	47,147	49,267			
Due to other banks in United States.....	3,808,222	3,495,722	3,263,494	3,462,377	3,649,037	3,070,084	3,091,639	3,153,077	3,517,325	3,204,316	3,831,656	3,817,132	3,872,842			
Due to banks in foreign countries (including own branches).....	745,691	643,372	613,732	508,571	543,273	462,649	464,871	481,696	576,664	498,075	571,766	660,612	634,927			
Certified and officers' checks outstanding.....	839,556	848,064	787,770	1,041,114	2,184,138	1,739,947	753,260	1,405,446	1,603,562	1,134,283	1,493,437	771,941	1,223,777			
Cash letters of credit and travelers' checks outstanding.....	21,641	29,015	43,177	27,338	23,128	27,385	43,182	27,613	23,460	25,038	41,389	26,638	20,960			
Demand deposits.....	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	17,501,550			
Time deposits.....	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	13,944,868	13,546,201			
United States deposits.....	266,981	86,032	256,681	158,761	261,505	410,867	347,967	315,479	143,203	324,893	280,769	257,185	267,415			
Total deposits.....	36,669,102	35,374,849	36,059,826	36,174,578	39,074,569	36,799,346	35,892,831	36,694,158	38,013,735	35,836,156	38,139,178	36,363,874	37,116,939			
Agreements to repurchase U. S. Government or other securities sold.....	32,785	21,375	18,103	95,161	134,084	102,423	103,758	149,090	136,957	66,214	37,164	38,144	158,141			
Bills payable and rediscounts:																
With Federal reserve banks.....	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	248,017			
All other.....	80,209	95,018	113,440	134,127	121,570	171,601	168,975	250,587	232,188	140,467	161,090	143,402	107,151			
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	431,968	454,958	436,486	433,665	677,994	475,155	453,826	551,586	735,193	612,193	557,748	592,732	662,686			
Acceptances executed for customers.....	721,473	705,001	716,270	717,931	928,329	800,426	800,426	984,670	1,276,159	1,125,907	929,337	1,138,624				
Acceptances executed by other banks for account of reporting banks.....	22,318	26,008	28,235	41,417	43,636	45,025	42,075	40,400	29,647	24,654	34,998	18,127	15,031			
National-bank notes outstanding.....	649,877	646,162	648,602	648,046	649,893	647,354	648,944	640,610	645,562	647,481	649,098	648,999	639,640			
Securities borrowed.....	35,936	29,352	37,782	36,556	35,947	48,844	36,337	32,592	35,523	25,744	26,324	23,866	21,069			
Other liabilities.....	191,169	201,899	166,726	189,692	209,109	224,581	238,116	214,946	245,585	239,961	226,915	212,698	236,366			
Total.....	44,888,140	43,581,656	45,091,849	45,483,697	48,935,646	46,673,097	45,908,001	47,305,588	48,843,078	45,860,379	47,906,740	46,153,113	47,057,891			
Number of banks.....	9,034	8,983	8,929	8,896	8,837	8,755	8,707	8,616	8,522	8,406	8,315	8,246	8,052			

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ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON CALL DATES SINCE OCTOBER, 1928¹

[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	Dec. 31
Loans—Total	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	23,870,488
Acceptances payable in United States.....	79,718	108,925	145,754	107,993	93,107	211,950	174,509	169,668	205,432	314,801
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	54,946
Commercial paper bought in open market.....	456,635	389,560	375,501	248,609	227,574	290,822	499,286	507,392	523,129	365,875
Loans to banks—On securities.....	547,795	537,501	548,152	670,277	640,301	714,076	260,124	230,166	174,857	314,768
All other.....							305,917	305,141	290,936	315,777
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	10,973,809	10,425,353	10,335,938	9,439,160
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	2,344,242	2,364,735	2,471,781	1,497,530
To brokers and dealers elsewhere.....	849,509	974,566	1,013,679	921,488	939,068	802,715	706,053	818,834	773,775	675,286
To others.....	5,796,004	6,372,504	6,525,786	6,812,805	7,169,813	7,685,001	7,923,514	7,241,784	7,090,382	7,266,344
Real estate loans—On farm land.....	403,475	411,567	403,475	403,991	392,076	387,714	394,117	386,036	387,366	386,726
On other real estate.....	2,667,502	2,710,866	2,719,657	2,760,425	2,760,422	2,803,281	2,775,673	2,769,262	2,776,344	2,847,045
All other loans (including overdrafts).....	11,506,758	10,990,735	11,240,459	11,618,300	11,988,021	11,514,775	10,595,089	10,349,314	9,982,075	9,831,396
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	3,538,001
United States Government securities—Total	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	4,124,776
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	3,270,871
Treasury notes.....	778,646	729,427	804,739	703,641	664,821	519,983	524,452	462,924	418,495	484,911
Certificates of indebtedness.....	415,395	471,852	455,821	339,456	251,392	151,659	234,544	254,404	284,953	296,418
Treasury bills.....	113,853	82,416	71,841	106,906	113,239	97,051	38,043	4,233	48,848	72,576
Other securities—Total	6,218,145	6,216,890	5,994,432	5,897,541	5,727,306	5,920,921	5,851,908	6,380,494	6,638,969	6,864,247
Domestic securities—Total.....	5,522,470	5,533,129	5,341,637	5,262,502	5,114,902	5,292,123	5,242,297	5,691,850	5,938,307	6,149,319
State, county, and municipal bonds.....	1,224,894	1,221,910	1,168,501	1,144,362	1,116,276	1,224,030	1,168,275	1,232,040	1,379,471	1,492,689
Railroad bonds.....	878,559	895,759	863,345	831,913	787,134	785,867	781,417	914,037	938,869	982,685
Other public service corporation bonds.....	1,002,432	985,360	958,194	931,938	902,764	905,606	980,210	1,047,687	1,074,627	1,101,386
All other bonds.....	1,469,339	1,417,256	1,339,802	1,316,859	1,227,883	1,253,469	1,222,847	1,340,789	1,330,420	1,354,258
Stock of Federal reserve banks.....	145,146	146,113	153,834	158,290	166,686	170,517	173,384	169,505	170,260	167,297
Stock of other corporations.....	403,535	435,735	438,756	469,314	503,848	558,794	527,917	565,417	572,941	586,970
Collateral trust and other corporation notes.....	175,420	199,412	181,969	168,720	154,060	166,049	164,214	180,936	217,924	199,101
Municipal warrants.....	117,396	146,929	149,593	150,681	169,501	168,947	163,434	170,575	181,958	199,743
All other.....	105,749	84,655	87,643	90,425	86,750	58,844	60,545	70,864	71,837	65,190
Foreign securities—Total.....	695,675	683,761	652,795	635,039	612,404	628,798	609,611	688,644	700,662	714,928
Government bonds.....	349,896	343,200	319,239	308,773	303,407	304,123	280,835	346,219	344,439	360,745
Other foreign securities.....	345,779	340,561	333,556	326,266	308,997	324,675	328,776	342,425	356,223	354,183
Demand deposits—Total	17,501,430	18,903,658	17,708,269	17,814,603	17,937,478	18,861,582	17,078,905	18,061,927	16,838,351	17,501,550
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	15,560,443
Certificates of deposit.....	230,445	234,763	207,050	200,986	188,152	201,671	182,828	198,041	196,673	192,309
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	1,362,482
All other.....	801,000	372,455	276,235	359,383	357,904	388,783	254,828	365,097	258,076	386,226
Net demand deposits (see p. 10).....	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	18,969,380
Time deposits—Total	13,409,608	13,453,311	13,328,712	13,325,066	13,317,649	13,233,451	13,518,731	13,611,978	13,944,868	13,546,201
States, counties, and municipalities.....	404,912	418,257	429,265	476,554	491,095	594,896	535,564	570,679	572,004	509,029
Banks in United States.....	134,166	124,262	113,443	79,894	111,148	95,170	102,793	111,829	101,313	107,405
Banks in foreign countries.....				77,508	112,405	154,009	175,529	224,114	233,873	237,581
Other time deposits—Evidenced by savings pass books.....	9,702,703	9,809,851	9,728,154	9,834,363	9,603,720	9,592,096	9,626,033	9,677,521	9,631,588	9,590,953
Certificates of deposit.....	1,882,008	1,895,223	1,831,666	1,745,134	1,743,212	1,740,944	1,811,315	1,861,504	1,959,775	1,884,919
Open accounts, Christmas savings accounts, etc.....	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	1,027,209
Postal savings.....	116,589	134,255	116,052	114,637	120,026	122,464	127,979	133,652	143,530	189,105
Bills payable and rediscounts—Total	1,153,916	1,162,178	1,153,035	1,198,366	1,149,898	878,522	346,591	434,970	315,980	355,168
With Federal reserve banks—Bills payable.....	813,036	823,403	761,755	738,768	583,665	453,574	105,209	147,826	76,865	138,843
Rediscounts.....	206,753	217,205	210,679	200,623	315,646	192,760	100,915	126,054	95,713	109,174
All other—Bills payable.....	116,260	102,243	148,504	149,576	226,742	214,209	134,761	155,180	137,800	101,710
Rediscounts.....	17,867	19,327	23,097	19,399	23,845	17,979	5,706	5,901	5,512	5,441

¹ Corresponding classifications not available prior to October, 1928.

² Revised.

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1930, SEPTEMBER 24, 1930, AND DECEMBER 31, 1929, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			Dec. 31, 1930	Sept. 24, 1930	Dec. 31, 1929	Dec. 31, 1930	Sept. 24, 1930	Dec. 31, 1929
	Dec. 31, 1930	Sept. 24, 1930	Dec. 31, 1929	Dec. 31, 1930	Sept. 24, 1930	Dec. 31, 1929						
RESOURCES												
Loans (including overdrafts).....	6,146,731	6,359,108	6,682,565	1,343,775	1,524,110	1,447,672	8,379,156	8,500,409	9,084,286	8,000,826	8,354,384	8,935,538
United States Government securities.....	1,238,807	1,090,788	1,112,027	240,274	157,379	116,306	1,486,289	1,627,722	1,367,885	1,159,406	1,219,381	1,266,750
Other securities.....	1,196,549	1,107,406	979,445	277,312	252,063	192,634	2,031,140	1,909,433	1,576,462	3,359,246	3,370,067	3,172,380
Total loans and investments.....	8,582,987	8,557,302	8,774,037	1,861,361	1,933,552	1,756,612	11,896,685	12,037,564	12,028,633	12,519,478	12,943,832	13,374,668
Customers' liability on account of acceptances.....	790,715	612,674	865,970	67,323	78,764	84,117	245,866	209,966	285,233	13,929	11,448	16,827
Banking house, furniture, and fixtures.....	214,548	213,330	186,294	41,093	41,548	39,356	448,872	437,617	435,217	535,931	538,259	529,439
Other real estate owned.....	11,993	10,778	8,210	505	510	486	67,432	72,388	63,089	111,239	114,193	112,204
Cash in vault.....	95,047	49,015	68,203	10,923	9,229	12,776	169,217	128,373	156,398	317,317	283,750	321,073
Reserve with Federal reserve banks.....	899,447	857,813	826,520	209,899	174,541	169,047	770,591	772,287	751,396	594,572	610,350	626,797
Items with Federal reserve banks in process of collection.....	234,949	235,040	360,368	38,014	33,769	44,166	348,204	327,816	437,347	136,049	102,246	152,492
Due from banks in United States.....	145,100	105,940	178,848	194,474	165,976	133,202	1,141,771	1,219,957	947,364	974,603	970,954	908,342
Exchanges for clearing house and other checks on local banks.....	181,594	133,184	190,313	6,977	6,986	22,420	69,411	59,628	46,444	2,836	2,649	4,657
Outside checks and other cash items.....	1,547,907	864,872	2,026,411	69,693	50,030	109,513	361,952	187,468	519,190	96,637	44,545	107,349
Redemption fund and due from United States Treasurer.....	10,926	4,836	18,871	2,600	2,251	4,508	54,222	27,929	84,387	25,018	16,690	31,290
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	1,808	1,757	1,734	412	411	310	7,426	7,571	7,825	22,672	22,865	23,020
Securities borrowed.....	489,239	458,049	607,960	69,734	52,125	39,472	98,309	80,033	84,522	5,404	2,525	3,239
Other assets.....	73,952	83,069	77,086	11,717	9,914	7,435	80,933	94,701	87,352	56,309	54,368	47,506
Total.....	13,279,312	12,187,659	14,190,825	2,584,725	2,559,606	2,423,631	15,770,543	15,676,270	15,958,135	15,423,311	15,729,578	16,270,487
LIABILITIES												
Capital stock paid in.....	688,692	722,092	744,481	149,950	151,000	149,300	841,701	856,745	867,837	984,808	998,827	995,495
Surplus.....	985,186	1,038,532	1,017,615	124,120	124,270	121,200	854,245	868,688	860,810	858,540	871,768	864,987
Undivided profits—net.....	314,263	340,289	300,048	25,640	28,546	21,654	231,335	259,746	243,273	323,150	380,854	344,573
Reserves for dividends, contingencies, etc.....	57,192	52,925	43,144	20,551	21,989	23,966	72,124	59,687	56,733	61,540	51,001	53,409
Reserves for interest, taxes, and other expenses accrued and unpaid.....	27,972	39,426	40,996	20,000	20,369	15,740	38,402	72,892	44,135	34,816	49,710	36,789
Due to Federal reserve banks.....	9	2	10				9,420	11,040	10,474	39,838	36,105	43,974
Due to other banks in United States.....	1,348,543	1,105,753	1,197,849	365,272	355,794	310,435	1,772,505	1,953,980	1,603,756	386,522	401,605	405,285
Due to banks in foreign countries (including own branches).....	551,236	564,568	496,917	26,038	22,197	26,464	55,722	70,898	50,451	1,931	2,949	2,832
Certified and officers' checks outstanding.....	852,007	579,083	1,165,249	22,577	29,118	30,064	237,458	96,195	283,723	111,735	67,545	124,506
Cash letters of credit and travelers' checks outstanding.....	13,317	17,232	15,008	1,788	1,935	2,215	5,471	6,004	5,324	384	867	403
Demand deposits.....	5,591,642	4,908,589	5,975,010	1,095,828	1,044,946	1,082,834	5,594,468	5,522,734	5,970,365	5,219,612	5,362,082	5,833,373
Time deposits.....	1,295,512	1,513,238	1,336,182	509,892	576,867	418,832	5,202,345	5,159,875	4,889,059	6,538,452	6,694,888	6,590,408
United States deposits.....	37,490	56,410	19,725	25,150	5,074	8,274	151,867	135,927	75,878	52,908	59,774	39,326
Total deposits.....	9,689,756	8,744,875	10,205,950	2,046,545	2,035,931	1,879,135	13,029,256	12,957,253	12,888,540	12,351,353	12,625,815	13,040,107
Agreements to repurchase U. S. Government or other securities sold.....	99,421	22,362	67,545	1,500			42,237	10,587	53,535	14,983	4,895	15,877
Bills payable and rediscounts.....												
With Federal reserve banks.....	20,516	6,700	112,981		100	36,127	63,380	27,403	242,078	164,121	138,375	255,148
All other.....	16,024	40,353	65,950		22,500	5,100	11,638	22,816	49,622	79,489	57,733	111,516
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	489,239	458,049	607,960	69,734	52,125	39,472	98,309	80,033	84,522	5,404	2,525	3,239
Acceptances executed for customers.....	804,932	624,582	882,070	68,819	79,790	85,380	252,889	215,406	292,812	12,584	9,559	15,897
Acceptances executed by other banks for account of reporting banks.....	9,474	12,084	13,873	404	133	467	3,471	4,152	13,561	1,682	1,808	1,746
National-bank notes outstanding.....	35,869	34,920	33,227	8,250	8,225	6,180	144,268	150,541	153,124	451,223	455,313	453,031
Securities borrowed.....							9,752	12,972	23,738	11,317	10,894	11,584
Other liabilities.....	41,376	50,520	54,985	49,212	14,628	39,696	77,506	77,049	83,815	68,272	70,501	67,089
Total.....	13,279,312	12,187,659	14,190,825	2,584,725	2,559,606	2,423,631	15,770,543	15,676,270	15,958,135	15,423,311	15,729,578	16,270,487
Number of banks.....	48	52	56	14	16	17	402	421	458	7,588	7,757	7,991

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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			Dec. 31, 1930	Sept. 24, 1930	Dec. 31, 1929	Dec. 31, 1930	Sept. 24, 1930	Dec. 31, 1929
	Dec. 31, 1930	Sept. 24, 1930	Dec. 31, 1929	Dec. 31, 1930	Sept. 24, 1930	Dec. 31, 1929						
Loans—Total	6,146,731	6,359,108	6,682,565	1,343,775	1,524,110	1,447,672	8,379,156	8,500,409	9,054,256	8,000,826	8,354,384	8,935,538
Acceptances payable in United States.....	188,143	148,160	127,875	17,501	6,916	8,936	104,462	46,833	42,525	4,695	3,523	32,614
Bills, acceptances, etc., payable in foreign countries.....	22,354	27,632	45,855	14,057	13,334	4,941	15,252	17,311	24,071	3,283	3,657	4,710
Commercial paper bought in open market.....	34,013	22,055	20,738	18,044	42,404	5,068	194,240	294,794	102,469	119,578	163,876	162,547
Loans to banks—On securities.....	132,371	52,567	322,287	42,272	35,165	88,044	125,046	76,556	258,320	15,079	10,569	45,425
All other.....	150,821	116,441											105,619	6,279	110,791	46,498	51,425
Loans on securities, exclusive of loans to banks—Total.....	3,417,827	3,745,304	3,401,289	718,445	920,131	784,402	3,104,812	3,354,881	3,439,800	2,198,076	2,315,622	2,522,375
To brokers and dealers in New York.....	1,280,772	1,714,404	1,201,621	44,914	233,268	11,009	122,520	409,277	239,023	49,324	114,832	208,497
To brokers and dealers elsewhere.....	103,949	86,332	54,600	201,152	238,943	240,131	311,517	360,068	425,426	58,668	88,432	82,558
To others.....	2,033,106	1,944,568	2,145,068	472,379	447,920	533,262	2,670,775	2,585,536	2,775,351	2,090,084	2,112,358	2,231,320
Real estate loans—On farm land.....	375	23	184	1,696	1,545	1,788	120,480	110,804	109,641	264,175	274,994	276,101
On other real estate.....	147,179	157,381	169,123	17,968	16,100	19,352	1,490,693	1,397,770	1,428,450	1,191,205	1,205,093	1,186,351
All other loans (including overdrafts).....	2,053,648	2,089,545	2,595,209	500,953	482,236	535,141	3,118,552	3,084,669	3,679,010	4,158,237	4,325,625	4,705,415
Loans eligible for rediscount with Federal reserve banks.....	748,538	797,555	1,067,011	173,002	202,489	242,902	1,178,332	1,271,257	1,402,711	1,438,129	1,540,968	1,684,280
United States Government securities—Total	1,238,807	1,090,788	1,112,627	240,274	157,739	116,306	1,486,289	1,627,722	1,367,885	1,159,406	1,219,381	1,266,750
Bonds.....	862,744	875,797	888,721	123,288	81,024	93,853	1,271,319	1,347,486	1,112,408	1,013,520	1,038,667	999,293
Treasury notes.....	228,157	139,774	165,624	38,524	23,828	19,139	106,711	121,267	164,568	111,519	133,626	170,652
Certificates of indebtedness.....	99,594	55,154	23,477	70,240	32,598	2,404	94,979	152,290	66,366	31,605	44,911	59,412
Treasury bills.....	48,312	20,063	34,205	8,222	19,929	910	13,280	6,679	24,543	2,762	2,177	37,393
Other securities—Total	1,196,549	1,107,406	979,445	277,312	252,063	192,634	2,031,140	1,909,433	1,576,462	3,359,246	3,370,067	3,172,380
Domestic securities—Total.....	1,048,678	1,004,217	889,980	254,089	229,929	177,405	1,869,623	1,743,413	1,441,839	2,976,920	2,960,748	2,782,899
State, county, and municipal bonds.....	305,745	269,141	213,980	61,438	52,367	42,334	543,721	491,551	418,967	581,785	566,412	548,749
Railroad bonds.....	209,966	185,410	142,487	13,610	12,004	12,004	241,046	226,124	159,493	518,063	515,331	471,270
Other public-service corporation bonds.....	95,724	89,087	65,215	23,013	20,057	16,014	248,250	235,200	174,192	734,399	730,253	650,185
All other bonds.....	182,035	187,084	179,559	42,455	26,348	14,846	394,404	358,334	319,685	735,364	758,634	739,379
Stock of Federal reserve banks.....	51,055	52,881	54,123	8,222	8,263	8,102	51,867	52,511	52,253	56,153	56,605	56,039
Stock of other corporations.....	156,266	156,438	192,022	6,083	5,963	7,080	241,573	230,986	212,069	183,048	179,554	147,623
Collateral trust and other corporation notes.....	38,959	50,626	30,525	3,296	8,940	11,427	93,916	95,480	62,441	62,930	62,878	61,656
Municipal warrants.....	4,480	1,628	7,683	77,853	80,811	54,117	40,058	35,752	29,341	77,352	63,767	77,806
All other.....	4,448	11,922	4,386	18,119	15,176	10,868	14,788	17,425	13,398	27,835	27,314	30,192
Foreign securities—Total.....	147,871	103,189	89,465	23,223	22,134	15,229	161,517	166,020	134,623	382,317	409,319	389,481
Government bonds.....	84,302	51,226	48,114	14,457	12,698	8,708	74,543	80,939	59,541	187,443	199,576	187,760
Other foreign securities.....	63,569	51,963	41,351	8,766	9,436	6,521	86,974	85,081	75,082	194,874	209,743	201,721
Demand deposits—Total	5,591,642	4,908,589	5,975,010	1,095,828	1,044,946	1,082,834	5,594,468	5,522,734	5,970,365	5,219,612	5,362,082	5,833,373
Individual deposits subject to check.....	5,195,327	4,650,402	5,574,324	1,020,779	994,612	1,033,136	5,054,084	5,025,482	5,422,522	4,290,253	4,436,635	4,905,661
Certificates of deposit.....	21,936	37,528	24,116	3,278	2,962	3,021	47,772	42,015	41,043	119,413	114,168	133,491
State, county, and municipal deposits.....	110,035	68,062	127,744	69,252	44,514	42,237	421,680	404,131	423,370	761,515	759,764	742,134
All other.....	264,344	152,597	248,826	2,519	2,858	4,440	70,932	51,106	83,430	48,431	51,515	52,087
Net demand deposits (see p. 10).....	6,405,267	5,873,175	6,417,658	1,241,871	1,231,346	1,186,519	6,041,821	6,120,338	6,291,153	5,280,421	5,432,379	5,901,698
Time deposits—Total	1,296,512	1,513,238	1,336,182	509,892	576,867	418,832	5,159,875	4,888,059	6,538,452	6,694,889	6,590,408	
States, counties, and municipalities.....	12,884	17,198	33,154	72,893	120,704	58,085	295,328	287,153	370,783	127,924	146,949	132,874
Banks in United States.....	37,219	39,732	39,688	17,849	15,504	19,461	41,732	34,940	29,528	10,605	11,137	6,493
Banks in foreign countries.....	182,313	169,445	133,197	23,000	32,729	7,050	32,268	31,686	13,675		13	87
Other time deposits—												
Evidenced by savings pass books.....	452,284	642,881	617,125	184,199	171,447	155,688	3,907,230	3,770,970	3,723,860	5,047,240	5,046,290	5,095,423
Certificates of deposit.....	96,332	79,090	77,162	73,023	81,503	54,371	545,913	572,769	410,600	1,169,651	1,226,413	1,198,811
Open accounts, Christmas savings accounts, etc.....	476,960	548,272	417,421	133,713	151,267	122,064	321,166	415,317	299,035	95,370	187,929	95,382
Postal savings.....	37,520	16,620	18,435	5,215	3,713	2,113	58,708	47,040	40,578	87,662	76,157	61,398
Bills payable and rediscounts—Total	36,540	47,053	178,931	22,600	41,227	75,018	50,219	291,700	243,610	196,108	186,664	
With Federal reserve banks—Bills payable.....	17,540	4,985	111,715		100	33,627	49,924	20,542	171,172	71,379	51,238	137,060
Rediscounts.....	2,976	1,715	1,266			2,500	13,456	6,861	70,996	92,742	87,137	118,088
All other—Bills payable.....	15,980	40,300	61,050		22,500	5,100	11,488	22,696	42,716	74,242	52,394	105,343
Rediscounts.....	44	53	4,900				150	120	6,906	5,247	5,339	6,173

NATIONAL AND STATE MEMBERS—CONDITION ON DECEMBER 31, 1930, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks				National banks ¹				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
RESOURCES												
Loans (including overdrafts).....	23,870,488	7,490,506	8,379,156	8,000,826	14,346,762	3,293,202	5,131,264	5,922,296	9,523,726	4,197,304	3,247,892	2,078,530
United States Government securities.....	4,124,776	1,479,081	1,486,289	1,150,060	2,649,262	670,922	1,009,109	969,231	1,475,514	808,159	477,180	190,175
Other securities.....	6,864,247	1,473,861	2,031,140	3,359,246	4,429,613	641,104	1,159,964	2,628,545	2,434,634	832,757	871,176	730,701
Total loans and investments.....	34,859,511	10,443,448	11,896,585	12,519,478	21,425,637	4,605,228	7,300,337	9,520,072	13,433,874	5,835,220	4,596,248	2,999,406
Customers' liability on account of acceptances.....	1,117,833	858,038	245,866	13,929	613,607	412,584	192,365	8,658	504,226	445,454	53,501	5,271
Banking house, furniture, and fixtures.....	1,240,444	255,641	448,872	535,931	811,499	115,326	281,909	414,264	428,945	140,315	166,963	121,067
Other real estate owned.....	191,169	12,498	67,432	111,239	120,719	6,375	28,287	86,057	70,450	6,123	39,145	25,182
Cash in vault.....	592,504	105,970	169,217	317,317	405,821	41,621	110,411	253,789	186,683	64,349	58,806	63,528
Reserve with Federal reserve banks.....	2,474,509	1,109,346	770,591	594,572	1,460,365	494,857	508,612	461,896	1,014,144	614,489	266,979	132,676
Items with Federal reserve banks in process of collection.....	757,216	272,963	348,204	136,049	450,229	131,376	231,312	87,541	306,987	141,587	116,892	48,508
Due from banks in United States.....	2,455,948	339,574	1,141,771	974,603	1,777,037	131,901	836,975	808,161	678,911	207,673	304,796	166,442
Due from banks in foreign countries (including own branches).....	260,818	188,571	69,411	2,836	204,448	142,811	59,882	1,755	56,370	45,760	9,529	1,081
Exchanges for clearing house and other checks on local banks.....	2,076,189	1,617,600	361,952	96,637	1,010,263	710,644	239,191	60,428	1,065,926	906,956	122,761	36,209
Outside checks and other cash items.....	92,766	13,526	54,222	25,018	63,011	5,290	37,770	19,951	29,755	8,236	16,452	5,067
Redemption fund and due from United States Treasurer.....	32,318	2,220	7,426	22,672	32,318	2,220	7,426	22,672				
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	662,686	558,973	98,309	5,404	244,489	195,260	43,921	5,299	418,197	363,704	54,388	105
Securities borrowed.....	21,069		9,752	11,317	15,803		7,046	8,757	5,266		2,706	2,560
Other assets.....	222,911	85,669	80,933	56,309	118,586	38,600	41,507	38,479	104,325	47,069	39,426	17,830
Total.....	47,057,891	15,864,037	15,770,543	15,423,311	28,753,832	7,034,102	9,921,951	11,797,779	18,304,059	8,829,935	5,848,592	3,625,532
LIABILITIES												
Capital stock paid in.....	2,665,151	838,642	841,701	984,808	1,718,734	408,532	545,905	764,297	946,417	430,110	295,796	220,511
Surplus.....	2,822,091	1,109,306	854,245	858,540	1,546,302	456,696	447,968	641,638	1,275,789	652,610	406,277	216,902
Undivided profits—net.....	894,388	339,903	231,335	323,150	515,381	127,097	133,925	254,359	379,007	212,806	97,410	68,791
Reserves for dividends, contingencies, etc.....	211,407	77,743	72,124	61,540	108,269	26,967	41,422	39,880	103,138	50,776	30,702	21,660
Due to Federal reserve banks.....	121,190	47,972	38,402	34,816	64,277	16,414	24,369	23,494	56,913	31,558	14,033	11,322
Due to other banks in United States.....	49,267	9	9,420	39,838	32,416	6,979	25,437	16,851	16,811	9	2,441	14,401
Due to banks in foreign countries (including own branches).....	3,872,842	1,713,815	1,772,505	386,522	2,360,920	733,724	1,321,345	305,851	1,511,922	980,091	451,160	80,671
Certified and officers' checks outstanding.....	634,927	577,274	55,722	1,931	388,597	342,517	44,671	1,409	246,330	234,757	11,051	522
Cash letters of credit and travelers' checks outstanding.....	1,223,777	874,584	237,458	111,735	633,590	390,568	163,089	79,933	590,187	484,516	74,369	31,802
Demand deposits.....	20,960	15,105	5,471	384	8,777	3,349	5,265	163	12,183	11,756	206	221
Time deposits.....	17,501,550	6,687,470	5,594,468	5,219,612	10,622,893	3,057,997	3,616,026	3,948,870	6,878,675	3,629,473	1,978,442	270,742
United States deposits.....	13,546,201	1,805,404	5,202,345	6,538,452	8,711,721	764,141	2,962,619	4,984,961	4,834,480	1,041,263	2,239,726	1,553,491
Time deposits.....	267,415	62,640	151,867	52,908	160,638	21,108	102,045	37,485	106,777	41,532	49,822	15,423
Total deposits.....	37,116,939	11,796,301	13,029,256	12,351,382	22,919,552	5,313,404	8,222,039	9,384,109	14,197,387	6,422,897	4,807,217	2,967,273
Agreements to repurchase U. S. Government or other securities sold.....	158,141	100,921	42,237	14,983	33,073	1,500	18,970	12,603	99,421	89,821	23,267	2,800
Bills payable and rediscounts:												
With Federal reserve banks.....	248,017	20,516	63,380	164,121	185,732	4,844	52,172	128,716	62,285	15,672	11,208	35,405
All other.....	107,151	16,024	11,638	79,489	69,874	639	7,170	62,065	37,277	15,385	4,468	17,424
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	662,686	558,973	98,309	5,404	244,489	195,260	43,921	5,299	418,197	363,704	54,388	105
Acceptances executed for customers.....	1,138,624	873,151	252,889	12,584	625,450	420,350	197,381	7,719	513,174	452,801	55,508	4,865
Acceptances executed by other banks for account of reporting banks.....	15,031	9,878	3,471	1,682	8,242	3,770	3,227	1,245	6,789	6,108	244	437
National-bank notes outstanding.....	639,640	44,119	144,298	451,223	639,640	44,119	144,298	451,223				
Securities borrowed.....	21,069		9,752	11,317	15,803		7,046	8,757	5,266		2,706	2,560
Other liabilities.....	236,366	90,588	77,506	68,272	59,014	14,501	32,138	12,375	177,352	76,087	45,368	55,897
Total.....	47,057,891	15,864,037	15,770,543	15,423,311	28,753,832	7,034,102	9,921,951	11,797,779	18,304,059	8,829,935	5,848,592	3,625,532
Number of banks.....	8,052	62	402	7,588	7,033	29	287	6,717	1,019	33	115	871

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

NATIONAL AND STATE MEMBERS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON DECEMBER 31, 1930

[Amounts in thousands of dollars]

41190—31—2

	All member banks				National banks ¹				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
Loans—Total	23,870,488	7,490,506	8,379,156	8,000,826	14,346,762	3,293,292	5,131,264	5,922,296	9,523,726	4,197,304	3,247,892	2,078,530
Acceptances payable in United States	314,801	205,644	104,462	4,695	169,583	74,361	91,163	4,059	145,218	131,283	13,299	636
Bills, acceptances, etc., payable in foreign countries	54,946	36,411	15,252	3,283	35,425	21,083	11,180	3,162	19,521	15,328	4,072	121
Commercial paper bought in open market	365,875	52,057	194,240	119,578	278,544	16,417	160,363	101,764	87,331	35,640	33,877	17,814
Loans to banks—On securities	314,768	174,643	125,046	15,079	190,852	92,514	86,482	11,856	123,916	82,129	38,564	3,223
All other	315,777	163,660	105,619	46,498	216,340	97,693	77,358	41,289	99,437	65,967	28,261	5,209
Loans on securities, exclusive of loans to banks—Total	9,439,160	4,136,272	3,104,812	2,198,076	5,101,700	1,777,105	1,771,339	1,553,256	4,337,460	2,359,167	1,333,473	644,820
To brokers and dealers in New York	1,497,630	1,325,686	122,520	49,324	665,266	545,462	95,057	24,747	832,264	780,224	27,463	24,577
To brokers and dealers elsewhere	675,286	305,101	311,517	58,668	326,966	106,830	182,209	37,927	348,320	198,271	129,308	20,741
To others	7,266,344	2,505,485	2,670,775	2,090,084	4,109,468	1,124,813	1,494,073	1,490,582	3,156,876	1,380,672	1,176,702	599,502
Real estate loans—On farm land	386,726	2,071	120,480	264,175	301,517	587	91,697	209,233	85,209	1,484	28,783	54,942
On other real estate	2,847,045	165,147	1,490,693	1,191,205	1,269,286	18,231	616,931	634,124	1,577,759	146,916	873,762	557,081
All other loans (including overdrafts)	9,831,390	2,554,601	3,118,552	4,158,237	1,195,211	2,224,751	3,363,553	3,047,875	1,359,390	893,801	794,684	
Loans eligible for rediscount with Federal reserve banks	3,538,001	921,540	1,178,332	1,438,129	2,490,879	375,122	905,185	1,210,572	1,047,122	546,418	273,147	227,557
United States Government securities—Total	4,124,776	1,479,081	1,486,289	1,159,406	2,649,262	670,922	1,009,109	969,231	1,475,514	809,159	477,180	190,175
Bonds	3,270,871	986,032	1,271,319	1,013,520	2,267,986	545,753	868,716	853,517	1,002,885	440,279	402,603	160,003
Treasury notes	484,911	266,681	106,711	111,519	226,547	68,090	69,702	88,755	258,364	198,591	37,009	22,764
Certificates of indebtedness	296,418	169,834	94,979	31,605	100,389	14,079	60,133	26,177	156,029	155,755	34,846	5,428
Treasury bills	72,576	56,534	13,280	2,762	54,340	43,000	10,558	782	18,236	13,534	2,722	1,980
Other securities—Total	6,864,247	1,473,861	2,031,140	3,359,246	4,429,613	641,104	1,159,964	2,628,545	2,434,634	832,757	871,176	730,701
Domestic securities—Total	6,149,319	1,302,767	1,869,623	2,976,929	3,908,690	553,947	1,053,459	2,301,284	2,240,629	748,820	816,164	675,645
State, county, and municipal bonds	1,492,689	367,183	543,721	581,785	959,803	136,430	362,906	460,467	532,886	230,753	180,815	121,318
Railroad bonds	982,685	223,576	241,046	518,063	698,623	130,032	154,263	414,328	93,544	86,783	103,735	
Other public service corporation bonds	1,101,388	118,737	248,250	734,399	814,911	53,974	154,176	606,761	286,475	64,763	94,074	127,638
All other bonds	1,354,258	224,480	394,404	735,364	904,881	100,035	207,241	597,605	449,377	124,455	187,163	137,759
Stock of Federal reserve banks	167,297	59,277	51,867	56,153	99,871	26,622	30,306	42,941	67,426	32,655	21,559	13,212
Stock of other corporations	586,970	162,349	241,573	183,048	112,100	27,117	49,724	35,259	474,870	135,232	191,849	147,789
Collateral trust and other corporation notes	199,101	42,255	93,916	62,930	132,947	20,250	57,552	55,145	66,154	22,005	36,364	7,785
Municipal warrants	199,743	82,333	40,058	77,352	144,899	54,836	27,380	62,683	54,844	27,497	12,673	14,669
All other	65,190	22,567	14,788	27,835	40,655	4,651	9,909	26,095	24,535	17,916	4,879	1,740
Foreign securities—Total	714,928	171,094	161,517	382,317	520,923	87,157	106,505	327,261	194,005	83,937	55,012	55,056
Government bonds	360,745	98,759	74,543	187,443	254,320	40,177	54,114	160,029	106,425	58,582	20,429	27,414
Other foreign securities	354,183	72,335	86,974	194,874	266,603	46,980	52,391	167,232	87,580	25,355	34,583	27,642
Demand deposits—Total	17,591,550	6,687,470	5,594,468	5,219,612	10,622,893	3,057,997	3,616,026	3,948,870	6,878,657	3,629,478	1,978,442	1,270,742
Individual deposits subject to check	15,560,443	6,216,106	5,054,084	4,290,253	9,302,788	2,805,679	3,273,377	3,223,732	6,257,655	3,410,427	1,780,707	1,066,521
Certificates of deposit	192,399	25,214	47,772	119,413	135,779	11,233	29,053	95,493	56,620	13,981	18,719	23,920
State, county, and municipal deposits	1,362,482	179,287	421,680	761,515	982,757	101,110	280,266	601,381	379,725	78,177	141,414	160,134
All other	386,226	266,863	70,932	48,431	201,569	139,975	33,330	28,264	184,657	126,888	37,602	20,167
Net demand deposits (see p. 10)	18,969,380	7,647,138	6,041,821	5,280,421	11,504,233	3,526,692	3,979,943	3,997,598	7,465,147	4,120,446	2,061,878	1,282,823
Time deposits—Total	13,846,201	1,805,404	5,202,345	6,538,452	8,711,721	764,141	2,962,619	4,984,961	4,834,480	1,041,263	2,239,726	1,553,491
States, counties, and municipalities	509,029	85,777	295,328	127,924	410,635	76,836	233,205	100,594	98,394	8,941	62,123	27,330
Banks in United States	107,405	55,068	41,732	10,605	79,236	41,416	30,987	6,833	28,169	13,652	10,745	3,772
Banks in foreign countries	237,581	205,313	32,268		129,576	97,509	32,067		108,005	107,804	201	
Other time deposits—												
Evidenced by savings pass books	9,590,953	636,483	3,907,230	5,047,240	6,156,304	233,864	2,156,741	3,765,699	3,434,649	402,619	1,750,489	1,281,541
Certificates of deposit	1,884,919	169,355	545,913	1,169,651	1,336,518	53,637	315,199	967,682	548,401	115,718	230,714	201,969
Open accounts, Christmas savings accounts, etc.	1,027,209	610,673	321,166	95,370	453,269	239,914	147,085	65,670	573,940	370,759	173,481	29,700
Postal savings	189,105	42,735	88,708	87,602	146,183	20,965	46,735	75,491	42,922	21,770	11,973	9,179
Bills payable and rediscounts—Total	355,168	36,540	75,018	243,610	255,606	5,483	59,342	190,781	99,562	31,657	15,676	52,829
With Federal reserve banks—Bills payable	138,843	17,540	49,924	71,379	100,673	3,852	42,781	54,040	38,170	15,688	7,143	17,339
Rediscounts	109,174	2,976	13,456	92,742	85,059	992	9,391	74,676	24,115	1,984	4,065	18,066
All other—Bills payable	101,710	15,980	11,488	74,242	65,978	595	7,170	58,213	35,732	15,385	4,318	16,029
Rediscounts	5,441	44	150	5,247	3,896	44		3,852	1,545		150	1,395

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

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1930, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
RESOURCES													
Loans (including overdrafts).....	23,870,488	1,749,779	8,299,878	1,767,136	2,262,364	842,172	725,754	3,405,956	787,429	494,527	716,688	600,957	2,217,848
United States Government securities.....	4,124,776	231,504	1,493,680	219,250	445,525	109,825	112,276	538,463	94,265	122,434	172,848	117,699	467,007
Other securities.....	6,864,247	529,596	2,229,831	746,818	710,868	201,806	151,389	865,003	272,008	234,169	257,514	103,780	561,465
Total loans and investments.....	34,859,511	2,510,879	12,023,389	2,733,204	3,418,757	1,153,803	989,419	4,809,422	1,153,702	851,130	1,147,050	822,436	3,246,320
Customers' liability on account of acceptances.....	1,117,833	85,420	800,541	26,992	24,182	9,594	9,676	96,681	2,602	1,272	29	6,092	54,752
Banking house, furniture, and fixtures.....	1,240,444	72,238	334,478	107,650	150,504	61,829	54,406	178,700	36,415	27,076	42,102	47,077	127,969
Other real estate owned.....	191,169	9,323	28,455	25,245	31,196	15,168	14,370	23,795	12,154	4,753	6,201	9,516	10,993
Cash in vault.....	592,504	37,569	153,416	48,314	59,146	33,351	32,489	78,120	24,856	18,622	25,341	21,357	59,923
Reserve with Federal reserve banks.....	2,474,509	147,298	1,062,054	145,098	185,745	63,153	62,543	361,773	69,644	48,364	88,298	58,104	182,435
Items with Federal reserve banks in process of collection.....	757,216	63,757	305,143	56,894	73,000	32,569	16,985	89,014	29,783	6,026	29,533	19,896	34,616
Due from banks in United States.....	2,455,948	150,613	296,202	148,079	194,723	98,169	134,760	427,163	122,559	142,016	232,075	184,127	325,462
Due from banks in foreign countries (including own branches).....	260,818	34,672	183,765	5,975	2,291	7,569	1,005	9,858	1,492	1,150	564	407	12,070
Exchanges for clearing house and other checks on local banks.....	2,076,189	48,929	1,582,841	63,227	52,877	22,409	21,178	128,467	19,065	11,060	22,419	12,900	89,817
Outside checks and other cash items.....	92,766	5,576	15,748	3,109	6,887	3,037	7,086	17,373	3,656	3,029	4,995	2,931	19,339
Redemption fund and due from United States Treasurer.....	32,318	2,263	4,574	2,789	3,808	2,374	2,322	4,488	1,381	1,297	1,574	2,236	3,212
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	662,686	22,574	515,995	6,917	10,681	5,428	6,501	78,326	91	30	14	273	15,856
Securities borrowed.....	21,069	247	915	329	7,284	1,068	1,223	2,280	4,990	68	1,119	588	958
Other assets.....	222,911	11,575	94,023	16,017	22,794	7,246	4,619	25,837	4,323	8,849	3,006	1,972	22,650
Total.....	47,057,891	3,202,933	17,401,539	3,389,839	4,243,875	1,516,767	1,358,582	6,331,297	1,486,713	1,124,742	1,604,320	1,190,912	4,206,372
LIABILITIES													
Capital stock paid in.....	2,665,151	196,149	905,846	184,715	231,068	105,808	97,191	364,841	100,122	63,265	93,383	91,653	231,110
Surplus.....	2,822,091	178,853	1,212,004	362,086	292,241	80,649	66,109	294,941	58,425	35,808	44,706	47,083	149,186
Undivided profits—net.....	894,388	69,242	408,844	80,807	73,399	26,737	17,698	86,237	24,206	14,099	22,397	23,256	47,466
Reserves for dividends, contingencies, etc.....	211,407	12,381	73,641	23,553	21,849	8,550	3,318	34,583	5,175	4,555	4,579	3,952	15,271
Reserves for interest, taxes, and other expenses accrued and unpaid.....	121,190	11,621	36,353	6,281	12,810	5,065	2,884	28,137	3,021	4,798	3,202	2,717	4,301
Due to Federal reserve banks.....	49,267	6,809	17,533	6,795	5,003	4,848	1,885	4,116	109	4	20	1,322	823
Due to other banks in United States.....	3,872,842	188,569	1,444,270	227,266	305,779	112,480	120,006	557,610	138,047	104,119	226,572	139,200	308,924
Due to banks in foreign countries (including own branches).....	634,927	20,885	553,381	4,011	3,097	1,017	2,358	28,911	312	849	254	888	18,964
Certified and officers' checks outstanding.....	1,223,777	23,132	875,833	25,424	53,613	15,107	13,305	69,881	10,565	8,266	37,937	29,352	61,362
Cash letters of credit and travelers' checks outstanding.....	20,960	381	13,438	51	3,821	45	20	2,012	50	27	71	9	1,035
Demand deposits.....	17,501,550	1,274,560	6,922,727	1,118,943	1,375,372	502,347	492,482	2,309,921	596,956	392,709	743,615	543,774	1,238,244
Time deposits.....	13,546,201	995,113	3,171,518	1,173,585	1,652,812	538,383	410,425	2,134,998	470,353	459,853	372,125	333,608	1,933,428
United States deposits.....	267,415	23,788	51,637	21,525	25,500	18,105	27,770	40,767	4,393	2,480	4,306	13,574	30,570
Total deposits.....	37,116,939	2,533,237	13,650,337	2,577,500	3,427,997	1,192,332	1,068,251	5,148,216	1,210,785	968,267	1,384,960	961,727	3,533,350
Agreements to repurchase U. S. Government or other securities sold.....	158,141	14,972	106,529	1,040	10,678	312	535	14,014	5,323	182	872	1,083	2,601
Bills payable and rediscounts: With Federal reserve banks.....	248,017	13,416	58,508	25,256	37,252	22,101	16,966	22,980	12,628	3,751	16,081	4,191	14,987
All other.....	107,151	5,814	29,638	15,518	13,686	9,483	8,447	8,447	8,127	1,117	374	1,767	3,737
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	662,686	22,574	515,995	6,917	10,681	5,428	6,501	78,326	91	30	14	273	15,856
Acceptances executed for customers.....	1,138,624	88,495	812,942	26,191	23,717	9,662	13,038	97,311	2,606	1,310	29	6,525	56,797
Acceptances executed by other banks for account of reporting banks.....	15,031	757	10,792	1,732	611	133	56	485	35	3			427
National-bank notes outstanding.....	639,640	45,038	90,763	55,204	75,592	47,243	43,711	89,283	27,655	25,962	31,365	43,920	63,904
Securities borrowed.....	21,069	247	915	329	7,284	1,068	1,223	2,280	4,990	68	1,119	588	958
Other liabilities.....	236,366	10,137	88,432	22,710	5,010	2,196	11,658	61,316	23,524	1,487	1,299	2,176	6,421
Total.....	47,057,891	3,202,933	17,401,539	3,389,839	4,243,875	1,516,767	1,358,582	6,331,297	1,486,713	1,124,742	1,604,320	1,190,912	4,206,372
Number of banks.....	8,052	396	914	753	757	470	390	1,081	513	642	871	684	581

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ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON DECEMBER 31, 1930, BY DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelph- ia	Cleve- land	Rich- mond	At- lanta	Chicago	St. Louis	Minne- apolis	Kans- as City	Dallas	San Fran- cisco
Loans—Total	23,870,488	1,749,779	8,299,878	1,767,136	2,262,364	842,172	725,754	3,405,956	787,429	494,527	716,688	600,957	2,217,848
Acceptances payable in United States.....	314,801	74,395	190,603	239	7,953	-----	772	17,667	3,280	467	534	3,987	14,904
Bills, acceptances, etc., payable in foreign countries.....	54,946	2,759	23,086	2,372	791	227	2,237	14,348	488	112	708	535	7,283
Commercial paper bought in open market.....	365,875	58,000	58,872	38,205	14,049	15,774	7,797	52,722	31,092	21,063	21,530	9,946	36,825
Loans to banks—On securities.....	314,768	12,631	134,158	44,304	29,407	7,418	4,167	61,497	9,667	1,269	4,572	1,507	4,171
All other.....	315,777	14,043	154,118	11,545	13,395	17,020	23,311	28,399	18,641	6,015	18,870	6,481	3,939
Loans on securities, exclusive of loans to banks—Total.....	9,439,160	673,338	4,227,902	684,644	922,206	246,932	173,021	1,325,840	251,650	124,237	140,973	121,454	546,963
To brokers and dealers in New York.....	1,497,530	53,724	1,311,409	16,088	14,489	921	9,612	49,325	16,282	4,194	3,059	2,328	16,099
To brokers and dealers elsewhere.....	675,286	78,373	120,741	59,689	56,830	12,975	13,825	234,593	22,070	5,564	7,420	3,952	59,254
To others.....	7,266,344	541,241	2,795,752	608,867	850,887	233,036	149,584	1,041,922	213,298	114,479	130,494	115,174	471,610
Real estate loans—On farm land.....	386,726	7,522	14,167	13,806	30,619	17,493	26,820	77,294	20,935	23,988	21,864	17,422	114,796
On other real estate.....	2,847,045	204,742	529,965	228,164	480,129	51,178	50,539	467,831	95,008	20,406	22,850	23,702	606,531
All other loans (including overdrafts).....	9,831,390	642,349	2,967,007	743,857	757,815	486,130	437,090	1,360,358	356,668	206,970	484,787	415,923	882,436
Loans eligible for rediscount with Federal reserve banks.....	3,538,001	199,775	1,025,611	243,721	205,730	170,192	167,900	472,637	178,045	164,972	231,265	188,199	289,954
United States Government securities—Total	4,124,776	231,504	1,493,680	219,250	445,525	109,825	112,276	538,463	94,265	122,434	172,848	117,699	467,007
Bonds.....	3,270,871	190,415	1,077,675	204,236	416,918	98,460	93,002	360,607	74,024	109,622	135,244	94,472	416,196
Treasury notes.....	484,911	16,922	261,201	11,272	11,532	6,156	6,080	73,843	10,810	9,356	28,709	10,633	38,397
Certificates of indebtedness.....	296,418	16,700	104,563	3,164	13,436	5,209	13,167	95,772	8,916	3,422	8,394	12,524	11,151
Treasury bills.....	72,576	7,467	50,241	578	3,639	-----	27	8,241	515	34	501	70	1,263
Other securities—Total	6,864,247	529,596	2,229,831	746,818	710,868	201,806	151,389	865,003	272,008	234,169	257,514	163,780	561,455
Domestic securities—Total.....	6,149,319	464,277	1,964,825	669,890	633,060	184,689	140,325	786,730	248,701	204,448	238,755	98,634	514,985
State, county, and municipal bonds.....	1,492,689	36,880	434,167	75,439	87,324	31,095	42,395	211,422	68,935	59,184	101,939	33,998	309,911
Railroad bonds.....	982,685	76,695	430,861	144,381	114,657	22,274	13,209	63,625	25,568	28,302	19,816	3,412	39,885
Other public-service corporation bonds.....	1,101,386	159,140	321,167	175,381	102,501	29,590	15,101	147,040	35,796	38,019	19,209	5,282	53,469
All other bonds.....	1,354,258	97,077	363,827	155,423	205,463	53,246	39,153	187,455	58,491	56,421	45,076	24,987	67,639
Stock of Federal reserve banks.....	167,297	11,870	64,496	16,791	15,717	5,680	5,022	19,928	4,781	3,011	4,292	4,270	11,439
Stock of other corporations.....	586,970	63,917	274,135	63,027	56,353	21,286	17,393	17,998	40,005	1,605	14,542	6,674	10,035
Collateral trust and other corporation notes.....	199,101	13,746	55,331	32,656	37,586	17,745	1,421	20,874	4,661	4,879	2,660	2,818	4,724
Municipal warrants.....	199,743	2,054	14,744	4,126	9,217	847	3,453	91,744	6,566	11,150	25,575	14,322	15,945
All other.....	65,190	2,898	6,097	2,975	4,242	2,926	3,178	26,644	3,898	1,877	5,646	2,871	1,938
Foreign securities—Total.....	714,928	65,319	265,006	76,928	77,808	17,117	11,064	78,273	23,307	29,721	18,759	5,146	46,480
Government bonds.....	360,745	30,665	137,934	36,254	34,889	7,868	5,986	41,824	12,407	13,094	10,523	2,888	26,413
Other foreign securities.....	354,183	34,654	127,072	40,674	42,919	9,249	5,078	36,449	10,900	16,627	8,236	2,258	20,067
Demand deposits—Total	17,501,550	1,274,560	6,922,727	1,118,843	1,375,372	502,347	492,482	2,309,921	586,956	392,709	743,615	543,774	1,238,244
Individual deposits subject to check.....	15,560,443	1,152,580	6,297,407	999,768	1,203,202	446,289	408,377	2,062,732	513,763	313,281	604,380	469,233	1,089,431
Certificates of deposit.....	192,399	13,324	34,548	5,651	19,305	4,660	5,005	30,000	20,339	12,394	25,107	11,513	10,553
State, county, and municipal deposits.....	1,362,482	87,392	315,452	93,678	132,539	46,433	72,323	205,909	49,061	64,372	110,944	58,841	125,538
All other.....	386,226	21,264	275,320	19,746	20,326	4,965	6,777	11,280	3,793	2,662	3,184	4,187	12,722
Net demand deposits (see p. 10).....	18,969,380	1,309,501	7,746,316	1,187,035	1,512,452	520,162	509,161	2,491,270	616,229	397,715	801,799	573,978	1,303,852
Time deposits—Total	13,546,201	995,113	3,171,518	1,173,585	1,652,912	538,383	410,425	2,134,998	470,353	459,853	372,125	233,608	1,933,428
States, counties, and municipalities.....	509,029	8,153	46,077	16,637	38,890	11,046	18,687	93,961	14,229	6,130	14,682	21,139	219,408
Banks in United States.....	107,405	2,744	40,661	4,927	1,917	3,081	4,529	22,618	4,321	10,166	4,498	549	11,394
Banks in foreign countries.....	237,581	21,510	182,313	100	-----	-----	-----	23,000	-----	-----	-----	-----	10,658
Other time deposits.....	9,590,953	763,132	2,137,963	893,993	1,330,651	410,415	268,641	1,402,442	248,836	263,221	187,325	166,572	1,517,762
Evidenced by savings pass books.....	1,884,919	157,040	212,231	168,761	192,144	87,677	79,834	403,374	177,799	151,081	111,163	32,158	111,657
Certificates of deposit.....	1,027,209	35,297	510,566	84,445	80,003	19,850	18,774	167,630	15,966	7,878	35,074	7,313	444,413
Open accounts, Christmas savings accounts, etc.....	189,105	7,237	41,707	4,722	9,217	6,314	19,960	9,202	21,973	2,377	23,383	5,877	18,136
Postal savings.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Bills payable and rediscounts—Total	355,168	19,230	83,146	40,774	50,938	31,584	26,409	31,327	20,755	4,868	16,455	5,958	18,724
With Federal reserve banks—Bills payable.....	138,843	5,919	44,356	14,316	24,359	6,826	3,960	11,731	8,583	5,235	1,495	11,563	-----
Rediscounts.....	109,174	7,497	14,152	10,940	12,893	15,275	13,006	11,149	4,045	3,501	10,846	2,696	3,424
All other—Bills payable.....	101,710	5,715	29,353	14,956	12,984	8,887	8,506	7,814	7,444	1,022	307	1,583	3,139
Rediscounts.....	5,441	97	285	562	702	596	633	683	683	95	67	184	598

6

ALL MEMBER BANKS—RESERVE POSITION ON DECEMBER 31, 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 ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
All member banks.....	17,501,550	1,467,830	18,969,380	13,546,201	32,515,581	2,374,325	2,474,509	100,184	7.3
Central reserve city banks.....	6,687,470	959,668	7,647,138	1,805,404	9,452,542	1,048,290	1,109,346	61,056	11.1
Reserve city banks.....	5,594,468	447,353	6,041,821	5,202,345	11,244,166	760,252	770,591	10,339	6.8
Country banks.....	5,219,612	60,809	5,280,421	6,538,452	11,818,873	565,783	594,572	28,789	4.8
All member banks:									
Boston.....	1,274,560	34,941	1,309,501	995,113	2,304,614	141,958	147,298	5,340	6.2
New York.....	6,922,727	823,589	7,746,316	3,171,518	10,917,834	1,027,434	1,062,054	34,620	9.4
Philadelphia.....	1,118,843	68,192	1,187,035	1,173,585	2,360,620	139,193	145,098	5,905	5.9
Cleveland.....	1,375,372	137,080	1,512,452	1,652,812	3,165,264	186,227	185,745	-482	5.9
Richmond.....	502,347	17,815	520,162	538,383	1,058,545	60,200	63,153	2,953	5.7
Atlanta.....	492,482	16,679	509,161	410,425	919,586	56,392	62,543	6,151	6.1
Chicago.....	2,309,921	181,349	2,491,270	2,134,998	4,626,268	332,294	361,773	29,479	7.2
St. Louis.....	586,956	29,273	616,229	470,353	1,086,582	68,763	69,644	881	6.3
Minneapolis.....	392,709	5,006	397,715	459,853	857,568	46,637	48,364	1,727	5.4
Kansas City.....	743,615	58,094	801,709	372,125	1,173,834	81,667	88,298	6,631	7.0
Dallas.....	543,774	30,204	573,978	233,608	807,586	54,977	58,104	3,127	6.8
San Francisco.....	1,238,244	65,608	1,303,852	1,933,428	3,237,280	178,583	182,435	3,852	5.5
Central reserve city banks:									
New York.....	5,591,642	813,625	6,405,267	1,295,512	7,700,779	871,550	899,447	27,897	11.3
Chicago.....	1,095,828	146,043	1,241,871	509,892	1,751,763	176,740	209,899	33,159	10.1
Reserve city banks:									
Boston.....	654,604	26,708	681,312	297,692	979,004	77,062	84,826	7,764	7.9
New York.....	190,939	86	191,025	277,025	468,050	27,413	26,702	-711	5.9
Philadelphia.....	630,122	66,291	696,413	311,042	1,007,455	78,973	80,366	1,393	7.8
Cleveland.....	891,095	134,612	1,025,707	899,105	1,924,812	129,544	128,470	-1,074	6.7
Richmond.....	243,249	11,336	254,585	171,921	426,506	30,616	30,847	231	7.2
Atlanta.....	269,499	11,737	281,236	201,939	483,175	34,182	37,236	3,054	7.1
Chicago.....	614,791	29,979	644,770	741,945	1,386,715	86,735	80,828	-5,907	6.3
St. Louis.....	360,560	23,322	383,882	213,987	597,869	44,808	43,620	-1,188	7.5
Minneapolis.....	164,383	2,317	166,700	112,563	279,263	20,047	19,674	-373	7.2
Kansas City.....	424,095	55,394	479,489	187,457	666,946	53,572	56,951	3,379	8.0
Dallas.....	233,688	25,975	259,663	140,249	399,912	30,174	31,811	1,637	7.5
San Francisco.....	917,443	59,596	977,039	1,647,420	2,624,459	147,126	149,260	2,134	5.6
Country banks:									
Boston.....	619,956	8,233	628,189	697,421	1,325,610	64,896	62,472	-2,424	4.9
New York.....	1,140,146	9,878	1,150,024	1,598,981	2,749,005	128,471	135,905	7,434	4.7
Philadelphia.....	488,721	1,901	490,622	862,543	1,353,165	60,220	64,732	4,512	4.5
Cleveland.....	484,277	2,468	486,745	753,707	1,240,452	56,683	57,275	592	4.6
Richmond.....	259,098	6,479	265,577	366,462	632,039	29,584	32,306	2,722	4.7
Atlanta.....	222,983	4,942	227,925	208,486	436,411	22,210	25,307	3,097	5.1
Chicago.....	599,302	5,327	604,629	883,161	1,487,790	68,819	71,046	2,227	4.6
St. Louis.....	226,396	5,951	232,347	256,366	488,713	23,955	26,024	2,069	4.9
Minneapolis.....	228,326	2,689	231,015	347,290	578,305	26,590	28,690	2,100	4.6
Kansas City.....	319,520	2,700	322,220	184,668	506,888	28,095	31,347	3,252	5.5
Dallas.....	310,086	4,229	314,315	93,359	407,674	24,803	26,293	1,490	6.1
San Francisco.....	320,801	6,012	326,813	286,008	612,821	31,457	33,175	1,718	5.1

¹ Exclusive also of certified and cashiers' or treasurers' checks outstanding and letters of credit and travelers' checks sold for cash and outstanding.² Combined excess of amounts due to banks over amounts due from banks as shown by individual bank reports. When, for a given bank, amounts due from banks exceed amounts due to banks, the excess due from can not be deducted in determining deposits on which reserves are computed and for this reason amounts in this column do not agree with the difference between aggregate amounts due to banks and due from banks. In this calculation the amounts due to banks include due to Federal reserve banks, bankers, and trust companies, certified and cashiers' or treasurers' checks outstanding, and letters of credit and travelers' checks sold for cash and outstanding, while amounts due from banks include items with Federal reserve banks in process of collection, amounts due from banks and trust companies in United States, balances payable in dollars due from foreign branches of other American banks, and exchanges for clearing house and other checks on local banks.³ Deficiencies in reserves indicated by a minus (-) sign.

STATE BANK MEMBERS—CONDITION ON DECEMBER 31, 1930, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
RESOURCES													
Loans (including overdrafts).....	9,523,726	422,813	4,415,543	572,872	1,198,341	190,214	158,377	1,711,520	339,902	26,058	54,952	41,193	391,941
United States Government securities.....	1,475,514	65,366	723,370	59,576	173,968	19,477	2,897	294,808	25,051	5,328	4,293	80,078	
Other securities.....	2,434,634	141,259	1,038,714	250,966	272,898	47,798	40,027	366,372	115,628	15,562	21,924	115,810	
Total loans and investments.....	13,433,874	629,438	6,177,627	883,414	1,645,207	257,489	201,301	2,372,706	480,581	46,948	98,178	53,162	587,829
Customers' liability on account of acceptances.....	504,226	3,087	410,774	3,051	17,582	6,474	5,128	47,842	1,378	-----	-----	-----	8,910
Banking house, furniture, and fixtures.....	10,228,945	10,623	179,944	35,279	67,936	17,218	15,594	66,794	13,407	1,255	2,944	4,038	13,853
Other real estate owned.....	70,450	1,641	12,480	9,974	16,472	2,850	2,764	9,433	7,250	471	1,537	1,030	4,548
Cash in vault.....	186,683	10,405	80,452	12,310	26,433	6,033	3,279	26,605	6,848	1,592	1,085	1,488	10,153
Reserve with Federal reserve banks.....	1,014,144	30,496	572,813	48,401	87,504	15,934	14,630	168,558	28,928	2,104	6,963	3,646	34,167
Items with Federal reserve banks in process of collection.....	306,987	8,759	160,446	17,990	40,227	13,337	2,077	34,625	13,654	462	5,580	1,226	8,604
Due from banks in United States.....	678,911	24,000	185,974	50,995	83,773	24,048	20,910	155,761	39,925	7,933	22,693	11,352	51,547
Due from banks in foreign countries (including own branches).....	56,370	1,378	43,644	109	1,395	308	556	5,174	1,169	27	328	3	2,279
Exchanges for clearing house and other checks on local banks.....	1,065,926	9,951	892,306	17,335	28,738	8,065	8,269	66,240	10,084	562	5,391	993	17,992
Outside checks and other cash items.....	20,755	736	8,426	654	3,761	339	2,404	8,680	1,944	70	149	317	2,275
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	418,197	-----	336,195	905	8,937	1,796	2,343	62,126	11	-----	-----	-----	5,884
Securities borrowed.....	5,266	-----	320	-----	295	130	2	1,471	2,912	10	41	73	12
Other assets.....	104,325	3,715	51,980	8,577	14,889	1,456	2,214	11,837	2,530	105	976	574	5,472
Total.....	18,304,059	734,229	9,113,381	1,088,994	2,043,149	355,477	281,471	3,037,846	610,681	61,539	145,865	77,902	753,525
LIABILITIES													
Capital stock paid in.....	946,417	40,325	426,673	59,193	105,726	26,343	19,801	167,266	41,600	3,070	8,505	8,085	39,830
Surplus.....	1,275,789	50,100	677,698	150,544	153,816	16,244	13,310	158,020	23,614	1,703	3,193	2,710	24,837
Undivided profits—net.....	379,007	13,019	238,785	26,276	26,215	5,766	4,878	39,465	9,494	631	3,040	1,352	10,086
Reserves for dividends, contingencies, etc.....	103,138	4,804	42,524	12,419	12,182	2,772	1,104	22,642	1,728	663	420	253	1,627
Reserves for interest, taxes, and other expenses accrued and unpaid.....	56,913	4,819	23,376	2,428	5,278	1,712	757	15,419	1,528	113	397	106	980
Due to Federal reserve banks.....	16,851	782	9,885	2,364	2,569	689	14	507	-----	-----	-----	-----	41
Due to other banks in United States.....	1,511,922	18,295	837,557	57,154	122,966	37,044	26,025	249,111	52,143	4,336	34,230	9,139	63,922
Due to banks in foreign countries (including own branches).....	246,330	378	217,301	71	2,033	430	1,808	19,736	118	-----	134	13	4,308
Certified and officers' checks outstanding.....	590,187	4,548	483,974	14,784	26,603	5,869	2,403	35,374	5,515	479	2,361	2,132	6,155
Cash letters of credit and travelers' checks outstanding.....	12,183	-----	10,843	15	36	4	16	1,183	37	-----	1	-----	48
Demand deposits.....	6,878,657	309,979	3,663,360	403,117	643,249	127,974	99,275	1,026,206	251,272	20,777	68,511	36,633	228,304
Time deposits.....	4,834,480	276,086	1,480,197	316,708	875,202	107,568	87,803	1,082,186	188,107	29,222	23,997	13,911	353,493
United States deposits.....	106,777	2,108	23,628	13,688	15,595	9,668	8,000	31,164	522	27	328	1,850	199
Total deposits.....	14,197,357	612,176	6,726,745	807,901	1,688,253	289,236	225,344	2,445,467	497,714	54,841	129,562	63,678	656,470
Agreements to repurchase U. S. Government or other securities sold.....	125,068	-----	100,807	558	10,573	52	-----	12,221	282	75	-----	374	126
Bills payable and rediscounts:													
With Federal reserve banks.....	62,285	2,554	27,644	4,292	7,450	2,893	2,024	8,285	4,875	272	466	202	1,328
All other.....	37,277	725	17,205	3,494	3,940	785	1,419	5,102	3,193	69	10	183	1,152
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	418,197	-----	336,195	905	8,937	1,796	2,343	62,126	11	-----	-----	-----	5,884
Acceptances executed for customers.....	513,174	2,972	417,197	2,996	17,610	6,675	8,014	47,088	1,380	-----	-----	-----	9,242
Acceptances executed by other banks for account of reporting banks.....	6,789	20	6,555	51	10	-----	6	34	-----	-----	-----	-----	113
Securities borrowed.....	5,266	-----	320	-----	295	130	2	1,471	2,912	10	41	73	12
Other liabilities.....	177,352	2,715	71,657	17,937	2,864	1,073	2,469	53,240	22,350	92	231	886	1,838
Total.....	18,304,059	734,229	9,113,381	1,088,994	2,043,149	355,477	281,471	3,037,846	610,681	61,539	145,865	77,902	753,525
Number of banks.....	1,019	34	155	84	92	39	49	220	96	41	21	77	111

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1939, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES ¹] AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)

[Amounts in thousand 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 ²	Buf- falo	Country banks	PHILA- DEL- PHIA	Country banks	CLEVE- LAND	Cin- cinnati	Pitts- burgh	Colum- bus	Toledo	Country banks
RESOURCES													
Loans (including overdrafts).....	837,726	912,053	6,187,048	317,495	1,795,335	809,787	957,349	653,961	191,121	393,042	67,234	55,004	902,002
United States Government securities.....	83,154	148,350	1,243,562	42,729	207,389	106,011	113,239	48,909	23,224	245,640	6,328	14,583	106,841
Other securities.....	140,626	388,970	1,209,837	95,962	924,032	257,822	488,996	109,032	53,551	201,456	17,725	9,261	319,843
Total loans and investments	1,061,506	1,449,373	8,649,447	456,186	2,926,756	1,173,620	1,559,584	811,902	267,896	840,133	91,287	78,848	1,328,686
Customers' liability on account of acceptances.....	82,416	3,004	790,833	5,974	3,704	26,127	865	22,729	208	188	16	300	41
Banking house, furniture and fixtures.....	32,066	40,172	217,433	16,933	100,112	30,855	76,795	28,982	11,719	27,807	6,992	3,456	70,548
Other real estate owned.....	4,451	4,872	12,161	2,292	14,002	6,897	18,348	5,517	2,341	6,390	489	41	13,418
Cash in vault.....	6,837	30,732	96,945	2,284	54,187	16,396	31,918	11,827	5,494	5,949	2,001	1,533	32,342
Reserve with Federal reserve banks.....	84,826	62,472	903,785	22,364	135,905	80,366	64,732	44,365	15,901	56,541	6,703	4,960	57,275
Items with Federal reserve banks in process of collection.....	39,298	24,459	236,144	10,701	58,298	40,105	16,789	25,516	10,104	25,305	4,258	1,613	6,204
Due from banks in United States.....	78,322	72,291	146,940	22,688	126,574	78,683	69,396	57,680	14,103	29,087	7,531	4,402	81,920
Due from banks in foreign countries (including own branches).....	33,807	865	181,603	1,466	696	5,959	16	1,620	132	383	61	23	72
Exchanges for clearing house and other checks on local banks.....	36,924	12,005	1,650,054	7,810	24,977	55,879	7,348	15,083	8,008	14,942	3,002	1,718	10,124
Outside checks and other cash items.....	3,224	2,352	11,000	738	4,010	1,405	1,704	2,244	866	1,748	208	142	1,679
Redemption fund and due from United States Treasurer.....	172	2,091	1,861	25	2,688	245	2,544	148	103	730	62	25	2,740
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	22,573	1	489,239	26,229	527	6,783	134	10,621	198	317	12	300	60
Securities borrowed.....	247	247	75	229	840	140	189	2,796	521	110	-----	-----	3,857
Other assets.....	6,784	4,791	74,349	1,929	17,745	11,064	4,953	6,663	4,647	5,944	-----	600	4,940
Total	1,493,206	1,709,727	13,352,899	577,619	3,471,021	1,534,524	1,855,315	1,051,693	342,043	1,015,852	122,720	97,661	1,613,906
LIABILITIES													
Capital stock paid in.....	101,394	94,755	697,867	22,300	185,679	63,921	120,794	54,650	19,850	40,006	7,700	6,900	101,962
Surplus.....	77,745	101,108	991,086	40,450	180,468	176,460	185,626	36,450	17,950	122,550	6,650	5,700	102,941
Undivided profits, net.....	20,557	48,685	315,524	14,692	78,628	28,474	52,333	12,677	7,160	12,998	1,867	1,994	36,703
Reserves for dividends, contingencies, etc.....	3,277	9,104	57,556	2,178	13,907	16,949	6,604	3,939	1,696	11,839	160	104	4,111
Reserves for interest, taxes, and other expenses accrued and unpaid.....	4,258	7,363	28,082	1,616	6,655	3,310	2,971	3,190	1,285	4,147	370	460	3,358
Due to Federal reserve banks.....	-----	6,809	9	642	16,882	279	6,516	-----	-----	1,452	1,510	2,041	-----
Due to other banks in United States.....	142,057	46,512	1,350,113	27,055	67,102	211,256	16,010	72,869	29,728	167,562	14,099	6,389	15,132
Due to banks in foreign countries (including own branches).....	20,585	300	551,238	1,785	358	4,011	5,533	2,024	153	848	34	11	27
Certified and officers' checks outstanding.....	15,278	7,854	852,679	3,722	19,432	17,533	7,891	18,002	10,169	6,672	2,562	1,140	15,068
Cash letters of credit and travelers' checks outstanding.....	379	2	13,317	10	111	24	27	7	4	3,763	-----	-----	47
Demand deposits.....	654,604	619,956	5,626,062	156,519	1,140,146	630,122	488,721	288,927	123,840	386,581	55,907	35,840	484,277
Time deposits.....	297,692	697,421	1,310,909	261,628	1,598,981	311,042	862,543	507,882	112,801	216,326	27,569	34,527	753,707
United States deposits.....	21,111	2,677	37,789	3,514	10,334	15,965	5,500	10,180	1,564	13,929	466	2,297	-----
Total deposits	1,151,706	1,381,631	9,742,116	454,875	2,853,346	1,190,232	1,387,268	899,891	278,259	795,681	101,687	79,883	1,272,596
Agreement to repurchase U. S. Government or other securities sold.....	12,972	2,000	99,421	7,108	516	524	-----	431	9,842	-----	-----	-----	405
Bills payable and rediscounts:													
With Federal reserve banks.....	1,116	12,300	22,607	1,500	34,401	5,284	19,972	-----	3,134	11,080	2,930	1,050	19,058
All other.....	650	5,164	16,514	11	13,113	2,770	12,748	-----	-----	600	-----	700	12,386
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	22,573	1	489,239	26,229	527	6,783	134	10,621	198	317	12	300	60
Acceptances executed for customers.....	85,387	3,108	804,352	5,974	2,616	25,556	635	22,890	10	567	4	-----	30
Acceptances executed by other banks for account of reporting banks.....	3,445	10	9,603	-----	1,189	1,506	226	-----	10	1,267	-----	-----	54,575
National-bank notes outstanding.....	3,735	41,603	36,919	500	53,344	4,703	50,501	2,950	2,060	14,287	1,230	490	3,857
Securities borrowed.....	247	247	75	229	840	140	189	2,796	521	110	-----	-----	3,857
Other liabilities.....	7,389	2,748	41,938	7,294	39,200	7,920	14,790	1,208	78	1,780	-----	80	1,864
Total	1,493,206	1,709,727	13,352,899	577,619	3,471,021	1,534,524	1,855,315	1,051,693	342,043	1,015,852	122,720	97,661	1,613,906
Number of banks.....	16	380	60	6	848	29	724	6	8	16	5	3	719

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

² Includes both central reserve city and reserve city banks.

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 5					District No. 6						
	RICH- MOND	Baltimore	Char- lotte	Washing- ton	Country banks	ATLAN- TA	Birming- ham	Jackson- ville	Nash- ville	New Orleans	Savan- nah	Country banks
RESOURCES												
Loans (including overdrafts).....	78,771	121,953	27,377	89,359	524,712	69,292	59,935	22,420	50,576	136,840	55,856	330,835
United States Government securities.....	4,581	9,866	2,745	27,738	64,895	12,799	6,131	15,061	5,807	5,596	3,528	63,364
Other securities.....	18,326	52,922	2,492	16,175	111,891	13,211	5,936	11,343	4,470	36,231	4,148	76,050
Total loans and investments.....	101,678	184,741	32,614	133,272	701,498	95,302	72,002	48,824	60,853	178,667	63,532	470,239
Customers' liability on account of acceptances.....	175	6,574	.....	.....	2,845	.....	.....	.....	162	5,435	841	3,238
Banking house, furniture, and fixtures.....	892	13,073	2,477	11,114	33,873	6,085	1,807	3,583	1,910	14,857	2,433	23,731
Other real estate owned.....	867	324	50	2,209	11,718	918	3,061	65	422	537	1,994	7,373
Cash in vault.....	904	2,697	354	3,716	25,680	1,500	1,121	1,047	634	2,238	3,170	22,779
Reserve with Federal reserve banks.....	6,771	12,134	2,062	9,880	32,306	6,299	5,029	3,616	2,662	14,917	4,713	25,307
Items with Federal reserve banks in process of collection.....	6,967	12,254	2,404	2,761	8,183	3,530	2,071	2,754	2,114	2,336	1,914	2,266
Due from banks in United States.....	5,926	18,113	7,164	12,848	54,118	15,653	6,220	13,774	5,133	18,631	13,879	61,470
Due from banks in foreign countries (including own branches).....	7,030	390	.....	119	30	.....	.....	.....	.....	674	9	390
Exchanges for clearing house and other checks on local banks.....	2,351	6,425	529	4,950	8,154	2,359	766	848	1,236	9,984	2,096	3,889
Outside checks and other cash items.....	75	636	63	610	1,653	492	669	314	288	2,295	861	2,167
Redemption fund and due from United States Treasurer.....	50	114	57	246	1,907	125	207	23	236	140	.....	1,591
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	761	1,100	.....	.....	3,567	4,122	.....	29	.....	1,350	.....	1,000
Securities borrowed.....	.....	.....	.....	20	1,048	215	.....	70	.....	.....	50	888
Other assets.....	490	1,439	.....	1,790	3,527	371	161	126	121	1,875	6	1,959
Total.....	134,737	260,614	47,774	183,535	890,107	136,971	93,114	75,035	75,841	253,936	95,498	628,187
LIABILITIES												
Capital stock paid in.....	11,650	15,500	3,700	11,175	63,783	8,900	6,500	6,000	2,900	13,800	6,600	52,491
Surplus.....	7,280	12,350	3,000	8,725	49,294	8,250	6,255	2,350	2,450	9,100	4,875	32,829
Undivided profits—net.....	2,940	4,718	2,179	3,310	13,590	2,593	301	596	407	3,868	621	9,312
Reserves for dividends, contingencies, etc.....	1,446	1,377	208	1,215	4,304	395	187	180	.....	730	167	1,659
Reserves for interest, taxes, and other expenses accrued and unpaid.....	417	1,161	254	469	2,764	213	235	97	322	782	133	1,102
Due to Federal reserve banks.....	.....	.....	.....	1,354	3,494	.....	.....	.....	.....	.....	24	1,861
Due to other banks in United States.....	23,211	34,226	9,711	12,374	32,958	15,712	7,134	12,924	7,571	35,146	15,391	26,128
Due to banks in foreign countries (including own branches).....	22	686	.....	280	29	.....	.....	11	.....	1,980	.....	367
Certified and officers' checks outstanding.....	1,360	2,625	298	783	10,041	3,292	353	803	513	2,341	1,675	4,328
Cash letters of credit and travelers' checks outstanding.....	.....	4	.....	38	3	.....	.....	13	.....	3	.....	4
Demand deposits.....	49,349	99,541	15,698	78,661	259,098	47,184	40,551	26,761	24,149	98,137	32,717	222,983
Time deposits.....	32,050	71,819	11,114	56,938	366,462	38,263	26,635	21,489	22,753	63,778	29,021	208,486
United States deposits.....	678	5,163	61	1,633	10,570	4,240	125	3,300	41	9,526	2,494	8,044
Total deposits.....	106,670	214,064	36,882	152,061	682,655	108,691	74,811	65,288	55,027	210,911	81,322	472,201
Agreements to repurchase U. S. Government or other securities sold.....	52	.....	.....	28	232	.....	.....	.....	.....	.....	.....	575
Bills payable and rediscounts:												
With Federal reserve banks.....	1,935	350	100	1,149	18,567	.....	332	.....	2,916	.....	439	13,279
All other.....	.....	550	300	400	8,233	.....	.....	.....	819	483	450	7,581
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	761	1,100	.....	.....	3,567	4,122	.....	29	.....	1,350	.....	1,000
Acceptances executed by customers.....	175	6,776	.....	.....	2,711	.....	.....	162	.....	8,623	800	3,453
Acceptances executed by other banks for account of reporting banks.....	.....	.....	.....	.....	133	.....	.....	.....	.....	15	41	.....
National bank notes outstanding.....	1,000	2,215	1,150	4,906	37,972	2,500	4,150	460	2,086	2,800	.....	31,715
Securities borrowed.....	.....	.....	.....	20	1,048	215	.....	70	.....	.....	50	888
Other liabilities.....	411	453	1	77	1,254	1,092	233	35	8,682	1,474	.....	142
Total.....	134,737	260,614	47,774	183,535	890,107	136,971	93,114	75,035	75,841	253,936	95,498	628,187
Number of banks.....	7	7	6	12	438	4	3	3	3	5	4	368

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

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 7											District No. 8 (see also p. 15)		
	CHI-CAGO ²	Detroit	Cedar Rapids	Des Moines	Du-buque	Grand Rapids	Indian-apolis	Mil-waukee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock	Louis-ville
RESOURCES														
Loans (including overdrafts).....	1,440,441	603,658	12,879	31,068	4,849	61,565	62,985	162,558	24,216	7,773	993,964	316,726	22,543	77,573
United States Government securities.....	254,364	89,540	1,782	2,872	1,202	2,793	11,157	23,311	6,903	1,530	143,009	30,424	519	8,872
Other securities.....	332,438	70,928	5,712	11,882	4,433	8,136	15,760	21,157	8,099	3,419	383,039	101,688	2,170	13,220
Total loans and investments.....	2,027,243	764,126	20,373	45,822	10,484	72,494	89,902	207,026	39,218	12,722	1,520,012	448,838	25,232	99,665
Customers' liability on account of acceptances.....	67,397	23,255	5	50		29	355	5,434			156	1,354		
Banking house, furniture, and fixtures.....	48,406	31,139	1,294	1,388	257	5,359	4,376	6,087	2,504	348	77,542	6,793	937	2,028
Other real estate owned.....	11,870	2,521	90	381	134	342	303	138	306		17,710	5,041	325	264
Cash in vault.....	16,318	6,468	488	1,347	237	1,876	7,891	3,097	867	708	38,823	4,028	392	1,436
Reserve with Federal reserve banks.....	219,101	41,288	1,337	2,744	647	3,669	6,855	12,011	2,055	1,020	71,046	32,063	2,371	4,973
Items with Federal reserve banks in process of collection.....	39,454	22,940	1,001	2,422	207	891	4,416	5,574	656	308	11,145	17,032	1,410	7,035
Due from banks in United States.....	211,593	31,939	4,061	6,188	1,226	4,694	16,579	18,917	3,435	5,096	123,435	40,831	4,935	14,843
Due from banks in foreign countries (including own branches).....	7,066	2,217	10			11	165	175			214	1,484		3
Exchanges for clearing house and other checks on local banks.....	72,781	29,746	374	1,724	125	2,000	2,707	6,431	548	370	11,661	11,286	941	1,460
Outside checks and other cash items.....	3,010	8,361	132	182	32	407	783	653	67	35	3,711	1,396	248	376
Redemption fund and due from United States Treasurer.....	546	172	50	15	12	70	192	239	140	32	3,020	93		75
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	69,734	8,385						205			2	11		
Securities borrowed.....				110		640	645				885	3,270		131
Other assets.....	13,858	2,372	2	777	55	161	631	1,056	10	32	6,883	2,358	312	542
Total.....	2,798,377	974,929	29,217	63,150	13,416	92,643	135,800	267,043	49,806	20,671	1,886,245	575,878	37,103	132,831
LIABILITIES														
Capital stock paid in.....	165,150	37,500	1,100	3,750	700	5,400	8,750	14,900	3,260	650	123,681	39,320	1,850	4,250
Surplus.....	131,655	57,400	750	1,650	300	4,147	5,550	8,550	3,550	675	80,714	17,499	835	6,950
Undivided profits—net.....	28,332	16,472	101	752	147	685	2,655	4,196	440	37	32,420	9,822	482	1,214
Reserves for dividends, contingencies, etc.....	22,928	719	23	135	81	143	116	1,487	182	62	8,707	484	158	609
Reserves for interest, taxes and other expenses accrued and unpaid.....	21,057	643	525	160	5	102	510	1,159	123	9	3,844	716	102	637
Due to Federal reserve banks.....						1,440	2,005				671			
Due to other banks in United States.....	369,315	51,328	8,495	9,715	927	5,599	20,883	36,644	2,773	6,855	45,076	74,669	7,444	20,701
Due to banks in foreign countries (including own branches).....	26,094	2,500			1		40	245			31	312		
Certified and officers' checks outstanding.....	25,124	27,850	156	1,305	156	794	1,440	1,418	313	135	11,200	4,993	1,205	435
Cash letters of credit and travelers' checks outstanding.....	1,849	34				15	5	6			103	37		1
Demand deposits.....	1,152,417	308,193	8,277	27,975	3,794	26,935	60,227	99,970	15,001	7,830	599,302	267,019	14,204	44,593
Time deposits.....	625,554	417,110	8,756	16,542	7,052	45,799	28,355	77,842	21,306	3,521	883,161	146,941	10,296	27,959
United States deposits.....	25,927	5,044	29	217	3	178	777	1,252	63	18	7,259	1,090	73	1,671
Total deposits.....	2,226,286	812,059	25,713	55,754	11,933	79,310	113,167	219,382	39,456	18,359	1,546,893	495,061	33,222	95,360
Agreements to repurchase U. S. Government or other securities sold.....	2,500	10,930								218	366	3,279		
Bills payable and discounts: With Federal reserve banks.....	529	1,402				500		4,700			15,749	1,679		
All other.....	215	1,598				100					6,534	593	396	
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	69,734	8,385						205			2	11		
Acceptances executed for customers.....	68,819	22,472	5	50		16	505	5,422			22	1,391		
Acceptances executed by other banks for account of reporting banks.....	417							12			56			
National-bank notes outstanding.....	10,929	3,432	1,000	305	250	1,400	3,717	4,736	2,793	646	60,075	1,839		1,493
Securities borrowed.....				110		640	645				885	3,270		131
Other liabilities.....	49,832	1,917		484		200	185	2,294	2	15	6,387	914	58	22,187
Total.....	2,798,377	974,929	29,217	63,150	13,416	92,643	135,800	267,043	49,806	20,671	1,886,245	575,878	37,103	132,831
Number of banks.....	51	7	2	4	2	6	4	5	3	3	994	16	5	5

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

² Includes both central reserve city and reserve city banks.

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 8— Continued		District No. 9				District No. 10 (see also p. 16)						
	Memphis	Country banks	MIN-NEAPOLIS	Helena	St. Paul	Country banks	KANSAS CITY	Denver	Oklahoma City	Omaha	Kansas City, Kans.	Lincoln	Pueblo
RESOURCES													
Loans (including overdrafts).....	52,699	317,888	123,065	4,757	60,049	306,656	112,072	68,395	52,128	48,595	7,339	14,822	5,597
United States Government securities.....	1,509	52,941	30,685	1,220	23,842	66,687	26,423	39,528	7,241	9,127	1,457	2,513	1,241
Other securities.....	8,686	146,244	24,125	2,934	15,061	192,049	41,247	21,325	19,456	21,508	1,391	3,626	4,884
Total loans and investments.....	62,894	517,073	177,875	8,911	98,952	565,392	179,742	129,248	78,825	79,230	10,187	20,961	11,722
Customers' liability on account of acceptances.....	1,213	35	1,241	—	25	—	—	—	—	—	—	—	—
Banking house, furniture, and fixtures.....	4,994	21,663	2,473	274	3,426	20,906	3,501	2,831	1,439	3,760	807	929	275
Other real estate owned.....	1,726	4,798	886	—	—	3,867	1,410	292	50	130	47	42	27
Cash in vault.....	994	18,006	1,582	136	1,196	15,708	1,920	3,277	541	1,017	131	580	446
Reserve with Federal reserve banks.....	4,213	26,024	11,823	701	7,150	28,690	15,700	11,250	5,608	7,224	734	2,252	897
Items with Federal reserve banks in process of collection.....	1,658	2,648	2,951	685	1,228	1,162	13,042	5,616	3,257	2,994	617	643	—
Due from banks in United States.....	13,413	48,537	40,331	1,992	24,385	75,308	47,124	24,790	10,888	18,233	1,785	3,015	6,352
Due from banks in foreign countries (including own branches).....	3	2	633	11	305	21	358	75	—	39	—	—	—
Exchanges for clearing house and other checks on local banks.....	1,119	4,259	5,913	129	1,797	3,221	8,553	3,395	1,030	2,718	191	529	203
Outside checks and other cash items.....	253	1,383	916	30	778	1,305	595	3,395	766	604	20	140	6
Redemption fund and due from United States Treasurer.....	17	1,196	132	10	30	1,125	35	32	—	57	40	10	20
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	—	80	—	—	30	—	—	—	—	—	—	—	—
Securities borrowed.....	—	1,589	—	—	—	68	298	200	80	10	—	—	—
Other assets.....	94	1,017	747	84	1,258	6,760	1,229	289	184	201	1	31	—
Total.....	92,591	648,310	247,503	12,963	140,560	723,716	273,507	182,456	102,668	116,217	14,560	29,132	19,948
LIABILITIES													
Capital stock paid in.....	7,500	47,202	12,200	700	6,850	43,515	14,300	6,300	7,300	5,000	950	1,350	600
Surplus.....	6,000	27,141	7,550	525	4,750	22,983	5,065	5,600	1,520	2,500	320	550	1,150
Undivided profits—net.....	604	12,084	1,927	104	1,311	10,757	4,811	4,323	1,203	755	91	205	81
Reserves for dividends, contingencies, etc.....	1,659	2,265	71	—	1,194	3,290	669	103	266	1,077	—	108	—
Due to Federal reserve banks.....	206	1,360	1,336	16	683	2,763	263	680	186	301	—	26	135
Due to other banks in United States.....	—	109	—	—	—	4	—	—	—	—	—	—	—
Due to banks in foreign countries (including own branches).....	10,319	24,914	47,811	3,082	23,811	29,415	83,415	22,154	16,141	27,851	2,643	7,746	4,824
Certified and officers' checks outstanding.....	—	—	509	—	181	159	182	67	—	—	—	—	—
Cash letters of credit and travelers' checks outstanding.....	386	3,546	1,592	272	611	5,791	7,054	2,486	6,748	1,576	85	200	122
Demand deposits.....	—	12	1	—	5	21	6	1	—	46	—	3	—
Time deposits.....	34,744	226,396	102,299	4,877	57,207	228,326	124,030	83,519	39,118	53,319	6,015	15,080	6,524
United States deposits.....	28,791	256,366	66,518	3,156	42,889	347,290	30,520	55,602	27,359	20,830	3,526	3,597	6,063
Total deposits.....	698	861	995	24	158	1,303	1,606	549	57	208	29	53	39
Total deposits.....	74,938	512,204	219,725	11,411	124,862	612,309	246,813	164,378	89,423	103,830	12,298	26,679	17,572
Agreements to repurchase U. S. Government or other securities sold.....	—	2,044	—	—	—	182	—	—	200	—	—	—	—
Bills payable and rediscounts.....	—	—	—	—	—	—	—	—	—	—	—	—	—
With Federal reserve banks.....	—	10,949	25	—	—	3,726	—	200	2,490	1,367	101	—	—
All other.....	—	7,138	—	—	—	1,117	—	—	—	—	—	—	—
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	—	80	—	—	30	—	—	—	—	—	—	—	—
Acceptances executed for customers.....	1,215	—	1,279	—	25	6	—	—	—	—	—	—	—
Acceptances executed by other banks for account of reporting banks.....	—	35	3	—	—	—	—	—	—	—	—	—	—
National-bank notes outstanding.....	350	23,973	2,618	200	598	22,546	682	642	—	1,150	800	197	400
Securities borrowed.....	—	1,589	—	—	—	68	298	200	80	10	—	—	—
Other liabilities.....	119	246	769	7	257	454	606	30	—	227	—	17	10
Total.....	92,591	648,310	247,503	12,963	140,560	723,716	273,507	182,456	102,668	116,217	14,560	29,132	19,948
Number of banks.....	3	484	4	3	3	632	8	8	6	6	2	3	2

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

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES ¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 10—Continued					District No. 11							
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	DAL-LAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
RESOURCES													
Loans (including overdrafts).....	14,246	8,629	65,046	14,763	305,056	102,587	14,125	81,880	37,492	45,816	19,637	9,842	289,578
United States Government securities.....	2,122	4,473	6,701	2,797	69,225	18,794	4,178	16,412	6,779	7,128	4,331	3,536	56,241
Other securities.....	2,661	3,989	13,157	9,731	114,539	16,855	3,620	12,233	4,879	6,223	3,559	3,368	53,043
Total loans and investments.....	19,029	17,091	84,904	27,291	488,820	138,236	21,923	110,525	49,150	59,167	27,527	17,046	398,862
Customers' liability on account of acceptances.....			24		5	4,443	151	1,265			227		6
Banking house, furniture, and fixtures.....	375	591	4,948	1,636	21,010	6,026	1,269	7,359	6,442	2,372	951	754	21,904
Other real estate owned.....	51	100	246		3,806	1,181	134	250	796	502	129	158	6,366
Cash in vault.....	609	443	1,050	701	14,626	1,138	356	2,087	732	1,055	590	521	14,878
Reserve with Federal reserve banks.....	1,636	1,957	7,129	2,564	31,347	8,320	1,868	9,031	4,195	4,823	2,170	1,404	26,293
Items with Federal reserve banks in process of collection.....	439	376	344	940	1,265	7,166	973	4,439	1,686	3,185	522	355	1,570
Due from banks in United States.....	5,895	6,725	13,090	7,324	86,854	23,817	4,430	28,313	11,463	12,297	7,123	3,105	93,579
Due from banks in foreign countries (including own branches).....					92	46	95	67	5	2	17		175
Exchanges for clearing house and other checks on local banks.....	766	491	1,104	903	2,536	2,878	371	5,282	1,211	833	557	170	2,598
Outside checks and other cash items.....	26	60	345	10	1,262	746	101	183	86	206	110	34	1,465
Redemption fund and due from United States Treasurer.....	17	25	16		1,322	255	40	230	138	103	90	82	1,298
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....					14			273					588
Securities borrowed.....					531								1,058
Other assets.....	29	17	174	82	769	325	36	249	184	67		53	
Total.....	28,872	27,876	113,374	41,451	654,259	194,577	31,747	169,553	76,088	84,612	40,013	23,682	570,640
LIABILITIES													
Capital stock paid in.....	1,300	1,550	5,950	2,400	46,383	15,150	1,600	9,400	6,250	4,550	2,150	1,650	50,903
Surplus.....	1,050	491	2,650	1,300	22,510	4,450	1,050	6,450	2,620	2,805	850	460	28,398
Undivided profits—net.....	247	431	2,089	497	7,664	6,631	423	2,416	1,258	1,665	514	179	10,170
Reserves for dividends, contingencies, etc.....	68	57	60	17	2,154	499	19	1,237	247	150	171	47	1,582
Reserves for interest, taxes, and other expenses accrued and unpaid.....	5	109	159	347	991	680	31	555	216	174	156	41	864
Due to Federal reserve banks.....					20					436	114	139	633
Due to other banks in United States.....	7,672	4,786	15,045	9,182	25,113	36,166	3,471	32,092	7,663	16,192	9,764	1,637	32,215
Due to banks in foreign countries (including own branches).....					5	43	121	74	127				463
Certified and officers' checks outstanding.....	200	112	11,222	618	7,514	5,964	717	2,292	1,778	9,809	667	327	7,798
Cash letters of credit and travelers' checks outstanding.....	1		6		8			1					8
Demand deposits.....	10,670	16,740	49,413	19,667	319,520	66,764	15,475	68,527	31,622	29,581	11,991	9,728	310,086
Time deposits.....	7,263	2,780	22,560	7,357	184,668	39,657	6,971	37,949	20,374	15,782	12,024	7,492	93,359
United States deposits.....	40	303	292	10	1,120	7,508	880	1,644	324	1,351	30	295	1,542
Total deposits.....	25,846	24,721	98,538	36,834	537,968	156,102	27,695	142,579	61,888	73,151	34,590	19,618	446,104
Agreements to repurchase U. S. Government or other securities sold.....					672	284		336					463
Bills payable and rediscounts.....													
With Federal reserve banks.....			3,544		8,379				700			37	3,454
All other.....					374				50				1,717
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....					14			273					
Acceptances executed for customers.....			24		5	4,877	151	1,265			227		6
Acceptances executed by other banks for account of reporting banks.....													
National-bank notes outstanding.....	340	500	239		26,415	5,095	778	4,600	2,750	2,050	1,355	1,650	25,642
Securities borrowed.....					531								588
Other liabilities.....	16	17	121	56	199	809		442	109	67			749
Total.....	28,872	27,876	113,374	41,451	654,259	194,577	31,747	169,553	76,088	84,612	40,013	23,682	570,640
Number of banks.....	5	5	4	4	818	5	3	8	7	4	4	4	649

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ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1930, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 12								Recapitulation					
	SAN FRAN-CISCO	Los Angeles	Portland	Salt Lake City	Seattle	Spokane	Oakland	Ogden	Country banks	Federal reserve bank cities	Federal reserve branch cities	Other reserve cities	Country banks	Total
RESOURCES														
Loans (including overdrafts).....	1,160,840	479,606	49,606	33,280	71,968	27,784	22,340	7,026	365,398	11,892,316	3,046,848	930,498	8,000,826	23,870,488
United States Government securities.....	242,606	87,786	27,193	6,388	28,422	3,263	3,249	865	67,235	2,102,312	694,776	108,282	1,159,406	4,124,776
Other securities.....	214,705	105,171	35,648	13,067	22,731	4,064	4,590	1,589	150,550	2,479,912	825,403	199,686	3,359,246	6,864,247
Total loans and investments.....	1,618,151	672,563	112,447	52,735	122,521	35,111	30,179	9,430	593,183	16,474,540	4,567,027	1,298,466	12,519,478	34,589,511
Customers' liability on account of acceptances.....	41,204	11,115	54	485	1,856	-----	-----	-----	24	1,037,949	58,635	7,320	13,929	1,117,533
Banking house, furniture, and fixtures.....	63,262	27,007	3,155	1,056	3,135	1,903	421	262	27,678	447,574	193,584	63,355	535,951	1,240,444
Other real estate owned.....	3,798	1,322	254	430	5	74	143	6	4,961	47,997	24,055	7,878	111,239	191,169
Cash in vault.....	26,811	10,620	1,497	496	1,751	541	409	160	17,638	186,206	54,159	34,822	317,317	592,504
Reserve with Federal reserve banks.....	84,497	38,845	7,035	4,462	9,114	2,467	2,125	715	33,175	1,497,916	289,871	92,150	594,572	2,474,509
Items with Federal reserve banks in process of collection.....	11,681	11,780	1,995	3,206	2,328	1,397	169	2,060	442,886	143,442	34,839	34,839	136,049	757,216
Due from banks in United States.....	89,733	85,896	19,263	11,254	23,992	5,661	6,142	2,400	81,121	836,633	446,218	198,494	974,603	2,455,948
Due from banks in foreign countries (including own branches).....	8,792	1,650	654	2	694	95	-----	-----	183	248,398	8,087	897	2,836	260,818
Exchanges for clearing house and other checks on local banks.....	60,833	10,973	3,035	2,563	4,015	904	1,437	172	5,865	1,824,894	119,440	35,218	96,637	2,076,189
Outside checks and other cash items.....	2,559	12,776	416	97	878	25	248	13	2,327	27,662	33,978	6,108	25,018	97,766
Redemption fund and due from United States Treasurer.....	1,207	199	147	76	233	100	75	25	1,150	4,869	3,161	1,616	22,672	37,318
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	14,060	1,365	152	-----	49	-----	211	-----	19	617,904	38,932	446	5,404	662,686
Securities borrowed.....	171	-----	-----	200	-----	-----	-----	-----	587	6,965	1,212	1,575	11,317	21,069
Other assets.....	14,931	4,501	356	309	496	50	95	5	1,907	133,169	26,501	6,932	56,309	222,911
Total.....	2,041,690	890,702	150,460	77,371	171,067	48,328	41,519	13,357	771,878	23,835,562	6,008,902	1,790,116	15,423,311	47,057,891
LIABILITIES														
Capital stock paid in.....	97,625	47,000	8,075	4,150	14,400	3,200	2,200	800	53,660	1,282,127	295,031	103,185	984,808	2,665,151
Surplus.....	81,720	31,255	3,455	2,045	3,620	707	1,656	200	24,528	1,545,210	348,987	69,354	858,540	2,822,091
Undivided profits—net.....	18,989	11,012	2,375	482	1,954	675	1,144	31	10,804	453,277	92,671	25,200	323,150	894,388
Reserves for dividends, contingencies, etc.....	5,910	3,708	239	502	531	-----	393	135	3,853	114,123	29,469	6,275	61,540	211,407
Reserves for interest, taxes, and other expenses accrued and unpaid.....	1,226	1,427	170	252	357	51	18	19	781	64,748	15,729	5,807	34,816	121,190
Due to Federal reserve banks.....	25	-----	-----	-----	-----	-----	-----	-----	798	313	1,642	8,474	30,838	40,267
Due to other banks in United States.....	155,956	46,960	15,973	14,976	28,534	9,379	7,263	3,936	25,947	2,582,550	649,125	254,645	386,522	3,872,842
Due to banks in foreign countries (including own branches).....	14,841	1,926	626	3	1,312	64	-----	-----	192	619,861	12,343	792	1,931	634,927
Certified and officers' checks outstanding.....	30,555	12,817	1,302	1,093	1,973	472	1,839	39	11,272	983,426	90,898	37,718	111,735	1,223,777
Cash letters of credit and travelers' checks outstanding.....	795	160	10	30	30	-----	-----	-----	38	16,415	4,080	81	384	20,660
Demand deposits.....	489,209	238,622	50,715	30,092	71,339	15,821	16,755	4,890	320,801	9,497,986	2,076,557	707,395	5,219,612	17,501,550
Time deposits.....	1,020,455	476,111	64,050	21,520	38,092	15,951	8,428	2,813	286,008	4,427,483	2,080,464	490,802	6,538,452	13,546,201
United States deposits.....	24,744	2,195	158	12	2,000	28	92	-----	1,341	151,833	52,788	9,896	52,908	267,415
Total deposits.....	1,736,580	778,791	132,834	67,696	143,280	41,715	34,379	11,678	646,397	18,279,867	4,966,897	1,518,793	12,351,382	37,116,939
Agreement to repurchase U. S. Government or other securities sold.....	2,123	-----	-----	26	-----	-----	-----	-----	452	121,578	21,334	246	14,983	158,141
Bills payable and rediscounts:														
With Federal reserve banks.....	10,700	-----	-----	-----	-----	-----	-----	-----	4,287	43,875	25,571	14,450	164,121	248,017
All other.....	328	-----	25	-----	-----	-----	-----	-----	3,384	21,070	4,942	1,650	79,489	107,151
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	14,060	1,365	152	-----	49	-----	211	-----	19	617,904	38,932	446	5,404	662,686
Acceptances executed for customers.....	43,172	11,132	51	485	1,921	-----	14	-----	22	1,057,898	60,742	7,400	12,584	1,138,624
Acceptances executed by other banks for account or reporting banks.....	415	4	5	-----	-----	-----	-----	-----	3	12,691	601	57	1,682	15,031
National-bank notes outstanding.....	23,993	3,975	2,925	1,518	4,657	1,980	1,500	494	22,862	96,663	60,158	31,596	451,223	639,640
Securities borrowed.....	171	-----	-----	200	-----	-----	-----	-----	587	6,965	1,212	1,575	11,317	21,069
Other liabilities.....	4,678	1,033	154	15	298	-----	4	-----	239	117,566	46,626	3,902	68,272	236,366
Total.....	2,041,690	890,702	150,460	77,371	171,067	48,328	41,519	13,357	771,878	23,835,562	6,008,902	1,790,116	15,423,311	47,057,891
Number of banks.....	10	8	7	7	7	4	2	2	534	216	151	97	7,588	8,052

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

ALL MEMBER BANKS—CONDITION OF BANKS.

RESOURCES (in thousands of dollars)

State	Number of banks	Loans (including overdrafts)	United States Government securities	Other securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Cash in vault	Reserve with Federal reserve banks
Total	8,052	23,870,488	4,124,776	6,864,247	34,859,511	1,117,833	1,240,444	191,169	592,504	2,474,509
New England:										
Maine	54	77,563	8,760	58,330	144,653		2,436	494	2,015	6,074
New Hampshire	57	44,387	9,822	18,600	72,809		2,966	110	2,011	3,951
Vermont	45	37,790	5,335	24,126	67,251		1,257	281	1,251	2,640
Massachusetts	173	1,212,431	135,750	308,251	1,656,468	82,567	51,494	7,119	19,202	111,465
Rhode Island	14	192,191	52,451	84,691	329,339	2,853	2,758	234	7,242	12,285
Connecticut	65	216,735	26,236	45,660	288,631		14,445	1,550	8,160	13,240
Middle Atlantic:										
New York	654	7,525,850	1,393,698	1,865,603	10,785,151	799,186	284,981	22,771	129,451	1,001,125
New Jersey	358	918,496	107,911	25,957	1,452,364	1,399	62,716	9,863	28,084	71,808
Pennsylvania	923	2,277,514	493,908	1,039,596	3,811,078	27,836	143,089	32,374	58,240	208,953
East North Central:										
Ohio	370	1,416,518	141,228	314,223	1,871,969	23,264	91,150	17,751	37,804	99,170
Indiana	211	266,174	45,408	84,590	396,172	355	21,977	4,040	19,236	21,912
Illinois	495	1,763,087	321,696	477,822	2,562,605	67,397	74,828	8,060	33,209	246,866
Michigan	262	1,010,293	127,038	242,701	1,380,032	23,436	63,328	7,643	19,456	66,736
Wisconsin	186	335,756	50,106	98,608	485,470	5,438	18,666	1,487	8,724	24,692
West North Central:										
Minnesota	265	307,810	81,001	118,513	507,324	1,272	13,917	2,423	7,891	30,719
Iowa	254	203,886	27,909	73,982	305,777	55	13,895	5,177	8,065	16,733
Missouri	179	556,485	77,752	204,647	838,884	1,354	18,833	7,666	11,460	59,393
North Dakota	107	39,822	7,307	17,382	64,511		3,114	651	1,743	3,396
South Dakota	97	37,688	7,288	18,135	63,111		2,402	596	2,101	3,570
Nebraska	170	127,654	23,159	41,238	192,051	3	7,643	664	3,682	14,967
Kansas	249	117,720	23,883	39,213	180,816		9,081	1,565	4,962	13,193
South Atlantic:										
Delaware	20	63,201	3,521	15,126	81,848		1,937	595	1,533	3,765
Maryland	78	186,659	16,618	91,590	294,867	6,574	16,685	1,122	4,991	16,405
District of Columbia	12	89,359	27,738	16,175	133,272		11,114	2,209	3,716	9,880
Virginia	166	284,802	27,822	46,472	359,096	1,480	12,436	3,900	8,804	18,208
West Virginia	126	146,562	17,236	27,663	191,461		9,149	4,241	5,437	8,653
North Carolina	61	111,838	17,942	10,504	140,284	402	14,048	2,383	7,571	7,266
South Carolina	40	48,762	6,166	13,576	68,504	1,138	2,992	1,457	3,633	3,914
Georgia	102	177,959	25,520	24,575	228,054	903	11,916	5,104	8,861	14,698
Florida	57	59,336	38,863	37,143	135,342	4	8,177	1,202	7,368	8,893
East South Central:										
Kentucky	132	189,005	21,308	35,889	246,202	65	8,028	1,743	5,960	12,069
Tennessee	99	207,014	21,088	24,732	252,834	1,700	13,861	3,589	6,479	12,958
Alabama	106	146,736	19,446	26,138	192,320	2,666	7,600	4,619	6,309	11,636
Mississippi	32	45,601	3,475	13,306	62,382	150	2,257	944	2,880	3,214
West South Central:										
Arkansas	73	65,615	8,516	14,247	88,378		2,969	1,159	3,221	5,932
Louisiana	35	187,265	9,292	44,127	240,684	5,466	18,981	1,302	3,808	18,086
Oklahoma	270	187,749	37,180	74,536	299,465	26	12,788	852	5,489	21,794
Texas	635	559,822	106,419	92,020	758,261	6,092	43,899	9,088	19,523	54,724
Mountain:										
Montana	78	51,521	15,646	32,418	99,585		3,376	581	3,938	5,762
Idaho	56	30,632	6,239	10,735	47,606		2,298	539	1,456	2,879
Wyoming	29	20,009	5,159	5,703	30,871		1,071	178	1,406	2,009
Colorado	119	118,163	49,992	45,340	213,495		6,273	1,198	6,264	16,816
New Mexico	29	15,679	4,293	6,465	26,437		1,254	171	1,044	1,896
Arizona	15	19,027	11,723	7,116	37,866		1,367	427	1,832	2,262
Utah	38	55,800	9,164	16,232	81,196	485	1,987	657	1,206	6,205
Nevada	10	10,781	2,133	3,737	16,651		909	72	639	956
Pacific:										
Washington	140	181,578	49,575	66,932	298,085	1,862	10,870	649	6,725	19,312
Oregon	118	99,555	39,012	56,675	195,242	54	7,569	926	4,666	12,004
California	208	1,824,608	355,948	402,207	2,582,763	52,351	103,220	7,743	43,756	139,425

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2	12	31,318	6,886	10,062	48,266		3,146	465	2,312	2,357
New Jersey—district No. 2	248	742,710	93,096	354,166	1,189,972	1,355	46,349	5,219	21,653	58,572
Kentucky—district No. 4	74	70,071	7,546	12,776	90,993	30	4,121	933	2,651	4,546
Pennsylvania—district No. 4	300	749,365	293,034	379,695	1,422,114	888	53,748	12,368	17,890	80,856
West Virginia—district No. 4	13	25,810	3,697	4,174	33,681		1,490	144	801	1,173
Louisiana—district No. 6	24	159,387	7,247	38,119	204,753	5,466	16,735	1,023	2,998	16,494
Mississippi—district No. 6	21	37,243	2,580	11,201	51,004	150	1,770	816	2,182	2,707
Tennessee—district No. 6	80	145,063	18,640	14,213	177,946	487	8,206	1,606	4,771	8,115
Illinois—district No. 7	335	1,685,034	305,622	429,277	2,419,933	67,397	68,613	6,676	28,226	239,872
Indiana—district No. 7	159	749,673	38,969	67,156	334,809	355	18,896	3,314	16,998	18,657
Michigan—district No. 7	216	960,435	121,732	211,474	1,313,631	23,436	61,231	7,382	17,713	64,000
Wisconsin—district No. 7	117	307,928	44,230	83,114	435,272	5,438	16,695	1,246	7,518	22,511
Missouri—district No. 10	39	138,836	31,630	48,602	219,070		4,730	1,702	3,161	18,803
New Mexico—district No. 10	9	9,011	2,480	4,684	16,175		803	83	540	995
Oklahoma—district No. 10	256	185,293	36,545	72,734	294,572	26	12,501	811	5,326	21,515
Arizona—district No. 12	11	14,894	4,936	4,947	24,777		1,123	407	1,475	1,644

BY STATES, ON DECEMBER 31, 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	State
	United States	Foreign countries (including own branches)								
757,216	2,455,948	260,818	2,076,189	92,766	32,318	662,686	21,069	222,911	47,057,891	Total
1,230	7,366	107	628	437	245	-----	-----	384	166,069	New England:
1,864	5,098	18	341	238	238	-----	38	15	89,727	Maine.
828	2,527	85	157	130	214	-----	9	352	76,982	New Hampshire.
50,191	102,349	33,968	39,899	3,979	988	22,574	-----	8,004	2,190,267	Vermont.
1,421	10,223	444	3,425	225	167	-----	-----	2,475	373,085	Massachusetts.
9,298	24,917	51	4,986	603	524	-----	200	561	367,166	Rhode Island.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Connecticut.
274,262	234,253	183,625	1,567,515	14,067	3,583	515,604	615	84,702	15,900,891	Middle Atlantic:
35,649	76,418	145	16,744	1,856	1,207	396	300	11,390	1,770,339	New York.
74,842	184,582	6,387	77,175	5,244	4,135	6,912	445	22,576	4,663,868	New Jersey.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Pennsylvania.
46,230	125,188	1,870	35,237	4,382	1,707	10,646	6,785	13,543	2,386,696	East North Central:
7,347	42,589	169	5,605	1,621	1,142	-----	957	2,858	525,980	Ohio.
45,337	263,620	7,072	76,417	4,670	1,844	69,734	-----	15,006	3,477,413	Indiana.
25,341	66,058	2,438	35,410	9,589	1,931	8,387	1,425	4,873	1,715,083	Illinois.
6,776	45,172	175	8,560	1,198	826	205	2	2,144	609,534	Michigan.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Wisconsin.
4,569	97,295	1,043	8,821	2,223	689	30	19	6,700	684,935	West North Central:
5,910	38,222	46	3,916	1,071	570	-----	113	1,045	399,965	Minnesota.
31,325	109,486	1,842	23,232	2,639	435	11	4,881	4,068	1,115,479	Iowa.
162	8,213	13	338	164	142	-----	2	569	83,018	Missouri.
257	6,924	-----	368	192	90	-----	-----	578	80,419	North Dakota.
3,865	33,990	71	3,561	1,023	341	-----	30	306	262,190	South Dakota.
2,497	38,681	32	2,291	373	477	2	262	551	254,783	Nebraska.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Kansas.
2,344	5,760	-----	920	45	46	-----	-----	125	98,918	South Atlantic:
12,295	22,409	390	6,712	738	297	1,100	-----	1,534	385,119	Delaware.
2,761	12,848	119	4,950	610	246	-----	20	1,790	183,535	Maryland.
10,593	23,896	7,054	4,191	1,008	952	928	-----	1,374	454,126	District of Columbia.
2,542	9,617	-----	1,293	207	501	-----	1,033	1,944	236,078	Virginia.
4,312	20,206	-----	4,157	331	292	-----	47	254	196,548	West Virginia.
651	10,282	6	1,381	151	166	3,400	70	350	97,968	North Carolina.
5,579	37,228	9	5,354	1,579	374	4,143	345	802	324,949	South Carolina.
3,229	30,844	61	1,494	429	196	29	550	987	198,805	Georgia.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Florida.
7,192	29,384	6	2,467	585	574	115	238	835	315,463	East South Central:
4,740	32,770	3	3,268	1,328	827	58	283	539	335,237	Kentucky.
2,588	21,433	261	1,808	1,268	684	890	6	252	254,340	Tennessee.
203	7,750	-----	413	399	126	-----	104	180	81,002	Alabama.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Mississippi.
1,463	16,709	-----	1,204	441	164	-----	18	564	122,222	West South Central:
2,849	27,131	674	10,432	2,488	301	1,381	-----	2,219	335,802	Arkansas.
3,880	46,744	28	2,779	1,467	297	12	171	588	396,330	Louisiana.
19,395	173,415	331	13,463	2,762	2,082	273	552	1,650	1,105,510	Oklahoma.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Texas.
1,010	18,594	54	996	193	103	-----	-----	638	134,830	Mountain:
244	8,696	-----	136	82	82	17	-----	105	64,427	Montana.
13	8,618	-----	157	38	74	-----	-----	9	44,444	Idaho.
5,683	44,828	75	4,047	1,344	215	-----	204	307	300,749	Wyoming.
74	5,290	-----	188	82	67	-----	-----	22	36,525	Colorado.
354	5,734	76	538	100	58	-----	-----	277	50,889	New Mexico.
3,380	16,139	2	2,790	145	123	-----	202	328	114,845	Arizona.
50	2,461	-----	57	64	60	-----	-----	-----	21,919	Utah.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Nevada.
3,865	47,207	940	6,195	1,534	620	49	109	707	398,729	Pacific:
2,001	30,264	654	3,405	613	297	154	6	428	258,276	Washington.
24,725	216,530	10,474	76,537	16,757	1,999	15,636	641	20,833	3,313,390	Oregon.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

1,075	1,867	1	507	36	113	-----	-----	216	60,363	Connecticut—district No. 2.
29,806	60,082	139	14,819	1,645	878	391	300	9,105	1,440,285	New Jersey—district No. 2.
50	9,857	3	572	106	300	35	65	282	114,544	Kentucky—district No. 4.
26,135	58,599	418	16,793	2,391	1,721	116	8,969	1,703,001	Pennsylvania—district No. 4.	
585	1,079	-----	275	8	80	-----	318	-----	-----	West Virginia—district No. 4.
2,359	20,992	674	10,124	2,357	207	1,381	-----	1,969	287,532	Louisiana—district No. 6.
167	6,298	-----	310	394	92	-----	94	168	66,152	Mississippi—district No. 6.
3,063	17,965	-----	2,088	1,059	769	58	228	441	226,804	Tennessee—district No. 6.
44,312	251,189	7,070	76,018	4,266	1,482	69,734	28	15,316	3,300,132	Illinois—district No. 7.
6,703	37,512	169	5,100	1,506	952	-----	729	2,823	448,123	Indiana—district No. 7.
25,325	60,711	2,398	35,153	9,468	781	8,387	1,408	4,685	1,635,705	Michigan—district No. 7.
6,764	39,529	175	8,280	1,066	703	205	2	1,968	547,372	Wisconsin—district No. 7.
13,529	56,928	358	9,453	696	136	-----	495	1,267	330,328	Missouri—district No. 10.
67	2,627	-----	141	64	46	-----	-----	11	21,552	New Mexico—district No. 10.
3,879	46,403	28	2,769	1,457	285	12	135	555	390,274	Oklahoma—district No. 10.
351	4,165	-----	464	90	31	-----	-----	249	34,786	Arizona—district No. 12.

ALL MEMBER BANKS—CONDITION OF BANKS,

LIABILITIES (in thousands of dollars)

State	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for expenses accrued	Due to Federal reserve banks	Due to other banks in—		Certified and officers' checks	Cash letters of credit and travelers' checks	Demand deposits
							United States	Foreign countries (including own branches)			
Total	2,665,151	2,822,091	894,388	211,407	121,190	49,267	3,872,842	634,927	1,223,777	20,960	17,501,550
New England:											
Maine.....	7,570	7,420	5,693	707	409	193	2,831	8	471		33,976
New Hampshire.....	5,825	5,312	3,951	252	97	577	4,420		442		35,736
Vermont.....	5,160	3,350	2,249	340	127	296	1,605		305		14,802
Massachusetts.....	141,795	116,301	41,477	6,601	5,937	3,609	163,678	20,591	18,765	381	929,108
Rhode Island.....	14,720	24,310	5,486	3,232	3,920	350	5,714	286	1,009		114,003
Connecticut.....	24,412	25,822	12,389	1,346	1,320	2,194	12,336		2,440		170,231
Middle Atlantic:											
New York.....	821,580	1,133,072	381,831	68,683	33,380	10,784	1,413,020	553,309	865,948	13,425	6,390,770
New Jersey.....	97,768	100,516	33,517	5,759	3,216	7,110	31,985	72	11,192	20	628,090
Pennsylvania.....	232,267	494,488	99,093	35,915	11,156	5,421	394,895	4,800	33,214	3,818	1,518,740
East North Central:											
Ohio.....	145,937	109,187	39,822	7,251	6,650	4,613	130,849	2,248	43,192	47	754,863
Indiana.....	37,858	23,339	8,778	846	1,051	1,825	33,941	40	3,405	7	193,740
Illinois.....	212,340	162,624	42,068	27,015	22,805	41	393,328	26,094	28,992	1,854	1,397,794
Michigan.....	78,945	89,916	26,936	5,282	2,310	150	64,477	2,531	33,007	138	494,280
Wisconsin.....	37,755	22,037	11,507	2,982	2,331	2,195	46,991	245	3,262	14	199,696
West North Central:											
Minnesota.....	38,060	21,996	7,339	2,102	2,986	4	86,258	834	4,552	7	245,708
Iowa.....	23,886	12,428	4,402	758	898	10	34,471	1	3,419		136,579
Missouri.....	71,737	32,610	18,875	2,009	1,279		173,063	494	14,160	51	494,682
North Dakota.....	5,370	2,441	1,058	374	256		2,726	6	692	1	29,164
South Dakota.....	4,955	2,422	1,356	319	248		3,659		874		32,438
Nebraska.....	14,695	7,360	2,604	1,798	506		39,074		2,511	51	117,991
Kansas.....	18,258	8,880	3,756	646	596	3	23,192	5	2,015	1	130,863
South Atlantic:											
Delaware.....	9,519	16,730	3,444	800	464	624	1,961		208		47,053
Maryland.....	21,184	20,511	6,968	1,769	1,384	22	34,877	686	2,978	4	123,811
District of Columbia.....	11,175	8,725	3,310	1,215	469	1,354	12,374	280	783	38	78,661
Virginia.....	38,018	25,844	7,639	3,089	1,680	1,638	31,869	51	3,552	2	139,804
West Virginia.....	16,867	12,905	5,089	909	567	983	6,621		3,314	1	79,902
North Carolina.....	14,931	10,753	3,978	1,273	961	864	20,068		3,762	62	62,324
South Carolina.....	6,303	4,205	1,013	510	131	260	7,978		966		28,608
Georgia.....	25,676	19,332	4,860	1,052	545	473	34,181		5,338		109,577
Florida.....	16,265	7,912	2,339	475	196	56	17,360	128	1,906	1	80,210
East South Central:											
Kentucky.....	18,128	17,282	4,124	1,208	1,272	36	23,146		1,149	1	111,269
Tennessee.....	23,004	15,425	3,179	1,959	894	775	29,282		1,952		109,448
Alabama.....	20,790	15,834	3,374	691	489	579	11,131	250	1,158	15	98,966
Mississippi.....	5,195	3,796	744	109	174	6	2,915		762	1	28,260
West South Central:											
Arkansas.....	8,360	4,366	2,457	271	249		12,322		1,715	4	45,724
Louisiana.....	19,875	12,647	4,828	1,062	918	154	43,553	1,980	3,182	3	132,122
Oklahoma.....	26,160	9,079	4,584	957	701	25	37,109		21,650	7	184,018
Texas.....	86,343	44,213	22,395	3,632	2,575	1,134	131,919	742	28,336	6	505,511
Mountain:											
Montana.....	6,655	4,089	2,095	512	542		9,067	9	1,219	19	54,261
Idaho.....	3,575	1,507	379	1,254	207	262	3,755		560		29,507
Wyoming.....	2,410	1,786	823	115	17		3,700		282	4	19,036
Colorado.....	13,575	10,042	5,152	200	1,070		28,766	67	3,708	1	135,463
New Mexico.....	2,015	1,123	126	102	53	26	1,149		471		21,572
Arizona.....	2,975	1,890	763	33	70	36	1,253	146	665	3	22,970
Utah.....	6,795	3,501	608	859	366	5	19,072	3	1,259		43,826
Nevada.....	1,500	665	171	57	94	88	2,220		148		7,316
Pacific:											
Washington.....	29,965	9,978	4,619	1,473	600	30	41,519	1,453	3,934	30	162,695
Oregon.....	16,205	7,107	3,924	552	240		17,228	626	2,029	22	99,008
California.....	170,745	125,013	37,214	11,052	2,734	402	223,934	16,882	52,921	983	877,384

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2.....	3,333	3,662	2,003	97	189	470	2,015		300		23,296
New Jersey—district No. 2.....	80,933	75,270	25,010	4,861	2,784	6,279	29,235	72	9,585	13	508,661
Kentucky—district No. 4.....	8,555	6,382	2,078	323	272	36	1,283		568		43,367
Pennsylvania—district No. 4.....	73,906	174,378	30,239	14,060	5,771	81	172,340	849	9,605	3,774	566,379
West Virginia—district No. 4.....	2,670	2,294	1,260	215	117	273	1,307		248		10,763
Louisiana—district No. 6.....	16,775	10,941	4,309	786	807		36,567	1,980	2,696	3	112,043
Mississippi—district No. 6.....	3,700	3,267	500	65	171	6	2,517		686	1	22,406
Tennessee—district No. 6.....	13,985	8,823	2,316	249	676	771	18,250		1,521		69,280
Illinois—district No. 7.....	200,155	155,361	38,479	26,144	22,404	41	385,023	26,094	27,955	1,853	1,340,941
Indiana—district No. 7.....	32,275	20,059	7,164	665	960	1,720	29,057	40	3,167	7	169,563
Michigan—district No. 7.....	74,915	87,090	25,697	4,472	1,740	1,500	64,219	2,531	32,380	138	478,072
Wisconsin—district No. 7.....	33,610	20,003	10,495	2,544	2,135	2,195	44,840	245	2,960	14	184,766
Missouri—district No. 10.....	17,830	7,125	5,482	796	280		93,820	182	7,673	7	148,394
New Mexico—district No. 10.....	1,130	600	23	78	38	17	970		206		11,133
Oklahoma—district No. 10.....	25,485	8,913	4,567	946	695		37,050		21,542	7	180,735
Arizona—district No. 12.....	2,325	1,415	551	24	60	36	1,196		511		18,508

BY STATES, ON DECEMBER 31, 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	State
			With Federal reserve banks	All other								
13,546,201	267,415	158,141	248,017	107,151	662,686	1,138,624	15,031	639,640	21,069	236,366	47,057,891	Total.
99,898	198	-----	1,570	273	-----	-----	-----	4,848	-----	4	166,069	New England:
26,207	434	-----	967	678	-----	-----	-----	4,787	38	4	89,727	Maine.
42,886	109	-----	836	600	-----	-----	-----	4,270	9	38	76,982	New Hampshire.
558,335	22,279	14,972	6,970	2,668	22,574	85,536	749	19,661	-----	8,220	2,190,267	Vermont.
191,601	382	-----	109	150	-----	2,959	-----	3,300	-----	1,546	373,085	Massachusetts.
96,567	920	-----	4,602	1,545	-----	-----	-----	10,388	200	454	367,166	Rhode Island.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Connecticut.
2,513,247	46,387	105,143	47,205	25,910	515,604	811,722	10,478	71,027	615	67,751	15,900,891	Middle Atlantic:
774,557	5,906	1,868	14,788	6,744	396	1,264	314	24,033	300	20,924	1,770,339	New York.
1,600,985	34,639	558	36,274	15,125	6,912	26,464	2,299	81,811	445	24,487	4,663,868	New Jersey.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Pennsylvania.
1,014,026	13,857	10,599	17,598	8,655	10,646	23,400	14	34,047	6,785	2,410	2,386,696	East North Central:
184,581	1,749	-----	3,797	1,633	-----	505	-----	22,728	957	5,200	525,900	Ohio.
895,546	28,396	3,255	5,430	3,646	69,734	68,819	417	36,880	148	50,127	3,477,413	Indiana.
832,065	7,150	11,096	7,564	5,474	8,387	22,510	54	18,575	1,425	2,761	1,715,083	Illinois.
244,193	3,517	10	7,672	6,626	205	5,422	14	16,353	2	2,505	609,534	Michigan.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Wisconsin.
256,433	1,399	-----	726	282	30	1,310	3	13,702	19	1,185	684,935	West North Central:
167,160	666	228	2,090	648	-----	55	-----	11,343	113	810	399,965	Minnesota.
276,053	3,089	3,340	5,244	2,247	11	1,391	-----	8,641	4,881	1,622	1,115,479	Iowa.
36,950	140	97	760	107	-----	-----	-----	2,828	2	46	83,018	Missouri.
30,548	242	75	1,275	32	-----	-----	-----	1,808	30	138	80,419	North Dakota.
62,949	339	200	4,870	161	-----	3	-----	6,806	23	249	262,190	South Dakota.
52,548	840	135	2,983	140	2	-----	-----	9,533	262	125	254,783	Nebraska.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Kansas.
15,901	68	-----	488	350	-----	-----	-----	901	-----	407	98,918	South Atlantic:
149,146	5,217	-----	1,730	1,596	1,100	6,776	-----	5,873	-----	487	386,119	Delaware.
56,938	1,633	28	1,149	400	-----	-----	-----	4,906	20	77	183,535	Maryland.
166,232	1,948	102	8,711	1,635	928	1,446	33	18,920	216	769	454,126	District of Columbia.
85,445	549	107	6,580	4,496	-----	-----	-----	10,014	1,033	706	236,078	Virginia.
58,991	7,551	125	4,885	1,768	-----	302	100	5,825	47	40	198,548	West Virginia.
38,245	1,387	29	314	20	3,400	1,138	-----	3,299	70	119	97,995	North Carolina.
98,608	7,766	-----	2,754	744	4,143	862	41	7,490	345	1,102	324,949	South Carolina.
61,152	4,177	18	1,537	572	29	4	-----	3,851	550	67	198,805	Georgia.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Florida.
96,267	1,951	600	2,799	2,124	115	-----	65	11,391	238	22,308	315,463	East South Central:
111,344	2,071	62	6,332	4,707	58	1,702	-----	13,914	283	8,846	335,237	Kentucky.
73,770	4,334	425	3,443	1,406	890	2,881	-----	13,659	6	249	254,340	Tennessee.
31,535	610	118	2,817	1,148	-----	150	-----	2,520	104	38	81,002	Alabama.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Mississippi.
39,133	143	730	1,744	1,626	-----	-----	-----	3,273	18	87	122,222	West South Central:
84,693	9,683	601	1,760	1,671	1,381	8,654	15	6,000	-----	1,621	335,802	Arkansas.
97,367	601	563	7,098	124	12	26	-----	5,856	171	222	396,330	Louisiana.
208,755	13,321	985	3,963	1,486	273	6,526	-----	40,825	552	2,018	1,105,510	Oklahoma.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Texas.
53,444	222	-----	372	79	-----	-----	-----	2,152	-----	93	134,830	Mountain:
21,331	130	43	268	10	17	-----	-----	1,621	-----	1	64,427	Montana.
14,426	96	-----	260	-----	-----	-----	-----	1,488	-----	1	44,444	Idaho.
96,549	686	42	847	28	-----	-----	-----	4,306	204	43	300,749	Wyoming.
8,241	118	30	117	-----	-----	-----	-----	1,355	-----	27	36,525	Colorado.
18,576	137	-----	58	100	-----	-----	-----	1,170	-----	41	50,889	New Mexico.
34,676	40	61	540	70	-----	485	-----	2,456	202	21	114,845	Arizona.
8,365	100	-----	-----	-----	-----	-----	-----	1,195	-----	-----	21,919	Utah.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Nevada.
123,015	2,635	146	789	1,099	49	1,927	-----	12,345	109	319	398,729	Pacific:
103,336	213	13	1,326	168	154	51	5	5,906	6	157	258,276	Washington.
1,633,325	27,390	2,338	12,006	2,380	15,636	54,334	422	39,760	641	5,894	3,313,390	Oregon.
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

20,381	534	1,638	100	-----	-----	-----	-----	2,216	-----	129	60,363	Connecticut—district No. 2.
637,890	4,716	1,386	9,665	3,628	391	1,220	314	17,520	300	20,552	1,440,285	New Jersey—district No. 2.
42,204	91	-----	1,757	1,526	35	-----	30	5,930	65	42	114,544	Kentucky—district No. 4.
579,968	14,372	-----	16,629	3,073	-----	317	567	34,021	116	2,556	1,703,001	Pennsylvania—district No. 4.
16,614	180	79	1,268	432	-----	-----	-----	1,594	318	2	39,634	West Virginia—district No. 4.
72,129	9,531	-----	1,739	1,569	1,381	8,654	15	4,132	-----	1,475	287,532	Louisiana—district No. 6.
28,013	596	92	1,433	570	-----	150	-----	1,847	94	38	66,152	Mississippi—district No. 6.
76,693	1,366	-----	6,060	4,582	58	487	-----	12,732	228	8,727	226,804	Tennessee—district No. 6.
821,895	28,202	2,690	3,045	1,156	69,734	68,819	417	29,605	28	50,091	3,300,132	Illinois—district No. 7.
152,163	1,709	-----	3,127	1,160	-----	505	-----	18,879	729	5,174	448,123	Indiana—district No. 7.
783,674	6,711	11,096	9,193	4,932	8,387	22,510	54	15,890	1,408	2,756	1,635,705	Michigan—district No. 7.
210,106	3,479	-----	7,425	551	205	5,422	14	13,876	2	2,485	547,372	Wisconsin—district No. 7.
43,138	1,652	-----	113	10	-----	-----	-----	2,699	495	632	330,328	Missouri—district No. 10.
6,193	116	30	66	-----	-----	-----	-----	925	-----	27	21,552	New Mexico—district No. 10.
96,322	577	465	6,942	35	12	26	-----	5,608	135	222	390,274	Oklahoma—district No. 10.
9,380	62	-----	58	10	-----	-----	-----	621	-----	29	34,786	Arizona—district No. 12.

FEDERAL RESERVE DISTRICTS

