Member Bank Call Report

No. 51

Condition of all Member Banks
March 25, 1931

FEDERAL RESERVE BOARD

WASHINGTON

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Federal Reserve Bank of St. Louis

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.

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Federal Reserve Bank of St. Louis

MEMBER BANK CALL REPORT

Washington, May 20, 1931

CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Mar. 25, 1931	Dec. 31, 1930	Mar. 27, 1930	Dec. 31, 1930	Mar. 27, 1930
RESOURCES					
Loans (including overdrafts)	22,839,946	23,870,488	25,118,783	−1,030,542	−2,278,837
United States Government securities	5,002,262	4,124,776	4,085,006	+877,486	+917,256
Other securities	6,886,357	6,864,247	5,851,908	+22,110	+1,034,449
Total loans and investments	**34,728,565**	**34,859,511**	**35,055,697**	**−130,946**	**−327,132**
Customers' liability on account of acceptances	1,035,978	1,117,833	1,111,153	−81,855	−75,175
Banking house, furniture, and fixtures	1,239,935	1,240,444	1,202,486	−509	+37,449
Other real estate owned	199,935	191,169	188,815	+8,766	+11,120
Cash in vault	461,267	592,504	496,633	−131,237	−35,366
Reserve with Federal reserve banks	2,364,478	2,474,509	2,352,738	−110,031	+11,740
Items with Federal reserve banks in process of collection	524,765	757,216	719,201	−232,451	−194,436
Due from banks in United States	2,791,204	2,455,948	1,901,517	+335,256	+889,687
Due from banks in foreign countries (including own branches)	296,376	260,818	247,612	+35,558	+48,764
Exchanges for clearing house and other checks on local banks	975,215	2,076,189	1,616,954	−1,100,974	−641,739
Outside checks and other cash items	43,344	92,766	65,331	−49,422	−21,987
Redemption fund and due from United States Treasurer	32,264	32,318	32,823	−54	−559
Acceptances of other banks and bills of exchange or drafts sold with indorsement	524,104	662,686	612,193	−138,582	−88,089
Securities borrowed	24,822	21,069	25,744	+3,753	−922
Other assets	300,024	222,911	231,482	+77,113	+68,542
Total	45,542,276	47,057,891	45,860,379	−1,515,615	−318,103
LIABILITIES					
Capital stock paid in	2,657,172	2,665,151	2,744,975	−7,979	−87,803
Surplus	2,804,906	2,822,091	2,881,944	−17,185	−77,038
Undivided profits—net	910,480	894,388	956,053	+16,092	−45,573
Reserves for dividends, contingencies, etc	225,483	211,407	176,610	+14,076	+48,873
Reserves for interest, taxes, and other expenses accrued and unpaid	158,416	121,190	175,896	+37,226	−17,480
Due to Federal reserve banks	43,323	49,267	51,915	−5,944	−8,592
Due to other banks in United States	4,236,451	3,872,842	3,204,316	+363,609	+1,032,135
Due to banks in foreign countries (including own branches)	566,579	634,927	498,075	−68,348	+68,504
Certified and officers' checks outstanding	626,747	1,223,777	1,134,283	−597,030	−507,536
Cash letters of credit and travelers' checks outstanding	22,506	20,960	25,038	+1,546	−2,532
Demand deposits	16,338,728	17,501,550	17,078,905	−1,162,822	−740,177
Time deposits	13,663,258	13,546,201	13,518,731	+117,057	+144,527
United States deposits	502,204	267,415	324,893	+234,789	+177,311
Total deposits	**35,999,796**	**37,116,939**	**35,836,156**	**−1,117,143**	**+163,640**
Agreements to repurchase U. S. Government or other securities sold	23,599	158,141	66,214	−134,542	−42,615
Bills payable and rediscounts:					
With Federal reserve banks	165,106	248,017	206,124	−82,911	−41,018
All other	116,336	107,151	140,467	+9,185	−24,131
Acceptances of other banks and bills of exchange or drafts sold with indorsement	524,104	662,686	612,193	−138,582	−88,089
Acceptances executed for customers	1,063,334	1,138,624	1,125,907	−75,290	−62,573
Acceptances executed by other banks for account of reporting banks	15,553	15,031	24,654	+522	−9,101
National-bank notes outstanding	642,284	639,640	647,481	+2,644	−5,197
Securities borrowed	24,822	21,069	25,744	+3,753	−922
Other liabilities	210,885	236,366	239,961	−25,481	−29,076
Total	45,542,276	47,057,891	45,860,379	−1,515,615	−318,103
Number of banks	7,928	8,052	8,406	−124	−478

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ALL MEMBER BANKS—CONDITION ON CALL DATES FEBRUARY 28, 1928, TO MARCH 25, 1931

[Amounts in thousands of dollars]

	1928				1929				1930				1931
	Feb. 28	June 30	Oct. 3	Dec. 31	Mar. 27	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24	Dec. 31	Mar. 25
RESOURCES													
Loans (including overdrafts)	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	22,839,946
United States Government securities	4,215,822	4,224,730	4,385,830	4,311,790	4,453,953	4,154,929	4,021,636	3,862,968	4,085,006	4,061,395	4,095,270	4,124,776	5,002,262
Other securities	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	6,886,357
Total loans and investments	**33,688,388**	**35,061,173**	**34,928,985**	**35,683,935**	**35,393,026**	**35,710,961**	**35,913,771**	**35,933,950**	**35,055,697**	**35,655,659**	**35,472,250**	**34,859,511**	**34,728,565**
Customers' liability on account of acceptances	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	1,035,978
Banking house, furniture, and fixtures	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	1,239,935
Other real estate owned	180,511	184,109	178,443	177,716	184,873	179,878	182,796	183,989	188,815	190,995	197,869	191,169	199,935
Cash in vault	525,992	449,198	519,126	564,384	516,742	433,491	497,212	558,450	496,633	484,262	470,367	592,504	461,267
Reserve with Federal reserve banks	2,366,605	2,342,045	2,348,018	2,409,367	2,338,569	2,359,077	2,321,806	2,373,760	2,352,738	2,407,960	2,414,991	2,474,509	2,364,478
Items with Federal reserve banks in process of collection	686,881	680,492	856,655	967,836	841,606	775,822	923,363	994,373	719,201	836,471	698,871	757,216	524,765
Due from banks in United States	1,940,619	1,897,231	2,026,259	2,124,252	1,741,478	1,885,167	2,004,938	2,167,756	1,901,517	3,360,377	2,462,827	2,455,948	2,791,204
Due from banks in foreign countries (including own branches)	269,373	291,490	286,686	305,299	287,248	272,682	246,996	263,834	247,612	220,793	202,447	260,818	296,376
Exchanges for clearing house and other checks on local banks	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	975,215
Outside checks and other cash items	134,916	217,291	163,527	203,884	142,395	117,298	102,363	139,056	65,331	118,552	51,706	92,766	43,344
Redemption fund and due from United States Treasurer	32,823	33,025	33,001	32,995	32,761	32,715	32,828	32,889	32,823	32,658	32,604	32,318	32,264
Acceptances of other banks and bills of exchange or drafts sold with indorsement	454,958	436,486	433,668	677,994	475,155	453,826	551,587	735,193	612,193	557,748	592,732	662,686	524,104
Securities borrowed	29,248	37,733	36,551	35,947	48,844	36,337	32,592	35,533	25,744	26,324	23,866	21,069	24,822
Other assets	186,677	204,940	205,273	222,149	229,751	232,621	198,700	219,379	231,482	223,114	242,062	222,911	300,024
Total	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	45,542,276
LIABILITIES													
Capital stock paid in	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	2,657,172
Surplus	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	2,804,906
Undivided profits—net	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	910,480
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	225,483
Reserves for interest, taxes, and other expenses accrued and unpaid	137,345	145,458	150,438	120,676	157,144	148,825	172,193	137,660	175,896	148,960	182,397	121,190	158,416
Due to Federal reserve banks	45,360	49,823	65,379	56,510	51,433	51,883	55,720	54,458	51,915	46,206	47,147	49,267	43,323
Due to other banks in United States	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	4,236,451
Due to banks in foreign countries (including own branches)	643,372	613,732	508,571	543,273	462,649	464,871	481,696	576,664	498,075	571,766	660,612	634,927	566,579
Certified and officers' checks outstanding	848,064	787,770	1,041,114	2,184,138	1,739,947	753,620	1,405,446	1,603,562	1,134,283	1,493,437	771,941	1,223,777	626,747
Cash letters of credit and travelers' checks outstanding	29,015	43,177	27,338	23,128	27,385	43,182	27,613	23,460	25,038	41,389	26,638	20,960	22,506
Demand deposits	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	16,338,728
Time deposits	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	13,663,258
United States deposits	86,032	256,681	158,761	261,505	410,867	347,967	315,479	143,203	324,893	280,769	257,185	267,415	502,204
Total deposits	**35,374,849**	**36,059,826**	**36,174,578**	**39,074,560**	**36,799,346**	**35,892,831**	**36,694,158**	**38,013,735**	**35,836,156**	**38,139,178**	**36,363,874**	**37,116,939**	**35,999,796**
Agreements to repurchase U. S. Government or other securities sold	21,375	18,103	95,161	134,084	102,423	103,758	149,090	136,957	66,214	37,164	38,144	158,141	23,599
Bills payable and rediscounts:													
With Federal reserve banks	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	165,106
All other	95,018	113,440	134,127	121,570	171,601	168,975	250,587	232,188	140,467	161,090	143,402	107,151	116,336
Acceptances of other banks and bills of exchange or drafts sold with indorsement	454,958	436,486	433,665	677,994	475,155	453,826	551,586	735,193	612,193	557,748	592,732	662,686	524,104
Acceptances executed for customers	705,001	716,270	717,931	928,329	846,370	800,423	984,670	1,276,159	1,125,907	925,576	929,337	1,138,624	1,063,334
Acceptances executed by other banks for account of reporting banks	26,008	28,235	41,417	43,636	45,025	42,075	40,400	29,647	24,654	34,998	18,127	15,031	15,553
National-bank notes outstanding	646,162	648,602	648,046	649,893	647,354	648,944	640,610	645,562	647,481	649,098	648,999	639,640	642,284
Securities borrowed	29,352	37,782	36,556	35,947	48,844	36,337	32,592	35,533	25,744	26,324	23,866	21,069	24,822
Other liabilities	201,899	166,726	189,692	209,109	224,581	238,116	214,946	245,585	239,961	226,915	212,698	236,366	210,885
Total	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	45,542,276
Number of banks	8,983	8,929	8,896	8,837	8,755	8,707	8,616	8,522	8,406	8,315	8,246	8,052	7,928

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ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON CALL DATES SINCE OCTOBER, 1928 [1]

[Amounts in thousands of dollars]

	1928		1929				1930				1931
	Oct. 3	Dec. 31	Mar. 27	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24	Dec. 31	Mar. 25
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**	**22,839,946**
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	361,471
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	100,618
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	361,052
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	218,503
All other							266,957	305,141	290,936	315,777	227,771
Loans on securities, exclusive of loans to banks—Total	8,544,656	9,902,856	9,418,942	9,758,885	9,993,767	10,147,866	10,073,809	10,425,353	10,335,938	9,439,160	9,053,749
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	1,630,494
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	574,978
To others	5,796,004	6,372,504	6,525,786	6,812,805	7,169,813	7,685,001	7,023,514	7,241,784	7,090,382	7,266,344	6,848,277
Real estate loans—On farm land	420,687	411,567	403,475	403,991	392,076	387,714	394,117	386,036	387,366	386,726	385,558
On other real estate	2,667,502	2,710,866	2,719,657	2,760,435	2,760,422	2,803,281	2,775,673	2,769,262	2,776,344	2,847,045	2,833,559
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	9,831,390	9,297,665
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	3,418,472
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**	**5,002,262**
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	3,771,086
Treasury notes	778,646	729,427	804,739	703,641	664,821	519,983	524,452	462,924	418,495	484,911	332,295
Certificates of indebtedness	415,395	471,852	455,821	339,456	251,392	151,659	234,543	254,404	284,953	296,418	725,852
Treasury bills [2]	113,853	82,416	71,841	106,996	113,239	97,051	38,043	4,233	48,848	72,576	173,029
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**	**6,886,357**
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	6,181,525
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	1,553,636
Railroad bonds	878,559	895,759	863,345	831,913	787,134	785,867	781,471	914,037	938,869	982,685	1,003,728
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	1,102,961
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	1,295,253
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	167,028
Stock of other corporations	403,535	435,735	438,756	469,314	503,848	558,794	527,917	565,417	572,941	586,970	573,611
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	214,222
Municipal warrants	117,396	146,929	149,593	150,681	169,501	168,947	163,434	170,575	181,958	199,743	214,169
All other	105,749	84,655	87,643	90,425	86,750	58,844	60,545	70,864	71,837	65,190	56,917
Foreign securities—Total	695,675	683,761	652,795	635,039	612,404	628,798	609,611	688,644	700,662	714,928	704,832
Government bonds	349,896	343,200	319,239	308,773	303,407	304,123	280,835	346,219	344,439	360,745	369,290
Other foreign securities	345,779	340,561	333,556	326,266	308,997	324,675	328,776	342,425	356,223	354,183	335,542
Demand deposits—Total	**17,501,430**	**18,903,658**	**17,708,269**	**17,814,603**	**17,937,478**	**18,861,582**	**17,078,905**	**18,061,977**	**16,838,351**	**17,501,550**	**16,338,728**
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	14,387,465
Certificates of deposit	230,445	234,763	207,050	200,986	188,152	201,671	182,828	198,041	196,673	192,399	179,078
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	1,478,593
All other	301,000	372,455	276,235	359,383	357,904	388,783	254,828	365,097	258,076	386,226	293,592
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	18,481,083
Time deposits—Total	**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**	**13,663,258**
States, counties, and municipalities	404,912	418,257	429,265	476,554	491,095	594,896	535,564	570,679	572,004	509,029	529,635
Banks in United States	134,166	124,262	113,443	79,894	111,148	95,170	102,793	111,829	101,313	107,405	135,463
Banks in foreign countries				77,508	112,405	154,009	175,529	224,114	233,873	237,581	201,284
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	9,446,356
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	1,928,323
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	1,179,744
Postal savings	116,599	134,255	116,052	114,637	120,026	122,464	127,979	133,652	143,530	189,105	242,453
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**	**281,442**
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	81,242
Rediscounts	206,753	217,205	219,679	290,623	315,646	192,760	100,915	126,054	95,713	109,174	83,864
All other—											
Bills payable	116,260	102,243	148,504	149,576	226,742	214,209	134,761	155,189	137,890	101,710	112,012
Rediscounts	17,867	19,327	23,097	19,399	23,845	17,979	5,706	5,901	5,512	5,441	4,324

[1] Corresponding classifications not available prior to October, 1928.

[2] Prior to 1930 represents items reported as "all other" United States securities.

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Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON MARCH 25, 1931, DECEMBER 31, 1930, AND MARCH 27, 1930, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago								
	Mar. 25, 1931	Dec. 31, 1930	Mar. 27, 1930	Mar. 25, 1931	Dec. 31, 1930	Mar. 27, 1930	Mar. 25, 1931	Dec. 31, 1930	Mar. 27, 1930	Mar. 25, 1931	Dec. 31, 1930	Mar. 27, 1930
RESOURCES												
Loans (including overdrafts)	5,810,855	6,146,731	6,192,326	1,261,274	1,343,775	1,406,385	8,027,838	8,379,156	8,752,478	7,739,979	8,000,826	8,767,594
United States Government securities	1,465,800	1,238,807	1,149,559	328,816	240,274	146,092	1,983,973	1,486,289	1,515,916	1,223,673	1,159,406	1,273,439
Other securities	1,196,471	1,196,549	896,521	262,734	277,312	164,126	2,100,850	2,031,140	1,589,515	3,326,302	3,359,246	3,201,746
Total loans and investments	**8,473,126**	**8,582,087**	**8,238,406**	**1,852,824**	**1,861,361**	**1,716,603**	**12,112,661**	**11,896,585**	**11,857,909**	**12,289,954**	**12,519,478**	**13,242,779**
Customers' liability on account of acceptances	778,623	790,715	759,118	65,352	67,323	76,196	182,388	245,866	260,069	9,615	13,929	15,770
Banking house, furniture, and fixtures	217,576	214,548	196,479	41,129	41,093	39,435	448,479	448,872	433,094	532,751	535,931	533,478
Other real estate owned	12,137	11,993	9,019	554	505	519	73,635	67,432	66,493	113,609	111,239	112,784
Cash in vault	47,290	95,047	63,156	8,834	10,923	9,252	132,143	169,217	137,954	273,000	317,317	286,271
Reserve with Federal reserve banks	830,991	899,447	792,613	166,382	209,899	171,998	784,615	770,591	771,613	582,490	594,572	616,514
Items with Federal reserve banks in process of collection	149,235	234,949	244,941	25,576	38,014	34,010	259,169	348,204	337,127	90,785	136,049	103,123
Due from banks in United States	133,171	145,100	112,352	160,988	194,474	122,883	1,403,363	1,141,771	849,396	1,093,682	974,603	816,886
Due from banks in foreign countries (including own branches)	207,762	181,594	152,512	6,041	6,977	39,286	79,679	69,411	52,160	2,894	2,836	3,654
Exchanges for clearing house and other checks on local banks	738,155	1,547,907	1,302,362	31,687	69,693	51,890	164,343	361,952	212,775	41,030	96,637	49,927
Outside checks and other cash items	5,356	10,926	8,100	515	2,600	3,570	23,752	54,222	33,716	13,721	25,018	19,945
Redemption fund and due from United States Treasurer	1,829	1,808	1,746	412	412	310	7,510	7,426	7,793	22,513	22,672	22,974
Acceptances of other banks and bills of exchange or drafts sold with indorsement	384,429	489,239	505,253	39,649	69,734	40,304	98,272	98,309	65,195	1,754	5,404	1,441
Securities borrowed							13,625	9,752	14,420	11,197	11,317	11,324
Other assets	118,542	73,952	87,684	11,741	11,717	7,467	106,597	80,933	87,066	63,144	56,309	49,265
Total	12,098,222	13,279,312	12,473,741	2,411,684	2,584,725	2,313,723	15,890,231	15,770,543	15,186,780	15,142,139	15,423,311	15,886,135
LIABILITIES												
Capital stock paid in	687,264	688,692	734,381	149,950	149,950	149,100	842,415	841,701	865,359	977,543	984,808	996,135
Surplus	981,154	985,186	1,023,615	125,120	124,120	121,163	852,966	854,245	866,764	845,666	858,540	870,402
Undivided profits—net	308,024	314,263	298,071	25,652	25,640	26,214	241,454	231,335	256,979	335,350	323,150	374,789
Reserves for dividends, contingencies, etc	70,087	57,192	53,258	21,153	20,551	24,474	79,751	72,124	54,402	54,492	61,540	44,476
Reserves for interest, taxes, and other expenses accrued and unpaid	33,922	27,972	44,155	20,650	20,000	17,818	58,496	38,402	67,336	45,348	34,816	46,587
Due to Federal reserve banks	1	9	33				6,374	9,420	8,927	36,948	39,838	42,955
Due to other banks in United States	1,339,928	1,348,543	959,392	387,785	365,272	337,732	2,098,328	1,772,505	1,542,516	410,410	386,522	364,676
Due to banks in foreign countries (including own branches)	486,240	551,236	416,074	23,952	26,038	26,642	54,186	55,722	52,618	2,201	1,931	2,741
Certified and officers' checks outstanding	420,995	852,007	928,885	13,426	22,577	20,538	120,018	237,458	110,950	72,308	111,735	73,910
Cash letters of credit and travelers' checks outstanding	14,315	13,317	15,872	1,730	1,788	1,981	6,046	5,471	6,465	415	384	720
Demand deposits	4,989,341	5,591,642	4,987,434	943,042	1,095,828	1,002,314	5,354,019	5,594,468	5,548,543	5,052,326	5,219,612	5,540,614
Time deposits	1,303,550	1,295,512	1,461,530	532,704	509,892	433,676	5,325,544	5,202,345	4,963,268	6,501,460	6,538,452	6,660,257
United States deposits	142,215	37,490	91,381	30,195	25,150	7,396	254,326	151,867	159,088	75,468	52,908	67,028
Total deposits	**8,696,585**	**9,689,756**	**8,860,601**	**1,932,834**	**2,046,545**	**1,830,279**	**13,218,841**	**13,029,256**	**12,392,375**	**12,151,536**	**12,351,382**	**12,752,901**
Agreements to repurchase U. S. Government or other securities sold	5,158	99,421	30,552	5,000	1,500		6,992	42,237	28,395	6,449	14,983	7,267
Bills payable and rediscounts:												
With Federal reserve banks	10,682	20,516	2,715	15		50	28,848	63,380	32,859	125,561	164,121	170,500
All other	16,356	16,024	36,775	800		2,250	41,811	11,638	35,943	57,369	79,489	65,499
Acceptances of other banks and bills of exchange or drafts sold with indorsement	384,429	489,239	505,253	39,649	69,734	40,304	98,272	98,309	65,195	1,754	5,404	1,441
Acceptances executed for customers	801,418	804,332	767,901	66,919	68,819	77,454	185,854	252,889	265,879	9,143	12,584	14,673
Acceptances executed by other banks for account of reporting banks	10,930	9,474	15,216	144	404	228	3,699	3,471	7,819	780	1,682	1,391
National-bank notes outstanding	36,351	35,869	34,660	8,250	8,250	6,200	149,651	144,298	151,424	448,032	451,223	455,197
Securities borrowed							13,625	9,752	14,420	11,197	11,317	11,324
Other liabilities	55,862	41,376	66,588	15,548	49,212	18,189	67,556	77,506	81,631	71,919	68,272	73,553
Total	12,098,222	13,279,312	12,473,741	2,411,684	2,584,725	2,313,723	15,890,231	15,770,543	15,186,780	15,142,139	15,423,311	15,886,135
Number of banks	48	48	55	14	14	16	397	402	440	7,469	7,588	7,895

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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								
	Mar. 25, 1931	Dec. 31, 1930	Mar. 27, 1930	Mar. 25, 1931	Dec. 31, 1930	Mar. 27, 1930	Mar. 25, 1931	Dec. 31, 1930	Mar. 27, 1930	Mar. 25, 1931	Dec. 31, 1930	Mar. 27, 1930
Loans—Total	**5,810,855**	**6,146,731**	**6,192,326**	**1,261,274**	**1,343,775**	**1,406,385**	**8,027,838**	**8,379,156**	**8,752,478**	**7,739,979**	**8,000,826**	**8,767,594**
Acceptances payable in United States	198,552	188,143	89,081	13,686	17,501	3,452	144,079	104,462	55,381	5,154	4,695	26,595
Bills, acceptances, etc., payable in foreign countries	50,729	22,354	40,298	25,344	14,057	10,546	22,698	15,252	24,157	1,847	3,283	4,218
Commercial paper bought in open market	34,531	34,013	49,438	20,681	18,044	33,334	191,398	194,240	209,135	114,442	119,578	207,379
Loans to banks—On securities	69,570	132,371	91,814	34,614	42,272	50,373	100,784	125,046	104,214	13,535	15,079	13,723
All other	83,986	150,821	107,303	6,114	12,839	7,838	93,315	105,619	100,607	44,356	46,498	51,209
Loans on securities, exclusive of loans to banks—Total	3,327,142	3,417,827	3,411,727	721,434	718,445	808,368	2,871,867	3,104,812	3,405,065	2,133,306	2,198,076	2,448,649
To brokers and dealers in New York	1,366,847	1,280,772	1,476,596	110,829	44,914	140,362	116,441	122,520	468,957	36,377	49,324	258,327
To brokers and dealers elsewhere	121,177	103,949	59,602	158,897	201,152	193,599	230,999	311,517	359,794	63,905	58,668	93,058
To others	1,839,118	2,033,106	1,875,529	451,708	472,379	474,407	2,524,427	2,670,775	2,576,314	2,033,024	2,090,084	2,097,264
Real estate loans—On farm land	1,344	375	336	1,579	1,696	1,914	121,851	120,480	112,744	260,784	264,175	279,123
On other real estate	148,800	147,179	150,307	16,301	17,968	18,258	1,479,979	1,490,693	1,411,176	1,188,479	1,191,205	1,195,932
All other loans (including overdrafts)	1,896,201	2,053,648	2,252,022	421,521	500,953	472,302	3,001,867	3,118,552	3,329,999	3,978,076	4,158,237	4,540,766
Loans eligible for rediscount with Federal reserve banks	752,771	748,538	970,207	181,798	173,002	223,491	1,110,453	1,178,332	1,348,738	1,373,450	1,438,129	1,661,959
United States Government securities—Total	**1,465,800**	**1,238,807**	**1,149,559**	**328,816**	**240,274**	**146,092**	**1,983,973**	**1,486,289**	**1,515,916**	**1,223,673**	**1,159,406**	**1,273,439**
Bonds	1,043,371	862,744	947,060	108,417	123,288	119,370	1,556,733	1,271,319	1,200,857	1,062,565	1,013,520	1,020,681
Treasury notes	126,466	228,157	153,296	27,379	38,524	16,990	81,329	106,711	179,176	97,121	111,519	174,990
Certificates of indebtedness	195,171	99,594	49,109	130,180	70,240	7,750	339,367	94,979	117,274	61,134	31,605	60,410
Treasury bills	100,792	48,312	94	62,840	8,222	1,982	6,544	13,280	18,609	2,853	2,762	17,358
Other securities—Total	**1,196,471**	**1,196,549**	**896,521**	**262,734**	**277,312**	**164,126**	**2,100,850**	**2,031,140**	**1,589,515**	**3,326,302**	**3,359,246**	**3,201,746**
Domestic securities—Total	1,049,342	1,048,678	827,080	232,453	254,089	147,302	1,935,018	1,869,623	1,454,262	2,964,712	2,976,929	2,813,653
State, county, and municipal bonds	350,183	305,745	176,634	38,543	61,438	23,747	572,729	543,721	417,029	592,181	581,785	550,865
Railroad bonds	221,319	209,966	142,098	13,206	13,610	10,701	255,262	241,046	160,493	513,941	518,063	468,179
Other public-service corporation bonds	88,196	95,724	70,603	25,477	23,013	14,374	254,470	248,250	200,734	734,818	734,399	694,499
All other bonds	136,237	182,035	171,515	34,479	42,455	14,894	407,114	394,404	303,719	717,423	735,364	732,719
Stock of Federal reserve banks	51,119	51,055	56,348	8,252	8,222	8,113	51,987	51,867	52,411	55,670	56,153	56,512
Stock of other corporations	148,578	156,266	154,907	5,983	6,083	5,071	239,331	241,573	217,507	179,719	183,048	150,432
Collateral trust and other corporation notes	46,809	38,959	37,251	6,021	3,296	3,532	99,009	93,916	64,431	62,383	62,930	59,000
Municipal warrants	5,851	4,480	7,909	88,694	77,853	56,970	38,393	40,058	24,490	81,231	77,352	74,065
All other	1,050	4,448	9,815	11,798	18,119	9,900	16,723	14,788	13,448	27,346	27,835	27,382
Foreign securities—Total	147,129	147,871	69,441	30,281	23,223	16,824	165,832	161,517	135,253	361,590	382,317	388,093
Government bonds	94,764	84,302	29,540	19,779	14,457	4,404	77,372	74,543	60,519	177,375	187,443	186,372
Other foreign securities	52,365	63,569	39,901	10,502	8,766	12,420	88,460	86,974	74,734	184,215	194,874	201,721
Demand deposits—Total	**4,989,341**	**5,591,642**	**4,987,434**	**943,042**	**1,095,828**	**1,002,314**	**5,354,019**	**5,594,468**	**5,548,543**	**5,052,326**	**5,219,612**	**5,540,614**
Individual deposits subject to check	4,671,106	5,195,327	4,760,080	901,899	1,020,779	969,162	4,801,744	5,054,084	4,983,565	4,012,716	4,290,253	4,482,076
Certificates of deposit	26,335	21,936	22,638	2,725	3,278	3,216	42,627	47,772	36,115	107,391	119,413	120,859
State, county, and municipal deposits	107,464	110,035	60,926	35,770	69,252	26,977	451,405	421,680	474,875	883,954	761,515	883,588
All other	184,436	264,344	143,790	2,648	2,519	2,959	58,243	70,932	53,988	48,265	48,431	54,091
Net demand deposits (see p. 10)	6,161,839	6,405,267	5,631,543	1,162,630	1,244,871	1,198,643	6,033,765	6,041,821	6,035,493	5,122,849	5,280,421	5,622,990
Time deposits—Total	**1,303,550**	**1,295,512**	**1,461,530**	**532,704**	**509,892**	**433,676**	**5,325,544**	**5,202,345**	**4,963,268**	**6,501,460**	**6,538,452**	**6,660,257**
States, counties, and municipalities	26,311	12,884	24,906	63,044	72,893	49,655	302,266	295,328	313,994	138,014	127,924	147,009
Banks in United States	33,317	37,219	42,459	27,268	17,849	21,787	62,704	41,732	32,472	12,174	10,605	6,075
Banks in foreign countries	144,130	182,313	144,193	28,500	23,000	18,549	27,733	32,268	12,787	921	----------	----------
Other time deposits—												
Evidenced by savings pass books	408,872	452,284	635,675	196,543	184,199	164,567	3,869,268	3,907,230	3,745,429	4,971,673	5,047,240	5,080,362
Certificates of deposit	123,911	96,332	101,136	55,699	73,023	53,925	595,132	545,913	439,147	1,153,581	1,169,651	1,217,107
Open accounts, Christmas savings accounts, etc.	517,888	476,960	494,360	154,743	133,713	122,408	385,980	321,166	377,968	121,133	95,370	144,782
Postal savings	49,121	37,520	18,801	6,907	5,215	2,785	82,461	58,708	41,471	103,964	87,662	64,922
Bills payable and rediscounts—Total	**27,038**	**36,540**	**39,490**	**815**	----------	**2,300**	**70,659**	**75,018**	**68,802**	**182,930**	**243,610**	**235,999**
With Federal reserve banks—Bills payable	9,482	17,540	1,965	15	----------	50	25,399	49,924	18,538	46,346	71,379	84,656
Rediscounts	1,200	2,976	750	----------	----------	----------	3,449	13,456	14,321	79,215	92,742	85,844
All other—Bills payable	16,352	15,980	36,675	800	----------	2,250	41,811	11,488	35,711	53,049	74,242	60,125
Rediscounts	4	44	100	----------	----------	----------	----------	150	232	4,320	5,247	5,374

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NATIONAL AND STATE MEMBERS—CONDITION OF MARCH 25, 1931, 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)	22,839,946	7,072,129	8,027,838	7,739,979	13,706,710	3,080,953	4,888,846	5,736,911	9,133,236	3,991,176	3,138,992	2,003,068
United States Government securities	5,002,262	1,794,616	1,983,973	1,223,673	3,187,177	819,285	1,356,509	1,011,383	1,815,085	975,331	627,464	212,290
Other securities	6,886,357	1,459,205	2,100,850	3,326,302	4,462,592	629,077	1,225,276	2,608,239	2,423,765	830,128	875,574	718,063
Total loans and investments	**34,728,565**	**10,325,950**	**12,112,661**	**12,289,954**	**21,356,479**	**4,529,315**	**7,470,631**	**9,356,533**	**13,372,086**	**5,796,635**	**4,642,030**	**2,933,421**
Customers' liability on account of acceptances	1,035,978	843,975	182,388	9,615	539,231	394,833	138,858	5,540	496,747	449,142	43,530	4,075
Banking house, furniture, and fixtures	1,239,935	258,705	448,479	532,751	810,303	115,694	282,229	412,380	429,632	143,011	166,250	120,371
Other real estate owned	199,935	12,691	73,635	113,609	124,658	6,453	31,161	87,044	75,277	6,238	42,474	26,565
Cash in vault	461,267	56,124	132,143	273,000	331,657	25,443	87,667	218,547	129,610	30,681	44,476	54,453
Reserve with Federal reserve banks	2,364,478	997,373	784,615	582,490	1,441,387	483,647	509,355	448,385	923,091	513,726	275,260	134,105
Items with Federal reserve banks in process of collection	524,765	174,811	259,169	90,785	333,804	97,423	172,963	63,418	190,961	77,388	86,206	27,367
Due from banks in United States	2,791,204	294,159	1,403,363	1,093,682	2,000,347	115,317	995,539	889,491	790,857	178,842	407,824	204,191
Due from banks in foreign countries (including own branches)	296,376	213,803	79,679	2,894	206,668	133,757	70,934	1,977	89,708	80,046	8,745	917
Exchanges for clearing house and other checks on local banks	975,215	769,842	164,343	41,030	496,436	358,129	111,535	26,772	478,779	411,713	52,808	14,258
Outside checks and other cash items	43,344	5,871	23,752	13,721	32,131	3,498	17,403	11,230	11,213	2,373	6,349	2,491
Redemption fund and due from United States Treasurer	32,264	2,241	7,510	22,513	32,264	2,241	7,510	22,513	----------	----------	----------	----------
Acceptances of other banks and bills of exchange or drafts sold with indorsement	524,104	424,078	98,272	1,754	215,326	157,019	56,630	1,677	308,778	267,059	41,642	77
Securities borrowed	24,822	----------	13,625	11,197	14,910	----------	6,806	8,104	9,912	----------	6,819	3,093
Other assets	300,024	130,283	106,597	63,144	147,535	45,208	62,432	39,895	152,489	85,075	44,165	23,249
Total	45,542,276	14,509,906	15,890,231	15,142,139	28,083,136	6,467,977	10,021,653	11,593,506	17,459,140	8,041,929	5,868,578	3,548,633
LIABILITIES												
Capital stock paid in	2,657,172	837,214	842,415	977,543	1,712,829	407,104	546,380	759,345	944,343	430,110	296,035	218,198
Surplus	2,804,906	1,106,274	852,966	845,666	1,527,834	448,664	447,648	631,522	1,277,072	657,610	405,318	214,144
Undivided profits—net	910,480	333,676	241,454	335,350	531,968	127,425	140,198	264,345	378,512	206,251	101,256	71,005
Reserves for dividends, contingencies, etc	225,483	91,240	79,751	54,492	113,329	33,310	48,356	31,663	112,154	57,930	31,395	22,829
Reserves for interest, taxes, and other expenses accrued and unpaid	158,416	54,572	58,496	45,348	81,925	18,281	33,342	30,302	76,491	36,291	25,154	15,046
Due to Federal reserve banks	43,323	1	6,374	36,948	33,613	----------	5,154	28,459	9,710	1	1,220	8,489
Due to other banks in United States	4,236,451	1,727,713	2,098,328	410,410	2,644,357	785,872	1,541,924	316,561	1,592,094	941,841	556,404	93,849
Due to banks in foreign countries (including own branches)	566,579	510,192	54,186	2,201	360,134	315,245	43,342	1,547	206,445	194,947	10,844	654
Certified and officers' checks outstanding	626,747	434,421	120,018	72,308	332,140	196,103	82,003	54,034	294,607	238,318	38,015	18,274
Cash letters of credit and travelers' checks outstanding	22,506	16,045	6,046	415	9,452	3,576	5,602	274	13,054	12,469	444	141
Demand deposits	16,338,728	5,932,383	5,354,019	5,052,326	10,032,655	2,670,945	3,512,033	3,849,677	6,306,073	3,261,438	1,841,986	1,202,649
Time deposits	13,663,258	1,836,254	5,325,544	6,501,460	8,695,334	745,227	3,005,538	4,944,569	4,967,924	1,091,027	2,320,006	1,556,891
United States deposits	502,204	172,410	254,326	75,468	301,572	67,069	181,015	53,488	200,632	105,341	73,311	21,980
Total deposits	**35,999,796**	**10,629,419**	**13,218,841**	**12,151,536**	**22,409,257**	**4,784,037**	**8,376,611**	**9,248,609**	**13,590,539**	**5,845,382**	**4,842,230**	**2,902,927**
Agreements to repurchase U. S. Government or other securities sold	23,599	10,158	6,992	6,449	13,857	5,000	3,648	5,209	9,742	5,158	3,344	1,240
Bills payable and rediscounts:												
With Federal reserve banks	165,106	10,697	28,848	125,561	130,289	2,181	26,206	101,902	34,817	8,516	2,642	23,659
All other	116,336	17,156	41,811	57,369	64,177	898	19,398	43,881	52,159	16,258	22,413	13,488
Acceptances of other banks and bills of exchange or drafts sold with indorsement	524,104	424,078	98,272	1,754	215,326	157,019	56,630	1,677	308,778	267,059	41,642	77
Acceptances executed for customers	1,063,334	868,337	185,854	9,143	554,813	407,937	141,835	5,041	508,521	460,400	44,019	4,102
Acceptances executed by other banks for account of reporting banks	15,553	11,074	3,699	780	8,627	4,670	3,322	635	6,926	6,404	377	145
National-bank notes outstanding	642,284	44,601	149,651	448,032	642,284	44,601	149,651	448,032	----------	----------	----------	----------
Securities borrowed	24,822	----------	13,625	11,197	14,910	----------	6,806	8,104	9,912	----------	6,819	3,093
Other liabilities	210,885	71,410	67,556	71,919	61,711	26,850	21,622	13,239	149,174	44,560	45,934	58,680
Total	45,542,276	14,509,906	15,890,231	15,142,139	28,083,136	6,467,977	10,021,653	11,593,506	17,459,140	8,041,929	5,868,578	3,548,633
Number of banks	7,928	62	397	7,469	6,930	29	282	6,619	998	33	115	850

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

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Federal Reserve Bank of St. Louis

NATIONAL AND STATE MEMBERS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON MARCH 25, 1931

[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
Loans—Total	**22,839,946**	**7,072,129**	**8,027,838**	**7,739,979**	**13,706,710**	**3,080,953**	**4,888,846**	**5,736,911**	**9,133,236**	**3,991,176**	**3,138,992**	**2,003,068**
Acceptances payable in United States	361,471	212,238	144,079	5,154	233,191	98,178	130,116	4,897	128,280	114,060	13,963	257
Bills, acceptances, etc., payable in foreign countries	100,618	76,073	22,698	1,847	54,403	33,660	18,992	1,751	46,215	42,413	3,706	96
Commercial paper bought in open market	361,052	55,212	191,398	114,442	258,672	16,818	145,861	95,993	102,380	38,394	45,537	18,449
Loans to banks—On securities	218,503	104,184	100,784	13,535	121,398	44,593	65,822	10,983	97,105	59,591	34,962	2,552
All other	227,771	90,100	93,315	44,356	147,227	48,221	60,992	38,014	80,544	41,879	32,323	6,342
Loans on securities, exclusive of loans to banks—Total	9,053,749	4,048,576	2,871,867	2,133,306	4,842,251	1,711,320	1,612,041	1,518,890	4,211,498	2,337,256	1,259,826	614,416
To brokers and dealers in New York	1,630,494	1,477,676	116,441	36,377	690,549	578,983	84,381	27,185	939,945	898,693	32,060	9,192
To brokers and dealers elsewhere	574,978	280,074	230,999	63,905	272,953	91,739	135,051	46,163	302,025	188,335	95,948	17,742
To others	6,848,277	2,290,826	2,524,427	2,033,024	3,878,749	1,040,598	1,392,609	1,445,542	2,969,528	1,250,228	1,131,818	587,482
Real estate loans—On farm land	385,558	2,923	121,851	260,784	302,586	1,562	93,793	207,231	82,972	1,361	28,058	53,553
On other real estate	2,833,559	165,101	1,479,979	1,188,479	1,266,050	17,937	615,910	632,203	1,567,509	147,164	864,069	556,276
All other loans (including overdrafts)	9,297,665	2,317,722	3,001,867	3,978,076	6,480,932	1,108,664	2,145,319	3,226,949	2,816,733	1,209,058	856,548	751,127
Loans eligible for rediscount with Federal reserve banks	3,418,472	934,569	1,110,453	1,373,450	2,370,765	363,581	851,602	1,155,582	1,047,707	570,988	258,851	217,868
United States Government securities—Total	**5,002,262**	**1,794,616**	**1,983,973**	**1,223,673**	**3,187,177**	**819,285**	**1,356,509**	**1,011,383**	**1,815,085**	**975,331**	**627,464**	**212,290**
Bonds	3,771,086	1,151,788	1,556,733	1,062,565	2,545,372	607,998	1,050,460	886,914	1,225,714	543,790	506,273	175,651
Treasury notes	332,295	153,845	81,329	97,121	207,238	80,143	53,300	73,795	125,057	73,702	28,029	23,326
Certificates of indebtedness	725,852	325,351	339,367	61,134	376,079	77,167	249,205	49,707	349,773	248,184	90,162	11,427
Treasury bills	173,029	163,632	6,544	2,853	58,488	53,977	3,544	967	114,541	109,655	3,000	1,886
Other securities—Total	**6,886,357**	**1,459,205**	**2,100,850**	**3,326,302**	**4,462,592**	**629,077**	**1,225,276**	**2,608,239**	**2,423,765**	**830,128**	**875,574**	**718,063**
Domestic securities—Total	6,181,525	1,281,795	1,935,018	2,964,712	3,954,787	544,657	1,112,515	2,297,615	2,226,738	737,138	822,503	667,097
State, county, and municipal bonds	1,553,636	388,726	572,729	592,181	1,002,869	142,272	388,369	472,228	550,767	246,454	184,360	119,953
Railroad bonds	1,003,728	234,525	255,262	513,941	710,469	137,497	161,459	411,513	293,259	97,028	93,803	102,428
Other public service corporation bonds	1,102,961	113,673	254,470	734,818	810,732	49,441	154,237	607,054	232,229	64,232	100,233	127,764
All other bonds	1,295,253	170,716	407,114	717,423	899,441	83,368	233,088	582,985	395,812	87,348	174,026	134,438
Stock of Federal reserve banks	167,028	59,371	51,987	55,670	99,512	26,566	30,310	42,636	67,516	32,805	21,677	13,034
Stock of other corporations	573,611	154,561	239,331	179,719	110,729	27,399	48,234	35,096	462,882	127,162	191,097	144,623
Collateral trust and other corporation notes	214,222	52,830	99,009	62,383	135,866	20,320	60,618	54,928	78,356	32,510	38,391	7,455
Municipal warrants	214,169	94,545	38,393	81,231	146,598	56,833	24,240	65,525	67,571	37,712	14,153	15,706
All other	56,917	12,848	16,723	27,346	38,571	961	11,960	25,650	18,346	11,887	4,763	1,696
Foreign securities—Total	704,832	177,410	165,832	361,590	507,805	84,420	112,761	310,624	197,027	92,990	53,071	50,966
Government bonds	369,290	114,543	77,372	177,375	260,758	52,003	56,260	152,495	108,532	62,540	21,112	24,880
Other foreign securities	335,542	62,867	88,460	184,215	247,047	32,417	56,501	158,129	88,495	30,450	31,959	26,086
Demand deposits—Total	**16,338,728**	**5,932,383**	**5,354,019**	**5,052,326**	**10,032,655**	**2,670,945**	**3,512,033**	**3,849,677**	**6,306,073**	**3,261,438**	**1,841,986**	**1,202,649**
Individual deposits subject to check	14,387,465	5,573,005	4,801,744	4,012,716	8,668,172	2,501,425	3,149,643	3,017,104	5,719,293	3,071,580	1,652,101	995,612
Certificates of deposit	179,078	29,060	42,627	107,391	129,395	14,626	29,760	85,009	49,683	14,434	12,867	22,382
State, county, and municipal deposits	1,478,593	143,234	451,405	883,954	1,104,322	79,909	305,299	719,114	374,271	63,325	146,106	164,840
All other	293,592	187,084	58,243	48,265	130,766	74,985	27,331	28,450	162,826	112,099	30,912	19,815
Net demand deposits (see p. 10)	18,481,083	7,324,469	6,033,765	5,122,849	11,251,249	3,321,746	4,027,379	3,902,124	7,229,834	4,002,723	2,006,386	1,220,725
Time deposits—Total	**13,663,258**	**1,836,254**	**5,325,544**	**6,501,460**	**8,695,334**	**745,227**	**3,005,538**	**4,944,569**	**4,967,924**	**1,091,027**	**2,320,006**	**1,556,891**
States, counties, and municipalities	529,635	89,355	302,266	138,014	375,951	66,219	204,817	104,915	153,684	23,136	97,449	33,099
Banks in United States	135,463	60,585	62,704	12,174	91,621	42,510	41,397	7,714	43,842	18,075	21,307	4,460
Banks in foreign countries	201,284	172,630	27,733	921	101,531	73,089	27,531	911	99,753	99,541	202	10
Other time deposits—												
Evidenced by savings pass books	9,446,356	605,415	3,869,268	4,971,673	6,086,554	230,179	2,148,723	3,707,652	3,359,802	375,236	1,720,545	1,264,021
Certificates of deposit	1,928,323	179,610	595,132	1,153,581	1,345,894	63,855	334,638	947,401	582,429	115,755	260,494	206,180
Open accounts, Christmas savings accounts, etc	1,179,744	672,631	385,980	121,133	509,429	240,560	184,929	83,940	670,315	432,071	201,051	37,193
Postal savings	242,453	56,028	82,461	103,964	184,354	28,815	63,503	92,036	58,099	27,213	18,958	11,928
Bills payable and rediscounts—Total	**281,442**	**27,853**	**70,659**	**182,930**	**194,466**	**3,079**	**45,604**	**145,783**	**86,976**	**24,774**	**25,055**	**37,147**
With Federal reserve banks—Bills payable	81,242	9,497	25,399	46,346	64,455	2,181	24,780	37,494	16,787	7,316	619	8,852
Rediscounts	83,864	1,200	3,449	79,215	65,834	----------	1,426	64,408	18,030	1,200	2,023	14,807
All other—Bills payable	112,012	17,152	41,811	53,049	61,734	895	19,398	41,441	50,278	16,257	22,413	11,608
Rediscounts	4,324	4	----------	4,320	2,443	3	----------	2,440	1,881	1	----------	1,880

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

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ALL MEMBER BANKS—CONDITION ON MARCH 25, 1931, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
RESOURCES													
Loans (including overdrafts)	22,839,946	1,684,028	7,919,303	1,704,053	2,194,309	811,906	675,939	3,256,927	741,917	492,212	672,234	578,700	2,108,418
United States Government securities	5,002,262	261,748	1,767,355	351,586	550,281	128,592	145,450	676,599	121,316	120,300	169,042	145,254	564,739
Other securities	6,886,357	555,138	2,193,270	757,108	689,550	204,376	153,214	850,699	284,314	241,256	262,908	102,118	592,406
Total loans and investments	**34,728,565**	**2,500,914**	**11,879,928**	**2,812,747**	**3,434,140**	**1,144,874**	**974,603**	**4,784,225**	**1,147,547**	**853,768**	**1,104,184**	**826,072**	**3,265,563**
Customers' liability on account of acceptances	1,035,978	67,268	785,140	27,135	19,177	8,073	6,631	78,204	1,452	130	34	3,639	39,095
Banking house, furniture, and fixtures	1,239,935	72,033	336,423	108,436	151,384	59,756	53,899	177,514	36,392	27,527	42,106	46,788	127,677
Other real estate owned	199,933	9,758	30,034	27,514	32,304	15,127	15,232	25,612	12,406	4,798	6,185	9,611	11,354
Cash in vault	461,267	31,391	96,167	39,409	50,541	28,225	25,929	67,185	19,913	16,072	24,164	19,563	42,708
Reserve with Federal reserve banks	2,364,478	140,399	988,750	151,562	195,891	62,363	59,372	322,183	71,735	49,261	81,275	57,468	184,219
Items with Federal reserve banks in process of collection	524,765	45,658	188,401	36,651	53,589	24,789	17,018	62,716	23,935	4,139	25,883	17,693	24,293
Due from banks in United States	2,791,204	151,295	325,906	257,646	250,739	130,460	161,700	438,633	156,746	142,433	266,341	204,174	305,131
Due from banks in foreign countries (including own branches)	296,376	43,833	210,034	3,536	2,236	10,438	1,442	7,795	3,758	1,573	1,044	365	10,322
Exchanges for clearing house and other checks on local banks	975,215	21,017	751,795	32,945	21,371	8,355	8,068	58,536	9,025	6,011	9,543	5,859	42,690
Outside checks and other cash items	43,344	2,067	8,040	1,812	3,249	1,351	1,711	7,772	1,440	1,821	2,449	1,748	9,884
Redemption fund and due from United States Treasurer	32,264	2,258	4,601	2,785	3,765	2,361	2,188	4,444	1,365	1,296	1,566	2,180	3,455
Acceptances of other banks and bills of exchange or drafts sold with indorsement	524,104	23,896	407,387	4,694	6,229	2,860	1,230	58,066	23	3	253	28	19,435
Securities borrowed	24,822	232	1,515	1,323	9,527	1,410	1,749	1,874	4,846	61	844	606	835
Other assets	300,024	15,256	139,007	23,613	29,846	7,516	4,540	29,073	6,491	13,458	3,569	1,624	26,031
Total	45,542,276	3,127,275	16,153,128	3,531,808	4,263,988	1,507,958	1,335,312	6,123,832	1,497,074	1,122,351	1,569,440	1,197,418	4,112,692
LIABILITIES													
Capital stock paid in	2,657,172	195,779	904,383	184,448	230,250	106,316	96,796	362,816	99,915	62,885	92,732	90,412	230,440
Surplus	2,804,906	177,925	1,204,403	359,457	290,799	78,726	66,190	293,542	57,860	35,810	44,573	46,614	149,007
Undivided profits—net	910,480	71,657	401,752	82,566	76,970	29,438	20,000	87,620	23,894	13,750	24,092	26,096	52,645
Reserves for dividends, contingencies, etc	225,483	11,456	86,532	21,619	23,290	7,759	5,092	34,819	4,758	4,140	4,398	3,616	18,004
Reserves for interest, taxes, and other expenses accrued and unpaid	158,416	13,700	50,623	7,694	17,536	6,445	3,545	33,113	3,801	5,120	4,254	2,799	9,786
Due to Federal reserve banks	43,323	6,345	17,082	5,125	3,439	4,344	1,546	2,689	163	8	51	1,608	923
Due to other banks in United States	4,236,451	184,074	1,452,365	313,745	440,081	132,835	136,980	595,357	156,818	117,756	245,457	148,050	312,933
Due to banks in foreign countries (including own branches)	566,579	18,493	488,274	4,203	4,060	850	1,669	26,776	365	1,080	219	996	19,594
Certified and officers' checks outstanding	626,747	14,643	437,461	14,452	16,675	7,806	5,681	39,240	9,469	11,686	13,656	10,987	44,991
Cash letters of credit and travelers' checks outstanding	22,506	549	14,393	44	3,869	50	84	1,967	261	26	91	23	1,149
Demand deposits	16,338,728	1,189,756	6,256,142	1,131,391	1,304,103	477,974	483,645	2,135,004	564,927	377,766	704,545	548,503	1,164,972
Time deposits	13,663,258	1,019,255	3,185,017	1,218,702	1,686,448	549,114	398,620	2,155,438	483,920	458,937	385,627	236,135	1,886,045
United States deposits	502,204	55,385	163,275	48,305	25,633	26,035	39,297	54,502	17,160	2,262	5,071	22,179	43,100
Total deposits	**35,999,796**	**2,488,500**	**12,014,009**	**2,735,967**	**3,484,308**	**1,199,008**	**1,067,522**	**5,010,973**	**1,233,083**	**969,521**	**1,354,717**	**968,481**	**3,473,707**
Agreements to repurchase United States Government or other securities sold	23,599	2,000	5,589	630	1,174	132	425	7,609	2,582	5	1,624	1,408	421
Bills payable and rediscounts:													
With Federal reserve banks	165,106	10,742	34,482	17,321	14,026	13,577	11,806	12,740	7,570	3,206	9,087	6,829	23,720
All other	116,336	5,755	26,379	10,022	9,625	4,550	6,367	25,541	6,467	545	410	2,160	18,515
Acceptances of other banks and bills of exchange or drafts sold with indorsement	524,104	23,896	407,387	4,694	6,229	2,860	1,230	58,066	23	3	253	28	19,435
Acceptances executed for customers	1,063,334	68,670	807,622	26,255	19,097	7,925	7,869	79,314	1,466	135	21	3,812	41,148
Acceptances executed by other banks for account of reporting banks	15,553	832	11,362	1,590	399	175	410	199		10	14		562
National-bank notes outstanding	642,284	44,916	91,627	55,410	74,798	46,929	43,516	88,685	27,218	25,680	31,207	43,394	68,904
Securities borrowed	24,822	232	1,515	1,323	9,527	1,410	1,749	1,874	4,846	61	844	606	835
Other liabilities	210,885	11,215	105,463	22,812	5,960	2,708	2,795	26,921	23,591	1,480	1,214	1,163	5,563
Total	45,542,276	3,127,275	16,153,128	3,531,808	4,263,988	1,507,958	1,335,312	6,123,832	1,497,074	1,122,351	1,569,440	1,197,418	4,112,692
Number of banks	7,928	393	908	751	735	466	376	1,062	505	632	861	666	573

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ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON MARCH 25, 1931, BY DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—Total	**22,839,946**	**1,684,028**	**7,919,303**	**1,704,053**	**2,194,309**	**811,906**	**675,939**	**3,256,927**	**741,917**	**492,212**	**672,234**	**578,700**	**2,108,418**
Acceptances payable in United States	361,471	80,614	199,837	110	7,667	3	1,690	15,810	8,330	746	527	3,805	42,332
Bills, acceptances, etc., payable in foreign countries	100,618	7,370	51,052	3,026	934	189	1,554	26,290	696	72	1	494	8,940
Commercial paper bought in open market	361,052	63,697	63,425	44,408	12,798	15,763	6,693	53,180	28,896	18,042	20,830	6,488	26,832
Loans to banks—On securities	218,503	9,078	70,973	31,034	19,641	5,398	3,429	62,933	5,916	1,126	4,054	940	3,981
All other	227,771	9,701	86,557	15,173	13,205	12,976	17,621	23,215	16,303	5,158	17,058	6,985	3,819
Loans on securities, exclusive of loans to banks—Total	9,053,749	625,062	4,114,797	650,887	897,475	237,362	174,891	1,302,454	227,277	106,979	134,027	115,515	467,023
To brokers and dealers in New York	1,630,494	46,463	1,396,919	13,916	13,267	2,553	9,880	119,021	5,364	3,586	3,861	1,992	13,672
To brokers and dealers elsewhere	574,978	56,665	137,981	48,471	46,808	9,561	8,780	186,602	15,785	5,403	6,304	3,124	49,494
To others	6,848,277	521,934	2,579,897	588,500	837,400	225,248	156,231	996,831	206,128	97,990	123,862	110,399	403,857
Real estate loans—On farm land	385,558	7,367	15,665	13,962	30,110	17,971	24,569	74,938	20,939	23,100	22,119	18,904	115,914
On other real estate	2,833,559	261,800	539,595	225,019	479,310	52,504	47,607	462,254	89,897	20,649	22,791	24,810	607,323
All other loans (including overdrafts)	9,297,665	619,339	2,777,402	720,434	733,169	469,740	397,885	1,235,853	343,663	316,340	450,827	400,759	832,254
Loans eligible for rediscount with Federal reserve banks	3,418,472	205,808	1,017,676	223,799	193,064	167,544	158,389	462,333	165,111	178,611	217,754	181,005	247,378
United States Government securities—Total	**5,002,262**	**261,748**	**1,767,355**	**351,586**	**550,281**	**128,592**	**145,450**	**676,599**	**121,316**	**120,300**	**169,042**	**145,254**	**564,739**
Bonds	3,771,086	199,177	1,282,230	299,724	501,764	106,845	104,365	376,329	82,544	107,897	136,612	98,478	475,121
Treasury notes	332,295	15,553	164,319	12,608	11,215	3,665	5,158	54,065	8,156	5,731	12,381	4,638	34,806
Certificates of indebtedness	725,852	46,020	218,128	38,346	34,302	18,082	35,420	183,358	30,550	5,671	19,038	42,138	54,799
Treasury bills	173,029	998	102,678	908	3,000	--------	507	62,847	66	1,001	1,011	--------	13
Other securities—Total	**6,886,357**	**555,138**	**2,193,270**	**757,108**	**689,550**	**204,376**	**153,214**	**850,699**	**284,314**	**241,256**	**262,908**	**102,118**	**592,406**
Domestic securities—Total	6,181,525	488,036	1,937,588	682,104	620,176	187,846	141,914	767,600	260,911	212,387	243,694	97,311	541,958
State, county and municipal bonds	1,553,636	52,422	480,959	80,557	81,736	31,748	45,466	186,299	75,449	62,587	101,629	35,058	319,726
Railroad bonds	1,003,728	80,122	435,071	147,545	112,896	21,723	12,435	64,315	30,900	30,117	21,865	4,271	42,468
Other public-service corporation bonds	1,102,961	156,580	311,426	178,931	106,846	29,957	14,651	149,524	38,179	39,079	20,130	5,883	51,775
All other bonds	1,295,253	103,197	302,854	150,542	194,981	54,144	37,642	179,490	56,418	56,264	46,197	27,313	86,211
Stock of Federal reserve banks	167,028	11,833	64,522	16,746	15,714	5,703	5,001	19,832	4,762	3,004	4,226	4,258	11,427
Stock of other corporations	573,611	64,957	264,089	62,129	55,938	20,902	17,453	18,167	38,463	1,853	13,457	6,555	9,648
Collateral trust and other corporation notes	214,222	15,735	59,444	35,478	38,923	20,035	1,714	22,528	5,914	5,364	2,639	2,502	3,946
Municipal warrants	214,169	392	16,462	5,375	9,443	748	4,459	106,869	6,515	12,305	28,027	8,936	14,638
All other	56,917	2,798	2,761	4,801	3,699	2,886	3,093	20,576	4,311	1,814	5,524	2,535	2,119
Foreign securities—Total	704,832	67,102	255,682	75,004	69,374	16,530	11,300	83,099	23,403	28,869	19,214	4,807	50,448
Government bonds	369,290	26,724	145,047	36,094	31,800	7,243	5,578	46,086	12,319	12,939	10,524	2,519	32,417
Other foreign securities	335,542	40,378	110,635	38,910	37,574	9,287	5,722	37,013	11,084	15,930	8,690	2,288	18,031
Demand deposits—Total	**16,338,728**	**1,189,756**	**6,256,142**	**1,131,391**	**1,304,103**	**477,974**	**483,645**	**2,135,004**	**564,927**	**377,766**	**704,545**	**548,503**	**1,164,972**
Individual deposits subject to check	14,387,465	1,094,539	5,677,065	985,830	1,094,222	419,951	405,466	1,880,012	497,952	288,569	566,376	451,288	1,026,195
Certificates of deposit	179,078	14,203	42,265	5,483	14,370	4,820	3,669	25,602	11,511	11,264	23,887	10,055	11,949
State, county, and municipal deposits	1,478,593	67,304	341,393	119,580	176,240	47,840	71,022	216,871	52,914	75,714	111,678	83,536	114,501
All other	293,592	13,710	195,419	20,498	19,271	5,363	3,488	12,519	2,550	2,219	2,604	3,624	12,327
Net demand deposits (see p. 10)	18,481,083	1,258,796	7,449,757	1,240,138	1,548,382	503,255	506,731	2,388,379	600,264	403,327	743,824	568,625	1,269,605
Time deposits—Total	**13,663,258**	**1,019,255**	**3,185,017**	**1,218,702**	**1,686,448**	**549,114**	**398,620**	**2,155,438**	**483,920**	**458,937**	**385,627**	**236,135**	**1,886,045**
States, counties, and municipalities	529,635	8,495	64,955	19,264	60,153	13,450	26,529	83,188	25,076	6,651	13,226	21,374	187,274
Banks in United States	135,463	2,535	41,694	13,099	2,548	3,703	1,848	40,493	5,871	8,046	382	513	14,731
Banks in foreign countries	201,284	16,841	144,130	500	--------	--------	--------	28,500	911	--------	--------	--------	10,402
Other time deposits—													
Evidenced by savings pass books	9,446,356	772,554	2,078,141	883,200	1,308,638	418,190	247,110	1,399,239	247,024	258,499	191,395	164,436	1,477,930
Certificates of deposit	1,928,323	163,886	239,542	178,395	212,029	87,936	81,005	380,647	173,906	149,018	111,055	34,717	116,187
Open accounts, Christmas savings accounts, etc	1,179,744	44,866	560,427	114,888	90,418	17,232	17,834	193,895	20,078	13,433	43,159	8,466	55,048
Postal savings	242,453	10,078	56,128	9,356	12,662	8,603	24,294	29,476	11,054	23,290	26,410	6,629	24,473
Bills payable and rediscounts—Total	**281,442**	**16,497**	**60,861**	**27,343**	**23,651**	**18,127**	**18,173**	**38,281**	**14,037**	**3,751**	**9,497**	**8,989**	**42,235**
With Federal reserve banks—Bills payable	81,242	5,392	23,075	8,437	8,749	2,012	787	3,929	6,804	397	1,089	1,176	19,395
Rediscounts	83,864	5,350	11,407	8,884	5,277	11,565	11,019	8,811	766	2,809	7,998	5,653	4,325
All other—Bills payable	112,012	5,686	26,263	9,450	9,134	4,266	6,145	24,155	6,356	480	341	2,001	17,735
Rediscounts	4,324	69	116	572	491	284	222	1,386	111	65	69	159	780

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ALL MEMBER BANKS—RESERVE POSITION ON MARCH 25, 1931

(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	16, 338, 728	2, 142, 355	18, 481, 083	13, 663, 258	32, 144, 341	2, 324, 055	2, 364, 478	40, 423	7. 2
Central reserve city banks	5, 932, 383	1, 392, 086	7, 324, 469	1, 836, 254	9, 160, 723	1, 007, 269	997, 373	−9, 896	11. 0
Reserve city banks	5, 354, 019	679. 746	6, 033, 765	5, 325, 544	11, 359, 309	763, 143	784, 615	21, 472	6. 7
Country banks	5, 052, 326	70, 523	5, 122, 849	6, 501, 460	11, 624, 309	553, 643	582, 490	28, 847	4. 8
All member banks:									
Boston	1, 189, 756	69, 040	1, 258, 796	1, 019, 255	2, 278, 051	138, 158	140, 399	2, 241	6. 1
New York	6, 256. 142	1, 193, 615	7, 449, 757	3, 185, 017	10, 634, 774	991, 868	988, 750	−3, 118	9. 3
Philadelphia	1, 131, 391	108, 747	1, 240, 138	1, 218, 702	2, 458, 840	145, 874	151, 562	5, 688	5. 9
Cleveland	1, 304, 103	244, 279	1, 548, 382	1, 686, 448	3, 234, 830	191, 393	195, 891	4, 498	5. 9
Richmond	477, 974	25, 281	503, 255	549, 114	1, 052, 369	59, 092	62, 363	3, 271	5. 6
Atlanta	483, 645	23, 086	506, 731	398. 620	905, 351	55, 818	59, 372	3, 554	6. 2
Chicago	2, 135, 004	253, 375	2, 388, 379	2, 155, 438	4, 543, 817	320, 391	322, 183	1, 792	7. 1
St. Louis	564, 927	35, 337	600, 264	483, 920	1, 084, 184	67, 840	71, 735	3, 895	6. 3
Minneapolis	377, 766	25, 561	403, 327	458, 937	862, 264	47, 357	49, 261	1, 904	5. 5
Kansas City	704, 545	39, 279	743, 824	385, 627	1, 129, 451	76, 889	81, 275	4, 386	6. 8
Dallas	548, 503	20, 122	568, 625	236, 135	804, 760	54. 923	57, 468	2, 545	6. 8
San Francisco	1, 164. 972	104, 633	1, 269, 605	1, 886, 045	3, 155, 650	174, 452	184, 219	9, 767	5. 5
Central reserve city banks:									
New York	4, 989, 341	1, 172, 498	6, 161, 839	1, 303, 550	7, 465, 389	840, 146	830, 991	−9, 155	11. 3
Chicago	943, 042	219, 588	1, 162, 630	532, 704	1, 695, 334	167, 123	166, 382	−741	9. 9
Reserve city banks:									
Boston	589, 671	59, 142	648, 813	302, 719	951. 532	73, 963	74, 934	971	7. 8
New York	168, 335	2, 486	170, 821	288, 044	458, 865	25, 723	25, 918	195	5. 6
Philadelphia	644, 210	105, 875	750, 085	353, 871	1, 103. 956	85, 625	87, 931	2, 306	7. 8
Cleveland	838, 025	242, 400	1, 080, 425	934, 487	2, 014, 912	136, 077	138, 317	2, 240	6. 8
Richmond	226, 169	20, 177	246, 346	182, 479	428, 825	30, 109	31. 429	1, 320	7. 0
Atlanta	259, 091	20, 534	279, 625	202, 927	482, 552	34, 050	34, 346	296	7. 1
Chicago	600, 121	25, 993	626, 114	762, 091	1, 388. 205	85, 474	85, 317	−157	6. 2
St. Louis	347, 451	29, 336	376, 787	229, 508	606, 295	44, 564	47, 007	2. 443	7. 4
Minneapolis	157, 270	21, 263	178, 533	116, 244	294, 777	21, 341	22, 193	852	7. 2
Kansas City	405, 051	36, 728	441, 779	203, 253	645, 032	50, 275	52, 077	1, 802	7. 8
Dallas	249, 882	17, 937	267, 819	143, 355	411, 174	31, 083	32, 450	1, 367	7. 6
San Francisco	868, 743	97, 875	966, 618	1, 606, 566	2, 573, 184	144, 859	152, 696	7, 837	5. 6
Country banks:									
Boston	600, 085	9, 898	609, 983	716, 536	1, 326, 519	64, 195	65, 465	1, 270	4. 8
New York	1, 098, 466	18, 631	1, 117, 097	1, 593, 423	2, 710, 520	125, 999	131, 841	5, 842	4. 6
Philadelphia	487, 181	2, 872	490, 053	864, 831	1, 354, 884	60, 249	63, 631	3, 382	4. 4
Cleveland	466, 078	1, 879	467, 957	751, 961	1, 219, 918	55, 316	57, 574	2, 258	4. 5
Richmond	251, 805	5, 104	256, 909	366, 635	623, 544	28, 983	30, 934	1, 951	4. 6
Atlanta	224, 554	2, 552	227, 106	195, 693	422, 799	21, 768	25, 026	3, 258	5. 1
Chicago	591, 841	7, 794	599, 635	860, 643	1, 460, 278	67, 794	70, 484	2, 690	4. 6
St. Louis	217, 476	6, 001	223, 477	254, 412	477, 889	23, 276	24, 728	1, 452	4. 9
Minneapolis	220, 496	4, 298	224, 794	342, 693	567, 487	26, 016	27, 068	1, 052	4. 6
Kansas City	299, 494	2, 551	302, 045	182, 374	484, 419	26, 614	29, 198	2, 584	5. 5
Dallas	298, 621	2, 185	300, 806	92, 780	393, 586	23, 840	25, 018	1, 178	6. 1
San Francisco	296, 229	6, 758	302, 987	279, 479	582, 466	29, 593	31, 523	1, 930	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.

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STATE BANK MEMBERS—CONDITION ON MARCH 25, 1931, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
RESOURCES													
Loans (including overdrafts)	9,133,236	402,631	4,242,548	554,019	1,176,247	188,081	146,812	1,622,828	312,763	25,345	48,638	42,162	371,162
United States Government securities	1,815,085	74,264	874,767	115,025	219,045	27,570	8,924	339,361	34,972	5,328	19,136	4,430	92,263
Other securities	2,423,765	145,275	1,029,7[illegible]	251,234	266,222	47,233	40,118	353,413	123,382	15,505	23,767	7,159	120,706
Total loans and investments	**13,372,086**	**622,170**	**6,147,066**	**920,278**	**1,661,514**	**262,884**	**195,854**	**2,315,602**	**471,117**	**46,178**	**91,541**	**53,751**	**584,131**
Customers' liability on account of acceptances	496,747	2,729	410,344	3,155	13,546	6,110	3,761	47,055	1,223			2	8,822
Banking house, furniture, and fixtures	429,632	10,512	181,623	34,985	70,036	14,999	15,564	66,572	13,443	1,261	2,941	3,974	13,722
Other real estate owned	75,277	1,740	13,382	11,606	17,222	2,681	2,714	10,318	7,444	474	1,667	1,184	4,845
Cash in vault	129,610	9,056	44,872	9,340	20,069	4,179	2,803	22,116	6,005	1,303	1,313	1,272	7,282
Reserve with Federal reserve banks	923,091	32,342	490,014	51,833	93,856	15,980	11,794	149,797	29,857	2,250	7,196	4,115	34,057
Items with Federal reserve banks in process of collection	190,961	5,275	84,981	11,205	29,566	9,757	2,193	23,493	11,242	329	6,009	1,245	5,666
Due from banks in United States	790,857	42,933	193,501	83,521	96,415	32,197	24,801	151,941	50,614	6,015	31,654	10,595	66,670
Due from banks in foreign countries (including own branches)	89,708	402	79,563	125	1,444	169	794	3,103	1,727	15	281	3	2,082
Exchanges for clearing house and other checks on local banks	478,779	3,546	405,579	12,745	11,465	2,022	2,978	28,681	4,609	135	1,263	370	5,388
Outside checks and other cash items	11,213	322	3,116	214	2,022	166	293	3,020	576	60	144	207	1,073
Acceptances of other banks and bills of exchange or drafts sold with indorsement	308,778		257,077	553	4,611	2,178	4	42,481					1,874
Securities borrowed	9,912		915	1,000	3,655	141	2	1,209	2,825	10	41	67	47
Other assets	152,489	3,104	92,214	6,799	21,900	1,843	2,223	12,797	4,125	171	961	370	5,982
Total	17,459,140	734,131	8,404,247	1,147,357	2,047,321	355,306	265,778	2,878,185	604,807	58,201	145,011	77,155	741,641
LIABILITIES													
Capital stock paid in	944,343	40,105	426,723	58,611	105,997	26,365	19,651	166,131	41,615	3,095	8,505	7,965	39,580
Surplus	1,277,072	49,880	681,728	149,044	153,643	16,309	13,280	157,062	23,628	1,698	3,202	2,755	24,843
Undivided profits—net	378,512	14,171	234,287	26,218	28,524	6,102	5,431	38,836	9,046	679	3,000	1,473	10,745
Reserves for dividends, contingencies, etc	112,154	4,907	51,518	11,065	13,036	2,950	1,351	22,663	1,921	502	479	76	1,686
Reserves for interest, taxes, and other expenses accrued and unpaid	76,491	4,305	32,686	3,157	10,361	2,380	807	17,126	1,878	252	537	167	2,835
Due to Federal reserve banks	9,710	850	4,588	1,725	1,752	519	173	70				1	32
Due to other banks in United States	1,592,094	23,660	801,146	92,206	171,259	45,398	28,421	262,720	57,261	3,701	37,438	10,217	58,667
Due to banks in foreign countries (including own branches)	206,445	469	182,522	81	2,439	225	1,188	14,597	109	1	128	14	4,672
Certified and officers' checks outstanding	294,607	2,882	237,790	6,766	10,551	3,041	1,085	20,440	5,192	386	909	687	4,878
Cash letters of credit and travelers' checks outstanding	13,054		11,510	9	32	5	16	1,156	245			1	80
Demand deposits	6,306,073	295,251	3,330,525	407,804	599,521	116,898	87,460	909,112	228,124	18,958	59,213	37,287	215,920
Time deposits	4,967,924	284,878	1,515,161	337,569	903,619	110,846	84,451	1,099,766	198,729	28,258	30,541	13,942	360,164
United States deposits	200,632	3,283	93,386	24,764	15,040	13,231	10,419	30,280	6,461	29	406	1,335	1,998
Total deposits	**13,590,539**	**611,273**	**6,176,628**	**870,924**	**1,704,213**	**290,163**	**213,213**	**2,338,141**	**496,121**	**51,333**	**128,635**	**63,484**	**646,411**
Agreements to repurchase U. S. Government or other securities sold	9,742		5,559	547	1,037	52	20	1,787	197			416	127
Bills payable and rediscounts:													
With Federal reserve banks	34,817	2,002	14,976	2,483	3,149	1,061	2,378	4,299	1,707	472	423	422	1,445
All other	52,159	1,745	18,730	2,027	1,522	749	2,582	21,118	2,390	45	10	173	1,068
Acceptances of other banks and bills of exchange or drafts sold with indorsement	308,778		257,077	553	4,611	2,178	4	42,481					1,874
Acceptances executed for customers	508,521	2,857	420,855	3,107	13,578	6,076	5,157	46,616	1,227			2	9,046
Acceptances executed by other banks for account of reporting banks	6,926	68	6,537	45	21	61	55	20					119
Securities borrowed	9,912		915	1,000	3,655	141	2	1,209	2,825	10	41	67	47
Other liabilities	149,174	2,818	76,028	18,576	3,974	719	1,847	20,696	22,252	115	179	155	1,815
Total	17,459,140	734,131	8,404,247	1,147,357	2,047,321	355,306	265,778	2,878,185	604,807	58,201	145,011	77,155	741,641
Number of banks	998	33	154	82	89	39	46	215	93	41	21	77	108

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ALL MEMBER BANKS—CONDITION ON MARCH 25, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES [1] AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)

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

	District No. 1		District No. 2			District No. 3		District No. 4					
	BOSTON	Country banks	**NEW YORK** [2]	**Buffalo**	Country banks	**PHILADELPHIA**	Country banks	**CLEVELAND**	**Cincinnati**	**Pittsburgh**	Columbus	Toledo	Country banks
RESOURCES													
Loans (including overdrafts)	786,812	897,216	5,849,267	318,564	1,751,472	770,148	933,905	651,328	173,014	387,992	62,771	51,056	868,148
United States Government securities	103,671	158,077	1,471,105	59,071	237,179	225,327	126,259	64,797	27,250	318,727	11,945	18,053	109,509
Other securities	160,746	394,392	1,209,334	82,569	901,367	272,175	484,933	103,495	53,175	196,673	17,968	9,177	309,062
Total loans and investments	**1,051,229**	**1,449,685**	**8,529,706**	**460,204**	**2,890,018**	**1,267,650**	**1,545,097**	**819,620**	**253,439**	**903,392**	**92,684**	**78,286**	**1,286,719**
Customers' liability on account of acceptances	64,504	2,764	778,694	4,399	2,047	26,352	783	18,189	123	611	12	200	42
Banking house, furniture, and fixtures	31,832	40,201	220,543	16,797	99,083	30,966	77,470	30,260	11,980	28,878	6,984	3,449	69,833
Other real estate owned	4,567	5,191	12,340	2,358	15,336	8,521	18,993	9,021	2,322	6,703	477	65	13,716
Cash in vault	4,618	26,773	48,594	2,112	45,461	10,477	28,932	7,134	4,644	6,433	2,185	1,398	28,747
Reserve with Federal reserve banks	74,934	65,465	834,799	22,110	131,841	87,931	63,631	45,811	17,055	63,712	7,358	4,381	57,574
Items with Federal reserve banks in process of collection	28,663	16,995	150,038	6,552	31,811	26,885	9,766	17,657	7,296	18,249	4,345	1,415	4,627
Due from banks in United States	60,659	90,636	134,934	27,498	163,474	164,817	92,829	59,024	20,137	67,719	8,801	5,396	89,662
Due from banks in foreign countries (including own branches)	43,256	577	207,774	1,429	831	3,519	17	1,442	182	460	64	27	61
Exchanges for clearing house and other checks on local banks	16,819	4,198	739,157	2,654	9,984	29,488	3,457	5,486	3,250	6,343	1,635	577	4,080
Outside checks and other cash items	774	1,293	5,404	421	2,215	862	950	1,287	214	448	75	73	1,152
Redemption fund and due from United States Treasurer	173	2,085	1,881	25	2,695	245	2,540	148	103	730	62	25	2,697
Acceptances of other banks and bills of exchange or drafts sold with indorsement	23,894	2	384,429	22,829	129	4,616	78	6,180					49
Securities borrowed		232	25		1,490	1,140	183	5,572	400	652	110		2,793
Other assets	9,624	5,632	118,943	2,887	17,177	18,710	4,903	8,232	4,407	6,769		712	9,726
Total	1,415,546	1,711,729	12,167,261	572,275	3,413,592	1,682,179	1,849,629	1,035,063	325,552	1,111,099	124,792	96,004	1,571,478
LIABILITIES													
Capital stock paid in	101,394	94,385	696,439	22,300	185,644	64,089	120,359	54,650	19,850	40,327	7,700	6,900	100,823
Surplus	77,738	100,187	987,026	40,400	176,977	175,135	184,322	36,450	17,950	123,050	6,650	5,700	100,999
Undivided profits—net	20,876	50,781	309,142	14,905	77,705	27,615	54,951	13,119	7,415	15,306	1,949	2,013	37,168
Reserves for dividends, contingencies, etc	3,669	7,787	70,401	2,741	13,390	16,256	5,363	4,391	1,803	12,919	127	243	3,807
Reserves for interest, taxes, and other expenses accrued and unpaid	6,360	7,340	34,074	4,141	12,408	4,132	3,562	5,880	2,115	4,250	371	742	4,178
Due to Federal reserve banks		6,345	1		17,081	152	4,973				1,052	1,061	1,326
Due to other banks in United States	132,668	51,406	1,341,793	32,116	78,456	293,944	19,801	99,063	34,044	267,806	16,125	6,699	16,344
Due to banks in foreign countries (including own branches)	18,008	485	486,243	1,679	352	4,192	11	2,507	224	1,284	21	15	9
Certified and officers' checks outstanding	9,951	4,692	421,494	2,345	13,622	10,639	3,813	5,548	1,823	2,599	909	348	5,448
Cash letters of credit and travelers' checks outstanding	546	3	14,315	3	75	24	20	9	4	3,813			43
Demand deposits	589,671	600,085	5,021,423	136,253	1,098,466	644,210	487,181	260,802	117,597	367,238	62,751	29,637	466,078
Time deposits	302,719	716,536	1,317,619	273,975	1,593,423	353,871	864,831	512,462	118,563	240,952	25,056	37,454	751,961
United States deposits	44,652	10,733	143,649	6,205	13,421	39,575	8,730	5,451	781	13,068	83	3,014	3,236
Total deposits	**1,098,215**	**1,390,285**	**8,746,537**	**452,576**	**2,814,896**	**1,346,607**	**1,389,366**	**885,842**	**273,030**	**896,761**	**105,997**	**78,228**	**1,244,445**
Agreement to repurchase U. S. Government or other securities sold		2,000	5,158		431	505	125	342	712				120
Bills payable and rediscounts:													
With Federal reserve banks	1,396	9,346	11,273		23,209	2,091	15,230			385	599	1,200	11,842
All other	3,845	1,916	16,406	8	9,965	445	9,577				50	200	9,375
Acceptances of other banks and bills of exchange or drafts sold with indorsement	23,894	2	384,429	22,829	129	4,616	78	6,180					49
Acceptances executed for customers	65,762	2,908	801,430	4,399	1,793	25,643	612	18,516	105	264	12	200	
Acceptances executed by other banks for account of reporting banks	798	34	10,989		373	1,422	168	3	18	346			32
National-bank notes outstanding	3,444	41,472	37,401	500	53,726	4,694	50,716	2,936	2,067	14,486	1,227	500	53,582
Securities borrowed		232	25		1,490	1,140	183	5,572	400	652	110		2,793
Other liabilities	8,155	3,066	56,531	7,476	41,456	7,789	15,023	1,182	81	2,354		78	2,265
Total	1,415,546	1,711,729	12,167,261	572,275	3,413,592	1,682,179	1,849,629	1,035,063	325,552	1,111,099	124,792	96,004	1,571,478
Number of banks	16	377	60	~~20~~ 6	842	~~6~~ 29	722	6	8	16	5	3	697

[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.

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ALL MEMBER BANKS—CONDITION ON MARCH 25, 1931, 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. 5					District No. 6						
	RICHMOND	**Baltimore**	**Charlotte**	Washington	Country banks	**ATLANTA**	**Birmingham**	**Jacksonville**	**Nashville**	**New Orleans**	Savannah	Country banks
RESOURCES												
Loans (including overdrafts)	75,293	116,446	30,244	84,062	505,861	63,925	52,049	20,823	48,395	131,521	53,634	305,592
United States Government securities	10,215	12,214	2,894	30,590	72,679	22,207	8,142	21,843	4,094	14,627	7,021	67,516
Other securities	17,306	53,469	2,970	18,561	112,070	14,106	4,913	12,073	5,039	37,765	3,923	75,395
Total loans and investments	**102,814**	**182,129**	**36,108**	**133,213**	**690,610**	**100,238**	**65,104**	**54,739**	**57,528**	**183,913**	**64,578**	**448,503**
Customers' liability on account of acceptances	73	6,150	61		1,789				179	4,391	60	2,001
Banking house, furniture, and fixtures	1,638	10,448	2,481	11,148	34,041	6,385	1,808	3,581	1,710	14,866	2,430	23,119
Other real estate owned	708	222	50	2,361	11,786	946	3,098	77	383	543	2,790	7,395
Cash in vault	665	2,156	286	5,793	19,325	918	1,171	1,011	446	1,984	1,620	18,779
Reserve with Federal reserve banks	6,218	12,599	2,499	10,113	30,934	6,586	4,647	3,589	3,616	11,948	3,960	25,026
Items with Federal reserve banks in process of collection	6,169	7,245	2,177	2,185	7,013	3,812	1,944	2,395	1,861	2,639	1,415	2,952
Due from banks in United States	15,549	23,703	6,230	21,015	63,963	21,885	10,954	18,305	6,005	19,684	13,716	71,151
Due from banks in foreign countries (including own branches)	10,055	239		107	37			50		897	10	485
Exchanges for clearing house and other checks on local banks	804	2,795	221	2,393	2,142	816	232	371	364	3,858	680	1,747
Outside checks and other cash items	55	153	20	191	932	261	213	149	182	114	86	706
Redemption fund and due from United States Treasurer	50	114	58	206	1,933	125	207	23	155	140		1,538
Acceptances of other banks and bills of exchange or drafts sold with indorsement	662	1,613			585			12		332		886
Securities borrowed				595	815	80			70		85	1,514
Other assets	1,021	1,360		1,369	3,766	452	182	116	131	1,675	13	1,971
Total	146,481	250,926	50,191	190,689	869,671	142,504	89,560	84,418	72,630	246,984	91,443	607,773
LIABILITIES												
Capital stock paid in	11,650	15,500	3,700	11,175	64,291	8,900	6,500	6,000	3,900	13,800	6,600	51,096
Surplus	7,280	12,350	3,000	8,725	47,371	8,250	6,255	2,250	3,450	9,100	4,875	32,010
Undivided profits—net	3,037	5,073	2,252	3,216	15,860	2,599	556	635	832	4,286	616	10,476
Reserves for dividends, contingencies, etc	1,483	1,391	218	1,275	3,392	716	153	196	1,847	669	364	1,147
Reserves for interest, taxes, and other expenses accrued and unpaid	698	1,720	257	658	3,112	444	337	93	308	767	250	1,346
Due to Federal reserve banks				968	3,376		142				13	1,391
Due to other banks in United States	33,239	38,763	10,381	16,217	34,235	20,965	9,012	18,176	11,694	38,147	13,408	25,578
Due to banks in foreign countries (including own branches)	22	439		286	103			4		1,334		331
Certified and officers checks outstanding	744	1,154	221	579	5,108	301	311	315	390	1,009	427	2,928
Cash letters of credit and travelers' checks outstanding		5		44	1	1	14			2		67
Demand deposits	45,072	84,591	17,387	79,119	251,805	52,053	38,301	28,992	21,970	86,291	31,484	224,554
Time deposits	35,597	73,229	11,365	62,288	366,635	38,232	22,609	22,802	24,267	65,224	29,793	195,693
United States deposits	5,309	5,394	199	1,384	13,749	7,072	518	4,454	21	14,195	2,424	10,613
Total deposits	**119,983**	**203,575**	**39,553**	**160,885**	**675,012**	**118,624**	**70,907**	**74,743**	**58,342**	**206,202**	**77,549**	**461,155**
Agreements to repurchase U. S. Government or other securities sold	80			2	50							425
Bills payable and rediscounts:												
With Federal reserve banks	80			10	13,487		342		350		493	10,621
All other		675			3,875		160			1,500	450	4,257
Acceptances of other banks and bills of exchange or drafts sold with indorsement	662	1,613			585			12		332		886
Acceptances executed for customers	73	6,177			1,675				1	5,781		2,087
Acceptances executed by other banks for account of reporting banks			61		114				178	161	60	11
National-bank notes outstanding	1,000	2,247	1,150	4,094	38,438	2,500	4,150	453	3,100	2,800		30,513
Securities borrowed				595	815	80			70		85	1,514
Other liabilities	455	605		54	1,594	391	200	36	252	1,586	101	229
Total	146,481	250,926	50,191	190,689	869,671	142,504	89,560	84,418	72,630	246,984	91,443	607,773
Number of banks	7	7	6	12	434	4	3	3	3	5	4	354

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

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ALL MEMBER BANKS—CONDITION ON MARCH 25, 1931, 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. 7											District No. 8 (see also p. 15)		
	CHICAGO [2]	**Detroit**	Cedar Rapids	Des Moines	Dubuque	Grand Rapids	Indianapolis	Milwaukee	Peoria	Sioux City	Country banks	**ST. LOUIS**	**Little Rock**	**Louisville**
RESOURCES														
Loans (including overdrafts)	1,351,158	589,960	14,447	31,072	4,880	57,364	60,650	153,199	23,493	8,789	961,915	288,619	20,931	84,005
United States Government securities	341,997	113,391	1,633	2,791	1,134	4,300	15,120	35,892	7,736	2,421	150,184	50,001	543	12,696
Other securities	317,355	71,911	5,291	13,147	4,702	8,667	15,529	22,021	7,716	4,553	379,807	111,221	2,771	14,599
Total loans and investments	**2,010,510**	**775,262**	**21,371**	**47,010**	**10,716**	**70,331**	**91,239**	**211,112**	**38,945**	**15,763**	**1,491,906**	**449,841**	**24,245**	**111,300**
Customers' liability on account of acceptances	65,423	7,621	7			29	5	4,990			129	334		
Banking house, furniture, and fixtures	48,410	31,069	1,294	1,398	257	5,362	4,386	6,172	2,527	348	76,291	6,816	881	2,042
Other real estate owned	2,268	4,035	107	377	134	341	317	178	306		17,549	5,194	320	325
Cash in vault	13,069	6,774	475	1,207	234	1,271	4,100	2,732	904	741	35,678	3,124	395	1,287
Reserve with Federal reserve banks	175,309	42,981	1,727	3,413	703	4,056	6,228	13,631	2,272	1,379	70,484	33,651	2,094	6,577
Items with Federal reserve banks in process of collection	26,738	13,647	1,017	2,021	155	937	3,371	4,123	567	264	9,876	14,549	1,274	3,971
Due from banks in United States	176,058	54,861	4,572	7,578	926	4,916	17,324	31,314	4,153	3,643	133,288	55,622	5,984	20,165
Due from banks in foreign countries (including own branches)	6,109	1,166	16			20	136	186			162	3,731		13
Exchanges for clearing house and other checks on local banks	33,073	13,478	133	608	35	1,918	950	1,638	321	282	6,100	5,022	177	994
Outside checks and other cash items	788	4,007	51	136	10	106	514	236	27	16	1,881	250	83	125
Redemption fund and due from United States Treasurer	536	172	50	15	12	70	186	239	140	32	2,992	92		75
Acceptances of other banks and bills of exchange or drafts sold with indorsement	39,649	18,358						57			2			
Securities borrowed				110		383	394				987	3,215		91
Other assets	14,407	3,148	2	715	51	170	561	1,701	20	53	8,245	4,045	325	709
Total	2,612,347	976,579	30,822	64,588	13,233	89,910	129,771	278,309	50,182	22,521	1,855,570	585,486	35,778	147,674
LIABILITIES														
Capital stock paid in	164,475	37,500	1,100	3,750	700	5,400	8,750	14,900	3,260	650	122,331	39,520	1,650	4,750
Surplus	132,495	56,400	750	1,650	300	4,147	5,550	8,550	3,550	675	79,475	17,309	820	6,950
Undivided profits—net	28,444	16,687	142	587	191	836	2,631	4,365	326	75	33,336	9,629	448	1,369
Reserves for dividends, contingencies, etc	23,543	738	24	142	46	163	148	1,584	275	53	8,103	798	166	524
Reserves for interest, taxes, and other expenses accrued and unpaid	21,996	2,212	567	269	20	140	466	1,724	190	20	5,509	966	149	607
Due to Federal reserve banks							604	1,637			448			
Due to other banks in United States	389,971	61,583	10,216	10,600	929	5,331	18,168	39,467	3,057	7,560	48,475	85,852	7,335	24,825
Due to banks in foreign countries (including own branches)	24,020	2,419			2		44	264			27	340		
Certified and officers' checks outstanding	15,487	7,980	133	812	77	191	1,373	769	1,371	344	10,703	3,576	1,771	377
Cash letters of credit and travelers' checks outstanding	1,794	28				16	5	16			108	32		220
Demand deposits	996,366	295,155	7,791	28,550	3,882	28,572	55,514	104,301	14,530	8,502	591,841	244,511	13,798	53,761
Time deposits	641,475	435,300	9,079	16,899	6,832	42,737	29,867	88,737	20,198	3,671	860,643	160,432	9,451	29,690
United States deposits	32,130	9,709	13	255	3	331	2,052	796	635	311	8,267	13,294	115	917
Total deposits	**2,101,243**	**812,174**	**27,232**	**57,116**	**11,725**	**77,178**	**107,627**	**235,987**	**39,791**	**20,388**	**1,520,512**	**508,037**	**32,470**	**109,790**
Agreements to repurchase U. S. Government or other securities sold	5,000	1,870									739	1,207		
Bills payable and rediscounts:														
With Federal reserve banks	516	980		190							11,054	468		
All other	1,050	16,929				50					7,512	1,182		
Acceptances of other banks and bills of exchange or drafts sold with indorsement	39,649	18,358						57			2			
Acceptances executed for customers	66,919	7,116	7			13	265	4,990			4	344		
Acceptances executed by other banks for account of reporting banks	153										46			
National-bank notes outstanding	10,724	3,432	1,000	303	249	1,400	3,714	4,780	2,790	650	59,643	1,841		1,500
Securities borrowed				110		383	394				987	3,215		91
Other liabilities	16,140	2,183		471	2	200	226	1,372		10	6,317	880	75	22,093
Total	2,612,347	976,579	30,822	64,588	13,233	89,910	129,771	278,309	50,182	22,521	1,855,570	585,486	35,778	147,674
Number of banks	48	7	2	4	2	6	4	5	3	3	978	17	4	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.

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ALL MEMBER BANKS—CONDITION ON MARCH 25, 1931, 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. 8—Continued		District No. 9				District No. 10 (see also p. 16)						
	Memphis	Country banks	**MINNEAPOLIS**	**Helena**	St. Paul	Country banks	**KANSAS CITY**	**Denver**	**Oklahoma City**	**Omaha**	Kansas City, Kans.	Lincoln	Pueblo
RESOURCES													
Loans (including overdrafts)	47,066	301,296	120,134	4,230	72,891	294,957	97,763	67,135	48,878	49,102	7,281	14,729	4,874
United States Government securities	3,400	54,676	33,051	1,190	21,334	64,725	25,567	37,243	5,715	9,621	2,120	2,632	1,229
Other securities	8,418	147,305	26,305	3,271	13,484	198,196	43,366	22,155	18,990	23,679	1,429	4,407	4,872
Total loans and investments	**58,884**	**503,277**	**179,490**	**8,691**	**107,709**	**557,878**	**166,696**	**126,533**	**73,583**	**82,402**	**10,830**	**21,768**	**10,975**
Customers' liability on account of acceptances	1,110	8	104		20	6			14				
Banking house, furniture, and fixtures	5,000	21,653	2,472	314	4,180	20,561	3,500	2,818	1,484	3,768	803	896	273
Other real estate owned	1,794	4,773	829			3,969	1,527	323		192	47	89	27
Cash in vault	912	14,195	1,650	136	1,056	13,230	1,861	3,872	565	889	106	572	428
Reserve with Federal reserve banks	4,685	24,728	13,935	715	7,543	27,068	14,345	10,109	5,247	6,794	813	2,117	889
Items with Federal reserve banks in process of collection	1,689	2,452	1,809	384	843	1,103	11,112	4,731	2,790	3,131	448	582	
Due from banks in United States	21,844	53,131	42,966	1,848	24,430	73,189	67,324	30,538	16,112	18,093	2,038	4,656	7,793
Due from banks in foreign countries (including own branches)	3	11	1,052	12	311	198	312	42		24			
Exchanges for clearing house and other checks on local banks	716	2,116	3,342	38	985	1,646	2,969	1,585	402	1,590	61	202	59
Outside checks and other cash items	169	813	668	13	211	929	269	358	201	388	15	65	7
Redemption fund and due from United States Treasurer	18	1,180	132	10	30	1,124	35	33		58	40	10	20
Acceptances of other banks and bills of exchange or drafts sold with indorsement		23			3		250		3				
Securities borrowed		1,540				61	243	200	80	9			
Other assets	102	1,310	5,544	145	833	6,936	1,421	342	144	465		39	
Total	96,926	631,210	253,993	12,306	148,154	707,898	271,864	181,484	100,611	117,817	15,201	30,996	20,471
LIABILITIES													
Capital stock paid in	7,500	46,495	12,200	700	6,850	43,135	14,300	6,300	7,200	5,000	950	1,350	600
Surplus	6,000	26,691	7,550	525	4,750	22,985	5,065	5,603	1,510	2,500	320	550	1,150
Undivided profits—net	405	12,043	2,074	125	1,396	10,155	4,912	4,196	1,572	553	102	235	131
Reserves for dividends, contingencies, etc	1,389	1,881	61		1,128	2,951	659	135	266	1,311	19	81	
Reserves for interest, taxes, and other expenses accrued and unpaid	336	1,743	1,049	65	734	3,272	494	1,162	281	259		49	176
Due to Federal reserve banks		163				8							
Due to other banks in United States	12,738	26,068	58,589	3,030	27,064	29,073	89,711	21,955	16,839	30,885	4,258	9,763	5,382
Due to banks in foreign countries (including own branches)		25	725	1	216	138	173	42					
Certified and officers' checks outstanding	399	3,346	2,187	151	4,580	4,768	2,104	1,496	1,972	1,286	104	260	64
Cash letters of credit and travelers' checks outstanding		9	11		2	13	3	3	8	50		7	
Demand deposits	35,381	217,476	97,081	4,462	55,727	220,496	114,802	81,987	42,031	50,364	4,957	14,608	6,673
Time deposits	29,935	254,412	68,566	3,018	44,660	342,693	36,936	57,439	28,405	23,425	3,587	3,707	5,863
United States deposits	1,197	1,637	467	26	205	1,564	1,009	240	244	329	107	162	24
Total deposits	**79,650**	**503,136**	**227,626**	**10,688**	**132,454**	**598,753**	**244,738**	**163,162**	**89,499**	**106,339**	**13,013**	**28,507**	**18,006**
Agreements to repurchase U. S. Government or other securities sold		1,375				5			200				
Bills payable and rediscounts:													
With Federal reserve banks		7,102				3,206		35		399			
All other		5,285				545							
Acceptances of other banks and bills of exchange or drafts sold with indorsement		23			3		250		3				
Acceptances executed for customers	1,114	8	109		20	6							
Acceptances executed by other banks for account of reporting banks			10							14			
National-bank notes outstanding	350	23,527	2,628	200	596	22,256	700	650		1,150	797	200	397
Securities borrowed		1,540				61	243	200	80	9			
Other liabilities	182	361	686	3	223	568	503	41		283		24	11
Total	96,926	631,210	253,993	12,306	148,154	707,898	271,864	181,484	100,611	117,817	15,201	30,996	20,471
Number of banks	3	476	4	3	3	622	8	8	5	6	2	3	2

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

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ALL MEMBER BANKS—CONDITION ON MARCH 25, 1931, 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	**DALLAS**	El Paso	**Houston**	San Antonio	Fort Worth	Galveston	Waco	Country banks
RESOURCES													
Loans (including overdrafts)	14,485	6,727	57,976	13,498	289,786	99,908	12,871	76,746	38,364	42,940	16,040	9,265	282,566
United States Government securities	2,241	4,983	6,988	4,519	66,184	35,907	5,075	25,059	8,744	9,374	4,763	4,261	52,071
Other securities	2,570	4,876	13,088	8,126	115,350	14,977	2,659	12,883	4,458	6,367	5,210	4,134	51,430
Total loans and investments	**19,296**	**16,586**	**78,052**	**26,143**	**471,320**	**150,792**	**20,605**	**114,688**	**51,566**	**58,681**	**26,013**	**17,660**	**386,067**
Customers' liability on account of acceptances			19		1	2,420	201	292	1		690		35
Banking house, furniture and fixtures	375	590	4,946	1,636	21,017	6,027	1,269	7,359	6,459	2,372	953	754	21,595
Other real estate owned	27	101	257		3,595	1,344	135	280	740	528	129	170	6,285
Cash in vault	600	463	1,035	608	13,165	1,008	434	2,071	829	984	565	502	13,170
Reserve with Federal reserve banks	1,588	1,558	6,318	2,299	29,198	10,280	1,746	8,608	4,142	4,407	1,840	1,427	25,018
Items with Federal reserve banks in process of collection	402	316	322	972	1,077	6,207	861	3,978	1,630	2,946	305	273	1,493
Due from banks in United States	6,044	6,252	14,486	9,509	83,496	30,620	6,086	30,412	9,815	16,246	8,031	2,658	100,306
Due from banks in foreign countries (including own branches)				486	180	97	90	66	6	3	9		94
Exchanges for clearing house and other checks on local banks	286	149	457	366	1,417	999	164	2,314	502	460	85	72	1,263
Outside checks and other cash items	25	61	202	8	850	305	50	132	32	64	59	30	1,076
Redemption fund and due from United States Treasurer	17	25	16		1,312	255	40	230	137	102	70	82	1,264
Acceptances of other banks and bills of exchange or drafts sold with indorsement					312			28					606
Securities borrowed					820	36	20	288	218	95		15	952
Other assets	30	26	190	92									
Total	28,690	26,127	106,300	42,119	627,760	210,390	31,701	170,746	76,077	86,888	38,749	23,643	559,224
LIABILITIES													
Capital stock paid in	1,300	1,550	5,950	2,400	45,832	15,150	1,600	9,400	6,250	4,550	2,150	1,650	49,662
Surplus	1,050	492	2,650	1,300	22,383	4,450	1,050	6,450	2,632	2,805	850	460	27,917
Undivided profits—net	286	433	2,191	549	8,932	7,010	419	2,635	1,360	1,762	544	229	12,137
Reserves for dividends, contingencies, etc.	59	39	132	28	1,669	550	19	1,054	158	300	115	48	1,372
Reserves for interest, taxes, and other expenses accrued and unpaid	15	132	386	364	936	479	30	703	333	234	261	38	721
Due to Federal reserve banks					51	1				528	78	124	877
Due to other banks in United States	8,197	6,711	16,612	10,700	24,444	43,306	3,629	32,467	7,943	15,834	9,366	1,401	34,104
Due to banks in foreign countries (including own branches)					4	53	287	99	143				414
Certified and officers' checks outstanding	147	160	804	424	4,835	2,883	411	1,753	506	920	203	53	4,258
Cash letters of credit and travelers' checks outstanding	11		4		5		1	1	1				20
Demand deposits	9,800	12,450	49,874	17,505	299,494	74,635	14,959	68,345	33,335	37,698	10,485	10,425	298,621
Time deposits	7,343	3,323	25,505	7,720	182,374	41,801	6,701	38,274	20,002	17,276	12,569	6,732	92,780
United States deposits	123	323	544	1,083	883	12,134	813	4,009	593	2,332	38	754	1,506
Total deposits	**25,621**	**22,967**	**93,343**	**37,432**	**512,090**	**174,813**	**26,801**	**144,948**	**62,523**	**74,588**	**32,739**	**19,489**	**432,580**
Agreements to repurchase U. S. Government or other securities sold			1,012		412	229		252		550			377
Bills payable and rediscounts:													
With Federal reserve banks			194		8,459		450					94	6,285
All other					410		331						1,829
Acceptances of other banks and bills of exchange or drafts sold with indorsement								28					
Acceptances executed for customers	1		19		1	2,593	201	292	1		690		35
Acceptances executed by other banks for account of reporting banks													
National-bank notes outstanding	340	500	325		26,148	5,095	800	4,600	2,742	2,050	1,400	1,635	25,072
Securities borrowed					312								606
Other liabilities	18	14	98	46	176	21		384	78	49			631
Total	28,690	26,127	106,300	42,119	627,760	210,390	31,701	170,746	76,077	86,888	38,749	23,643	559,224
Number of banks	5	5	4	4	809	5	3	8	7	4	4	4	631

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

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ALL MEMBER BANKS—CONDITION ON MARCH 25, 1931, 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. 12									Recapitulation				
	SAN FRANCISCO	**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)	1,089,533	476,480	43,735	29,976	66,818	26,104	21,994	6,513	347,265	11,243,888	2,961,449	894,630	7,739,979	22,839,946
United States Government securities	318,095	94,803	30,209	8,316	41,226	3,394	3,273	809	64,614	2,701,940	869,487	207,162	1,293,673	5,002,262
Other securities	232,863	115,373	40,428	13,691	21,689	4,859	4,875	1,633	156,995	2,523,249	830,480	206,326	3,326,302	6,886,357
Total loans and investments	**1,640,491**	**686,656**	**114,372**	**51,983**	**129,733**	**34,357**	**30,142**	**8,955**	**568,874**	**16,469,077**	**4,661,416**	**1,308,118**	**12,289,954**	**34,728,565**
Customers' liability on account of acceptances	28,505	8,775	63	487	1,250	------	5	------	10	984,598	35,728	6,037	9,615	1,035,978
Banking house, furniture, and fixtures	63,108	26,791	3,147	1,056	3,133	1,905	422	228	27,887	451,957	191,044	64,183	532,751	1,239,935
Other real estate owned	4,058	1,375	263	417	5	72	138	5	5,021	51,323	26,032	8,971	113,609	199,935
Cash in vault	14,938	8,038	1,461	387	1,488	394	312	145	15,545	108,056	50,175	30,036	273,000	461,267
Reserve with Federal reserve banks	90,169	37,187	7,191	3,799	9,323	2,299	2,064	564	31,523	1,393,968	295,272	92,748	582,490	2,364,478
Items with Federal reserve banks in process of collection	8,054	7,776	1,782	1,986	1,925	1,057	------	93	1,620	301,693	102,970	29,317	90,785	524,765
Due from banks in United States	88,761	57,380	21,293	11,925	21,864	8,324	5,506	1,521	78,557	918,219	546,779	232,524	1,093,682	2,791,204
Due from banks in foreign countries (including own branches)	6,471	1,992	569	2	862	185	------	------	241	283,818	8,289	1,375	2,894	296,376
Exchanges for clearing house and other checks on local banks	29,169	5,683	1,047	764	2,502	276	301	68	2,880	867,144	52,320	14,721	41,030	975,215
Outside checks and other cash items	1,024	6,681	151	100	980	12	5	7	924	11,947	15,396	2,280	13,721	43,344
Redemption fund and due from United States Treasurer	1,457	189	147	76	233	100	75	25	1,153	5,129	3,073	1,549	22,513	32,264
Acceptances of other banks and bills of exchange or drafts sold with indorsement	19,100	42	------	------	47	------	246	------	------	478,780	43,264	306	1,754	524,104
Securities borrowed	171	------	------	------	------	------	------	------	664	10,446	1,502	1,677	11,197	24,822
Other assets	17,165	4,865	1,007	398	667	51	78	4	1,706	199,600	30,511	6,769	63,144	300,024
Total	2,012,641	863,430	152,583	73,380	174,012	49,032	39,294	11,715	736,605	22,535,755	6,063,771	1,800,611	15,142,139	45,542,276
LIABILITIES														
Capital stock paid in	97,625	46,500	8,075	4,150	14,400	3,200	2,200	800	53,490	1,280,392	296,052	103,185	977,543	2,657,172
Surplus	81,720	31,255	3,455	2,045	3,620	707	1,656	200	24,349	1,540,558	349,327	69,355	845,666	2,804,906
Undivided profits—net	22,016	11,160	2,816	676	2,509	743	849	70	11,806	450,473	98,933	25,724	335,350	910,480
Reserves for dividends, contingencies, etc	9,004	3,879	191	454	384	15	337	110	3,630	131,531	32,620	6,840	54,492	225,483
Reserves for interest, taxes, and other expenses accrued and unpaid	2,910	4,135	507	345	538	82	18	30	1,221	79,482	25,732	7,854	45,348	158,416
Due to Federal reserve banks	14	------	------	------	------	------	------	------	909	168	142	6,065	36,948	43,323
Due to other banks in United States	159,404	49,499	20,142	12,557	29,647	9,241	7,168	2,849	22,426	2,748,505	804,454	273,082	410,410	4,236,451
Due to banks in foreign countries (including own branches)	14,759	2,446	630	------	1,398	59	------	------	302	551,042	12,488	848	2,201	566,579
Certified and officers' checks outstanding	24,398	7,087	1,429	367	1,129	604	1,130	60	8,787	499,312	38,885	16,242	72,308	626,747
Cash letters of credit and travelers' checks outstanding	866	193	6	------	28	1	6	------	51	17,601	4,379	111	415	22,506
Demand deposits	466,875	220,734	47,295	27,221	70,132	17,211	14,926	4,349	296,229	8,607,501	1,974,791	704,110	5,052,326	16,338,728
Time deposits	981,404	469,715	64,806	23,504	40,068	15,150	9,168	2,751	279,479	4,491,114	2,147,869	522,815	6,501,460	13,663,258
United States deposits	35,051	2,717	165	10	3,931	17	80	------	1,129	339,793	69,867	17,076	75,468	502,204
Total deposits	**1,682,771**	**752,391**	**134,473**	**63,659**	**146,331**	**42,283**	**32,478**	**10,009**	**609,312**	**17,255,036**	**5,052,875**	**1,540,349**	**12,151,536**	**35,999,796**
Agreements to repurchase U. S. Government or other securities sold	------	------	------	31	------	------	------	------	390	12,521	3,065	1,564	6,449	23,599
Bills payable and rediscounts:														
With Federal reserve banks	18,000	------	------	------	------	------	------	------	5,720	33,824	2,941	2,780	125,561	165,106
All other	15,611	------	75	------	------	------	------	------	2,829	38,539	19,678	750	57,369	116,336
Acceptances of other banks and bills of exchange or drafts sold with indorsement	19,100	42	------	------	47	------	246	------	------	478,780	43,264	306	1,754	524,104
Acceptances executed for customers	30,163	9,146	57	487	1,276	------	5	------	14	1,011,552	36,417	6,222	9,143	1,063,334
Acceptances executed by other banks for account of reporting banks	540	12	8	------	------	------	------	------	2	13,915	798	60	780	15,553
National-bank notes outstanding	29,150	3,739	2,898	1,525	4,657	2,000	1,500	496	22,939	102,113	61,196	30,943	448,032	642,284
Securities borrowed	171	------	------	------	------	------	------	------	664	10,446	1,502	1,677	11,197	24,822
Other liabilities	3,860	1,171	28	8	250	2	5	------	239	96,593	39,371	3,002	71,919	210,885
Total	2,012,641	863,430	152,583	73,380	174,012	49,032	39,294	11,715	736,605	22,535,755	6,063,771	1,800,611	15,142,139	45,542,276
Number of banks	10	7	7	7	7	4	2	2	527	214	148	97	7,469	7,928

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

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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	7,928	22,839,946	5,002,262	6,886,357	34,728,565	1,035,978	1,239,935	199,935	461,267	2,364,478
New England:										
Maine	54	76,821	8,846	58,480	144,147	----------	2,494	547	1,977	5,686
New Hampshire	56	43,235	10,190	19,182	72,607	----------	2,804	144	1,845	3,489
Vermont	45	36,662	5,377	23,432	65,471	----------	1,260	293	1,073	2,460
Massachusetts	172	1,161,351	161,802	332,081	1,655,234	64,652	51,516	7,368	15,640	103,157
Rhode Island	14	185,711	53,925	84,102	323,738	2,607	2,753	256	6,424	13,671
Connecticut	64	210,914	28,824	47,695	287,433	9	14,403	1,613	5,922	14,173
Middle Atlantic:										
New York	650	7,176,801	1,659,031	1,827,210	10,663,042	783,867	288,127	23,395	75,891	933,744
New Jersey	357	887,166	121,391	423,123	1,431,680	1,298	61,889	10,977	24,201	66,288
Pennsylvania	913	2,199,509	691,509	1,044,057	3,935,075	27,721	144,288	34,722	50,142	221,628
East North Central:										
Ohio	357	1,372,976	172,552	303,570	1,849,098	18,534	91,255	18,570	30,258	102,947
Indiana	204	251,043	49,827	81,286	382,156	5	20,350	3,885	12,765	20,105
Illinois	485	1,656,860	413,746	466,659	2,537,265	65,423	74,640	8,382	28,017	202,313
Michigan	260	987,867	157,344	240,650	1,385,861	7,769	63,756	9,505	18,884	69,504
Wisconsin	166	327,650	63,928	100,952	492,530	5,000	18,834	1,536	8,062	26,691
West North Central:										
Minnesota	258	311,613	79,724	122,586	513,923	130	14,199	2,679	7,050	31,794
Iowa	251	202,983	27,222	75,921	306,126	7	13,224	4,904	7,737	18,078
Missouri	176	509,587	97,761	215,561	822,909	334	18,845	7,921	10,024	59,751
North Dakota	104	38,990	6,695	17,842	63,527	----------	3,114	655	1,439	3,441
South Dakota	98	36,279	6,885	19,557	62,721	----------	2,634	491	1,699	3,511
Nebraska	170	124,985	23,424	44,577	192,986	14	7,655	768	3,363	14,091
Kansas	246	106,323	26,253	36,982	169,558	----------	9,021	1,470	4,397	12,100
South Atlantic:										
Delaware	20	60,017	5,490	15,190	80,697	----------	1,947	614	1,193	3,836
Maryland	78	180,285	18,669	92,159	291,113	6,163	13,464	1,013	3,960	16,884
District of Columbia	12	84,062	30,590	18,561	133,213	----------	11,148	2,361	5,793	10,113
Virginia	165	273,595	34,029	45,635	353,259	556	13,396	3,576	6,913	17,290
West Virginia	124	137,989	18,597	27,324	183,910	----------	9,094	4,360	5,634	3,486
North Carolina	63	114,673	24,121	11,584	150,378	545	11,286	2,479	4,287	7,937
South Carolina	37	45,444	6,869	13,300	65,613	809	2,862	1,481	2,351	2,877
Georgia	97	168,012	38,291	25,572	231,875	79	12,082	5,748	5,005	13,716
Florida	56	55,446	49,002	37,820	142,268	4	8,108	1,174	4,657	9,787
East South Central:										
Kentucky	130	188,427	25,411	37,637	251,475	32	7,970	1,853	5,015	13,215
Tennessee	97	193,455	21,348	25,027	239,830	1,368	13,669	3,683	5,074	14,862
Alabama	102	133,537	22,461	24,667	180,665	1,899	7,517	4,820	5,574	10,633
Mississippi	29	36,124	3,174	12,409	51,707	8	1,927	974	1,780	3,001
West South Central:										
Arkansas	72	60,408	8,816	15,576	84,800	----------	2,990	1,039	2,603	5,232
Louisiana	35	178,193	18,372	45,947	242,512	4,391	18,991	1,340	3,437	14,717
Oklahoma	264	174,014	33,112	76,176	283,302	20	12,846	762	5,047	20,062
Texas	620	540,449	136,824	90,842	768,115	3,637	43,503	9,181	17,899	54,468
Mountain:										
Montana	77	47,323	14,693	33,100	95,116	----------	3,504	507	3,301	5,304
Idaho	55	28,669	5,891	9,562	44,122	----------	2,281	541	1,347	2,547
Wyoming	29	20,471	5,317	5,714	31,502	----------	1,080	168	1,221	1,807
Colorado	116	115,321	47,344	45,971	208,636	----------	6,179	1,157	6,726	15,215
New Mexico	28	15,318	4,445	6,430	26,193	----------	1,254	192	917	1,690
Arizona	14	17,679	8,744	6,189	32,612	2	1,488	406	1,714	2,014
Utah	38	51,245	10,915	16,925	79,085	487	1,951	625	970	5,267
Nevada	10	10,184	2,157	3,656	15,997	----------	909	70	502	839
Pacific:										
Washington	138	169,109	63,142	67,801	300,052	1,251	11,093	691	5,733	19,305
Oregon	115	90,343	40,790	59,942	191,075	63	7,441	943	4,443	11,443
California	207	1,744,828	437,392	430,136	2,612,356	37,294	102,894	8,096	28,361	143,309

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2	12	30,666	7,216	9,834	47,716	----------	3,197	463	1,490	2,237
New Jersey—district No. 2	246	711,836	101,108	356,226	1,169,170	1,273	45,099	6,176	18,786	52,769
Kentucky—district No. 4	72	66,388	7,750	12,757	86,895	32	4,046	968	2,229	4,299
Pennsylvania—district No. 4	293	730,803	365,696	369,036	1,465,535	611	54,589	12,623	17,341	87,421
West Virginia—district No. 4	13	24,142	4,283	4,187	32,612	----------	1,494	143	713	1,224
Louisiana—district No. 6	24	152,138	16,263	40,145	208,546	4,391	16,746	1,054	2,700	13,247
Mississippi—district No. 6	18	29,077	2,433	10,181	41,691	----------	1,431	778	1,328	2,399
Tennessee—district No. 6	79	137,729	17,000	14,829	169,558	258	8,015	1,658	3,665	9,590
Illinois—district No. 7	328	1,581,935	396,905	417,158	2,395,998	65,423	68,505	6,996	23,998	195,813
Indiana—district No. 7	152	214,499	43,503	64,189	322,191	5	17,271	3,137	11,087	17,308
Michigan—district No. 7	214	957,883	151,431	209,051	1,318,365	7,769	61,654	9,225	17,325	66,597
Wisconsin—district No. 7	117	299,627	57,538	84,380	441,545	5,000	16,860	1,350	7,038	24,387
Missouri—district No. 10	39	124,359	31,176	50,727	206,262	----------	4,731	1,794	3,058	17,335
New Mexico—district No. 10	9	8,826	2,819	4,581	16,226	----------	805	82	479	914
Oklahoma—district No. 10	252	171,949	32,709	74,356	279,014	20	12,635	746	4,920	19,813
Arizona—district No. 12	10	14,040	4,452	4,384	22,876	----------	1,108	388	1,352	1,509

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Federal Reserve Bank of St. Louis

BY STATES, ON MARCH 25, 1931

RESOURCES (in thousands of dollars)

Items with Federal reserve banks in process of collection	Due from banks in— United States	Due from banks in— Foreign countries (including own branches)	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
524,765	2,791,204	296,376	975,215	43,344	32,264	524,104	24,822	300,024	45,542,276	Total.
										New England:
944	8,040	194	280	242	245	----------	----------	356	165,152	Maine.
1,184	3,040	12	113	145	233	----------	23	758	86,397	New Hampshire.
668	2,625	76	78	64	214	----------	9	289	74,580	Vermont.
36,835	89,548	43,332	18,138	1,248	988	23,896	----------	10,879	2,122,431	Massachusetts.
1,283	27,122	193	1,089	186	167	----------	----------	2,587	382,076	Rhode Island.
5,738	23,759	27	1,512	205	524	----------	200	629	356,147	Connecticut.
										Middle Atlantic:
173,098	262,752	209,764	745,363	7,266	3,587	407,330	1,290	130,460	14,708,976	New York.
16,286	88,827	277	7,250	890	1,230	57	225	10,601	1,721,976	New Jersey.
52,726	320,214	4,033	39,091	2,460	4,120	4,694	2,065	30,563	4,873,542	Pennsylvania.
										East North Central:
33,886	142,277	1,727	13,724	2,379	1,678	6,206	8,720	20,187	2,341,446	Ohio.
5,743	41,364	137	2,285	896	1,123	----------	746	2,481	494,041	Indiana.
32,026	226,757	6,124	35,145	1,711	1,813	39,649	196	17,076	3,276,537	Illinois.
16,290	96,860	1,333	17,244	4,541	937	18,360	1,162	6,460	1,718,466	Michigan.
5,277	62,655	187	2,824	574	820	57	2	2,968	628,017	Wisconsin.
										West North Central:
3,000	98,048	1,474	4,919	1,210	680	3	14	11,054	690,177	Minnesota.
5,112	41,923	38	1,748	514	567	----------	113	1,078	401,169	Iowa.
26,639	145,761	4,043	9,682	1,014	430	250	4,587	5,865	1,118,055	Missouri.
187	9,761	20	256	133	143	----------	1	633	83,310	North Dakota.
121	7,172	----------	278	164	92	----------	30	655	79,568	South Dakota.
3,796	36,610	157	1,972	628	342	----------	12	583	262,977	Nebraska.
2,205	41,019	519	957	261	475	----------	154	487	242,623	Kansas.
										South Atlantic:
839	8,223	----------	206	15	45	----------	----------	146	97,761	Delaware.
7,294	28,206	239	2,927	214	298	1,613	----------	1,516	374,904	Maryland.
2,185	21,015	107	2,393	191	206	----------	595	1,369	190,689	District of Columbia.
9,331	39,349	10,087	1,644	471	954	747	204	1,809	459,586	Virginia.
2,411	13,215	----------	414	200	500	----------	455	1,809	230,488	West Virginia.
3,823	21,734	----------	726	182	322	----------	146	753	204,598	North Carolina.
499	8,898	5	338	101	161	500	10	261	86,766	South Carolina.
5,388	43,243	10	1,717	479	360	----------	405	896	321,003	Georgia.
3,059	43,779	82	878	231	193	12	296	966	218,494	Florida.
										East South Central:
4,112	32,481	17	1,309	229	572	46	198	1,099	319,623	Kentucky.
4,835	42,754	3	1,634	590	679	----------	793	653	330,427	Tennessee.
2,566	27,250	453	572	375	680	697	165	268	244,134	Alabama.
176	8,007	----------	169	93	159	----------	202	164	68,367	Mississippi.
										West South Central:
1,388	19,612	----------	345	191	164	----------	15	563	118,942	Arkansas.
3,161	32,580	897	4,098	235	300	521	9	1,950	329,139	Louisiana.
3,323	53,528	14	1,268	663	288	3	188	666	381,980	Oklahoma.
17,215	189,849	328	5,608	1,603	2,027	28	554	1,339	1,115,354	Texas.
										Mountain:
794	14,278	66	240	100	108	----------	----------	694	124,012	Montana.
131	7,269	----------	164	113	81	----------	----------	171	58,767	Idaho.
9	5,800	----------	97	34	75	----------	----------	4	41,797	Wyoming.
4,828	50,064	42	1,884	478	214	----------	203	378	296,004	Colorado.
191	4,112	----------	71	30	68	----------	----------	16	34,734	New Mexico.
362	7,408	37	272	64	59	----------	15	97	46,550	Arizona.
2,082	15,118	2	921	134	122	----------	5	442	107,211	Utah.
70	1,972	----------	26	15	62	----------	----------	----------	20,462	Nevada.
										Pacific:
3,088	50,533	1,248	3,500	1,164	623	47	159	902	399,389	Washington.
1,788	31,131	569	1,262	252	297	----------	----------	1,153	251,860	Oregon.
16,773	193,662	8,503	36,584	8,166	2,239	19,388	656	23,291	3,241,572	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

994	2,839	1	193	23	113	----------	----------	242	59,508	Connecticut—district No. 2.
14,309	60,315	269	6,239	751	901	57	225	8,305	1,384,644	New Jersey—district No. 2.
58	7,202	4	197	60	298	23	65	266	106,642	Kentucky—district No. 4.
18,891	99,303	505	7,363	802	1,709	----------	742	9,392	1,776,827	Pennsylvania—district No. 4.
754	1,957	----------	87	8	80	----------	----------	1	39,073	West Virginia—district No. 4.
2,695	21,981	897	3,907	131	207	521	----------	1,722	278,745	Louisiana—district No. 6.
176	6,297	----------	107	86	129	----------	155	152	54,729	Mississippi—district No. 6.
3,134	19,150	----------	887	409	619	----------	728	536	218,207	Tennessee—district No. 6.
30,968	214,933	6,113	34,923	1,524	1,463	39,649	78	16,544	3,102,928	Illinois—district No. 7.
5,106	35,436	137	2,115	833	930	----------	535	2,445	418,536	Indiana—district No. 7.
16,276	89,903	1,320	17,106	4,453	787	18,360	1,146	6,245	1,636,531	Michigan—district No. 7.
5,254	56,438	187	2,644	448	697	57	2	2,761	564,668	Wisconsin—district No. 7.
11,542	76,972	312	3,315	372	136	250	330	1,467	327,876	Missouri—district No. 10.
180	2,648	----------	61	17	46	----------	----------	9	21,467	New Mexico—district No. 10.
3,323	53,228	14	1,257	659	278	3	145	641	376,696	Oklahoma—district No. 10.
361	5,446	----------	233	40	31	----------	15	72	33,431	Arizona—district No. 12.

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Federal Reserve Bank of St. Louis

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— United States	Due to other banks in— Foreign countries (including own branches)	Certified and officers' checks	Cash letters of credit and travelers' checks	Demand deposits
Total	2,657,172	2,804,906	910,480	225,483	158,416	43,323	4,236,451	566,579	626,747	22,506	16,338,728
New England:											
Maine	7,570	7,420	5,910	464	635	157	3,499	3	294	--------	32,478
New Hampshire	5,675	5,247	4,073	181	112	449	3,557	--------	312	--------	32,543
Vermont	5,260	3,105	2,341	422	172	270	1,011	--------	200	--------	13,734
Massachusetts	141,775	116,108	43,105	6,126	8,516	3,519	155,783	18,111	11,924	546	861,393
Rhode Island	14,720	24,310	5,559	3,313	3,049	427	10,025	379	683	--------	111,633
Connecticut	24,112	25,397	12,422	1,013	1,392	2,192	12,646	--------	1,492	3	160,451
Middle Atlantic:											
New York	820,467	1,126,640	373,593	82,076	45,669	11,679	1,424,078	488,230	430,352	14,329	5,774,955
New Jersey	97,518	99,192	35,417	5,021	5,432	5,509	31,176	55	7,535	74	584,188
Pennsylvania	231,821	491,502	103,033	35,225	12,786	3,961	579,687	5,476	17,644	3,849	1,494,601
East North Central:											
Ohio	145,323	108,544	40,099	8,139	10,832	3,107	164,542	2,775	12,256	52	721,166
Indiana	36,523	22,062	8,168	645	1,211	923	30,822	44	3,005	10	172,507
Illinois	211,340	163,207	42,216	27,193	24,360	51	412,868	24,045	20,183	1,803	1,236,343
Michigan	79,280	89,101	27,978	5,034	4,947	72	75,475	2,446	12,384	126	489,089
Wisconsin	37,730	22,039	12,190	3,132	3,061	1,735	53,571	264	2,587	29	212,745
West North Central:											
Minnesota	37,830	21,918	7,310	1,859	2,856	8	99,591	1,062	8,533	14	233,695
Iowa	23,761	12,350	4,474	712	1,123	12	39,165	2	3,149	--------	137,551
Missouri	71,755	32,323	18,813	2,267	1,972	4	191,428	513	7,040	54	458,733
North Dakota	5,220	2,487	884	393	344	--------	2,942	10	559	--------	29,578
South Dakota	5,005	2,482	1,282	304	317	--------	4,326	--------	967	--------	31,113
Nebraska	14,695	7,335	2,664	1,950	478	--------	44,485	--------	2,163	59	113,667
Kansas	18,042	8,795	4,004	508	627	38	29,430	--------	1,814	--------	113,094
South Atlantic:											
Delaware	9,519	16,730	3,556	633	547	461	1,823	--------	143	--------	46,155
Maryland	21,184	20,521	7,687	1,652	2,015	18	39,420	439	1,330	5	107,733
District of Columbia	11,175	8,725	3,216	1,275	658	968	16,217	286	579	44	79,119
Virginia	38,069	24,081	8,559	2,615	2,105	1,502	44,076	125	1,686	1	131,770
West Virginia	16,863	12,864	5,650	746	637	1,081	7,371	--------	1,127	--------	81,054
North Carolina	15,595	10,679	4,225	1,219	1,023	583	22,051	--------	2,937	--------	63,289
South Carolina	6,100	4,136	1,426	455	172	417	5,343	--------	218	--------	25,533
Georgia	25,326	19,226	5,073	1,478	897	67	36,764	1	933	1	111,758
Florida	16,015	7,663	2,429	361	318	99	23,000	72	1,548	6	93,503
East South Central:											
Kentucky	18,503	16,959	4,822	855	1,226	35	26,925	1	825	222	113,074
Tennessee	23,954	16,397	3,471	3,508	992	985	35,824	--------	1,218	56	107,427
Alabama	20,580	15,787	4,308	424	707	388	12,849	262	727	19	92,541
Mississippi	4,335	3,257	730	68	195	8	2,623	--------	483	--------	26,368
West South Central:											
Arkansas	8,110	4,333	2,444	265	363	54	12,637	--------	2,502	1	44,271
Louisiana	19,875	12,647	5,377	973	948	196	48,559	1,334	1,469	2	119,335
Oklahoma	25,775	9,028	5,864	864	972	8	38,287	--------	4,660	13	184,305
Texas	85,252	43,798	25,113	3,298	2,583	1,397	138,936	856	10,343	13	512,068
Mountain:											
Montana	6,630	4,105	1,947	475	674	--------	7,899	8	972	12	47,413
Idaho	3,575	1,475	452	1,229	208	141	3,232	--------	471	--------	24,767
Wyoming	2,410	1,789	833	42	23	--------	2,677	--------	245	1	17,319
Colorado	13,400	10,024	5,097	193	1,599	--------	28,991	46	2,229	3	130,881
New Mexico	1,990	1,111	253	92	56	17	1,080	--------	214	8	19,159
Arizona	2,875	1,845	772	29	161	31	1,116	140	637	2	22,490
Utah	6,795	3,501	936	739	500	3	15,519	--------	515	--------	38,358
Nevada	1,500	665	222	53	28	78	1,693	--------	126	--------	6,352
Pacific:											
Washington	29,915	9,959	5,474	1,189	897	29	42,580	1,526	2,528	27	163,302
Oregon	15,955	7,055	4,404	404	610	--------	21,026	630	1,867	9	89,135
California	170,475	124,982	40,605	14,372	7,411	644	227,826	17,438	39,139	1,113	824,992

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2	3,333	3,662	1,753	63	176	669	2,447	--------	262	--------	22,476
New Jersey—district No. 2	80,583	74,101	26,406	4,393	4,778	4,734	25,840	44	6,847	64	458,711
Kentucky—district No. 4	8,430	6,109	2,512	81	246	35	795	1	325	2	37,571
Pennsylvania—district No. 4	73,827	173,866	33,034	14,867	6,293	72	273,101	1,284	4,023	3,815	534,842
West Virginia—district No. 4	2,670	2,280	1,325	203	165	225	1,643	--------	71	--------	10,524
Louisiana—district No. 6	16,775	10,941	4,817	692	782	--------	39,664	1,334	1,256	2	98,989
Mississippi—district No. 6	3,140	2,778	541	45	195	8	2,416	--------	443	--------	20,126
Tennessee—district No. 6	14,960	9,795	2,832	2,092	646	984	22,287	--------	774	56	66,728
Illinois—district No. 7	199,305	156,044	38,474	26,498	23,847	51	404,523	24,020	19,036	1,802	1,181,183
Indiana—district No. 7	30,940	18,826	6,831	552	1,064	819	25,621	44	2,739	10	150,403
Michigan—district No. 7	75,200	86,304	26,666	4,399	4,186	72	74,903	2,446	12,012	126	469,968
Wisconsin—district No. 7	33,610	20,018	11,175	2,658	2,893	1,735	51,145	264	2,304	29	195,899
Missouri—district No. 10	17,830	7,126	5,580	775	520	--------	100,667	173	2,470	15	137,785
New Mexico—district No. 10	1,130	600	115	70	38	13	963	--------	116	--------	10,428
Oklahoma—district No. 10	25,225	8,904	5,799	860	969	--------	38,244	--------	4,619	13	181,371
Arizona—district No. 12	2,225	1,370	552	18	132	28	1,057	--------	345	--------	18,066

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Federal Reserve Bank of St. Louis

BY STATES, ON MARCH 25, 1931

LIABILITIES (in thousands of dollars)

Time deposits	United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts: With Federal reserve banks	Bills payable and rediscounts: All other	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
13,663,258	502,204	23,599	165,106	116,336	524,104	1,063,334	15,553	642,284	24,822	210,885	45,542,276	Total.
												New England:
100,633	291	--------	853	85	--------	--------	--------	4,853	--------	7	165,152	Maine.
26,824	625	--------	1,503	611	--------	--------	--------	4,652	23	10	86,397	New Hampshire.
42,506	150	--------	898	195	--------	--------	--------	4,270	9	37	74,580	Vermont.
572,585	51,956	2,000	5,245	4,325	23,896	65,909	801	19,644	--------	9,164	2,122,431	Massachusetts.
198,552	441	--------	1,000	150	--------	2,752	31	3,302	--------	1,750	382,076	Rhode Island.
98,725	2,631	--------	2,074	589	--------	9	--------	10,443	200	356	356,147	Connecticut.
												Middle Atlantic:
2,526,501	157,313	5,188	24,875	21,817	407,330	806,427	11,161	71,391	1,290	83,615	14,708,976	New York.
772,994	7,429	484	13,829	7,790	57	1,220	201	24,508	225	22,122	1,721,976	New Jersey.
1,664,578	60,102	547	16,363	10,306	4,694	26,494	1,936	81,992	2,065	24,880	4,873,542	Pennsylvania.
												East North Central:
1,030,583	11,348	1,174	7,341	4,231	6,206	18,833	21	33,378	8,720	2,776	2,341,446	Ohio.
180,234	3,795	50	3,559	1,841	--------	265	--------	22,422	746	5,209	494,041	Indiana.
902,151	36,298	5,426	5,409	4,005	39,649	66,919	153	36,236	196	16,486	3,276,537	Illinois.
844,471	12,162	2,161	4,308	21,171	18,360	7,133	40	18,646	1,162	2,920	1,718,466	Michigan.
250,858	2,756	177	1,370	794	57	4,990	6	16,324	2	1,600	628,017	Wisconsin.
												West North Central:
258,851	1,108	--------	552	200	3	135	10	13,540	14	1,088	690,177	Minnesota.
163,240	1,145	38	1,544	653	--------	7	--------	11,318	113	812	401,169	Iowa.
297,494	14,851	1,228	2,184	2,128	250	345	--------	8,584	4,587	1,502	1,118,055	Missouri.
37,114	136	--------	703	64	--------	--------	--------	2,834	1	41	83,310	North Dakota.
30,321	222	--------	1,250	31	--------	--------	--------	1,757	30	161	79,568	South Dakota.
64,388	548	50	3,239	112	--------	--------	14	6,802	12	316	262,977	Nebraska.
52,703	1,870	85	1,692	175	--------	--------	--------	9,469	154	123	242,623	Kansas.
												South Atlantic:
16,088	72	--------	488	125	--------	--------	--------	900	--------	521	97,761	Delaware.
150,869	5,441	--------	872	1,224	1,613	6,190	--------	5,881	--------	810	374,904	Maryland.
62,288	1,384	2	10	--------	--------	--------	--------	4,094	595	54	190,689	District of Columbia.
170,767	6,708	130	4,924	1,027	747	514	42	18,977	204	957	459,586	Virginia.
86,295	487	--------	3,812	1,939	--------	--------	--------	9,920	455	187	230,488	West Virginia.
59,796	10,776	--------	4,016	724	--------	412	133	6,418	146	576	204,598	North Carolina.
36,302	1,407	--------	494	97	500	809	--------	3,222	10	125	86,766	South Carolina.
96,513	10,957	--------	2,974	793	--------	19	60	7,181	405	577	321,003	Georgia.
62,032	6,443	14	577	195	12	--------	4	3,836	296	71	218,494	Florida.
												East South Central:
97,037	1,165	544	2,083	1,348	46	--------	32	11,304	198	22,419	319,623	Kentucky.
111,898	2,943	--------	2,808	1,973	--------	1,194	178	14,299	793	509	330,427	Tennessee.
68,538	5,347	322	3,689	986	697	1,989	7	13,587	165	215	244,134	Alabama.
25,316	630	89	1,238	513	--------	8	--------	2,277	202	27	68,367	Mississippi.
												West South Central:
37,431	166	572	1,132	1,223	--------	--------	--------	3,229	15	194	118,942	Arkansas.
86,781	14,234	--------	1,184	2,024	521	5,781	161	5,991	9	1,738	329,139	Louisiana.
101,175	1,043	1,500	2,244	120	3	20	--------	5,755	188	156	381,980	Oklahoma.
214,294	22,063	1,367	6,302	1,924	28	3,810	--------	40,358	554	997	1,115,354	Texas.
												Mountain:
50,865	107	--------	552	89	--------	--------	--------	2,148	--------	116	124,012	Montana.
21,139	128	36	307	28	--------	--------	--------	1,579	--------	--------	58,767	Idaho.
14,354	77	--------	539	--------	--------	--------	--------	1,486	--------	2	41,797	Wyoming.
97,394	316	--------	1,209	111	--------	--------	--------	4,253	203	55	296,004	Colorado.
8,734	108	30	448	50	--------	--------	--------	1,355	--------	29	34,734	New Mexico.
15,079	103	--------	--------	70	--------	2	--------	1,165	15	18	46,550	Arizona.
36,533	10	88	662	111	--------	487	--------	2,438	5	11	107,211	Utah.
8,453	90	--------	--------	--------	--------	--------	--------	1,200	--------	2	20,462	Nevada.
												Pacific:
121,661	4,445	74	521	1,119	47	1,277	--------	12,384	159	276	399,389	Washington.
102,458	198	39	1,679	412	--------	59	8	5,882	--------	30	251,860	Oregon.
1,586,862	38,179	184	20,551	16,838	19,388	39,325	554	44,800	656	5,238	3,241,572	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

20,570	709	--------	831	200	--------	--------	--------	2,248	--------	109	59,508	Connecticut—district No. 2.
637,946	5,253	401	8,776	4,362	57	1,195	201	17,988	225	21,739	1,384,644	New Jersey—district No. 2.
41,650	72	--------	1,551	1,096	23	--------	32	5,835	65	211	106,642	Kentucky—district No. 4.
597,012	14,045	--------	4,583	3,837	--------	264	346	34,002	742	2,972	1,776,827	Pennsylvania—district No. 4.
17,203	168	--------	551	461	--------	--------	--------	1,583	--------	1	39,073	West Virginia—district No. 4.
74,069	14,197	--------	1,040	2,009	521	5,781	161	4,127	--------	1,588	278,745	Louisiana—district No. 6.
21,114	616	89	855	513	--------	--------	--------	1,668	155	27	54,729	Mississippi—district No. 6.
76,354	1,737	--------	2,671	1,871	--------	80	178	13,117	728	317	218,207	Tennessee—district No. 6.
830,442	35,366	5,238	2,812	1,806	39,649	66,919	153	29,224	78	16,458	3,102,928	Illinois—district No. 7.
148,213	3,762	--------	2,855	1,278	--------	265	--------	18,574	535	5,205	418,536	Indiana—district No. 7.
795,906	11,497	2,161	4,283	21,136	18,360	7,133	40	15,678	1,146	2,909	1,636,531	Michigan—district No. 7.
217,637	2,732	172	1,246	668	57	4,990	6	13,891	2	1,537	564,668	Wisconsin—district No. 7.
49,868	1,135	--------	99	--------	250	1	--------	2,715	330	537	327,876	Missouri—district No. 10.
6,640	106	30	269	--------	--------	--------	--------	924	--------	25	21,467	New Mexico—district No. 10.
100,280	1,019	1,459	2,040	12	3	20	--------	5,558	145	156	376,696	Oklahoma—district No. 10.
8,939	50	--------	--------	7	--------	--------	--------	621	15	6	33,431	Arizona—district No. 12.

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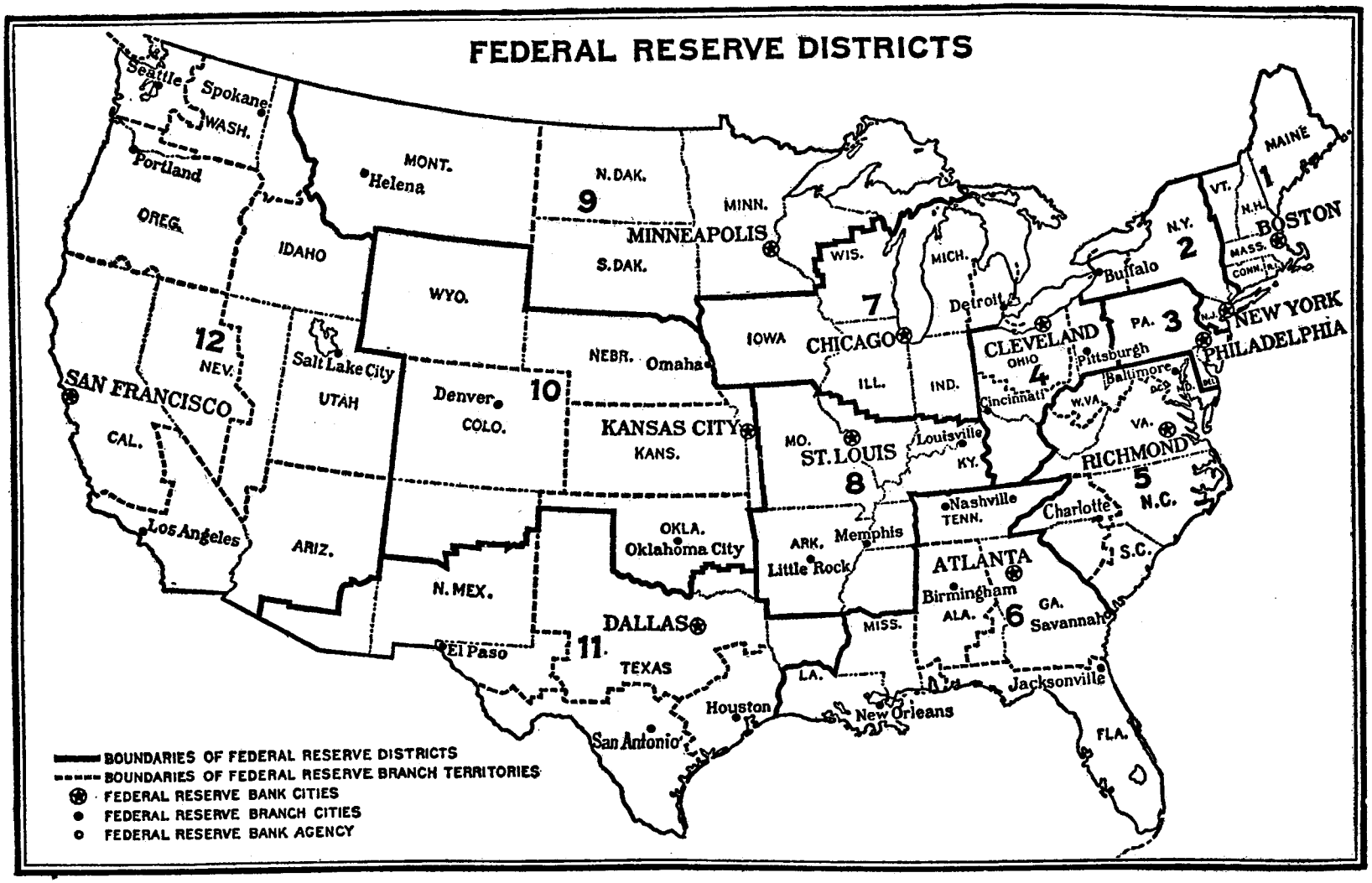

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