

# Member Bank Call Report

No. 52

Condition of all Member Banks  
June 30, 1931

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FEDERAL RESERVE BOARD

WASHINGTON



UNITED STATES  
GOVERNMENT PRINTING OFFICE  
WASHINGTON : 1931

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

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

# MEMBER BANK CALL REPORT

Washington, August 18, 1931

## CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1931	Mar. 25, 1931	June 30, 1930	Mar. 25, 1931	June 30, 1930
<b>RESOURCES</b>					
Loans (including overdrafts).....	21,816,243	22,839,946	25,213,770	23,703 -1,056,540	397,527 -3,436,384
United States Government securities.....	5,343,032	5,002,262	4,061,395	+340,770	+1,281,637
Other securities.....	6,763,247	6,886,357	6,380,494	-123,110	+382,753
<b>Total loans and investments.....</b>	<b>33,922,522</b>	<b>34,728,565</b>	<b>35,655,659</b>	<del>-838,850</del>	<del>-1,765,044</del> 33,137
Customers' liability on account of acceptances.....	888,454	1,035,978	928,807	-147,524	-40,353 806,043
Banking house, furniture, and fixtures.....	1,234,404	1,239,935	1,217,963	-5,531	+16,441
Other real estate owned.....	206,569	199,935	190,995	+6,634	+15,574
Cash in vault.....	519,135	461,267	484,262	+57,868	+34,873
Reserve with Federal reserve banks.....	2,396,421	2,364,478	2,407,960	+31,943	-11,539
Items with Federal reserve banks in process of collection.....	629,418	524,765	836,471	+104,653	-207,053
Due from banks in United States.....	2,617,096	2,791,204	2,360,377	-274,108	+156,719
Due from banks in foreign countries (including own branches).....	351,320	296,376	220,793	+54,944	+130,527
Exchanges for clearing house and other checks on local banks.....	1,771,312	975,215	2,645,057	+796,097	-873,745
Outside checks and other cash items.....	87,358	43,344	118,552	+44,014	-31,194
Redemption fund and due from United States Treasurer.....	32,001	32,264	32,658	-263	-657
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	452,045	524,104	557,748	-72,059	-105,703
Securities borrowed.....	20,279	24,822	26,324	-4,543	-6,045
Other assets.....	260,254	300,024	223,114	-6,088	+69,947
				-39770	+37140
<b>Total.....</b>	<b>45,288,588</b>	<b>45,542,276</b>	<b>47,906,740</b>	<b>-253,688</b>	<b>-2,618,152</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	2,620,606	2,657,172	2,721,997	-36,566	-101,391
Surplus.....	2,741,351	2,804,906	2,870,800	-63,555	-129,449
Undivided profits—net.....	804,199	910,480	950,072	-106,281	-145,873
Reserves for dividends, contingencies, etc.....	264,068	225,483	182,940	+38,585	+81,128
Reserves for interest, taxes, and other expenses accrued and unpaid.....	127,345	158,416	148,960	-31,071	-21,615
Due to Federal reserve banks.....	41,073	43,323	46,206	-2,250	-5,133
Due to other banks in United States.....	4,004,077	4,236,451	3,831,656	-232,374	+172,421
Due to banks in foreign countries (including own branches).....	657,285	566,579	571,766	+90,706	+85,519
Certified and officers' checks outstanding.....	999,310	626,747	1,493,437	+372,563	-494,127
Cash letters of credit and travelers' checks outstanding.....	33,231	22,506	41,389	+10,725	-8,158
Demand deposits.....	16,622,224	16,338,728	18,061,977	+283,496	-1,439,753
Time deposits.....	13,515,468	13,663,258	13,811,978	-147,790	-296,510
United States deposits.....	395,397	502,204	280,769	-106,807	+114,628
<b>Total deposits.....</b>	<b>36,268,065</b>	<b>35,999,796</b>	<b>38,139,178</b>	<b>+268,269</b>	<b>-1,871,113</b>
Agreements to repurchase U. S. Government or other securities sold.....	15,371	23,599	37,164	-8,228	-21,793
Bills payable and rediscounts:					
With Federal reserve banks.....	146,819	165,106	273,880	-18,287	-127,061
All other.....	70,079	116,336	161,090	-46,257	-91,011
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	452,045	524,104	557,748	-72,059	-105,703
Acceptances executed for customers.....	901,351	1,063,334	925,576	-161,983	-24,225
Acceptances executed by other banks for account of reporting banks.....	11,514	15,553	34,998	-4,039	-23,484
National-bank notes outstanding.....	636,041	642,284	649,098	-6,243	-13,057
Securities borrowed.....	20,279	24,822	26,324	-4,543	-6,045
Other liabilities.....	209,455	210,885	226,915	-1,430	-17,460
<b>Total.....</b>	<b>45,288,588</b>	<b>45,542,276</b>	<b>47,906,740</b>	<b>-253,688</b>	<b>-2,618,152</b>
Number of banks.....	7,782	7,928	8,315	-146	-533

ALL MEMBER BANKS—CONDITION ON CALL DATES JUNE 30, 1928, TO JUNE 30, 1931

[Amounts in thousands of dollars]

	1928			1929			1930			1931			
	June 30	Oct. 3	Dec. 31	Mar. 27	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24	Dec. 31	Mar. 25	June 30
<b>RESOURCES</b>													
Loans (including overdrafts).....	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	22,830,946	21,816,243
United States Government securities.....	4,224,730	4,385,830	4,311,790	4,453,953	4,154,929	4,021,036	3,862,968	4,085,006	4,061,395	4,095,270	4,124,776	5,002,262	5,343,032
Other securities.....	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	6,763,247
<b>Total loans and investments</b> .....	<b>35,061,173</b>	<b>34,928,985</b>	<b>35,683,935</b>	<b>35,393,026</b>	<b>35,710,961</b>	<b>35,913,711</b>	<b>35,935,950</b>	<b>35,055,697</b>	<b>35,655,659</b>	<b>35,472,250</b>	<b>34,859,511</b>	<b>34,728,565</b>	<b>33,922,522</b>
Customers' liability on account of acceptances.....	710,207	727,258	923,540	836,028	802,188	988,912	1,232,147	1,111,153	928,807	912,852	1,117,833	1,035,978	888,454
Banking house, furniture, and fixtures.....	1,099,210	1,105,558	1,107,287	1,118,418	1,169,752	1,175,393	1,190,306	1,202,486	1,217,983	1,230,754	1,240,444	1,239,935	1,234,044
Other real estate owned.....	184,109	178,443	177,716	184,873	179,878	182,796	183,989	188,815	190,995	197,869	191,169	199,935	206,569
Cash in vault.....	449,198	519,126	564,384	516,742	493,491	497,212	558,450	496,633	484,282	470,367	592,504	461,267	519,135
Reserve with Federal reserve banks.....	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	2,396,421
Items with Federal reserve banks in process of collection.....	680,492	856,655	967,836	841,606	775,822	923,363	994,373	719,201	836,471	698,871	757,216	524,765	629,418
Due from banks in United States.....	1,897,231	2,026,259	2,124,252	1,741,478	1,855,167	2,004,938	2,067,736	1,901,517	2,360,377	2,462,827	2,455,948	2,791,204	2,517,096
Due from banks in foreign countries (including own branches).....	291,490	286,686	305,299	287,248	272,682	246,996	263,834	247,612	220,793	202,447	260,818	296,376	351,320
Exchanges for clearing house and other checks on local banks.....	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	1,771,312
Outside checks and other cash items.....	217,291	163,527	203,884	142,395	117,298	102,363	139,056	65,331	118,552	51,706	92,766	43,344	87,358
Redemption fund and due from United States Treasurer.....	33,025	33,001	32,995	32,761	32,715	32,828	32,889	32,823	32,658	32,604	32,318	32,264	32,001
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	436,486	433,668	677,994	475,155	453,826	551,587	735,193	612,193	557,748	592,732	662,686	524,104	452,045
Securities borrowed.....	37,733	36,551	35,947	48,844	36,337	32,592	35,533	25,744	26,324	23,866	21,069	24,822	20,279
Other assets.....	204,940	205,273	222,149	229,751	232,621	198,700	219,379	231,482	233,114	242,062	222,911	300,024	260,254
<b>Total</b> .....	<b>45,091,849</b>	<b>45,483,697</b>	<b>48,935,646</b>	<b>46,673,097</b>	<b>45,908,001</b>	<b>47,305,588</b>	<b>48,843,078</b>	<b>45,860,379</b>	<b>47,906,740</b>	<b>46,153,113</b>	<b>47,057,891</b>	<b>45,542,276</b>	<b>45,288,588</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	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	2,620,606
Surplus.....	2,285,536	2,382,393	2,440,709	2,548,155	2,650,336	2,611,269	2,864,612	2,881,944	2,870,800	2,903,258	2,822,091	2,804,906	2,741,351
Undivided profits—net.....	924,012	886,025	832,564	918,145	882,806	980,228	909,548	956,053	950,072	1,009,435	894,388	910,480	804,199
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	264,068
Reserves for interest, taxes, and other expenses accrued and unpaid.....	145,458	150,438	120,676	157,144	148,825	172,193	137,660	175,896	148,960	182,397	121,190	158,416	127,345
Due to Federal reserve banks.....	49,823	65,379	56,510	51,433	51,883	55,720	54,458	51,915	40,206	47,147	49,267	43,323	41,073
Due to other banks in United States.....	3,263,944	3,462,377	3,649,037	3,070,084	3,091,639	3,153,077	3,517,235	3,204,316	3,831,656	3,817,132	3,872,844	4,236,451	4,004,077
Due to banks in foreign countries (including own branches).....	613,732	508,571	543,273	462,649	464,871	481,696	576,664	498,075	571,766	600,612	634,927	566,579	657,280
Certified and officers' checks outstanding.....	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	999,315
Cash letters of credit and travelers' checks outstanding.....	43,177	27,338	23,128	27,385	43,182	27,613	23,460	25,038	41,389	26,638	20,960	22,506	33,231
Demand deposits.....	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	16,858,351	17,501,550	16,338,728	16,622,224
Time deposits.....	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	13,623,258	13,515,368
United States deposits.....	256,681	158,761	261,505	410,867	347,967	315,479	143,203	324,893	280,769	257,185	207,415	502,204	393,397
<b>Total deposits</b> .....	<b>36,059,826</b>	<b>36,174,578</b>	<b>39,074,560</b>	<b>36,799,346</b>	<b>35,892,831</b>	<b>36,694,158</b>	<b>38,013,735</b>	<b>35,836,156</b>	<b>38,139,178</b>	<b>36,363,874</b>	<b>37,116,939</b>	<b>35,999,796</b>	<b>36,268,065</b>
Agreements to repurchase U. S. Government or other securities sold.....	18,103	95,161	134,084	102,423	103,758	149,090	136,957	66,214	37,164	38,144	158,141	23,599	15,371
Bills payable and rediscounts:.....													
With Federal reserve banks.....	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	146,819
All other.....	113,440	134,127	121,570	171,601	168,975	250,587	232,188	140,467	161,090	143,402	107,151	116,336	70,079
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	436,486	433,665	677,994	475,155	453,826	551,586	735,193	612,193	557,748	592,732	662,686	524,104	452,045
Acceptances executed for customers.....	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	901,351
Acceptances executed by other banks for account of reporting banks.....	28,235	41,417	43,636	45,025	42,075	40,400	29,647	24,654	34,998	18,127	15,031	15,553	11,514
National-bank notes outstanding.....	648,602	648,046	649,893	647,354	648,944	640,610	645,562	647,481	649,098	648,999	639,640	642,284	636,041
Securities borrowed.....	37,782	36,556	35,947	48,844	36,337	32,592	35,533	25,744	26,324	23,866	21,069	24,822	20,279
Other liabilities.....	166,726	189,692	209,109	224,581	238,116	214,946	245,585	239,961	226,915	212,698	236,366	210,885	209,455
<b>Total</b> .....	<b>45,091,849</b>	<b>45,483,697</b>	<b>48,935,646</b>	<b>46,673,097</b>	<b>45,908,001</b>	<b>47,305,588</b>	<b>48,843,078</b>	<b>45,860,379</b>	<b>47,906,740</b>	<b>46,153,113</b>	<b>47,057,891</b>	<b>45,542,276</b>	<b>45,288,588</b>
Number of banks.....	8,929	8,896	8,837	8,755	8,707	8,616	8,522	8,406	8,315	8,246	8,052	7,928	7,782

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**ALL MEMBER BANKS—LOANS, INVESTMENTS, AND BORROWINGS ON CALL DATES SINCE DECEMBER, 1928<sup>1</sup>**

[Amounts in thousands of dollars]

	1928	1929				1930				1931	
	Dec. 31	Mar. 27	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24	Dec. 31	Mar. 25	June 30
<b>Loans—Total</b> .....	<b>25,155,255</b>	<b>24,914,641</b>	<b>25,658,491</b>	<b>26,164,829</b>	<b>26,150,061</b>	<b>25,118,783</b>	<b>25,213,770</b>	<b>24,738,011</b>	<b>23,870,488</b>	<b>22,839,946</b>	<b>21,816,243</b>
Acceptances payable in United States.....	108,925	145,754	107,993	93,107	211,950	174,509	169,668	205,432	314,801	361,471	388,534
Bills, acceptances, etc., payable in foreign countries.....	108,245	62,701	90,001	69,561	79,577	79,219	71,438	61,934	54,946	100,618	112,757
Commercial paper bought in open market.....	389,560	375,501	248,609	227,574	290,822	499,236	507,392	523,129	365,875	361,052	383,873
Loans to banks—On securities.....						260,124	230,186	174,857	314,768	218,508	228,602
All other.....	537,501	548,152	670,277	640,301	714,076	266,957	305,141	290,936	315,777	227,771	228,265
Loans on securities, exclusive of loans to banks—Total.....	9,902,856	9,418,942	9,758,885	9,993,767	10,147,866	10,073,809	10,425,353	10,355,938	9,439,160	9,053,749	8,334,479
To brokers and dealers in New York.....	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	1,217,451
To brokers and dealers elsewhere.....	974,566	1,013,679	921,488	939,068	802,715	706,053	818,834	773,775	675,286	574,978	514,684
To others.....	6,372,504	6,525,786	6,812,905	7,169,813	7,685,001	7,023,514	7,241,784	7,090,382	7,266,344	6,848,277	6,602,344
Real-estate loans—On farm land.....	411,567	403,475	403,991	392,076	387,714	394,117	386,035	387,366	386,726	385,558	388,124
On other real estate.....	2,710,866	2,719,657	2,760,435	2,760,422	2,803,281	2,775,673	2,769,262	2,776,344	2,837,045	2,833,559	2,830,109
All other loans (including overdrafts).....	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	8,921,500
Loans eligible for rediscount with Federal reserve banks.....	4,160,435	4,343,404	4,389,853	4,598,240	4,396,904	4,204,395	4,204,395	3,812,169	3,538,001	3,418,472	3,197,984
<b>United States Government securities—Total</b> .....	<b>4,311,799</b>	<b>4,453,953</b>	<b>4,154,929</b>	<b>4,021,636</b>	<b>3,862,968</b>	<b>4,085,006</b>	<b>4,061,395</b>	<b>4,095,270</b>	<b>4,124,776</b>	<b>5,092,262</b>	<b>5,343,032</b>
Bonds.....	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	4,038,894
Treasury notes.....	729,427	804,739	703,641	664,821	519,983	524,452	462,924	418,495	484,911	332,295	403,248
Certificates of indebtedness.....	471,852	455,821	339,455	251,392	151,659	234,543	254,404	284,953	296,418	725,852	638,054
Treasury bills <sup>2</sup> .....	82,416	71,841	106,996	113,239	97,051	38,043	4,233	48,848	72,576	173,029	262,836
Other securities—Total.....	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	6,763,247
Domestic securities—Total.....	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	6,121,345
State, county, and municipal bonds.....	1,221,910	1,168,501	1,144,362	1,144,362	1,168,275	1,168,275	1,379,471	1,432,040	1,492,689	1,553,636	1,535,157
Railroad bonds.....	895,759	863,345	831,913	787,134	785,867	781,471	914,037	938,869	982,685	1,003,728	1,016,332
Other public service corporation bonds.....	985,360	958,194	931,938	902,764	905,606	980,210	1,047,687	1,074,627	1,047,687	1,092,961	1,115,864
All other bonds.....	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	1,265,866
Stock of Federal reserve banks.....	146,113	153,834	158,290	166,686	170,517	173,384	169,505	170,260	167,028	167,028	165,419
Stock of other corporations.....	435,735	438,756	469,314	503,848	558,794	527,917	565,417	572,941	586,970	573,611	587,360
Collateral trust and other corporation notes.....	199,412	181,969	164,510	154,060	166,049	164,214	180,936	217,924	199,101	214,222	226,910
Municipal warrants.....	146,929	149,593	150,681	169,501	168,947	163,434	170,575	181,958	199,743	214,169	165,887
All other.....	84,655	87,643	90,425	86,750	88,844	60,545	70,864	71,837	65,190	66,917	62,550
Foreign securities—Total.....	683,761	652,795	635,039	612,404	628,798	609,611	688,644	700,662	714,928	704,832	641,902
Government bonds.....	343,200	319,239	308,773	303,407	304,123	280,835	346,219	344,439	360,745	369,290	318,564
Other foreign securities.....	340,561	333,556	326,266	308,997	324,675	328,776	342,425	356,223	354,183	369,540	323,338
Demand deposits—Total.....	18,903,658	17,708,269	17,814,603	17,937,475	18,861,582	17,078,905	18,061,977	16,838,351	17,501,550	16,338,728	16,622,224
Individual deposits subject to check.....	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	14,520,925
Certificates of deposit.....	234,763	207,050	200,986	188,152	201,671	182,828	198,041	196,673	192,399	179,078	180,334
State, county, and municipal deposits.....	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	1,556,292
All other.....	372,455	276,235	359,383	357,904	388,783	254,828	365,097	298,076	293,592	293,673	
Net demand deposits (see p. 10).....	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	18,357,000
Time deposits—Total.....	13,453,311	13,328,712	13,325,066	13,317,649	13,233,481	13,518,731	13,911,978	13,944,868	13,546,201	13,663,258	13,515,468
States, counties, and municipalities.....	418,257	429,265	476,554	491,095	594,896	535,564	579,679	572,004	529,635	509,229	507,855
Banks in United States.....			79,894	111,148	95,170	102,793	111,829	101,313	107,405	135,463	113,753
Banks in foreign countries.....	124,262	113,443	77,508	112,405	154,009	175,529	224,114	233,873	237,581	201,284	155,094
Other time deposits—											
Evidenced by savings pass books.....	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	9,316,026
Certificates of deposit.....	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	1,906,471
Open accounts, Christmas savings accounts, etc.....	1,071,463	1,110,132	996,976	1,136,043	933,902	1,139,518	1,232,679	1,302,785	1,302,209	1,179,744	1,237,301
Postal savings.....	184,255	116,052	114,637	120,026	122,464	127,979	133,652	143,530	189,105	242,453	278,974
Bills payable and rediscounts—Total.....	1,162,178	1,153,035	1,198,598	1,149,598	878,526	846,591	434,970	315,980	355,168	281,442	216,898
With Federal reserve banks—											
Bills payable.....	823,403	761,755	738,768	583,665	453,574	105,209	147,826	76,865	138,843	81,242	61,994
Rediscounts.....	217,205	219,679	290,623	315,646	192,760	100,915	126,054	75,713	109,174	83,864	84,825
All other—											
Bills payable.....	102,243	148,504	149,576	226,742	214,209	134,761	155,189	137,890	101,710	112,012	65,428
Rediscounts.....	19,327	23,097	19,399	23,845	17,979	5,706	5,901	5,512	5,441	4,324	4,651

<sup>1</sup> Corresponding classifications not available prior to October, 1928.

<sup>2</sup> Prior to 1930 represents items reported as "all other" United States securities.

CC

ALL MEMBER BANKS—CONDITION ON JUNE 30, 1931, MARCH 25, 1931, AND JUNE 30, 1930, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			June 30, 1931	Mar. 25, 1931	June 30, 1930	June 30, 1931	Mar. 25, 1931	June 30, 1930
	June 30, 1931	Mar. 25, 1931	June 30, 1930	June 30, 1931	Mar. 25, 1931	June 30, 1930						
<b>RESOURCES</b>												
Loans (including overdrafts).....	5,485,877	5,810,855	6,595,530	1,190,356	1,261,274	1,483,214	7,627,240	8,027,838	8,532,560	7,512,770	7,739,979	8,602,466
United States Government securities.....	1,656,429	1,465,800	1,146,913	345,901	328,816	160,454	2,061,687	1,983,973	1,525,296	1,279,015	1,223,673	1,228,732
Other securities.....	1,144,788	1,196,471	1,055,857	217,319	262,734	205,140	2,124,677	1,200,850	1,793,939	3,276,463	3,326,302	3,325,558
<b>Total loans and investments.....</b>	<b>8,287,094</b>	<b>8,473,126</b>	<b>8,798,300</b>	<b>1,753,576</b>	<b>1,852,824</b>	<b>1,848,808</b>	<b>11,813,604</b>	<b>12,112,661</b>	<b>11,851,795</b>	<b>12,068,248</b>	<b>12,289,954</b>	<b>13,156,756</b>
Customers' liability on account of acceptances.....	656,374	778,623	634,683	55,071	65,352	61,277	171,180	182,388	221,143	5,829	9,615	11,704
Banking house, furniture, and fixtures.....	231,826	217,576	204,607	29,021	41,129	41,397	448,251	448,479	436,227	525,306	532,751	535,732
Other real estate owned.....	13,586	12,137	10,347	245	554	517	78,729	73,635	68,053	114,009	113,609	112,078
Cash in vault.....	54,292	47,290	57,777	16,734	8,834	9,912	151,344	132,143	136,288	296,765	273,000	280,285
Reserve with Federal reserve banks.....	846,570	830,991	814,278	169,252	166,382	177,178	802,645	784,615	787,435	577,954	582,490	629,069
Items with Federal reserve banks in process of collection.....	190,100	149,235	336,270	30,421	25,576	33,437	281,709	259,169	334,835	127,188	90,785	131,929
Due from banks in United States.....	136,353	133,171	156,186	175,217	160,988	150,653	1,188,362	1,403,363	1,132,888	1,017,164	1,093,682	920,650
Due from banks in foreign countries (including own branches).....	254,896	207,762	157,108	5,477	6,041	5,566	86,780	79,679	54,687	4,167	2,894	3,432
Exchanges for clearing house and other checks on local banks.....	1,392,766	738,155	2,143,690	46,003	31,687	70,700	263,481	164,343	341,996	69,062	41,030	88,671
Outside checks and other cash items.....	10,551	5,356	23,477	2,014	515	4,601	48,947	23,752	60,699	25,546	13,721	29,875
Redemption fund and due from United States Treasurer.....	1,806	1,829	1,750	423	310	310	7,502	7,510	7,630	22,270	22,513	22,968
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	333,399	384,429	438,952	36,742	39,649	40,943	80,219	98,272	76,573	1,685	1,754	1,280
Securities borrowed.....	88,725	118,542	77,672	10,363	11,741	8,969	1,111,222	13,625	14,443	9,057	11,197	11,880
Other assets.....							100,249	106,597	83,389	60,917	63,144	53,084
<b>Total.....</b>	<b>12,498,638</b>	<b>12,098,222</b>	<b>13,855,097</b>	<b>2,330,559</b>	<b>2,411,684</b>	<b>2,454,169</b>	<b>15,534,224</b>	<b>15,890,231</b>	<b>15,608,081</b>	<b>14,925,167</b>	<b>15,142,139</b>	<b>15,989,393</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	683,564	687,234	714,192	138,950	149,950	149,750	833,752	842,415	861,187	964,340	977,543	996,868
Surplus.....	966,247	981,154	1,007,435	114,120	125,120	122,170	838,471	852,966	867,061	822,513	845,666	874,134
Undivided profits—net.....	270,759	308,024	323,908	23,283	25,652	24,983	219,261	241,454	249,801	290,896	335,350	348,380
Reserves for dividends, contingencies, etc.....	83,715	70,887	47,020	18,408	21,153	21,096	94,463	79,751	59,528	67,482	54,492	55,296
Reserves for interest, taxes, and other expenses accrued and unpaid.....	29,037	33,922	40,388	18,639	20,650	20,061	43,703	58,496	48,994	35,966	45,348	39,517
Due to Federal reserve banks.....	1	1	104				8,685	6,374	7,665	32,387	36,948	38,497
Due to other banks in United States.....	1,351,744	1,339,928	1,310,904	344,979	387,785	370,343	1,901,955	2,098,328	1,774,397	405,399	410,410	376,012
Due to banks in foreign countries (including own branches).....	576,993	486,240	492,923	27,641	23,952	21,714	49,232	54,186	54,407	3,419	2,201	2,719
Certified and officers' checks outstanding.....	757,811	423,995	1,217,435	17,062	13,426	26,228	139,642	120,018	151,860	84,795	72,308	97,914
Cash letters of credit and travelers' checks outstanding.....	21,991	14,315	27,139	2,117	1,730	2,810	8,600	6,046	10,366	523	415	1,074
Demand deposits.....	5,250,081	4,989,341	5,725,714	978,452	943,042	1,048,664	5,421,975	5,354,019	5,696,889	4,971,716	5,052,326	5,590,710
Time deposits.....	1,274,880	1,303,550	1,564,324	497,760	532,704	498,686	5,281,431	5,325,544	5,047,894	6,461,397	6,501,460	6,701,074
United States deposits.....	119,477	142,215	79,165	25,299	30,195	8,955	187,021	254,326	142,162	66,600	75,468	50,547
<b>Total deposits.....</b>	<b>9,349,978</b>	<b>8,696,585</b>	<b>10,417,711</b>	<b>1,893,310</b>	<b>1,932,834</b>	<b>1,977,400</b>	<b>12,998,541</b>	<b>13,218,841</b>	<b>12,958,520</b>	<b>12,026,236</b>	<b>12,151,536</b>	<b>12,888,547</b>
Agreements to repurchase U. S. Government or other securities sold.....	99	5,158	10,453		5,000		6,698	6,992	19,993	8,574	6,449	6,718
Bills payable and rediscounts:												
With Federal reserve banks.....	4,987	10,682	43,348	25	15		11,679	28,848	41,887	130,148	125,561	188,645
All other.....	11,745	16,356	72,326		800		11,278	41,811	18,692	47,056	57,369	70,072
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	333,399	384,429	438,952	36,742	39,649	40,943	80,219	98,272	76,573	1,685	1,754	1,280
Acceptances executed for customers.....	667,670	801,418	626,989	55,798	66,919	63,130	172,399	185,854	225,125	5,484	9,143	10,332
Acceptances executed by other banks for account of reporting banks.....	7,876	10,930	25,589	80	144	263	2,897	3,099	7,713	661	780	1,433
National-bank notes outstanding.....	35,936	36,351	34,791	8,450	8,256	6,230	148,295	149,651	151,656	443,360	448,632	456,451
Securities borrowed.....	53,646	55,862	48,995	22,754	15,548	28,172	11,222	13,625	14,443	9,057	11,197	11,880
Other liabilities.....							61,346	67,556	79,908	71,709	71,919	69,840
<b>Total.....</b>	<b>12,498,638</b>	<b>12,098,222</b>	<b>13,855,097</b>	<b>2,330,559</b>	<b>2,411,684</b>	<b>2,454,169</b>	<b>15,534,224</b>	<b>15,890,231</b>	<b>15,608,081</b>	<b>14,925,167</b>	<b>15,142,139</b>	<b>15,989,393</b>
Number of banks.....	48	48	52	13	14	16	383	397	430	7,338	7,469	7,817

**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			June 30, 1931	Mar. 25, 1931	June 30, 1930	June 30, 1931	Mar. 25, 1931	June 30, 1930
	June 30, 1931	Mar. 25, 1931	June 30, 1930	June 30, 1931	Mar. 25, 1931	June 30, 1930						
<b>Loans—Total</b> .....	<b>5,485,877</b>	<b>5,810,855</b>	<b>6,595,530</b>	<b>1,190,356</b>	<b>1,261,274</b>	<b>1,483,214</b>	<b>7,627,240</b>	<b>8,027,838</b>	<b>8,532,560</b>	<b>7,512,770</b>	<b>7,739,979</b>	<b>8,602,466</b>
Acceptances payable in United States.....	295,756	198,552	143,756	3,277	13,686	1,579	87,418	144,079	16,683	2,073	5,154	7,650
Bills, acceptances, etc., payable in foreign countries.....	43,759	50,729	29,127	41,556	25,344	19,149	25,671	22,698	18,781	1,771	1,847	4,381
Commercial paper bought in open market.....	93,805	34,531	35,455	20,829	70,681	55,866	168,140	191,398	245,079	101,099	114,442	170,992
Loans to banks—On securities.....	65,688	69,570	77,726	34,614	34,614	42,746	88,745	100,784	99,085	16,481	13,535	10,609
All other.....	84,442	83,986	117,911	12,088	6,114	7,065	88,159	93,315	128,464	43,576	44,356	51,701
Loans on securities, exclusive of loans to banks—Total.....	2,960,469	3,327,142	3,905,525	618,945	721,434	815,920	2,693,652	2,871,867	3,347,918	2,061,413	2,133,306	2,355,990
To brokers and dealers in New York.....	1,063,242	1,366,847	1,882,787	51,116	110,829	99,499	73,249	116,441	253,098	29,844	36,377	129,351
To brokers and dealers elsewhere.....	127,271	121,177	68,407	132,582	158,897	228,948	207,602	230,999	431,364	47,229	63,905	90,115
To others.....	1,769,956	1,839,118	1,954,331	435,247	451,708	487,473	2,412,801	2,524,427	2,663,456	1,984,340	2,033,024	2,136,524
Real estate loans—On farm land.....	308	1,344	35	1,559	1,579	1,832	126,039	121,851	110,277	260,218	260,784	273,892
On other real estate.....	159,825	148,800	156,766	17,159	16,301	17,575	1,476,105	1,479,979	1,394,282	1,177,020	1,188,479	1,200,639
All other loans (including overdrafts).....	1,781,815	1,896,201	2,129,229	417,525	421,521	521,482	2,873,311	3,001,867	3,171,991	3,849,119	3,978,076	4,526,617
Loans eligible for rediscount with Federal reserve banks.....	742,189	752,771	784,564	136,520	181,798	225,686	991,345	1,110,453	1,274,966	1,327,930	1,373,450	1,619,752
<b>United States Government securities—Total</b> .....	<b>1,656,429</b>	<b>1,465,900</b>	<b>1,146,913</b>	<b>345,901</b>	<b>328,816</b>	<b>160,454</b>	<b>2,061,687</b>	<b>1,983,973</b>	<b>1,525,296</b>	<b>1,279,015</b>	<b>1,223,673</b>	<b>1,228,732</b>
Bonds.....	1,124,356	1,043,371	958,833	136,789	108,417	128,830	1,647,278	1,556,733	1,218,546	1,130,471	1,062,565	1,033,625
Treasury notes.....	177,661	126,466	77,448	32,319	27,379	26,327	88,309	81,329	201,707	104,959	97,121	157,442
Certificates of indebtedness.....	141,196	195,171	110,632	161,369	130,180	4,797	295,277	339,367	102,719	40,212	61,134	36,256
Treasury bills.....	213,216	100,792	-----	15,424	62,840	500	30,823	6,544	2,324	3,273	2,853	1,409
<b>Other securities—Total</b> .....	<b>1,144,788</b>	<b>1,196,471</b>	<b>1,055,857</b>	<b>217,319</b>	<b>262,734</b>	<b>205,140</b>	<b>2,124,677</b>	<b>2,100,850</b>	<b>1,793,939</b>	<b>3,276,463</b>	<b>3,326,302</b>	<b>3,325,558</b>
Domestic securities—Total.....	1,005,942	1,049,342	955,658	202,797	232,453	186,377	1,974,878	1,935,018	1,629,496	2,937,728	2,964,712	2,920,319
State, county, and municipal bonds.....	274,833	350,183	183,639	38,706	38,543	30,188	605,443	572,729	449,358	616,175	592,181	568,855
Railroad bonds.....	229,094	221,819	187,550	14,832	13,206	10,533	252,648	255,262	206,438	519,758	513,941	509,516
Other public-service corporation bonds.....	101,128	88,196	87,994	31,859	25,477	18,596	250,762	254,470	230,503	732,115	734,818	710,594
All other bonds.....	140,395	136,237	214,105	41,804	34,479	29,129	401,883	407,114	342,309	681,784	717,423	755,246
Stock of Federal reserve banks.....	50,920	51,119	51,945	7,592	8,252	8,132	51,635	51,987	52,501	55,272	55,670	56,927
Of other corporations.....	146,278	148,578	163,834	7,625	5,983	5,114	253,470	239,331	227,380	179,987	179,719	189,089
Collateral trust and other corporation notes.....	56,341	46,809	43,594	7,573	6,021	1,653	105,598	99,009	74,742	57,398	62,383	60,947
Municipal warrants.....	6,020	5,851	8,379	51,936	88,694	70,390	41,201	38,393	30,308	66,730	81,231	61,498
All other.....	933	1,050	14,618	870	11,798	12,642	12,238	16,723	15,957	28,509	27,346	27,647
Foreign securities—Total.....	138,846	147,129	100,199	14,522	30,281	18,763	149,799	165,832	164,443	338,735	361,590	405,239
Government bonds.....	81,688	94,764	51,688	6,618	19,779	11,849	65,372	77,372	84,997	164,886	177,375	197,685
Other foreign securities.....	57,158	52,365	48,511	7,904	10,502	6,914	84,427	88,460	79,446	173,849	184,215	207,554
<b>Demand deposits—Total</b> .....	<b>5,250,081</b>	<b>4,989,341</b>	<b>5,725,714</b>	<b>978,452</b>	<b>943,042</b>	<b>1,048,664</b>	<b>5,421,975</b>	<b>5,354,019</b>	<b>5,696,889</b>	<b>4,971,716</b>	<b>5,052,326</b>	<b>5,590,710</b>
Individual deposits subject to check.....	4,823,271	4,671,106	5,330,604	867,444	901,890	989,372	4,866,256	4,801,744	5,114,600	3,963,954	4,012,716	4,495,793
Certificates of deposit.....	27,572	26,335	30,813	2,111	2,725	2,711	43,645	42,627	43,943	107,391	120,574	120,574
State, county, and municipal deposits.....	152,184	107,464	123,257	108,075	35,770	54,487	443,407	451,405	469,958	852,626	883,954	920,768
All other.....	247,054	184,436	241,040	822	2,648	2,094	68,667	58,243	68,388	48,130	48,265	53,575
Net demand deposits (see p. 10).....	6,142,948	6,161,839	6,146,508	1,147,737	1,162,630	1,232,542	6,031,611	6,033,765	6,140,653	5,034,704	5,122,849	5,650,654
<b>Time deposits—Total</b> .....	<b>1,274,880</b>	<b>1,303,550</b>	<b>1,564,324</b>	<b>497,760</b>	<b>532,704</b>	<b>498,686</b>	<b>5,281,431</b>	<b>5,325,544</b>	<b>5,047,894</b>	<b>6,461,397</b>	<b>6,501,460</b>	<b>6,701,074</b>
States, counties, and municipalities.....	33,132	26,311	16,174	36,847	63,044	89,835	312,824	302,266	319,579	125,052	138,014	145,091
Banks in United States.....	28,952	33,917	50,128	16,323	27,268	15,862	61,455	62,704	38,400	12,023	12,174	7,439
Banks in foreign countries.....	115,402	144,130	183,979	13,500	28,500	21,585	26,182	27,733	17,879	10	921	671
Other time deposits.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Evidenced by savings pass books.....	398,744	408,872	641,737	204,953	196,543	166,953	3,786,507	3,869,268	3,773,169	4,925,816	4,971,673	5,095,662
Certificates of deposit.....	116,909	123,911	106,700	65,504	55,699	62,477	601,929	595,132	478,376	1,122,129	1,153,581	1,213,951
Open accounts, Christmas savings accounts, etc.....	537,172	577,888	848,009	148,590	154,743	139,028	392,597	385,980	378,469	158,942	121,133	167,173
Postal savings.....	49,569	49,121	17,597	12,043	6,907	2,946	99,937	82,461	42,022	117,425	103,964	71,087
<b>Bills payable and rediscounts—Total</b> .....	<b>16,712</b>	<b>27,038</b>	<b>115,674</b>	<b>25</b>	<b>8105</b>	<b>-----</b>	<b>22,957</b>	<b>70,659</b>	<b>60,579</b>	<b>177,204</b>	<b>182,930</b>	<b>258,717</b>
With Federal reserve banks—Bills payable.....	4,169	9,482	42,100	25	15	-----	7,685	25,399	28,243	50,115	46,346	77,483
Rediscounts.....	798	1,200	1,248	-----	-----	-----	3,994	3,449	13,644	80,033	79,215	111,162
All other—Bills payable.....	11,745	16,352	72,300	-----	800	-----	10,147	41,811	17,905	43,536	53,494	64,984
Rediscounts.....	-----	4	26	-----	-----	-----	1,131	-----	787	3,520	4,320	5,088

5

# NATIONAL AND STATE MEMBERS—CONDITION ON JUNE 30, 1931, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks				National banks <sup>1</sup>				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
<b>RESOURCES</b>												
Loans (including overdrafts).....	21,816,243	6,676,233	7,627,240	7,512,770	13,162,271	2,968,877	4,629,807	5,563,587	8,653,972	3,707,356	2,997,433	1,949,183
United States Government securities.....	5,343,052	2,002,330	2,061,687	1,279,015	3,250,954	832,020	1,375,240	1,043,694	2,092,078	1,170,310	686,447	235,321
Other securities.....	6,763,247	1,362,107	2,124,677	3,276,463	4,411,305	596,439	1,257,349	2,557,517	2,351,942	1,765,668	867,328	718,946
<b>Total loans and investments.....</b>	<b>33,922,522</b>	<b>10,040,670</b>	<b>11,813,604</b>	<b>12,068,248</b>	<b>20,824,530</b>	<b>4,397,336</b>	<b>7,262,396</b>	<b>9,164,798</b>	<b>13,097,992</b>	<b>5,643,334</b>	<b>4,551,208</b>	<b>2,903,450</b>
Customers' liability on account of acceptances.....	888,454	711,445	171,180	5,829	434,691	296,792	134,431	3,468	453,763	414,653	36,749	2,361
Banking house, furniture, and fixtures.....	1,234,404	260,847	448,251	525,306	795,387	103,476	285,229	406,682	439,017	157,371	163,022	118,624
Other real estate owned.....	206,569	13,831	78,729	114,009	125,674	6,456	32,107	87,111	80,895	7,375	46,622	26,898
Cash in vault.....	519,135	71,026	151,344	296,765	366,626	130,461	186,821	91,235	229,320	152,509	38,900	54,164
Reserve with Federal reserve banks.....	2,396,421	1,015,822	802,645	577,954	1,418,096	450,608	521,365	446,123	978,325	565,214	281,280	131,831
Items with Federal reserve banks in process of collection.....	629,418	220,521	281,709	127,188	408,517	130,461	186,821	91,235	220,901	90,060	94,888	35,953
Due from banks in United States.....	2,517,096	311,570	1,188,362	1,017,164	1,810,909	109,619	867,429	333,861	706,187	201,951	320,933	183,303
Due from banks in foreign countries (including own branches).....	351,320	260,373	86,780	4,167	222,260	142,295	77,944	2,021	129,060	118,078	8,836	2,146
Exchanges for clearing house and other checks on local banks.....	1,771,312	1,438,769	263,481	69,062	792,111	571,487	174,875	45,749	979,201	867,282	88,606	23,313
Outside checks and other cash items.....	87,358	12,865	48,947	25,546	61,540	5,633	34,114	21,793	25,818	7,232	14,833	3,753
Redemption fund and due from United States Treasurer.....	32,001	2,229	7,502	22,270	32,001	2,229	7,502	22,270				
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	452,045	370,141	80,219	1,685	168,137	132,219	34,977	941	283,908	237,922	45,242	744
Securities borrowed.....	20,279		11,222	9,057	11,986			6,309	8,293		5,545	2,748
Other assets.....	260,254	99,088	100,249	60,917	126,135	29,718	58,590	37,827	134,119	69,370	41,659	23,090
<b>Total.....</b>	<b>45,288,588</b>	<b>14,829,137</b>	<b>15,534,224</b>	<b>14,925,167</b>	<b>27,598,600</b>	<b>6,410,455</b>	<b>9,780,637</b>	<b>11,407,508</b>	<b>17,689,988</b>	<b>8,418,742</b>	<b>5,753,587</b>	<b>3,517,659</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	2,620,606	822,514	833,752	964,340	1,684,238	393,354	543,146	747,738	936,368	429,160	290,606	216,602
Surplus.....	2,741,351	1,080,367	838,471	822,513	1,491,814	437,207	441,575	613,032	1,249,537	643,160	396,896	209,481
Undivided profits—net.....	804,199	294,042	219,261	290,896	443,009	92,923	122,949	227,137	361,190	201,119	96,312	63,759
Reserves for dividends, contingencies, etc.....	264,068	102,123	94,463	67,482	130,341	35,472	53,686	41,183	133,727	66,651	40,777	26,299
Reserves for interest, taxes, and other expenses accrued and unpaid.....	127,345	47,676	43,703	35,966	62,809	14,231	25,755	22,823	64,536	33,445	17,948	13,143
Due to Federal reserve banks.....	41,073	1	8,685	32,387	31,379		7,100	24,279	9,694	1	1,585	8,108
Due to other banks in United States.....	4,004,077	1,696,723	1,901,955	405,399	2,435,698	722,689	1,397,356	315,653	1,568,379	974,034	504,599	89,746
Due to banks in foreign countries (including own branches).....	657,285	604,634	49,232	3,419	415,750	372,941	39,996	2,813	241,535	231,693	9,236	6,006
Certified and officers' checks outstanding.....	999,310	774,873	139,642	84,795	516,398	361,222	92,811	62,365	482,912	413,651	46,831	22,430
Cash letters of credit and travelers' checks outstanding.....	33,231	24,108	8,600	523	14,067	5,427	8,287	353	19,164	18,681	313	170
Demand deposits.....	16,622,224	6,228,533	5,421,975	4,971,716	10,091,200	2,765,495	3,551,834	3,773,871	6,531,024	3,463,098	1,870,141	1,197,845
Time deposits.....	13,515,468	1,772,640	5,281,431	6,461,397	8,562,904	639,296	3,013,548	4,910,060	4,952,564	1,133,344	2,287,883	1,551,337
United States deposits.....	395,397	141,776	187,021	66,600	233,768	64,740	117,328	51,700	161,629	77,036	69,693	14,900
<b>Total deposits.....</b>	<b>36,268,065</b>	<b>11,243,288</b>	<b>12,998,541</b>	<b>12,026,236</b>	<b>22,301,164</b>	<b>4,931,810</b>	<b>8,228,260</b>	<b>9,141,094</b>	<b>13,966,901</b>	<b>6,311,478</b>	<b>4,770,281</b>	<b>2,885,142</b>
Agreements to repurchase U. S. Government or other securities sold.....	15,371	99	6,698	8,574	10,266		4,878	5,388	5,105	99	1,820	3,186
Bills payable and rediscounts:												
With Federal reserve banks.....	146,819	4,992	11,679	130,148	108,464	44	5,751	102,669	38,355	4,948	5,928	27,479
All other.....	70,079	11,745	11,278	47,056	45,029	95		36,717	25,050	11,650	3,061	10,339
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	452,045	370,141	80,219	1,685	168,137	132,219	34,977	941	283,908	237,922	45,242	744
Acceptances executed for customers.....	901,351	723,468	172,399	5,484	442,209	303,244	135,751	3,214	459,142	420,224	36,648	2,270
Acceptances executed by other banks for account of reporting banks.....	11,514	7,968	2,897	661	5,874	2,920	2,535	419	5,640	5,036	362	242
National bank notes outstanding.....	636,041	44,386	148,295	443,360	636,041	44,386	148,295	443,360				
Securities borrowed.....	20,279		11,222	9,057	11,986			6,309	8,293		5,545	2,748
Other liabilities.....	209,455	76,400	61,346	71,709	57,219	22,550	19,185	15,484	152,236	53,850	42,161	56,225
<b>Total.....</b>	<b>45,288,588</b>	<b>14,829,137</b>	<b>15,534,224</b>	<b>14,925,167</b>	<b>27,598,600</b>	<b>6,410,455</b>	<b>9,780,637</b>	<b>11,407,508</b>	<b>17,689,988</b>	<b>8,418,742</b>	<b>5,753,587</b>	<b>3,517,659</b>
Number of banks.....	7,782	61	383	7,338	6,800	27	272	6,501	982	34	111	837

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



# NATIONAL AND STATE MEMBERS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON JUNE 30, 1931

[Amounts in thousands of dollars]

73062-31-2

	All member banks				National banks †				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
<b>Loans—Total</b> .....	<b>21,816,243</b>	<b>6,676,233</b>	<b>7,627,240</b>	<b>7,512,770</b>	<b>13,162,271</b>	<b>2,968,877</b>	<b>4,629,807</b>	<b>5,563,587</b>	<b>8,652,972</b>	<b>3,707,356</b>	<b>2,997,433</b>	<b>1,949,183</b>
Acceptances payable in United States.....	388,534	299,043	87,418	2,073	174,540	93,246	79,259	2,035	213,994	205,797	8,159	38
Bills, acceptances, etc., payable in foreign countries.....	112,757	85,315	25,671	1,771	51,861	27,641	22,520	1,700	60,896	57,674	3,151	71
Commercial paper bought in open market.....	383,873	114,634	168,140	101,099	268,294	59,854	128,210	80,230	115,579	54,780	39,930	20,869
Loans to banks—On securities.....	228,602	123,376	88,745	16,481	124,988	47,321	64,092	13,575	103,614	76,055	24,653	2,969
All other.....	228,265	96,530	88,159	43,576	140,911	48,374	62,578	40,059	87,354	58,256	25,581	3,517
Loans on securities, exclusive of loans to banks—Total.....	8,334,479	3,579,414	2,693,652	2,061,413	4,526,215	1,550,195	1,504,922	1,471,098	3,808,264	2,029,219	1,188,730	590,315
To brokers and dealers in New York.....	1,217,451	1,114,358	73,249	29,844	559,024	483,370	55,313	20,341	658,427	630,988	17,936	9,503
To brokers and dealers elsewhere.....	514,684	259,853	207,602	47,229	76,397	121,789	121,789	31,587	284,911	183,456	85,813	15,642
To others.....	6,602,344	2,205,203	2,412,801	1,984,340	3,737,418	990,428	1,327,820	1,419,170	2,864,926	1,214,775	1,084,981	565,170
Real estate loans—On farm land.....	388,124	1,867	126,039	260,218	304,679	463	97,542	206,674	83,445	1,404	28,497	53,544
On other real estate.....	2,830,109	176,984	1,476,105	1,177,020	1,275,560	15,539	629,030	630,991	1,554,549	161,445	847,075	546,029
All other loans (including overdrafts).....	8,921,500	2,199,070	2,873,311	3,849,119	6,295,223	1,136,344	2,041,654	3,117,225	2,626,277	1,062,726	831,657	731,894
Loans eligible for rediscount with Federal reserve banks.....	3,197,984	878,709	991,345	1,327,930	2,158,686	287,597	763,875	1,107,214	1,039,298	591,112	227,470	220,716
<b>United States Government securities—Total</b> .....	<b>5,343,032</b>	<b>2,062,330</b>	<b>2,061,687</b>	<b>1,279,015</b>	<b>3,250,954</b>	<b>832,020</b>	<b>1,375,240</b>	<b>1,043,694</b>	<b>2,092,078</b>	<b>1,170,310</b>	<b>686,447</b>	<b>235,321</b>
Bonds.....	4,038,894	1,261,145	1,647,278	1,130,471	2,565,879	528,699	1,104,275	932,905	1,473,015	732,446	543,003	197,566
Treasury notes.....	403,248	209,980	88,309	104,959	209,816	88,273	41,643	79,900	193,432	121,707	46,666	25,059
Certificates of indebtedness.....	638,054	302,565	295,277	40,212	310,003	72,252	208,735	29,016	328,051	230,313	86,542	11,196
Treasury bills.....	262,836	228,640	30,823	3,373	165,256	142,796	20,587	1,873	97,580	85,844	10,236	1,500
<b>Other securities—Total</b> .....	<b>6,763,247</b>	<b>1,362,107</b>	<b>2,124,677</b>	<b>3,276,463</b>	<b>4,411,305</b>	<b>596,439</b>	<b>1,257,349</b>	<b>2,557,517</b>	<b>2,351,942</b>	<b>765,668</b>	<b>967,328</b>	<b>718,946</b>
Domestic securities—Total.....	6,121,345	1,208,739	1,974,878	2,937,728	3,935,001	511,440	1,156,445	2,267,116	2,186,344	697,299	818,433	670,612
State, county, and municipal bonds.....	1,535,157	313,539	606,443	616,175	994,587	84,131	417,675	492,781	540,570	229,408	187,768	123,394
Railroad bonds.....	1,016,332	243,926	252,648	519,758	719,209	147,021	156,822	415,369	297,123	96,905	95,826	104,392
Other public service corporation bonds.....	1,115,864	132,987	250,762	732,115	827,091	61,170	160,660	605,261	288,773	71,817	90,102	126,854
All other bonds.....	1,265,866	182,199	401,883	681,784	884,304	100,807	235,928	547,569	381,562	81,392	165,955	134,215
Stock of Federal reserve banks.....	165,419	58,512	51,635	55,272	98,315	25,764	30,230	42,321	67,104	32,748	21,405	12,951
Stock of other corporations.....	587,360	153,903	253,470	179,987	118,697	28,706	58,420	31,571	81,137	27,726	45,755	7,656
Collateral trust and other corporation notes.....	226,910	63,914	105,598	57,398	145,773	36,188	59,843	49,742	468,663	125,197	195,050	148,416
Municipal warrants.....	165,887	57,956	41,201	66,730	112,423	26,844	29,692	55,887	53,464	31,112	11,509	10,843
All other.....	42,550	1,803	12,238	28,509	34,602	809	7,175	26,618	7,948	994	5,063	1,891
Foreign securities—Total.....	641,902	153,368	149,799	338,735	476,304	84,999	100,904	290,401	165,598	68,369	48,895	48,334
Government bonds.....	318,564	88,306	65,372	164,886	230,867	43,117	46,726	141,024	87,697	45,189	18,646	23,862
Other foreign securities.....	323,338	65,062	84,427	173,849	245,437	41,882	54,178	149,377	77,901	23,180	30,249	24,472
<b>Demand deposits—Total</b> .....	<b>16,622,224</b>	<b>6,228,533</b>	<b>5,421,975</b>	<b>4,971,716</b>	<b>10,091,200</b>	<b>2,765,495</b>	<b>3,551,834</b>	<b>3,773,871</b>	<b>6,531,024</b>	<b>3,463,038</b>	<b>1,870,141</b>	<b>1,197,845</b>
Individual deposits subject to check.....	14,520,925	5,690,715	4,866,256	3,963,954	8,648,698	2,497,114	3,181,598	2,969,986	5,872,227	3,193,601	1,684,658	993,968
Certificates of deposit.....	180,334	29,683	43,645	107,006	132,353	19,206	26,198	86,949	47,981	10,477	17,447	20,057
State, county, and municipal deposits.....	1,556,292	260,259	443,407	852,626	1,159,755	163,923	305,739	690,093	396,537	96,336	137,668	162,533
All other.....	364,673	247,876	68,667	48,130	150,394	85,252	38,299	26,843	214,279	162,624	30,368	21,287
Net demand deposits (see p. 10).....	18,357,000	7,290,685	6,031,611	5,484,704	11,148,797	3,312,831	4,012,628	3,823,338	7,208,203	3,977,854	2,018,983	1,211,366
<b>Time deposits—Total</b> .....	<b>13,515,468</b>	<b>1,772,640</b>	<b>5,291,431</b>	<b>6,461,397</b>	<b>8,562,904</b>	<b>639,296</b>	<b>3,013,548</b>	<b>4,910,060</b>	<b>4,952,564</b>	<b>1,133,344</b>	<b>2,267,883</b>	<b>1,551,337</b>
States, counties, and municipalities.....	507,855	69,979	312,824	125,052	370,046	40,896	231,879	97,271	137,809	29,083	80,945	27,781
Banks in the United States.....	113,753	40,275	61,455	12,023	70,468	13,495	49,740	7,233	43,285	26,780	11,715	4,790
Banks in foreign countries.....	155,094	128,902	26,182	10	77,681	51,699	25,982	-----	77,413	77,203	200	10
Other time deposits—												
Evidenced by savings pass books.....	9,316,020	603,697	3,786,507	4,925,816	6,019,697	221,988	2,121,332	3,676,377	3,296,323	381,709	1,665,175	1,249,439
Certificates of deposit.....	1,906,471	182,413	601,929	1,122,129	1,308,855	52,776	333,882	922,197	597,616	129,637	268,047	199,932
Open accounts, Christmas savings accounts, etc.....	1,237,301	685,762	392,597	158,942	509,111	228,528	177,351	103,232	728,190	457,234	215,246	55,710
Postal savings.....	278,974	61,612	99,937	117,425	207,046	29,914	73,382	103,750	71,928	31,698	26,555	13,675
<b>Bills payable and rediscounts—Total</b> .....	<b>216,898</b>	<b>16,737</b>	<b>22,957</b>	<b>177,204</b>	<b>153,493</b>	<b>139</b>	<b>13,968</b>	<b>139,386</b>	<b>63,405</b>	<b>16,598</b>	<b>8,989</b>	<b>37,818</b>
With Federal reserve banks—Bills payable.....	61,994	4,194	7,685	50,115	43,189	44	4,496	38,649	18,805	4,150	3,189	11,466
Rediscounts.....	84,825	798	3,994	80,033	65,275	-----	1,255	64,020	19,550	798	2,739	16,013
All other—Bills payable.....	65,428	11,745	10,147	43,536	41,611	95	7,086	34,430	23,817	11,650	3,061	9,106
Rediscounts.....	4,651	-----	1,131	3,520	3,418	-----	1,131	2,287	1,233	-----	-----	1,233

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

7

**ALL MEMBER BANKS—CONDITION ON JUNE 30, 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
<b>RESOURCES</b>													
Loans (including overdrafts).....	21,816,243	1,587,978	7,536,765	1,673,986	2,112,730	785,400	645,645	3,025,336	702,225	479,445	652,821	560,422	2,053,490
United States Government securities.....	5,343,032	305,044	1,982,858	347,278	587,923	141,289	151,820	713,795	142,410	118,718	185,805	129,762	536,330
Other securities.....	6,763,247	562,755	2,141,077	766,933	668,862	214,339	159,823	746,874	292,327	242,207	263,046	112,867	592,137
<b>Total loans and investments.....</b>	<b>33,922,522</b>	<b>2,455,777</b>	<b>11,660,700</b>	<b>2,788,197</b>	<b>3,369,515</b>	<b>1,141,028</b>	<b>957,288</b>	<b>4,486,005</b>	<b>1,136,962</b>	<b>840,370</b>	<b>1,101,672</b>	<b>803,051</b>	<b>3,181,937</b>
Customers' liability on account of acceptances.....	888,454	73,059	661,088	27,435	16,268	3,860	5,402	65,696	380	101	31	1,124	34,010
Banking house, furniture, and fixtures.....	1,234,404	71,799	351,614	107,766	150,082	59,522	53,250	157,593	37,895	28,347	41,744	47,012	127,780
Other real estate owned.....	206,569	10,039	32,070	30,661	33,272	14,746	15,375	25,153	12,831	4,430	6,021	9,643	12,328
Cash in vault.....	519,135	34,348	108,993	40,120	59,464	27,861	23,987	92,081	21,119	18,022	25,390	20,036	47,714
Reserve with Federal reserve banks.....	2,396,421	139,198	1,009,604	148,391	189,309	62,704	58,510	322,631	68,804	53,404	84,307	57,323	202,236
Items with Federal reserve banks in process of collection.....	629,418	58,414	258,967	45,444	57,882	30,510	13,962	71,736	24,623	4,626	21,442	16,108	25,704
Due from banks in United States.....	2,517,096	125,084	317,757	193,167	203,179	113,367	146,852	443,646	120,336	130,283	241,460	172,358	309,607
Due from banks in foreign countries (including own branches).....	351,320	48,231	258,033	2,032	3,205	4,309	6,816	2,872	2,186	648	1,302	19,010	19,010
Exchanges for clearing house and other checks on local banks.....	1,771,312	36,181	1,418,897	63,126	35,880	17,103	12,843	81,782	13,098	9,470	14,415	11,003	57,511
Outside checks and other cash items.....	87,358	4,758	19,900	3,565	8,184	2,627	4,164	13,459	2,940	2,457	3,580	2,720	19,004
Redemption fund and due from United States Treasurer.....	32,001	2,243	4,588	2,835	3,702	2,363	2,193	4,228	1,372	1,271	1,548	2,256	3,402
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	452,045	19,317	360,543	7,584	5,209	1,300	907	51,224	50	9	250	28	5,624
Securities borrowed.....	20,279	52	490	175	9,431	1,121	1,136	1,747	3,813	55	737	780	742
Other assets.....	260,254	12,056	109,027	16,165	27,002	16,027	4,747	29,018	5,333	11,503	3,665	2,139	23,572
<b>Total.....</b>	<b>45,288,588</b>	<b>3,090,556</b>	<b>16,572,271</b>	<b>3,476,663</b>	<b>4,171,584</b>	<b>1,498,448</b>	<b>1,301,292</b>	<b>5,854,815</b>	<b>1,452,428</b>	<b>1,106,534</b>	<b>1,546,913</b>	<b>1,146,883</b>	<b>4,070,201</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	2,620,606	195,310	900,787	183,623	227,776	105,565	96,025	337,441	100,264	62,150	92,227	89,803	229,635
Surplus.....	2,741,351	170,109	1,180,766	355,545	286,845	76,314	65,277	274,574	57,459	35,397	44,306	45,929	148,830
Undivided profits, net.....	804,199	60,527	355,235	78,397	69,285	25,764	16,490	71,948	21,304	12,598	21,982	23,971	46,698
Reserves for dividends, contingencies, etc.....	264,068	22,552	106,878	26,490	23,427	7,938	4,522	36,689	6,280	5,645	4,454	4,264	14,929
Reserves for interest, taxes, and other expenses accrued and unpaid.....	127,345	12,256	38,031	7,395	13,098	5,000	3,430	28,843	3,247	4,382	3,251	2,261	6,151
Due to Federal reserve banks.....	41,073	6,935	12,241	4,523	3,724	5,210	1,969	4,273	216	12	138	1,138	694
Due to other banks in United States.....	4,004,077	181,827	1,474,448	276,201	367,779	116,712	124,539	544,409	136,904	107,808	236,921	128,676	307,853
Due to banks in foreign countries (including own branches).....	657,285	17,624	579,146	4,344	3,152	685	1,612	30,313	260	1,069	1,665	1,024	17,891
Certified and officers' checks outstanding.....	999,310	18,699	779,546	22,189	24,287	12,172	6,308	42,088	11,690	9,227	13,485	11,398	48,221
Cash letters of credit and travelers' checks outstanding.....	33,231	831	22,068	116	5,089	87	35	2,370	77	42	103	33	2,380
Demand deposits.....	16,622,224	1,199,401	6,551,772	1,125,568	1,303,611	482,395	476,190	2,147,642	563,557	382,463	694,406	529,144	1,166,075
Time deposits.....	13,515,468	1,012,817	3,149,367	1,217,532	1,673,893	561,617	402,289	2,027,574	471,159	450,556	386,239	231,599	1,930,826
United States deposits.....	395,397	27,768	134,631	36,567	35,040	23,158	31,475	45,137	10,130	3,510	6,297	16,834	24,850
<b>Total deposits.....</b>	<b>36,268,065</b>	<b>2,465,902</b>	<b>12,703,219</b>	<b>2,687,040</b>	<b>3,416,575</b>	<b>1,202,036</b>	<b>1,044,417</b>	<b>4,843,806</b>	<b>1,193,993</b>	<b>954,637</b>	<b>1,337,754</b>	<b>919,846</b>	<b>3,498,790</b>
Agreements to repurchase U. S. Government or other securities sold.....	15,371	2,077	2,176	616	994	1,852	473	1,935	2,522	3	505	1,820	398
Bills payable and rediscounts:													
With Federal reserve banks.....	146,819	10,917	32,162	16,324	16,371	14,875	11,421	8,780	7,263	3,903	8,816	9,611	6,376
All other.....	70,079	2,580	19,249	9,745	7,902	3,642	4,151	9,607	6,370	723	617	2,152	3,341
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	452,045	19,317	360,543	7,584	5,209	1,300	907	51,224	50	9	250	28	5,624
Acceptances executed by customers.....	901,351	74,061	671,963	26,631	16,278	3,641	6,438	65,380	392	98	14	1,127	35,328
Acceptances executed by other banks for account of reporting banks.....	11,514	723	8,351	1,216	88	221	146	135	4	4	19	1	611
National-bank notes outstanding.....	636,041	44,713	91,325	56,304	73,454	46,876	43,425	84,843	26,947	25,359	30,901	44,063	67,801
Securities noted.....	20,279	52	490	175	9,431	1,121	1,136	1,747	3,813	55	737	780	742
Other liabilities.....	209,455	9,460	101,096	19,578	4,851	2,303	3,034	37,863	22,524	1,521	1,080	1,198	4,947
<b>Total.....</b>	<b>45,288,588</b>	<b>3,090,556</b>	<b>16,572,271</b>	<b>3,476,663</b>	<b>4,171,584</b>	<b>1,498,448</b>	<b>1,301,292</b>	<b>5,854,815</b>	<b>1,452,428</b>	<b>1,106,534</b>	<b>1,546,913</b>	<b>1,146,883</b>	<b>4,070,201</b>
Number of banks.....	7,782	387	902	744	719	458	371	1,009	506	615	854	658	559

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**ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON JUNE 30, 1931, BY DISTRICTS**

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	At- lanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
<b>Loans—Total</b> .....	<b>21,816,243</b>	<b>1,587,978</b>	<b>7,536,765</b>	<b>1,673,986</b>	<b>2,112,730</b>	<b>785,400</b>	<b>645,645</b>	<b>3,025,336</b>	<b>702,225</b>	<b>479,445</b>	<b>652,821</b>	<b>560,422</b>	<b>2,053,490</b>
Acceptances payable in United States.....	388,534	47,147	296,522	77	3,732	1	1,238	4,089	1,318	2,212	3,945	555	27,698
Bills, acceptances, etc., payable in foreign countries.....	14,422	14,422	44,062	1,694	894	136	1,749	41,596	970	28	11	623	6,572
Commercial paper bought in open market.....	383,873	60,896	119,625	38,811	9,283	14,840	7,542	45,445	25,694	17,654	18,455	4,582	21,046
Loans to banks—On securities.....	228,602	10,030	69,915	36,020	15,135	5,952	3,350	72,403	4,613	1,849	4,199	1,764	3,672
All other.....	228,265	8,060	92,610	13,492	8,185	11,116	17,509	27,186	13,213	7,101	18,508	6,744	4,541
Loans on securities, exclusive of loans to banks—Total.....	8,334,479	585,613	3,703,451	629,770	874,701	227,206	153,673	1,155,819	217,074	107,058	130,578	111,128	438,408
To brokers and dealers in New York.....	1,217,451	28,363	1,081,398	15,852	14,523	2,163	705	52,272	1,970	7,086	3,183	1,157	8,839
To brokers and dealers elsewhere.....	514,684	53,650	139,697	39,736	42,446	8,515	8,184	153,137	14,755	3,831	7,324	2,891	40,518
To others.....	6,602,344	503,600	2,482,356	574,192	817,732	216,588	144,784	950,410	200,349	96,141	120,071	107,080	389,051
Real estate loans—On farm land.....	388,124	7,480	14,319	14,459	30,210	17,646	24,760	74,259	22,555	22,344	22,464	19,693	117,935
On other real estate.....	2,830,109	259,933	555,551	229,010	476,026	52,780	44,208	434,505	59,695	20,035	23,302	26,712	618,352
All other loans (including overdrafts).....	8,921,500	594,397	2,640,710	710,653	694,564	455,723	391,616	1,170,034	327,693	301,464	431,359	388,621	815,266
Loans eligible for rediscount with Federal reserve banks.....	3,197,984	177,123	1,003,659	226,847	196,059	155,905	140,852	386,962	153,827	177,621	205,650	173,203	200,276
<b>United States Government securities—Total</b> .....	<b>5,343,032</b>	<b>305,044</b>	<b>1,982,858</b>	<b>347,278</b>	<b>587,923</b>	<b>141,289</b>	<b>151,820</b>	<b>713,795</b>	<b>142,410</b>	<b>118,715</b>	<b>185,905</b>	<b>129,762</b>	<b>536,330</b>
Bonds.....	4,038,894	216,449	1,401,245	299,632	536,180	130,733	132,798	382,928	117,200	104,394	139,659	108,998	468,678
Treasury notes.....	403,248	21,659	218,383	18,222	15,995	4,348	4,047	71,259	12,853	5,448	12,518	5,845	12,671
Certificates of indebtedness.....	638,054	51,704	149,392	29,335	27,726	6,202	14,974	243,290	11,379	8,812	29,441	14,824	50,975
Treasury bills.....	15,232	15,232	213,838	89	8,022	6	1	16,318	978	64	4,187	95	4,006
<b>Other securities—Total</b> .....	<b>6,763,247</b>	<b>562,755</b>	<b>2,141,077</b>	<b>766,933</b>	<b>668,862</b>	<b>214,339</b>	<b>159,823</b>	<b>746,874</b>	<b>292,327</b>	<b>242,207</b>	<b>263,046</b>	<b>112,867</b>	<b>592,137</b>
Domestic securities—Total.....	6,121,345	500,396	1,901,011	693,580	605,504	198,440	149,414	686,270	271,400	213,860	246,016	108,242	547,212
State, county, and municipal bonds.....	1,535,157	66,442	415,877	83,149	41,088	51,032	175,449	79,095	65,653	110,191	38,991	327,471	
Railroad bonds.....	1,016,332	81,423	447,367	154,366	109,701	22,310	13,574	63,534	28,955	30,129	18,920	4,550	41,503
Other public-service corporation bonds.....	1,115,864	165,168	324,753	181,753	103,045	30,448	14,670	138,415	39,745	37,821	22,303	6,790	50,953
All other bonds.....	1,265,866	94,504	298,763	139,201	191,508	52,575	38,139	177,428	53,038	56,950	45,710	31,624	86,426
Stock of Federal reserve banks.....	165,419	11,806	64,417	16,727	15,598	5,663	4,943	18,486	4,832	3,136	4,205	4,218	11,388
Stock of other corporations.....	587,360	65,900	263,589	64,063	54,515	24,805	16,934	17,269	49,113	1,976	12,590	6,785	9,821
Collateral trust and other corporation notes.....	226,910	11,417	68,063	46,233	36,426	17,562	1,646	23,409	7,811	5,309	2,655	2,756	3,623
Municipal warrants.....	165,887	1,397	14,513	7,356	8,234	1,128	5,978	62,484	4,585	11,217	25,305	10,180	13,510
All other.....	42,550	2,339	3,669	3,168	3,328	2,861	2,498	9,796	4,286	1,669	4,137	2,348	2,511
Foreign securities—Total.....	641,902	62,359	240,066	73,353	63,358	15,899	10,409	60,604	20,927	28,347	17,030	4,625	44,925
Government bonds.....	318,564	28,891	128,071	35,281	28,604	7,358	5,397	29,530	10,807	12,707	9,190	2,259	20,469
Other foreign securities.....	323,338	33,468	111,995	38,072	34,754	8,541	5,012	31,074	10,120	15,640	7,840	2,366	24,456
<b>Demand deposits—Total</b> .....	<b>16,622,224</b>	<b>1,199,401</b>	<b>6,551,772</b>	<b>1,125,568</b>	<b>1,303,611</b>	<b>492,395</b>	<b>476,190</b>	<b>2,147,642</b>	<b>563,557</b>	<b>382,463</b>	<b>694,406</b>	<b>529,144</b>	<b>1,166,075</b>
Individual deposits subject to check.....	14,520,925	1,119,485	5,847,741	991,856	1,130,480	425,589	389,902	1,835,618	470,345	200,979	550,028	448,295	1,020,607
Certificates of deposit.....	180,334	8,675	42,609	11,608	12,932	4,748	4,228	24,331	17,597	10,056	25,060	9,066	9,424
State, county, and municipal deposits.....	1,556,292	55,947	402,284	105,164	141,637	44,628	76,219	277,572	70,645	79,363	116,482	68,678	117,673
All other.....	364,673	15,294	259,138	16,940	18,562	7,430	5,841	10,121	4,970	2,065	2,836	3,105	18,371
Net demand deposits (see p. 10).....	18,357,000	1,257,332	7,466,463	1,202,125	1,514,642	507,360	496,949	2,349,476	609,602	402,057	752,828	545,936	1,252,210
<b>Time deposits—Total</b> .....	<b>13,515,468</b>	<b>3,149,367</b>	<b>3,149,367</b>	<b>1,217,532</b>	<b>1,673,893</b>	<b>561,617</b>	<b>402,289</b>	<b>2,027,574</b>	<b>471,159</b>	<b>450,556</b>	<b>386,239</b>	<b>231,599</b>	<b>1,930,826</b>
States, counties, and municipalities.....	507,855	7,136	71,325	11,954	49,956	12,002	24,748	52,997	12,401	6,789	13,039	16,574	228,934
Banks in United States.....	113,753	5,239	29,285	4,554	2,511	6,196	1,475	29,265	9,780	8,146	435	475	16,392
Banks in foreign countries.....	153,094	15,092	115,402	900	—	—	—	13,500	—	—	—	—	10,200
Other time deposits—													
Evidenced by savings pass books.....	9,316,020	766,513	2,053,985	878,059	1,291,712	418,529	252,367	1,310,488	251,957	255,355	192,541	166,306	1,478,208
Certificates of deposit.....	1,906,471	158,996	227,908	182,364	212,444	86,344	81,502	388,156	164,137	144,565	111,346	33,091	115,618
Open accounts Christmas savings accounts, etc.....	1,237,301	49,141	594,146	127,694	101,558	28,745	15,368	189,669	19,981	10,859	39,669	7,585	52,986
Postal savings.....	278,974	10,700	57,316	12,007	15,712	9,801	26,829	43,499	12,903	24,842	29,309	7,568	28,488
<b>Bills payable and rediscounts—Total</b> .....	<b>216,898</b>	<b>13,497</b>	<b>51,411</b>	<b>26,069</b>	<b>24,273</b>	<b>18,517</b>	<b>15,572</b>	<b>18,387</b>	<b>13,633</b>	<b>4,626</b>	<b>9,433</b>	<b>11,763</b>	<b>9,717</b>
With Federal reserve banks—Bills payable.....	61,994	5,494	24,410	8,365	8,916	2,195	556	2,189	6,327	464	1,158	1,082	838
Rediscounts.....	84,825	5,423	7,752	7,959	7,455	12,680	10,865	6,591	936	3,439	7,658	8,529	5,538
All other—Bills payable.....	65,428	2,470	18,516	9,206	7,544	3,410	3,916	8,013	6,315	677	486	1,882	2,993
Rediscounts.....	4,651	110	733	539	358	232	235	1,594	55	46	131	270	348

6

## ALL MEMBER BANKS—RESERVE POSITION ON JUNE 30, 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 <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
All member banks.....	16,622,224	1,734,776	18,357,000	13,515,468	31,872,468	2,308,843	2,396,421	87,578	7.2
Central reserve city banks.....	6,228,533	1,062,152	7,290,685	1,772,640	9,063,325	1,000,968	1,015,822	14,854	11.0
Reserve city banks.....	5,421,975	609,636	6,031,611	5,281,431	11,313,042	761,604	802,645	41,041	6.7
Country banks.....	4,971,716	62,988	5,034,704	6,461,397	11,496,101	546,271	577,954	31,683	4.8
All member banks:									
Boston.....	1,199,401	57,931	1,257,332	1,012,817	2,270,149	138,216	139,198	982	6.1
New York.....	6,551,772	914,711	7,466,483	3,149,367	10,615,850	991,189	1,009,604	18,415	9.3
Philadelphia.....	1,125,568	76,557	1,202,125	1,217,532	2,419,657	142,556	148,391	5,835	5.9
Cleveland.....	1,303,611	211,031	1,514,642	1,673,893	3,188,535	188,087	189,309	1,222	5.9
Richmond.....	482,395	24,965	507,360	561,617	1,068,977	59,880	62,704	2,824	5.6
Atlanta.....	476,190	20,759	496,949	402,289	899,238	55,463	58,510	3,047	6.2
Chicago.....	2,147,642	201,834	2,349,476	2,027,574	4,377,050	313,143	322,631	9,488	7.2
St. Louis.....	563,557	46,045	609,602	471,159	1,080,761	68,074	68,804	730	6.3
Minneapolis.....	382,463	19,594	402,057	450,556	852,613	47,169	53,404	6,235	5.5
Kansas City.....	694,406	58,422	752,828	386,239	1,139,067	77,994	84,307	6,313	6.8
Dallas.....	529,144	16,792	545,936	231,599	777,535	52,851	57,323	4,472	6.8
San Francisco.....	1,166,075	86,135	1,252,210	1,930,826	3,183,036	174,221	202,236	28,015	5.5
Central reserve city banks:									
New York.....	5,250,081	892,867	6,142,948	1,274,880	7,417,828	836,830	846,570	9,740	11.3
Chicago.....	978,452	169,285	1,147,737	497,760	1,645,497	164,138	169,252	5,114	10.0
Reserve city banks:									
Boston.....	614,265	46,343	660,608	290,643	951,251	74,780	74,673	-107	7.9
New York.....	173,510	9,042	182,552	258,963	441,515	26,024	27,213	1,189	5.9
Philadelphia.....	656,368	73,016	729,384	348,751	1,078,135	83,401	85,315	1,914	7.7
Cleveland.....	851,523	209,995	1,061,518	933,372	2,004,890	134,453	134,806	353	6.7
Richmond.....	227,866	22,660	250,526	194,594	445,120	30,891	31,659	768	6.9
Atlanta.....	269,597	17,331	286,928	202,281	489,209	34,761	35,714	953	7.1
Chicago.....	606,042	26,918	632,960	719,748	1,352,708	84,888	84,197	-691	6.3
St. Louis.....	337,357	38,220	375,577	213,439	589,016	43,961	42,790	-1,171	7.5
Minneapolis.....	167,212	16,414	183,626	114,856	298,482	21,808	27,178	5,370	7.3
Kansas City.....	400,842	56,130	456,972	202,761	659,733	51,780	55,347	3,567	7.8
Dallas.....	243,943	12,316	256,259	140,832	397,091	29,851	32,533	2,682	7.5
San Francisco.....	873,450	81,251	954,701	1,651,191	2,605,892	145,006	171,220	26,214	5.6
Country banks:									
Boston.....	585,136	11,588	596,724	722,174	1,318,898	63,436	64,525	1,089	4.8
New York.....	1,128,181	12,802	1,140,983	1,615,524	2,756,507	128,335	135,821	7,486	4.7
Philadelphia.....	469,200	3,541	472,741	868,781	1,341,522	59,155	63,076	3,921	4.4
Cleveland.....	452,088	1,036	453,124	730,521	1,183,645	53,634	54,503	869	4.5
Richmond.....	254,529	2,305	256,834	367,023	623,857	28,989	31,045	2,056	4.6
Atlanta.....	206,593	3,428	210,021	200,008	410,029	20,702	22,796	2,094	5.0
Chicago.....	563,148	5,631	568,779	810,066	1,378,845	64,117	69,182	5,065	4.6
St. Louis.....	226,200	7,825	234,025	257,720	491,745	24,113	26,014	1,901	4.9
Minneapolis.....	215,251	3,180	218,431	335,700	554,131	25,361	26,226	865	4.6
Kansas City.....	293,564	2,292	295,856	183,478	479,334	26,214	28,960	2,746	5.5
Dallas.....	285,201	4,476	289,677	90,767	380,444	23,000	24,790	1,790	6.0
San Francisco.....	292,625	4,884	297,509	279,635	577,144	29,215	31,016	1,801	5.1

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

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

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

STATE BANK MEMBERS—CONDITION ON JUNE 30, 1931, BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>RESOURCES</b>													
Loans (including overdrafts).....	8,653,972	386,596	3,963,646	538,136	1,142,362	182,180	138,846	1,516,899	303,291	24,316	56,964	43,607	362,629
United States Government securities.....	2,092,078	92,298	1,064,724	114,963	244,773	27,604	7,497	366,510	43,109	5,180	20,879	4,324	100,217
Other securities.....	2,351,942	146,379	967,854	256,465	264,235	56,578	40,224	311,876	119,991	14,422	22,362	9,030	122,526
<b>Total loans and investments.....</b>	<b>13,097,992</b>	<b>625,273</b>	<b>6,016,224</b>	<b>909,564</b>	<b>1,651,370</b>	<b>266,362</b>	<b>186,567</b>	<b>2,195,285</b>	<b>466,391</b>	<b>44,418</b>	<b>94,205</b>	<b>56,961</b>	<b>585,372</b>
Customers' liability on account of acceptances.....	453,763	1,671	380,486	4,262	13,068	3,125	3,401	39,676	90			2	7,982
Banking house, furniture, and fixtures.....	439,017	10,441	196,392	34,864	70,077	15,003	15,464	61,028	14,048	1,250	2,943	3,971	13,536
Other real estate owned.....	80,895	1,841	15,299	13,892	18,248	2,670	2,572	10,190	7,751	472	1,616	1,248	5,096
Cash in vault.....	152,509	10,209	50,673	9,965	26,881	4,742	2,440	28,232	6,565	1,697	1,652	1,306	8,147
Reserve with Federal reserve banks.....	978,325	32,183	543,862	49,298	90,369	14,953	12,655	150,453	28,257	2,004	7,917	3,992	42,383
Items with Federal reserve banks in process of collection.....	220,901	6,773	101,123	16,723	32,248	12,078	1,901	27,596	11,333	255	3,245	1,150	6,476
Due from banks in United States.....	706,187	25,152	185,983	56,650	72,954	31,196	24,637	161,690	40,179	7,204	32,076	9,965	58,501
Due from banks in foreign countries (including own branches).....	129,060	1,127	118,296	100	1,812	115	4,171	364	20		239	3	2,359
Exchanges for clearing house and other checks on local banks.....	979,201	6,272	858,036	20,596	19,854	5,786	4,495	44,259	7,297	245	1,567	1,085	9,709
Outside checks and other cash items.....	25,818	830	7,758	842	4,107	365	846	6,850	1,457	85	151	256	2,271
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	283,908	1,479	233,997	2,791	3,735	1,078	101	39,450					1,277
Securities borrowed.....	8,293		110		3,130	224	51	1,186	3,382	10	41	107	52
Other assets.....	134,119	3,477	73,675	8,088	26,367	1,301	2,213	14,109	3,038	392	972	295	6,192
<b>Total.....</b>	<b>17,689,988</b>	<b>726,728</b>	<b>8,781,914</b>	<b>1,127,635</b>	<b>2,028,220</b>	<b>358,998</b>	<b>257,797</b>	<b>2,784,175</b>	<b>590,152</b>	<b>58,051</b>	<b>146,624</b>	<b>80,341</b>	<b>749,353</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	936,368	39,905	426,348	58,611	105,543	26,365	18,630	159,636	42,095	3,045	8,530	8,265	39,395
Surplus.....	1,249,537	49,088	661,267	147,456	153,054	16,281	12,980	153,199	23,693	1,688	3,218	2,800	24,813
Undivided profits—net.....	361,190	12,755	225,191	28,543	28,117	5,806	3,967	33,037	8,719	554	2,911	1,399	10,191
Reserves for dividends, contingencies, etc.....	133,727	5,829	65,683	13,757	12,858	2,682	886	26,484	2,355	631	536	230	1,796
Reserves for interest, taxes, and other expenses accrued and unpaid.....	64,536	5,365	25,064	3,173	6,096	1,719	979	18,303	1,738	335	354	180	1,230
Due to Federal reserve banks.....	9,694	736	4,721	1,023	1,806	1,065	83	224				4	32
Due to other banks in United States.....	1,568,379	21,212	863,897	76,588	141,857	41,997	27,487	233,344	49,930	3,843	38,045	9,946	60,233
Due to banks in foreign countries (including own branches).....	241,535	424	213,755	53	1,674	205	967	20,018	73		79	9	4,278
Certified and officers' checks outstanding.....	482,912	4,267	414,512	9,367	13,289	3,797	1,709	22,552	5,015	465	1,093	1,080	5,766
Cash letters of credit and travelers' checks outstanding.....	19,164	6	17,494	23	66	2	27	1,412	50				84
Demand deposits.....	6,531,024	288,937	3,545,647	397,906	608,707	125,308	90,593	908,948	230,275	19,597	60,074	37,547	217,455
Time deposits.....	4,952,564	284,311	1,521,883	343,235	901,785	118,620	82,050	1,068,622	193,038	27,297	29,976	15,496	366,251
United States deposits.....	161,629	3,525	67,613	19,739	20,085	8,385	7,304	24,943	4,249	48	1,123	1,987	2,628
<b>Total deposits.....</b>	<b>13,966,901</b>	<b>663,418</b>	<b>6,649,522</b>	<b>847,934</b>	<b>1,689,269</b>	<b>299,379</b>	<b>210,220</b>	<b>2,280,063</b>	<b>482,630</b>	<b>51,250</b>	<b>130,390</b>	<b>66,069</b>	<b>656,757</b>
Agreements to repurchase U. S. Government or other securities sold.....	5,105	77	2,151	547	963			378	686		4	281	18
Bills payable and rediscounts.....													
With Federal reserve banks.....	38,355	3,658	11,672	2,786	7,767	1,490	2,349	3,076	2,155	384	476	790	1,752
All other.....	25,050	332	13,399	2,247	1,785	185	1,178	2,937	1,226	35	43	158	1,525
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	283,908	1,479	233,997	2,791	3,735	1,078	101	39,450					1,277
Acceptances executed for customers.....	459,142	1,771	385,664	4,246	13,041	3,023	4,278	38,835	90			2	8,192
Acceptances executed by other banks for account of reporting banks.....	5,640	74	5,226	10	29	104	121						76
Securities borrowed.....	8,293		110		3,130	224	51	1,186	3,382	10	41	107	52
Other liabilities.....	152,236	2,977	76,620	15,534	2,833	662	2,057	27,591	21,383	119	121	60	2,279
<b>Total.....</b>	<b>17,689,988</b>	<b>726,728</b>	<b>8,781,914</b>	<b>1,127,635</b>	<b>2,028,220</b>	<b>358,998</b>	<b>257,797</b>	<b>2,784,175</b>	<b>590,152</b>	<b>58,051</b>	<b>146,624</b>	<b>80,341</b>	<b>749,353</b>
Number of banks.....	982	33	156	82	88	39	44	200	94	40	22	78	106

**ALL MEMBER BANKS—CONDITION ON JUNE 30, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)**

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

	District No. 1		District No. 2			District No. 3		District No. 4					
	BOS- TON	Country banks	NEW YORK <sup>2</sup>	Buffalo	Country banks	PHIL- ADEL- PHIA	Country banks	CLEVE- LAND	Cinci- nati	Pitts- burgh	Colum- bus	Toledo	Country banks
<b>RESOURCES</b>													
Loans (including overdrafts).....	701,847	886,131	5,523,122	292,393	1,721,250	752,654	921,332	641,677	168,878	367,323	58,044	50,700	826,108
United States Government securities.....	132,936	172,108	1,660,988	62,198	250,672	213,155	134,123	79,866	37,835	337,335	8,669	12,532	111,686
Other securities.....	174,138	388,617	1,156,568	80,892	903,647	282,412	484,521	103,332	51,572	187,069	20,075	9,206	297,608
<b>Total loans and investments</b> .....	<b>1,008,921</b>	<b>1,446,856</b>	<b>8,340,678</b>	<b>435,453</b>	<b>2,884,569</b>	<b>1,248,221</b>	<b>1,539,976</b>	<b>824,875</b>	<b>258,285</b>	<b>891,727</b>	<b>86,788</b>	<b>72,438</b>	<b>1,235,402</b>
Customers' liability on account of acceptances.....	71,333	1,726	656,414	3,534	1,140	26,856	579	15,989	152	90	21	-----	16
Banking house, furniture, and fixtures.....	31,650	40,149	234,764	16,781	100,069	30,855	76,911	30,203	12,200	29,270	6,955	3,451	67,913
Other real estate owned.....	4,682	5,357	13,850	2,408	15,812	10,294	20,367	9,516	2,617	6,964	432	63	13,680
Cash in vault.....	5,081	29,267	55,510	2,498	50,985	11,278	28,842	9,466	4,362	5,905	3,513	5,387	30,831
Reserve with Federal reserve banks.....	74,673	64,525	851,414	22,369	135,821	85,315	63,076	44,355	18,235	60,206	7,644	4,366	54,503
Items with Federal reserve banks in process of collection.....	36,536	21,878	191,324	6,635	61,008	33,903	11,541	20,335	7,261	20,226	4,193	1,354	4,513
Due from banks in United States.....	56,880	68,204	139,511	23,757	154,489	123,484	69,683	43,766	16,940	7,837	7,837	4,913	91,441
Due from banks in foreign countries (including own branches).....	46,650	1,581	254,918	1,983	1,132	2,007	25	2,022	199	38,582	94	31	103
Exchanges for clearing house and other checks on local banks.....	26,948	9,233	1,394,910	6,233	17,754	57,200	5,926	8,646	5,287	12,496	2,041	673	6,737
Outside checks and other cash items.....	2,717	2,041	10,906	823	8,171	2,283	1,282	4,233	967	1,464	119	141	1,260
Redemption fund and due from United States Treasurer.....	173	2,070	1,861	30	2,697	238	2,597	147	103	731	61	25	2,635
Acceptances of other banks and bills of exchange or drafts sold with in- dorsement.....	19,300	17	333,399	26,375	769	7,562	22	5,193	-----	-----	-----	-----	16
Securities borrowed.....	52	-----	490	-----	490	-----	175	5,609	400	152	610	-----	2,660
Other assets.....	6,804	5,252	89,135	1,582	18,310	11,500	4,665	7,627	3,592	6,633	-----	642	8,508
<b>Total</b> .....	<b>1,392,348</b>	<b>1,698,208</b>	<b>12,568,594</b>	<b>550,461</b>	<b>3,453,216</b>	<b>1,650,996</b>	<b>1,825,667</b>	<b>1,031,982</b>	<b>330,690</b>	<b>1,074,902</b>	<b>120,308</b>	<b>93,484</b>	<b>1,520,218</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	101,285	94,025	692,564	22,300	185,923	63,589	120,034	54,650	19,950	40,373	7,200	6,900	98,703
Surplus.....	71,953	98,156	971,647	35,350	173,769	174,990	180,555	36,450	18,350	123,050	6,600	5,700	96,695
Undivided profits—net.....	16,092	44,435	271,693	14,490	69,052	31,433	46,964	13,459	6,622	14,018	1,519	1,680	31,987
Reserves for dividends, contingencies, etc.....	12,719	9,833	84,104	7,271	15,503	17,310	9,180	4,248	1,493	12,723	98	192	4,673
Reserves for interest, taxes, and other expenses accrued and unpaid.....	4,301	7,955	29,173	1,772	7,086	4,371	3,024	3,649	1,452	3,630	465	434	3,468
Due to Federal reserve banks.....	-----	6,935	1	245	11,995	401	4,122	-----	-----	-----	1,009	1,153	1,562
Due to other banks in United States.....	129,949	51,878	1,353,645	40,061	80,742	258,558	17,643	79,204	32,140	221,352	16,226	4,886	13,971
Due to banks in foreign countries (including own branches).....	16,263	1,361	576,997	1,721	428	4,342	2	1,632	203	1,293	34	18	2
Certified and officers' checks outstanding.....	11,520	7,179	758,468	2,984	18,094	14,888	7,301	6,544	2,622	5,128	1,600	556	7,837
Cash letters of credit and travelers' checks outstanding.....	714	117	21,999	9	60	73	43	6	1	5,033	-----	-----	49
Demand deposits.....	614,265	585,136	5,284,660	138,931	1,128,181	656,368	469,200	266,894	123,816	369,543	59,985	31,285	452,088
Time deposits.....	290,643	722,174	1,288,973	244,870	1,615,524	348,751	868,781	517,323	117,193	249,918	21,959	36,979	730,521
United States deposits.....	19,864	7,904	117,009	2,966	14,656	27,854	8,713	14,764	3,361	11,320	1,264	1,431	2,900
<b>Total deposits</b> .....	<b>1,083,218</b>	<b>1,382,684</b>	<b>9,401,752</b>	<b>431,787</b>	<b>2,869,680</b>	<b>1,311,235</b>	<b>1,375,805</b>	<b>886,367</b>	<b>279,336</b>	<b>863,557</b>	<b>102,077</b>	<b>76,308</b>	<b>1,205,930</b>
Agreement to repurchase U. S. Government or other securities sold.....	-----	2,077	99	-----	2,077	505	111	-----	677	-----	-----	-----	23
Bills payable and rediscounts: With Federal reserve banks.....	558	10,359	5,573	30	26,559	1,936	14,388	2,000	133	1,200	491	1,698	10,849
All other.....	300	2,280	11,795	-----	7,454	1,543	8,202	-----	-----	-----	-----	-----	7,902
Acceptances of other banks and bills of exchange or drafts sold with in- dorsement.....	19,300	17	333,399	26,375	769	7,562	22	5,193	-----	-----	-----	-----	16
Acceptances executed for customers.....	72,236	1,825	667,676	3,534	753	26,081	550	16,093	125	38	10	-----	12
Acceptances executed by other banks for account of reporting banks.....	659	64	7,910	-----	441	1,192	24	1	28	44	-----	-----	4
National-bank notes outstanding.....	3,446	41,267	36,985	600	53,740	4,550	51,754	2,925	2,067	14,457	1,227	488	52,290
Securities borrowed.....	-----	52	-----	-----	490	-----	175	5,609	400	152	610	-----	2,660
Other liabilities.....	6,281	3,179	54,224	6,952	39,920	4,699	14,879	1,044	57	1,660	-----	84	2,006
<b>Total</b> .....	<b>1,392,348</b>	<b>1,698,208</b>	<b>12,568,594</b>	<b>550,461</b>	<b>3,453,216</b>	<b>1,650,996</b>	<b>1,825,667</b>	<b>1,031,982</b>	<b>330,690</b>	<b>1,074,902</b>	<b>120,308</b>	<b>93,484</b>	<b>1,520,218</b>
<b>Number of banks</b> .....	<b>16</b>	<b>371</b>	<b>59</b>	<b>6</b>	<b>837</b>	<b>28</b>	<b>716</b>	<b>6</b>	<b>8</b>	<b>16</b>	<b>4</b>	<b>3</b>	<b>682</b>

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

**ALL MEMBER BANKS—CONDITION ON JUNE 30, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS  
OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 5					District No. 6						
	RICH- MOND	Balti- more	Char- lotte	Washing- ton	Country banks	ATLAN- TA	Bir- ming- ham	Jack- sonville	Nash- ville	New Or- leans	Savan- nah	Country banks
<b>RESOURCES</b>												
Loans (including overdrafts).....	72,397	109,639	29,136	81,302	492,926	56,677	51,131	19,239	46,493	122,537	50,750	298,818
United States Government securities.....	6,273	30,288	2,531	31,633	70,564	22,166	8,715	23,013	4,037	15,760	8,128	70,001
Other securities.....	19,417	58,471	4,271	19,691	112,489	15,443	7,280	12,490	6,076	37,753	4,523	76,258
<b>Total loans and investments.....</b>	<b>98,087</b>	<b>198,398</b>	<b>35,938</b>	<b>132,626</b>	<b>675,979</b>	<b>94,286</b>	<b>67,126</b>	<b>54,742</b>	<b>56,606</b>	<b>176,050</b>	<b>63,401</b>	<b>445,077</b>
Customers' liability on account of acceptances.....	45	3,125	104	15	571	-----	-----	-----	11	3,728	24	1,639
Banking house, furniture, and fixtures.....	1,622	10,449	2,480	11,147	33,824	6,433	1,811	3,559	1,745	14,895	2,414	22,393
Other real estate owned.....	747	290	46	2,268	11,395	1,006	3,239	82	378	592	3,252	6,826
Cash in vault.....	750	2,681	232	4,854	19,344	1,189	1,101	943	453	1,776	1,407	17,118
Reserve with Federal reserve banks.....	7,382	12,376	1,994	9,907	31,045	7,170	4,586	3,639	3,156	13,221	3,942	22,796
Items with Federal reserve banks in process of collection.....	6,495	12,003	2,245	2,603	7,164	2,767	1,803	2,036	1,399	2,238	1,493	2,226
Due from banks in United States.....	6,616	20,541	4,958	17,984	63,268	26,913	7,932	10,107	6,047	20,987	13,995	60,871
Due from banks in foreign countries (including own branches).....	4,016	156	-----	102	35	-----	-----	28	-----	501	4	143
Exchanges for clearing house and other checks on local banks.....	2,134	5,918	471	4,505	4,075	1,028	353	488	927	6,411	1,174	2,462
Outside checks and other cash items.....	149	323	56	528	1,571	482	364	313	409	817	248	1,631
Redemption fund and due from United States Treasurer.....	50	124	57	211	1,921	125	207	23	155	140	-----	1,543
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	552	635	-----	-----	113	200	-----	49	-----	174	-----	484
Securities borrowed.....	-----	-----	-----	680	441	80	-----	-----	55	50	110	841
Other assets.....	9,576	1,445	35	1,360	3,611	305	154	129	156	1,844	84	2,075
<b>Total.....</b>	<b>138,221</b>	<b>268,464</b>	<b>48,616</b>	<b>188,790</b>	<b>854,357</b>	<b>141,984</b>	<b>88,676</b>	<b>76,138</b>	<b>71,497</b>	<b>243,424</b>	<b>91,548</b>	<b>588,025</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	11,650	15,500	3,700	11,175	63,540	8,900	6,500	6,000	3,900	13,125	6,600	51,000
Surplus.....	7,250	12,350	3,000	8,725	44,989	8,250	6,255	2,260	3,450	9,100	4,875	31,087
Undivided profits—net.....	2,966	4,745	2,208	3,296	12,549	2,682	310	585	656	2,939	428	8,890
Reserves for dividends, contingencies, etc.....	1,405	1,581	140	972	3,840	450	215	69	1,425	567	207	1,589
Reserves for interest, taxes, and other expenses accrued and unpaid.....	327	1,299	265	478	2,631	186	295	114	444	1,074	161	1,156
Due to Federal reserve banks.....	-----	-----	-----	1,516	3,694	-----	70	-----	-----	-----	28	1,871
Due to other banks in United States.....	24,779	38,371	9,058	14,151	30,353	19,574	6,313	13,856	8,878	38,916	11,361	25,641
Due to banks in foreign countries (including own branches).....	26	399	-----	200	60	-----	-----	13	-----	1,244	-----	355
Certified and officers' checks outstanding.....	1,069	2,998	277	2,068	5,760	246	470	284	375	1,688	404	2,841
Cash letters of credit and travelers' checks outstanding.....	-----	3	-----	84	-----	2	21	3	-----	6	-----	3
Demand deposits.....	46,954	88,960	16,473	75,479	254,529	56,445	38,574	26,627	23,841	91,868	32,242	206,593
Time deposits.....	36,850	83,813	11,790	62,141	367,023	37,050	24,648	21,610	25,137	63,042	30,794	200,008
United States deposits.....	2,913	11,664	154	1,713	6,714	5,068	228	4,189	41	10,299	3,544	8,106
<b>Total deposits.....</b>	<b>112,591</b>	<b>226,208</b>	<b>37,752</b>	<b>157,352</b>	<b>668,133</b>	<b>118,385</b>	<b>70,324</b>	<b>66,582</b>	<b>58,272</b>	<b>207,063</b>	<b>78,373</b>	<b>445,418</b>
Agreements to repurchase U. S. Government or other securities sold.....	-----	-----	-----	1,659	193	-----	-----	-----	-----	-----	-----	473
Bills payable and rediscounts:	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
With Federal reserve banks.....	60	-----	302	200	14,313	-----	292	-----	-----	-----	239	10,890
All other.....	-----	-----	-----	-----	3,642	-----	160	-----	-----	-----	520	3,471
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	552	635	-----	-----	113	200	-----	49	-----	174	-----	484
Acceptances executed for customers.....	45	3,127	-----	-----	469	-----	-----	-----	11	4,654	-----	1,773
Acceptances executed by other banks for account of reporting banks.....	-----	-----	104	15	102	-----	-----	-----	-----	122	24	-----
National-bank notes outstanding.....	979	2,448	1,145	4,188	38,116	2,473	4,150	460	3,076	2,800	-----	30,466
Securities borrowed.....	396	571	-----	680	441	80	-----	-----	55	50	110	841
Other liabilities.....	-----	-----	-----	50	1,286	378	175	19	208	1,756	11	487
<b>Total.....</b>	<b>138,221</b>	<b>268,464</b>	<b>48,616</b>	<b>188,790</b>	<b>854,357</b>	<b>141,984</b>	<b>88,676</b>	<b>76,138</b>	<b>71,497</b>	<b>243,424</b>	<b>91,548</b>	<b>588,025</b>
Number of banks.....	7	7	6	12	426	4	3	3	3	5	4	349

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

**ALL MEMBER BANKS—CONDITION ON JUNE 30, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 7											District No. 8 (see also p. 15)		
	CHI-CAGO <sup>2</sup>	Detroit	Cedar Rapids	Des Moines	Du-buque	Grand Rapids	Indianapolis	Mil-waukee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock	Louisville
<b>RESOURCES</b>														
Loans (including overdrafts).....	1,243,039	560,370	15,405	30,441	4,769	54,353	60,331	149,460	21,323	8,379	877,466	256,180	21,796	80,788
U. S. Government securities.....	353,105	126,198	2,183	2,235	1,134	5,817	15,476	42,991	11,061	3,582	150,013	62,238	1,218	14,531
Other securities.....	249,965	66,489	5,331	15,589	4,496	7,994	15,013	20,859	7,261	5,105	348,712	115,047	2,716	14,763
<b>Total loans and investments.....</b>	<b>1,846,109</b>	<b>753,057</b>	<b>22,919</b>	<b>48,265</b>	<b>10,399</b>	<b>68,164</b>	<b>90,520</b>	<b>213,310</b>	<b>39,645</b>	<b>17,126</b>	<b>1,376,191</b>	<b>433,465</b>	<b>25,730</b>	<b>110,082</b>
Customers' liability on account of acceptances.....	55,151	6,000	7	—	—	26	11	4,387	—	—	114	378	—	—
Banking house, furniture, and fixtures.....	34,695	28,427	1,286	1,448	257	5,457	4,742	6,218	2,555	548	71,930	8,366	883	2,024
Other real estate owned.....	828	5,428	107	369	149	342	328	178	296	—	17,128	5,369	338	1,322
Cash in vault.....	22,896	6,172	463	985	283	1,392	6,075	5,036	1,015	901	46,863	3,590	293	1,496
Reserve with Federal reserve banks.....	174,232	44,136	1,857	3,157	875	3,910	7,100	13,998	2,247	1,937	69,182	30,814	2,273	5,074
Items with Federal reserve banks in process of collection.....	31,393	16,822	772	1,682	164	1,106	4,169	4,277	733	243	10,375	13,412	1,203	4,702
Due from banks in United States.....	185,459	48,006	3,568	6,627	880	5,512	26,977	24,153	4,850	5,838	131,776	28,714	5,849	11,766
Due from banks in foreign countries (including own branches).....	5,530	2,382	131	—	—	7	210	232	—	—	324	2,851	—	2
Exchanges for clearing house and other checks on local banks.....	47,226	18,300	184	936	75	1,626	1,435	2,322	457	430	8,782	7,586	511	1,209
Outside checks and other cash items.....	2,322	6,093	172	182	16	212	775	747	53	34	2,853	713	249	439
Redemption fund and due from United States Treasurer.....	496	172	50	15	13	70	186	239	140	49	2,798	92	—	75
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	36,742	14,255	—	—	—	—	—	28	—	—	199	—	—	—
Securities borrowed.....	—	—	—	82	—	349	379	—	—	—	937	1,970	—	—
Other assets.....	11,670	7,604	2	672	41	153	715	1,260	45	32	6,824	2,787	338	709
<b>Total.....</b>	<b>2,454,749</b>	<b>956,854</b>	<b>31,518</b>	<b>64,420</b>	<b>13,152</b>	<b>88,356</b>	<b>143,922</b>	<b>276,385</b>	<b>52,036</b>	<b>27,147</b>	<b>1,746,276</b>	<b>540,057</b>	<b>37,667</b>	<b>137,900</b>
<b>LIABILITIES</b>														
Capital stock paid in.....	149,600	35,000	1,100	3,750	700	5,400	8,750	14,900	3,260	1,050	113,931	39,220	1,650	4,750
Surplus.....	119,690	54,900	750	1,650	300	4,147	5,550	8,550	3,550	800	74,687	17,339	820	6,950
Undivided profits—net.....	25,150	9,664	139	445	167	700	2,678	4,481	280	132	28,112	8,622	452	953
Reserves for dividends, contingencies, etc.....	20,400	5,642	25	145	77	97	136	1,452	95	83	8,537	1,833	175	704
Reserves for interest, taxes, and other expenses accrued and unpaid.....	19,300	2,847	532	163	9	130	423	1,297	102	9	4,031	1,016	122	579
Due to Federal reserve banks.....	—	—	—	—	—	910	2,828	—	—	—	535	—	—	—
Due to other banks in United States.....	348,357	50,407	10,758	10,685	808	5,479	22,423	37,917	3,505	8,551	45,519	69,019	8,238	22,248
Due to banks in foreign countries (including own branches).....	27,664	1,921	—	—	3	—	24	330	—	—	371	260	—	—
Certified and officers' checks outstanding.....	18,349	9,562	90	1,040	89	313	1,437	1,073	921	396	8,818	3,896	833	3,612
Cash letters of credit and travelers' checks outstanding.....	2,185	27	—	—	—	21	7	23	—	—	107	54	1	—
Demand deposits.....	1,010,644	317,650	8,078	28,316	3,713	25,509	64,651	99,591	16,791	9,551	563,144	239,285	14,720	43,250
Time deposits.....	556,847	434,698	9,020	17,111	7,033	44,169	31,176	91,264	20,502	5,688	810,066	142,799	10,460	31,255
United States deposits.....	25,926	7,426	19	246	3	385	1,372	1,054	233	235	8,238	6,567	138	792
<b>Total deposits.....</b>	<b>1,989,972</b>	<b>821,691</b>	<b>27,965</b>	<b>57,398</b>	<b>11,649</b>	<b>75,876</b>	<b>122,000</b>	<b>234,080</b>	<b>41,952</b>	<b>24,421</b>	<b>1,436,802</b>	<b>461,880</b>	<b>34,390</b>	<b>101,157</b>
Agreements to repurchase U. S. Government or other securities sold.....	900	50	—	—	—	—	—	—	—	—	985	1,181	—	—
Bills payable and rediscounts: With Federal reserve banks.....	644	—	—	—	—	—	—	—	—	—	8,136	733	—	—
All other.....	3,299	1,100	—	—	—	50	—	—	—	—	5,158	3,350	—	—
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	36,742	14,255	—	—	—	—	—	28	—	—	199	—	—	—
Acceptances executed for customers.....	55,798	5,167	7	—	—	—	—	4,367	—	—	24	390	—	—
Acceptances executed by other banks for account of reporting banks.....	92	—	—	—	—	6	11	20	—	—	23	—	—	—
National-bank notes outstanding.....	9,909	3,382	1,000	304	250	1,400	3,719	4,761	2,797	648	56,673	1,846	—	1,500
Securities borrowed.....	—	—	—	82	—	349	379	—	—	—	937	1,970	—	—
Other liabilities.....	23,253	3,156	483	—	—	201	276	2,449	—	4	8,041	677	58	21,307
<b>Total.....</b>	<b>2,454,749</b>	<b>956,854</b>	<b>31,518</b>	<b>64,420</b>	<b>13,152</b>	<b>88,356</b>	<b>143,922</b>	<b>276,385</b>	<b>52,036</b>	<b>27,147</b>	<b>1,746,276</b>	<b>540,057</b>	<b>37,667</b>	<b>137,900</b>
Number of banks.....	40	6	2	4	2	6	4	5	3	4	933	16	4	5

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



**ALL MEMBER BANKS—CONDITION ON JUNE 30, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 8— Continued		District No. 9			District No. 10 (see also p. 16)							
	Mem- phis	Country banks	MIN- NEAP- OLIS	Helena	St. Paul	Country banks	KAN- SAS CITY	Denver	Okla- homa City	Omaha	Kansas City, Kans.	Lin- coln	Pueblo
<b>RESOURCES</b>													
Loans (including overdrafts).....	42,266	301,195	112,706	4,582	75,695	286,462	101,775	58,291	48,191	46,630	7,899	15,442	4,746
United States Government securities.....	5,835	58,588	34,930	1,409	16,289	66,040	35,085	43,709	5,252	9,426	2,190	3,516	1,395
Other securities.....	10,451	149,350	32,348	4,417	12,895	192,547	42,764	22,547	18,284	23,279	1,545	4,854	5,098
<b>Total loans and investments.....</b>	<b>58,552</b>	<b>509,133</b>	<b>180,034</b>	<b>10,408</b>	<b>104,879</b>	<b>545,049</b>	<b>179,624</b>	<b>124,547</b>	<b>71,727</b>	<b>79,335</b>	<b>11,634</b>	<b>23,812</b>	<b>11,239</b>
Customers' liability on account of acceptances.....	1	1	80		21					19			
Banking house furniture, and fixtures.....	5,000	21,622	2,469	411	5,033	20,434	3,487	2,767	1,428	3,743	800	949	270
Other real estate owned.....	1,765	5,037	836			3,594	1,463	332	53	185	45	39	26
Cash in vault.....	899	14,841	1,722	170	1,121	15,009	1,695	4,981	540	945	153	556	481
Reserve with Federal reserve banks.....	4,629	23,014	18,246	1,110	7,822	26,226	18,778	9,967	5,067	6,218	900	2,420	833
Items with Federal reserve banks in process of collection.....	2,427	2,879	1,969	476	898	1,283	8,458	3,195	2,758	3,336	373	537	
Due from banks in United States.....	21,510	52,497	34,874	1,528	22,542	71,339	51,037	24,069	12,446	21,967	2,250	3,576	5,738
Due from banks in foreign countries (including own branches).....	1	18	1,394	13	487	292	275	42		39			
Exchanges for clearing-house and other checks on local banks.....	870	2,972	5,163	70	1,914	2,323	3,692	2,092	660	3,006	151	411	101
Outside checks and other cash items.....	294	1,245	1,051	81	318	1,007	475	965	207	463	44	158	7
Redemption fund and due from United States Treasurer.....	18	1,187	132	10	30	1,099	35	32		57	40	10	20
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		50					250						
Securities borrowed.....		1,843				55	297	200	20	8			
Other assets.....	67	1,432	2,847	171	1,156	7,329	1,482	424	157	417		94	
<b>Total.....</b>	<b>96,033</b>	<b>640,771</b>	<b>250,817</b>	<b>14,448</b>	<b>146,230</b>	<b>695,039</b>	<b>270,978</b>	<b>173,613</b>	<b>95,063</b>	<b>119,738</b>	<b>16,390</b>	<b>32,562</b>	<b>18,715</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	7,500	47,144	12,200	550	6,850	42,550	14,300	6,300	7,200	5,000	950	1,350	600
Surplus.....	6,000	26,350	7,550	450	4,750	22,647	5,055	5,602	1,510	2,500	320	550	1,150
Undivided profits—net.....	578	10,699	1,661	276	1,487	9,174	4,634	4,130	1,303	602	80	212	45
Reserves for dividends, contingencies, etc.....	1,930	2,238	64	79	736	4,766	895	134	266	1,124		129	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	136	1,394	868	53	686	2,775	309	815	202	289		29	115
Due to Federal reserve banks.....		216				12						119	
Due to other banks in United States.....	10,146	27,253	33,681	3,131	23,228	27,768	91,733	19,023	15,966	30,951	3,799	9,686	3,349
Due to banks in foreign countries (including own branches).....			691		244	134	100	34		31			
Certified and officers' checks outstanding.....	260	3,089	2,382	140	1,524	5,181	1,945	1,650	1,716	1,393	72	209	85
Cash letters of credit and travelers' checks outstanding.....		22	14		15	13	15	3	8	42		4	
Demand deposits.....	40,102	226,200	102,314	5,491	59,407	215,251	113,169	78,776	37,213	52,308	6,121	15,902	6,922
Time deposits.....	23,925	257,720	64,550	4,051	46,255	335,700	35,147	55,483	29,334	23,779	3,844	3,963	6,021
United States deposits.....	554	2,079	1,412	23	209	1,866	1,977	780	325	292	262	148	22
<b>Total deposits.....</b>	<b>79,987</b>	<b>516,579</b>	<b>225,044</b>	<b>12,836</b>	<b>130,882</b>	<b>585,925</b>	<b>244,086</b>	<b>155,749</b>	<b>84,562</b>	<b>108,796</b>	<b>14,098</b>	<b>30,031</b>	<b>16,399</b>
Agreements to repurchase U. S. Government or other securities sold.....		1,341				3					75		
Bills payable and rediscounts:													
With Federal reserve banks.....		6,530				3,903					75		
All other.....		3,020				723							
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		50					250						
Acceptances executed for customers.....	1	1	76		22								
Acceptances executed by other banks for account of reporting banks.....			6							19			
National bank notes outstanding.....	350	23,251	2,637	200	593	21,929	666	650		1,150	792	197	399
Securities borrowed.....		1,843				55	297	200	20	8			
Other liabilities.....	151	331	713	4	215	589	455	33		250		64	7
<b>Total.....</b>	<b>96,033</b>	<b>640,771</b>	<b>250,817</b>	<b>14,448</b>	<b>146,230</b>	<b>695,039</b>	<b>270,978</b>	<b>173,613</b>	<b>95,063</b>	<b>119,738</b>	<b>16,390</b>	<b>32,562</b>	<b>18,715</b>
Number of banks.....	3	478	4	2	3	606	8	8	5	6	2	3	2

15

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

**ALL MEMBER BANKS—CONDITION ON JUNE 30, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 10—Continued					District No. 11							
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	DAL-LAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
<b>RESOURCES</b>													
Loans (including overdrafts).....	14,228	7,719	51,080	13,043	283,777	101,438	11,766	70,897	33,599	41,074	13,843	9,245	278,560
United States Government securities.....	2,733	5,813	5,224	5,591	65,871	19,679	4,595	23,130	9,600	10,651	5,935	3,516	52,656
Other securities.....	2,317	5,346	13,914	8,434	114,664	17,619	3,026	16,773	4,727	6,509	5,148	3,696	55,369
<b>Total loans and investments.....</b>	<b>19,278</b>	<b>18,878</b>	<b>70,218</b>	<b>27,068</b>	<b>464,312</b>	<b>138,736</b>	<b>19,387</b>	<b>110,800</b>	<b>47,926</b>	<b>58,234</b>	<b>24,926</b>	<b>16,487</b>	<b>386,585</b>
Customers' liability on account of acceptances.....			11		1	705	54	60		2,372	303		2
Banking house, furniture, and fixtures.....	375	588	4,942	1,636	20,759	6,031	1,279	7,359	6,478	951	764	764	21,778
Other real estate owned.....	26	31	283		3,538	1,379	101	281	818	650	139	173	6,102
Cash in vault.....	600	496	999	558	13,386	986	353	1,930	803	977	555	478	13,954
Reserve with Federal reserve banks.....	1,353	2,325	5,137	2,349	28,960	9,951	1,584	9,364	3,693	4,763	1,923	1,255	24,790
Reserve with Federal reserve banks in process of collection.....	319	475	241	770	980	5,377	663	4,351	1,449	2,308	438	240	1,282
Items with Federal reserve banks.....	5,624	8,469	14,274	8,101	83,909	28,334	4,496	23,060	11,759	13,705	5,935	2,538	82,551
Due from banks in United States.....				243	49	1,047	43	50	14		10		137
Due from banks in foreign countries (including own branches).....				1,925	1,841	324	3,230	1,088	1,566	148	137	137	2,699
Exchanges for clearing house and other checks on local banks.....	304	428	1,083	565	9	1,025	576	421	35	180	38	38	1,264
Outside checks and other cash items.....	17	20	16		1,301	255	40	280	138	102	95	82	1,264
Redemption fund and due from United States Treasurer.....													
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....					212			28					780
Securities borrowed.....					754	597	14	312	224	103	1	48	840
Other assets.....	34	55	171	77									
<b>Total.....</b>	<b>27,981</b>	<b>31,864</b>	<b>97,522</b>	<b>41,376</b>	<b>621,111</b>	<b>195,815</b>	<b>28,397</b>	<b>161,526</b>	<b>74,425</b>	<b>84,961</b>	<b>35,571</b>	<b>22,210</b>	<b>543,978</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	1,360	1,400	5,950	2,400	45,477	15,150	1,600	9,400	6,250	4,550	2,150	1,650	49,053
Surplus.....	1,050	452	2,650	1,300	22,167	4,450	1,050	6,450	2,640	2,805	850	460	27,224
Undivided profits—net.....	230	401	1,737	532	8,076	7,012	407	2,335	1,278	1,479	506	231	10,723
Reserves for dividends, contingencies, etc.....	65	40	14	37	1,750	588	14	1,212	289	510	107	68	1,476
Reserves for interest, taxes, and other expenses accrued and unpaid.....	8	34	282	334	834	546	36	438	115	146	161	23	796
Due to Federal reserve banks.....					19					231	51	86	770
Due to other banks in United States.....	8,391	6,272	14,264	9,704	23,783	35,842	2,378	28,355	7,236	14,947	6,765	1,060	32,093
Due to banks in foreign countries (including own branches).....					45	323	77						459
Due to banks in foreign countries (including own branches).....					4	326	1,212	679	762	246	126		4,937
Certified and officers' checks outstanding.....	112	132	841	579	4,751	3,110	326	1,212	679	762	246	126	4,937
Cash letters of credit and travelers' checks outstanding.....	1		3	3	24			8	2				23
Demand deposits.....	8,522	18,322	45,073	18,514	293,564	77,740	13,934	65,000	29,947	37,566	10,360	9,396	285,201
Time deposits.....	7,894	3,684	25,805	7,807	183,478	36,947	6,958	37,679	21,784	18,061	12,490	6,913	90,767
United States deposits.....	55	718	382	130	1,206	8,379	521	3,101	855	793	181	573	2,431
<b>Total deposits.....</b>	<b>24,975</b>	<b>29,128</b>	<b>86,368</b>	<b>36,737</b>	<b>506,825</b>	<b>162,063</b>	<b>24,440</b>	<b>135,432</b>	<b>60,623</b>	<b>72,360</b>	<b>30,093</b>	<b>18,154</b>	<b>416,681</b>
Agreements to repurchase U. S. Government or other securities sold.....					399	186		209		900			525
Bills payable and rediscounts:													
With Federal reserve banks.....			112		8,629				295	100			9,214
All other.....					617				125				2,021
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....													
Acceptances executed for customers.....			11		3	708	54		28		303		2
Acceptances executed by other banks for account of reporting banks.....													
National-bank notes outstanding.....	336	400	325		25,986	5,095	796	5,563	2,745	2,050	1,399	1,624	24,821
Securities borrowed.....	17	9	73	36	212	17		399	65	61	2		780
Other liabilities.....					136								654
<b>Total.....</b>	<b>27,981</b>	<b>31,864</b>	<b>97,522</b>	<b>41,376</b>	<b>621,111</b>	<b>195,815</b>	<b>28,397</b>	<b>161,526</b>	<b>74,425</b>	<b>84,961</b>	<b>35,571</b>	<b>22,210</b>	<b>543,978</b>
Number of banks.....	5	4	4	4	803	5	3	8	7	4	4	4	623

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

**ALL MEMBER BANKS—CONDITION ON JUNE 30, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 12									Recapitulation				
	SAN FRAN- CISCO	Los An- geles	Port- land	Salt Lake City	Seat- tle	Spokane	Oak- land	Og- den	Country banks	Federal reserve bank cities	Federal reserve branch cities	Other reserve cities	Country banks	Total
<b>RESOURCES</b>														
Loans (including overdrafts).....	1,067,445	457,109	40,603	29,633	66,714	25,702	21,393	6,146	338,745	10,630,957	2,805,706	866,810	7,512,770	21,816,243
United States Government securities.....	279,553	97,667	33,691	7,507	40,858	4,832	3,345	1,184	67,693	2,900,024	951,170	212,823	1,279,015	5,343,032
Other securities.....	235,921	113,362	38,355	15,215	24,129	5,691	5,151	1,632	152,681	2,444,974	830,068	211,742	3,276,463	6,763,247
<b>Total loans and investments.....</b>	<b>1,582,919</b>	<b>668,138</b>	<b>112,649</b>	<b>52,355</b>	<b>131,701</b>	<b>36,225</b>	<b>29,889</b>	<b>8,962</b>	<b>559,119</b>	<b>15,975,955</b>	<b>4,586,944</b>	<b>1,291,375</b>	<b>12,068,248</b>	<b>33,922,522</b>
Customers' liability on account of acceptances.....	26,616	5,877	235	396	844	2	2	40	853,567	24,240	4	4,828	588,454	
Banking house, furniture, and fixtures.....	63,998	26,483	3,049	1,176	3,070	1,907	407	226	27,524	454,513	188,764	65,821	525,366	1,234,404
Other real estate owned.....	4,332	1,870	281	405	6	107	148	6	5,173	54,302	28,908	9,350	114,009	206,569
Cash in vault.....	17,345	9,059	1,444	391	1,967	593	478	112	16,325	131,508	51,987	38,575	296,765	519,135
Reserve with Federal reserve banks.....	99,895	42,863	8,742	3,675	10,747	2,597	2,039	662	31,016	1,422,225	301,521	94,721	577,954	2,396,421
Items with Federal reserve banks in process of collection.....	8,177	7,972	1,755	2,074	2,445	1,097	125	2,059	360,146	112,571	29,513	127,188	629,418	
Due from banks in United States.....	85,451	69,901	24,487	8,112	18,836	5,894	7,863	1,907	87,156	811,039	463,237	225,656	1,077,164	2,517,096
Due from banks in foreign countries (including own branches).....	10,537	6,697	609	2	646	191	---	---	328	331,247	14,354	1,552	4,167	351,320
Exchanges for clearing house and other checks on local banks.....	35,715	8,200	2,842	1,502	2,986	699	1,280	83	4,204	1,592,039	86,173	24,038	69,062	1,771,312
Outside checks and other cash items.....	5,883	10,024	220	71	390	47	64	9	2,296	31,720	25,594	4,498	25,546	87,358
Redemption fund and due from United States Treasurer.....	1,457	139	137	78	233	100	75	25	1,158	5,061	3,079	1,591	22,270	32,001
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	5,250	72	---	---	38	---	249	---	15	408,448	41,626	286	1,685	452,045
Securities borrowed.....	171	---	---	---	---	---	---	---	571	8,127	885	2,210	9,057	20,279
Other assets.....	16,398	4,365	615	252	534	---	---	86	5	1,317	160,728	6,836	60,917	260,254
<b>Total.....</b>	<b>1,964,084</b>	<b>861,660</b>	<b>157,065</b>	<b>70,489</b>	<b>174,443</b>	<b>49,457</b>	<b>42,580</b>	<b>12,122</b>	<b>738,301</b>	<b>22,600,625</b>	<b>5,961,646</b>	<b>1,801,150</b>	<b>14,925,167</b>	<b>45,288,588</b>
<b>LIABILITIES</b>														
Capital stock paid in.....	97,625	46,500	7,800	4,150	14,400	3,200	2,200	800	52,960	1,260,733	292,598	102,935	964,340	2,620,606
Surplus.....	81,723	31,255	3,400	2,080	3,620	706	1,659	200	24,187	1,506,347	348,098	69,393	822,513	2,741,351
Undivided profits—net.....	19,125	10,892	2,505	628	1,671	643	934	65	10,235	404,529	84,890	23,884	290,896	804,199
Reserves for dividends, contingencies, etc.....	4,787	4,094	215	439	739	25	411	122	4,097	148,803	41,965	5,818	67,482	264,068
Reserves for interest, taxes, and other expenses accrued and unpaid.....	3,024	1,354	216	290	339	67	19	26	816	67,070	18,243	6,066	35,966	127,345
Due to Federal reserve banks.....	38	---	---	---	---	---	---	---	656	440	315	7,931	32,387	41,073
Due to other banks in United States.....	144,766	49,438	21,165	11,243	31,795	9,310	7,775	3,606	28,755	2,609,107	729,975	259,596	405,399	4,004,077
Due to banks in foreign countries (including own branches).....	14,372	1,546	559	1	1,104	62	---	---	247	642,392	10,621	853	3,419	657,285
Certified and officers' checks outstanding.....	24,679	8,845	1,005	393	1,857	662	1,720	53	9,007	847,096	50,971	16,448	84,795	999,310
Cash letters of credit and travelers' checks outstanding.....	1,850	426	4	1	30	---	---	---	62	26,912	5,628	168	523	33,231
Demand deposits.....	463,782	228,462	51,600	25,625	66,657	17,095	16,374	3,855	292,625	8,932,520	2,006,463	711,525	4,971,716	16,622,224
Time deposits.....	1,026,579	466,160	64,646	23,551	42,367	15,363	9,680	2,845	279,635	4,382,459	2,138,514	538,098	6,461,397	13,515,468
United States deposits.....	14,617	3,319	557	103	4,058	322	42	50	1,787	246,350	67,383	15,064	66,600	395,397
<b>Total deposits.....</b>	<b>1,690,683</b>	<b>758,196</b>	<b>139,531</b>	<b>60,917</b>	<b>147,868</b>	<b>42,814</b>	<b>35,598</b>	<b>10,409</b>	<b>612,774</b>	<b>17,687,276</b>	<b>5,009,870</b>	<b>1,544,683</b>	<b>12,026,236</b>	<b>36,268,065</b>
Agreement to repurchase U. S. Government or other securities sold.....	---	---	---	31	---	---	---	---	367	3,196	967	2,634	8,574	15,371
Bills payable and rediscounts:														
With Federal reserve banks.....	---	---	---	---	---	---	---	---	6,376	11,504	2,252	2,915	130,148	146,819
All other.....	781	---	---	---	---	---	---	---	2,560	21,068	1,385	570	47,056	70,079
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	5,250	72	---	---	38	---	249	---	15	408,448	41,626	286	1,685	452,045
Acceptances executed for customers.....	27,692	6,097	188	396	880	1	2	---	72	866,795	24,333	4,739	5,484	901,351
Acceptances executed by other banks for account of reporting banks.....	556	5	47	---	---	---	---	---	3	10,414	369	70	661	11,514
National-bank notes outstanding.....	29,106	2,710	2,730	1,542	4,646	2,000	1,500	500	23,067	100,617	61,167	30,897	443,360	636,041
Securities borrowed.....	171	---	---	---	---	---	---	---	571	8,127	885	2,210	9,057	20,279
Other liabilities.....	3,561	485	433	16	242	1	8	---	201	95,698	37,998	4,050	71,709	209,455
<b>Total.....</b>	<b>1,964,084</b>	<b>861,660</b>	<b>157,065</b>	<b>70,489</b>	<b>174,443</b>	<b>49,457</b>	<b>42,580</b>	<b>12,122</b>	<b>738,301</b>	<b>22,600,625</b>	<b>5,961,646</b>	<b>1,801,150</b>	<b>14,925,167</b>	<b>45,288,588</b>
Number of banks.....	10	7	6	7	7	4	2	2	514	203	145	96	7,338	7,782

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

## ALL MEMBER BANKS—CONDITION OF BANKS

## RESOURCES (in thousands of dollars)

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	7,782	21,816,243	5,343,032	6,763,247	33,922,522	888,454	1,234,404	206,569	519,135	2,396,421
New England:										
Maine	49	74,198	10,338	52,231	136,767		2,337	531	2,127	5,545
New Hampshire	55	43,824	10,398	18,781	73,003		2,856	120	1,965	3,567
Vermont	45	36,528	5,668	22,455	64,651		1,260	327	1,191	2,565
Massachusetts	172	1,068,569	194,106	344,249	1,606,924	71,524	51,451	7,548	17,167	102,625
Rhode Island	14	186,050	60,875	84,930	331,855	1,527	2,732	311	7,238	13,669
Connecticut	64	209,188	30,681	49,813	289,682	71	14,409	1,665	6,268	13,541
Middle Atlantic:										
New York	642	6,801,351	1,860,800	1,771,111	10,433,262	660,059	302,482	24,977	84,965	951,055
New Jersey	358	883,840	135,751	425,179	1,445,770	1,026	62,597	11,566	27,766	68,029
Pennsylvania	897	2,123,636	701,501	1,035,620	3,860,757	27,465	142,564	37,850	51,028	215,408
East North Central:										
Ohio	353	1,339,692	191,995	302,169	1,833,856	16,174	91,354	19,540	38,982	101,480
Indiana	196	232,338	51,987	77,838	362,163	11	19,510	3,689	18,709	21,651
Illinois	466	1,532,148	429,012	383,651	2,344,811	55,151	59,315	6,665	41,551	202,221
Michigan	244	919,777	170,734	224,381	1,314,892	6,138	61,007	11,416	21,409	69,556
Wisconsin	162	313,592	71,231	97,353	482,176	4,389	18,974	1,574	12,284	27,034
West North Central:										
Minnesota	250	302,028	78,865	125,865	506,758	101	14,968	2,455	7,680	36,528
Iowa	242	195,522	27,819	77,013	300,354	7	12,128	4,502	7,538	17,633
Missouri	175	477,796	123,739	220,105	818,640	379	20,274	8,136	10,694	60,850
North Dakota	98	37,816	6,204	17,739	61,759		3,061	607	1,438	3,076
South Dakota	98	36,764	7,260	19,647	63,671		2,635	384	1,528	3,653
Nebraska	168	120,347	24,451	44,624	189,422	19	7,647	694	3,443	13,963
Kansas	242	105,493	28,984	38,636	173,113		8,955	1,340	4,772	12,998
South Atlantic:										
Delaware	20	57,276	7,618	16,487	81,381		1,934	528	1,236	3,811
Maryland	78	172,956	36,780	96,456	306,192	3,152	13,496	1,095	4,602	16,748
District of Columbia	12	81,302	31,633	19,691	132,626	15	11,147	2,268	4,854	9,907
Virginia	164	267,914	31,805	46,857	346,577	106	13,397	3,563	6,075	19,044
West Virginia	120	134,461	19,646	29,029	183,136		8,991	4,325	4,690	8,781
North Carolina	60	108,294	18,899	14,526	141,719	400	11,093	2,082	4,184	6,676
South Carolina	36	43,856	6,893	12,060	62,809	187	2,869	1,525	2,139	2,785
Georgia	95	156,905	39,292	27,833	224,030	37	11,999	5,899	4,991	14,277
Florida	55	48,239	53,137	35,498	136,874		7,565	834	6,115	8,385
East South Central:										
Kentucky	129	182,340	27,614	37,069	247,023	4	7,736	1,868	5,265	11,332
Tennessee	97	188,451	24,006	29,044	241,501	613	13,712	3,927	5,115	13,875
Alabama	101	131,927	22,230	28,777	182,934	1,025	7,401	5,043	5,525	10,289
Mississippi	29	36,506	3,109	12,693	52,308		1,957	737	1,533	2,840
West South Central:										
Arkansas	74	61,305	10,955	16,837	89,097		2,866	1,089	2,573	5,847
Louisiana	35	170,882	20,498	47,775	239,155	3,728	19,012	1,456	3,299	16,732
Oklahoma	262	166,072	29,326	74,789	270,187	12	12,764	863	4,875	18,434
Texas	612	518,933	120,544	99,854	739,331	1,124	43,749	9,183	18,034	53,499
Mountain:										
Montana	76	48,376	14,199	32,151	94,726		3,631	511	4,017	5,181
Idaho	54	27,232	6,195	10,316	43,743		2,275	574	1,243	2,379
Wyoming	30	20,941	5,222	5,783	31,946		1,089	184	1,109	1,812
Colorado	116	105,859	54,077	46,187	206,123		6,091	1,162	7,918	14,870
New Mexico	28	15,632	4,390	6,387	26,409		1,243	190	908	1,873
Arizona	14	15,489	9,797	6,774	32,060		1,452	441	1,972	1,959
Utah	38	50,030	10,485	18,425	78,940	396	2,108	609	942	5,093
Nevada	10	10,370	2,242	3,724	16,336		909	60	591	874
Pacific:										
Washington	135	167,163	65,842	67,962	300,967	853	11,061	720	6,781	21,057
Oregon	112	85,992	44,334	57,310	187,636	235	7,160	963	4,535	12,989
California	200	1,701,043	401,864	429,563	2,532,470	32,526	103,181	8,973	32,271	158,425

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2	12	30,379	7,022	9,704	47,105	63	3,246	463	1,608	2,314
New Jersey—district No. 2	248	705,035	115,036	360,262	1,180,333	966	45,886	6,630	22,420	56,235
Kentucky—district No. 4	71	63,924	8,004	12,322	84,250	4	3,814	967	2,309	3,970
Pennsylvania—district No. 4	283	685,731	383,556	350,091	1,419,378	90	53,443	12,653	17,490	82,622
West Virginia—district No. 4	12	23,383	4,368	4,280	32,031		1,471	112	683	1,237
Louisiana—district No. 6	23	141,917	17,682	40,271	199,870	3,728	16,766	1,135	2,440	14,514
Mississippi—district No. 6	18	29,374	2,317	10,575	42,306		1,459	530	1,172	2,350
Tennessee—district No. 6	79	137,283	17,122	16,869	171,274	612	8,060	1,934	3,744	8,695
Illinois—district No. 7	310	1,455,166	411,058	334,660	2,200,884	55,151	53,120	5,282	37,372	194,801
Indiana—district No. 7	144	195,740	45,143	60,272	301,155		16,916	2,852	16,857	18,573
Michigan—district No. 7	199	890,804	165,188	193,819	1,249,811	6,138	58,410	11,116	19,472	66,701
Wisconsin—district No. 7	114	288,104	64,587	81,210	433,801	4,389	17,019	1,401	10,862	24,923
Missouri—district No. 10	38	127,172	41,328	50,112	218,712		4,606	1,715	2,887	21,423
New Mexico—district No. 10	9	8,974	2,744	4,535	16,253		794	82	515	1,063
Oklahoma—district No. 10	251	164,035	28,999	73,069	266,103	12	12,562	844	4,746	18,178
Arizona—district No. 12	10	11,660	5,368	4,837	21,865		1,086	429	1,351	1,419

BY STATES, ON JUNE 30, 1931

RESOURCES (in thousands of dollars)

Items with Federal reserve banks in process of collection	Due from banks in—		Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	State
	United States	Foreign countries (including own branches)								
629,418	2,517,096	351,320	1,771,312	87,358	32,001	452,045	20,279	260,254	45,288,588	Total
1,041	7,425	310	495	375	231			323	157,507	New England:
1,850	3,188	20	302	181	226		52	702	88,032	Maine.
766	2,663	131	146	148	214			345	74,407	New Hampshire.
46,769	80,265	46,718	29,254	3,437	989	19,304		7,966	2,091,941	Vermont.
1,436	11,701	999	2,500	160	167	13		2,387	376,695	Massachusetts.
7,637	22,454	55	3,946	492	529			523	361,272	Rhode Island.
										Connecticut.
237,404	246,647	257,855	1,407,894	18,587	3,584	360,509	470	99,380	15,089,130	Middle Atlantic:
23,719	80,067	180	12,133	1,422	1,233	39	20	11,585	1,747,152	New York.
62,359	244,918	2,849	74,776	5,305	4,124	7,578	411	22,450	4,759,842	New Jersey.
										Pennsylvania.
36,392	121,823	2,381	21,294	6,146	1,660	5,196	9,166	18,343	2,323,787	East North Central:
6,847	52,871	212	3,393	1,454	1,043		1,665	675	494,733	Ohio.
36,815	243,508	5,535	50,326	3,664	1,727	36,742	167	13,756	3,101,954	Indiana.
19,747	85,145	2,674	22,792	7,025	912	14,257	1,126	10,481	1,648,577	Illinois.
5,499	56,114	233	3,939	1,162	797		2	2,443	616,845	Michigan.
										Wisconsin.
3,420	90,139	2,063	7,938	1,819	675	9	14	8,670	683,237	West North Central:
4,927	38,477	175	2,398	773	556		85	917	390,470	Minnesota.
22,794	102,002	3,144	13,441	1,626	422	250	3,724	4,802	1,071,178	Iowa.
155	6,354	28	285	126	136		1	761	77,787	Missouri.
207	7,215	11	428	159	88		30	663	80,672	North Dakota.
3,970	39,761	53	3,637	782	341		10	645	264,387	South Dakota.
2,063	44,854	275	1,609	347	466		98	462	251,352	Nebraska.
										Kansas.
836	8,827		925	47	46			155	99,727	South Atlantic:
12,050	26,148	156	6,197	439	306	635		1,596	392,812	Delaware.
2,603	17,984	102	4,505	528	211		680	1,360	188,790	Maryland.
9,568	27,204	4,046	3,879	890	943	665	103	10,614	448,674	District of Columbia.
2,476	13,367		931	202	501		216	1,501	229,117	Virginia.
3,697	22,271		1,148	365	319		115	607	194,676	West Virginia.
571	8,307	5	621	214	162		7	356	82,557	North Carolina.
4,420	48,484	4	2,487	909	360	200	239	838	319,174	South Carolina.
2,390	27,890	46	962	397	199	70	276	1,113	193,116	Georgia.
										Florida.
4,822	22,881	5	1,601	752	560	63	71	803	304,786	East South Central:
5,084	43,126	1	2,755	1,478	743		284	579	332,793	Kentucky.
2,068	20,827	125	768	753	669	331	6	261	238,025	Tennessee.
144	6,641		344	95	111		201	155	67,066	Alabama.
										Mississippi.
1,343	18,405		698	403	174		3	645	123,143	West South Central:
2,717	33,738	501	6,962	944	295	306	489	2,149	331,483	Arkansas.
3,226	48,522	3	2,324	631	285		101	543	362,770	Louisiana.
15,665	159,173	1,228	10,392	2,571	2,103	28	495	1,812	1,058,387	Oklahoma.
										Texas.
828	15,424	71	430	186	108			963	126,076	Mountain:
323	8,922	2	229	134	81		15	72	59,992	Montana.
15	5,882		134	37	74				42,282	Idaho.
3,341	39,474	42	2,548	1,164	214		200	461	283,608	Wyoming.
30	3,867		98	143	68			28	34,857	Colorado.
328	5,328	74	524	103	59		11	81	44,392	New Mexico.
2,218	11,237	2	1,628	103	124		5	287	103,692	Arizona.
80	3,158		51	26	62				22,147	Utah.
										Nevada.
3,803	44,064	1,125	4,507	1,199	620	38	150	690	397,635	Pacific:
1,788	34,904	610	3,179	377	287			699	255,362	Washington.
17,167	203,450	17,271	47,559	17,078	2,197	5,571	576	21,777	3,200,492	Oregon.
										California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

1,085	2,612	2	462	35	113			190	59,298	Connecticut—district No. 2.
20,478	68,498	176	10,541	1,278	891	34	20	9,457	1,423,843	New Jersey—district No. 2.
43	7,295	3	241	96	286	13	29	84	103,404	Kentucky—district No. 4.
20,992	72,147	821	14,167	1,931	1,677	79	236	8,568	1,706,215	Pennsylvania—district No. 4.
455	1,914		178	11	7		7		38,178	West Virginia—district No. 4.
2,288	23,646	501	6,552	838	201	306	240	1,897	274,922	Louisiana—district No. 6.
144	5,606		242	90	80		155	137	54,271	Mississippi—district No. 6.
2,652	20,399		1,832	1,177	684		220	501	221,784	Tennessee—district No. 6.
35,522	227,603	5,535	49,924	3,329	1,381	36,742	81	13,156	2,919,883	Illinois—district No. 7.
6,057	47,458	212	3,118	1,337	846		463	2,467	417,802	Indiana—district No. 7.
19,734	79,204	2,661	22,691	6,916	765	14,257	1,116	10,279	1,569,071	Michigan—district No. 7.
5,496	50,904	233	3,751	1,104	680	225	2	2,199	556,989	Wisconsin—district No. 7.
8,808	60,737	275	4,103	503	131	250	364	1,567	326,081	Missouri—district No. 10.
19	2,646		74	128	46			8	21,628	New Mexico—district No. 10.
3,226	48,106	3	2,313	619	276			65	357,375	Oklahoma—district No. 10.
325	3,872		358	87	31			11	30,881	Arizona—district No. 12.

## ALL MEMBER BANKS—CONDITION OF BANKS.

## LIABILITIES (in thousands of dollars)

State	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for expenses accrued	Due to Federal reserve banks	Due to other banks in—		Certified and officers' checks	Cash letters of credit and travelers' checks	Demand deposits
							United States	Foreign countries (including own branches)			
Total.....	2,620,606	2,741,351	804,199	264,068	127,345	41,073	4,004,077	657,285	999,310	33,231	16,622,224
New England:											
Maine.....	7,070	6,860	4,727	546	293	114	4,293	4	413	104	31,298
New Hampshire.....	5,615	5,177	3,688	306	112	478	4,726		442		32,495
Vermont.....	5,260	3,105	1,982	410	114	256	1,518		257		13,648
Massachusetts.....	141,866	109,022	35,088	16,680	6,467	3,568	151,410	17,244	14,607	721	879,991
Rhode Island.....	14,720	24,310	5,484	3,422	4,179	293	9,621	376	1,023		106,196
Connecticut.....	24,112	25,297	11,281	1,285	1,272	2,798	12,840		2,463	9	158,074
Middle Atlantic:											
New York.....	816,121	1,104,637	330,717	102,059	34,702	7,839	1,441,720	579,006	788,707	22,016	6,054,082
New Jersey.....	98,318	97,016	30,408	5,843	3,847	4,700	33,444	142	11,960	67	585,480
Pennsylvania.....	229,527	484,808	96,522	39,805	11,432	3,450	496,050	5,606	27,759	5,131	1,499,005
East North Central:											
Ohio.....	144,598	108,272	37,046	7,922	7,468	3,414	139,677	1,888	16,125	55	726,934
Indiana.....	32,597	20,045	6,845	556	942	1,329	35,558	24	3,011	7	183,046
Illinois.....	195,295	149,581	36,878	24,369	20,931	62	374,165	27,664	22,333	2,213	1,252,162
Michigan.....	74,990	86,223	19,264	10,659	4,741	100	62,005	1,941	12,653	124	494,457
Wisconsin.....	36,955	21,713	11,518	3,145	2,386	2,984	51,163	681	2,965	26	203,901
West North Central:											
Minnesota.....	37,645	21,798	6,592	2,001	2,407	12	89,983	1,052	6,272	29	244,897
Iowa.....	23,541	11,931	4,040	912	938	1	39,727	3	3,014		132,153
Missouri.....	71,585	32,206	17,053	3,458	1,792	3	176,198	360	7,269	89	451,120
North Dakota.....	5,070	2,457	803	541	371		2,398	11	472		25,011
South Dakota.....	5,005	2,484	1,178	440	250		4,360		800		31,513
Nebraska.....	14,615	7,289	2,602	1,797	479	119	44,546	31	2,154	56	115,344
Kansas.....	17,767	8,704	3,767	431	501		27,536		1,621	3	124,290
South Atlantic:											
Delaware.....	9,519	16,730	3,446	536	442	251	2,596		366	1	46,964
Maryland.....	21,184	20,023	6,585	1,772	1,449	17	39,203	399	3,402	3	113,047
District of Columbia.....	11,175	8,725	3,296	972	478	1,516	14,151	200	2,068	84	75,479
Virginia.....	37,868	22,542	7,353	3,299	1,492	1,244	33,821	86	2,625		135,704
West Virginia.....	16,698	12,642	4,885	702	725	890	6,925		1,185		81,885
North Carolina.....	15,280	10,614	3,826	1,192	872	1,313	19,548		2,621		62,997
South Carolina.....	6,000	4,033	1,076	196	169	454	4,675		407		23,720
Georgia.....	25,005	18,706	4,825	1,257	473	81	33,639		948	2	115,199
Florida.....	15,715	7,216	2,037	379	248	192	18,897	95	1,138	6	76,974
East South Central:											
Kentucky.....	18,203	16,409	3,523	1,320	1,171	38	24,076		4,417		99,531
Tennessee.....	24,404	16,491	3,165	3,045	974	1,357	31,537		1,392		114,801
Alabama.....	20,355	15,625	3,556	578	634	344	9,292	273	879	21	90,761
Mississippi.....	4,735	3,399	593	51	138	5	2,031		390		23,589
West South Central:											
Arkansas.....	8,160	4,331	2,269	317	238		14,096		1,233	4	47,386
Louisiana.....	19,400	12,702	3,619	971	1,345	293	50,475	1,244	2,228	6	127,306
Oklahoma.....	25,700	8,998	4,772	833	697	11	34,902		4,344	13	169,594
Texas.....	84,368	43,050	23,328	3,853	2,000	825	118,155	903	10,777	33	491,044
Mountain:											
Montana.....	6,480	4,029	1,893	855	752		8,171	6	1,028	13	48,829
Idaho.....	3,550	1,483	464	1,218	171	113	3,505		505		25,656
Wyoming.....	2,435	1,754	804	98	23		2,687		287	1	17,408
Colorado.....	13,375	9,988	4,848	206	1,181		23,422	34	2,568	5	124,950
New Mexico.....	1,990	1,104	178	109	52	28	896		334	9	19,647
Arizona.....	2,875	1,840	536	40	131	27	1,279	121	430		20,090
Utah.....	6,795	3,544	917	766	423	5	15,010	1	568	1	35,293
Nevada.....	1,500	665	211	70	95	67	2,462		232		6,877
Pacific:											
Washington.....	29,780	9,920	4,200	1,642	576	51	45,734	1,225	3,608	31	155,210
Oregon.....	15,500	6,945	3,918	442	305		22,358	559	1,647	5	93,959
California.....	170,285	124,908	36,593	10,762	4,467	431	217,596	16,106	41,363	2,343	833,227

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2.....	3,333	3,662	1,723	97	181	572	2,581		506	3	22,301
New Jersey—district No. 2.....	81,333	72,467	22,795	4,722	3,148	3,830	30,147	140	10,333	49	475,389
Kentucky—district No. 4.....	8,130	5,766	1,798	338	267	38	749		463		35,748
Pennsylvania—district No. 4.....	72,408	170,542	29,184	14,972	5,178	48	225,742	1,264	7,563	5,034	530,492
West Virginia—district No. 4.....	2,640	2,265	1,257	195	185	224	1,611		136		10,437
Louisiana—district No. 6.....	16,000	10,921	3,308	607	1,116		40,182	1,244	1,900	6	105,054
Mississippi—district No. 6.....	3,540	2,920	399	24	133	5	1,810		349		18,371
Tennessee—district No. 6.....	15,410	9,889	2,365	1,677	826	1,347	20,719		1,094		69,831
Illinois—district No. 7.....	182,905	142,360	33,569	23,415	20,515	62	364,121	27,664	21,322	2,213	1,189,401
Indiana—district No. 7.....	27,000	16,976	5,689	366	865	1,126	30,289	24	2,789	7	159,943
Michigan—district No. 7.....	17,010	83,563	18,090	9,348	4,251	100	61,512	1,941	12,318	124	477,063
Wisconsin—district No. 7.....	32,985	19,744	10,560	2,648	2,274	2,984	48,760	681	2,645	26	189,082
Missouri—district No. 10.....	17,730	7,092	5,202	1,016	333		103,069	100	2,338	16	134,784
New Mexico—district No. 10.....	1,130	602	34	83	38	19	797		215	9	10,983
Oklahoma—district No. 10.....	25,175	8,877	4,725	823	696		34,864		4,302	13	166,647
Arizona—district No. 12.....	2,225	1,365	395	29	114	27	1,188		298		15,853

BY STATES, ON JUNE 30, 1931—Continued

LIABILITIES (in thousands of dollars)

Time deposits	United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts		Acceptances of other banks and bills of exchange sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total	State
			With Federal Reserve banks	All other								
13,515,468	395,397	15,371	146,819	70,079	452,045	901,351	11,514	636,041	20,279	209,455	45,288,588	Total.
95,532	234		1,085	330				4,579		25	157,507	New England:
27,268	488		1,393	849				4,562	52	381	88,032	Maine.
42,459	112		736	241				4,270		39	74,407	New Hampshire:
563,228	24,149	2,000	5,737	750	19,304	72,400	688	19,689		7,332	2,091,941	Vermont.
198,931	1,315	77	350		13	1,653	35	3,306		1,391	376,695	Massachusetts.
106,229	1,778		2,248	554		8	63	10,557		404	361,272	Rhode Island.
												Connecticut.
2,469,693	127,242	124	24,303	14,603	360,509	671,256	7,975	71,350	470	79,999	15,089,130	Middle Atlantic:
797,305	9,311	2,121	12,518	7,703	39	767	313	24,483	20	21,347	1,747,152	New York.
1,650,528	46,166	547	15,016	9,666	7,578	26,609	1,260	81,910	411	21,056	4,759,842	New Jersey.
												Pennsylvania.
1,027,493	22,234	994	10,353	3,206	5,196	16,240	40	33,039	9,166	2,427	2,323,787	East North Central:
174,769	2,782	270	2,362	927		11		21,639	675	7,338	494,733	Ohio.
805,367	29,744	1,214	3,485	5,619	36,742	55,798	92	34,448	167	23,625	3,101,954	Indiana.
821,442	9,494	541	3,486	3,808	14,257	5,195	20	18,126	1,126	3,925	1,648,577	Illinois.
250,857	3,742	3	1,114	655	225	4,369	23	15,871	2	2,547	616,845	Michigan.
												Wisconsin.
252,620	2,319		703	207		9	98	13,456	14	1,119	683,237	West North Central:
160,752	802	11	875	290			7	10,769	85	559	390,470	Minnesota.
278,546	9,249	1,740	2,705	3,808	250	391		8,373	3,724	1,259	1,071,178	Iowa.
36,930	115		731	98				2,745	1	33	77,787	Missouri.
30,828	436		1,383	47				1,758	30	160	80,672	North Dakota.
64,943	588		2,462	186			19	6,810	10	337	264,387	South Dakota.
53,814	1,571	163	1,673	28				9,296	98	89	251,352	Nebraska.
												Kansas.
16,386	569		234	249		1		905		532	99,727	South Atlantic:
162,189	11,771	8	853	293		635	3,154	6,087		738	392,812	Delaware.
62,141	1,713	1,659	200					4,188	680	50	188,790	Maryland.
172,259	4,742		4,273	915	665	98		18,770	103	807	448,674	District of Columbia.
86,393	892	2	2,996	1,934				9,954	216	193	229,117	Virginia.
60,143	2,774	98	5,674	591		202	198	6,238	115	380	194,676	West Virginia.
35,523	1,443	85	1,142	111		187		3,194	7	135	82,557	North Carolina.
96,621	9,802		3,332	1,072	200	13	24	7,192	239	484	319,174	South Carolina.
58,968	6,169	14	531	205	70			3,894	276	92	193,116	Georgia.
												Florida.
98,371	1,190	456	2,072	1,428	63		4	11,060	71	21,383	304,786	East South Central:
114,501	1,824		1,818	1,474		613		14,727	284	386	332,793	Kentucky.
71,269	3,457	334	4,704	823	331	1,159		13,414	6	210	238,025	Tennessee.
27,814	476	125	1,209	71				1,956	201	253	67,066	Alabama.
												Mississippi.
39,337	363	256	1,105	744				3,137	3	164	123,143	West South Central:
86,222	10,660		1,017	607	306	4,654	122	5,897	489	1,920	331,483	Arkansas.
102,686	979	230	2,803	293		14		5,692	101	108	362,770	Louisiana.
207,428	16,380	1,788	8,690	2,030	28	1,127		41,062	495	1,023	1,058,387	Oklahoma.
												Texas.
50,582	204		809	101				2,151		173	126,076	Mountain:
20,871	147	18	575	111	15			1,588		2	59,992	Montana.
14,601	90	4	541	63				1,486			42,282	Idaho.
96,227	865	101	1,193	109				4,293	200	43	283,608	Wyoming.
8,450	116	8	499	50				1,357		30	34,857	Colorado.
15,666	139			12				1,172	11	23	44,392	New Mexico.
36,267	192	31	851	137			396	2,457	5	33	103,692	Arizona.
8,624								1,244		1	22,147	Utah.
												Nevada.
125,157	5,307	126	648	727	38	890		12,358	150	257	397,635	Pacific:
100,812	596	32	1,490	413		188		5,711		435	255,362	Washington.
1,630,426	18,447	191	2,812	1,941	5,571	33,854	564	43,821	576	4,208	3,200,492	Oregon.
												California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

20,830	308		632	144		63	2,250		112	59,298	Connecticut—district No. 2.	
658,844	7,081	2,052	7,227	4,502	34	707	17,725	313	20	20,985	New Jersey—district No. 2.	
41,526	231		1,538	1,123	13		5,591	4	29	52	103,404	Kentucky—district No. 4.
587,843	12,398		4,217	3,371		38	33,260	44	236	2,372	1,706,215	Pennsylvania—district No. 4.
17,031	177		263	202			1,555				38,178	West Virginia—district No. 4.
71,992	10,309		571	597	306	4,654	4,032	122	240	1,761	274,922	Louisiana—district No. 6.
23,569	463	125	763	46			1,347		155	252	54,271	Mississippi—district No. 6.
79,870	1,215		1,520	1,408		612	13,546		220	235	221,784	Tennessee—district No. 6.
731,987	28,913	1,113	2,029	4,506	36,742	55,798	27,542	92	81	23,533	2,919,883	Illinois—district No. 7.
142,132	2,562	270	1,553	618		11	17,784		403	7,335	417,802	Indiana—district No. 7.
773,847	9,236	541	3,387	3,642	14,257	5,195	15,203	20	1,116	3,907	1,569,671	Michigan—district No. 7.
218,856	3,564		3,377	551	225	4,369	13,545	23	2	2,529	556,989	Wisconsin—district No. 7.
48,462	2,114	31	120		250		2,533		364	477	326,081	Missouri—district No. 10.
6,384	114		269				925				21,628	New Mexico—district No. 10.
101,808	955	206	2,558	231		14	5,508		65	108	357,575	Oklahoma—district No. 10.
8,669	62			12			622		11	11	30,881	Arizona—district No. 12.

# FEDERAL RESERVE DISTRICTS

