Member Bank Call Report

No. 53

Condition of all Member Banks
September 29, 1931

FEDERAL RESERVE BOARD

WASHINGTON

UNITED STATES
GOVERNMENT PRINTING OFFICE
WASHINGTON : 1931

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

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

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

MEMBER BANK CALL REPORT

Washington, November 25, 1931

CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Sept. 29, 1931	June 30, 1931	Sept. 24, 1930	June 30, 1931	Sept. 24, 1930
RESOURCES					
Loans (including overdrafts)	20,874,084	21,816,243	24,738,011	−942,159	−3,863,927
United States Government securities	5,564,461	5,343,032	4,095,270	+221,429	+1,469,191
Other securities	6,634,689	6,763,247	6,638,969	−128,558	−4,280
Total loans and investments	**33,073,234**	**33,922,522**	**35,472,250**	**−849,288**	**−2,399,016**
Customers' liability on account of acceptances	662,415	888,454	912,852	−226,039	−250,437
Banking house, furniture, and fixtures	1,220,317	1,234,404	1,230,754	−14,087	−10,437
Other real estate owned	209,518	206,569	197,869	+2,949	+11,649
Cash in vault	554,150	519,135	470,367	+35,015	+83,783
Reserve with Federal reserve banks	2,339,230	2,396,421	2,414,991	−57,191	−75,761
Items with Federal reserve banks in process of collection	531,691	629,418	698,871	−97,727	−167,180
Due from banks in United States	1,935,119	2,517,096	2,462,827	−581,977	−527,708
Due from banks in foreign countries (including own branches)	215,692	351,320	202,447	−135,628	+13,245
Exchanges for clearing house and other checks on local banks	959,218	1,771,312	1,146,915	−812,094	−187,697
Outside checks and other cash items	50,696	87,358	51,706	−36,662	−1,010
Redemption fund and due from United States Treasurer	31,524	32,001	32,604	−477	−1,080
Acceptances of other banks and bills of exchange or drafts sold with indorsement	329,756	452,045	592,732	−122,289	−262,976
Securities borrowed	17,150	20,279	23,866	−3,129	−6,716
Other assets	249,067	260,254	242,062	−11,187	+7,005
Total	42,378,777	45,288,588	46,153,113	−2,909,811	−3,774,336
LIABILITIES					
Capital stock paid in	2,580,550	2,620,606	2,728,664	−40,056	−148,114
Surplus	2,695,285	2,741,351	2,903,258	−46,066	−207,973
Undivided profits—net	811,456	804,199	1,009,435	+7,257	−197,979
Reserves for dividends, contingencies, etc	271,408	264,068	185,602	+7,340	+85,806
Reserves for interest, taxes, and other expenses accrued and unpaid	162,507	127,345	182,397	+35,162	−19,890
Due to Federal reserve banks	41,070	41,073	47,147	−3	−6,077
Due to other banks in United States	3,222,466	4,004,077	3,817,132	−781,611	−594,666
Due to banks in foreign countries (including own branches)	747,282	657,285	660,612	+89,997	+86,670
Certified and officers' checks outstanding	617,053	999,310	771,941	−382,257	−154,888
Cash letters of credit and traveler's checks outstanding	23,701	33,231	26,638	−9,530	−2,937
Demand deposits	15,526,182	16,622,224	16,838,351	−1,096,042	−1,312,169
Time deposits	12,776,332	13,515,468	13,944,868	−739,136	−1,168,536
United States deposits	526,161	395,397	257,185	+130,764	+268,976
Total deposits	**33,480,247**	**36,268,065**	**36,363,874**	**−2,787,818**	**−2,883,627**
Agreements to repurchase U. S. Government or other securities sold	25,303	15,371	38,144	+9,932	−12,841
Bills payable and rediscounts:					
With Federal reserve banks	323,354	146,819	172,578	+176,535	+150,776
All other	142,357	70,079	143,402	+72,278	−1,045
Acceptances of other banks and bills of exchange or drafts sold with indorsement	329,756	452,045	592,732	−122,289	−262,976
Acceptances executed for customers	681,145	901,351	929,337	−220,206	−248,192
Acceptances executed by other banks for account of reporting banks	13,197	11,514	18,127	+1,683	−4,930
National-bank notes outstanding	628,334	636,041	648,999	−7,707	−20,665
Securities borrowed	17,150	20,279	23,866	−3,129	−6,716
Other liabilities	216,728	209,455	212,698	+7,273	+4,030
Total	42,378,777	45,288,588	46,153,113	−2,909,811	−3,774,336
Number of banks	7,599	7,782	8,246	−183	−647

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON CALL DATES DECEMBER 31, 1928, TO SEPTEMBER 29, 1931

[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	Sept. 29
RESOURCES												
Loans (including overdrafts)	25,155,255	24,944,641	25,658,491	26,164,829	26,150,061	25,118,783	25,213,770	24,738,011	23,870,488	22,839,946	21,816,243	20,874,084
United States Government securities	4,311,790	4,453,953	4,154,929	4,021,636	3,862,968	4,085,006	4,061,395	4,095,270	4,124,776	5,002,262	5,343,032	5,564,461
Other securities	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	6,634,689
Total loans and investments	**35,683,935**	**35,393,026**	**35,710,961**	**35,913,771**	**35,933,950**	**35,055,697**	**35,655,659**	**35,472,250**	**34,859,511**	**34,728,565**	**33,922,522**	**33,073,234**
Customers' liability on account of acceptances	929,540	836,028	802,188	988,912	1,252,147	1,111,153	928,807	912,852	1,117,833	1,035,978	888,454	662,415
Banking house, furniture, and fixtures	1,107,287	1,118,418	1,169,752	1,175,393	1,190,306	1,202,486	1,217,963	1,230,754	1,240,444	1,239,935	1,234,404	1,220,317
Other real estate owned	177,716	184,873	179,878	182,796	183,989	188,815	190,995	197,869	191,169	199,935	206,569	209,518
Cash in vault	564,384	516,742	433,491	497,212	558,450	496,633	484,262	470,367	592,504	461,267	519,135	554,150
Reserve with Federal reserve banks	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	2,339,230
Items with Federal reserve banks in process of collection	967,836	841,606	775,822	923,363	994,373	719,201	836,471	698,871	757,216	524,765	629,418	531,691
Due from banks in United States	2,124,252	1,741,478	1,885,167	2,004,938	2,167,756	1,901,517	2,360,377	2,462,827	2,455,948	2,791,204	2,517,096	1,935,119
Due from banks in foreign countries (including own branches)	305,299	287,248	272,682	246,996	263,834	247,612	220,793	202,447	260,818	296,376	351,320	215,692
Exchanges for clearing house and other checks on local banks	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	959,218
Outside checks and other cash items	203,884	142,395	117,298	102,363	139,056	65,331	118,552	51,706	92,766	43,344	87,358	50,696
Redemption fund and due from United States Treasurer	32,995	32,761	32,715	32,828	32,889	32,823	32,658	32,604	32,318	32,264	32,001	31,524
Acceptances of other banks and bills of exchange or drafts sold with indorsement	677,994	475,155	453,826	551,587	735,193	612,193	557,748	592,732	662,686	524,104	452,045	329,756
Securities borrowed	35,947	48,844	36,337	32,592	35,533	25,744	26,324	23,866	21,069	24,822	20,279	17,150
Other assets	222,149	229,751	232,621	198,700	219,379	231,482	223,114	242,062	222,911	300,024	260,254	249,067
Total	48,935,646	46,673,097	45,908.001	47,305,588	48,843,078	45,860,379	47,906,740	46,153,113	47,057,891	45,542,276	45,288,588	42,378,777
LIABILITIES												
Capital stock paid in	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	2,580,550
Surplus	2,440,709	2,548,155	2,650,336	2,811,269	2,864,612	2,881,944	2,870,800	2,903,258	2,822,091	2,804,906	2,741,351	2,695,285
Undivided profits—net	832,564	918,145	882.806	980,928	909,548	956,053	950,072	1,009,435	894,388	910,480	804,199	811,456
Reserves for dividends, contingencies, etc	151,744	144,242	164,430	143,603	177,252	176,610	182,940	185,602	211,407	225,483	264,068	271,408
Reserves for interest, taxes, and other expenses accrued and unpaid	120,676	157,144	148,825	172,193	137,660	175,896	148,960	182,397	121,190	158,416	127,345	162,507
Due to Federal reserve banks	56,510	51,433	51,883	55,720	54,458	51,915	46,206	47,147	49,267	43,323	41,073	41,070
Due to other banks in United States	3,649,037	3,070,084	3,091,639	3,153,077	3,517,325	3,204,316	3,831,656	3,817,132	3,872,842	4,236,451	4,004,077	3,222,466
Due to banks in foreign countries (including own branches)	543,273	462,649	464,871	481,696	576,664	498,075	571,766	660,612	634,927	566,579	657,285	747,282
Certified and officers' checks outstanding	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	999,310	617,053
Cash letters of credit and travelers' checks outstanding	23,128	27,385	43,182	27,613	23,460	25,038	41,389	26,638	20,960	22,506	33,231	23,701
Demand deposits	18,903,658	17,708,269	17,814,603	17,937,478	18,861,582	17,078,905	18,061,977	16,838,351	17,501,550	16,338,728	16,622,224	15,526,182
Time deposits	13,453,311	13,328,712	13,325,066	13,317,649	13,233,481	13,518,731	13,811,978	13,944,868	13,546,201	13,663,258	13,515,468	12,776,332
United States deposits	261,505	410,867	347,967	315,479	143,203	324,893	280,769	257,185	267,415	502,204	395,397	526,161
Total deposits	**39,074,560**	**36,799,346**	**35,892,831**	**36,694,158**	**38,013,735**	**35,836,156**	**38,139,178**	**36,363,874**	**37,116,939**	**35,999,796**	**36,268,065**	**33,480,247**
Agreements to repurchase U. S. Government or other securities sold	134,084	102,423	103,758	149,090	136,957	66,214	37,164	38,144	158,141	23,599	15,371	25,303
Bills payable and rediscounts:												
With Federal reserve banks	1,040,608	981,434	1,029,391	899,311	646,334	206,124	273,880	172,578	248,017	165,106	146,819	323,354
All other	121,570	171,601	168,975	250,587	232,188	140,467	161,090	143,402	107,151	116,336	70,079	142,357
Acceptances of other banks and bills of exchange or drafts sold with indorsement	677,994	475,155	453,826	551,586	735,193	612,193	557,748	592,732	662,686	524,104	452,045	329,756
Acceptances executed for customers	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	681,145
Acceptances executed by other banks for account of reporting banks	43,636	45,025	42,075	40,400	29,647	24,654	34,998	18,127	15,031	15,553	11,514	13,197
National-bank notes outstanding	649,893	647,354	648,944	640,610	645,562	647,481	649,098	648,999	639,640	642,284	636,041	628,334
Securities borrowed	35,947	48,844	36,337	32,592	35,533	25,744	26,324	23,866	21,069	24,822	20,279	17,150
Other liabilities	209,109	224,581	238,116	214,946	245,585	239,961	226,915	212,698	236,366	210,885	209,455	216,728
Total	48,935,646	46,673,097	45,908,001	47,305,588	48,843,078	45,860,379	47,906,740	46,153,113	47,057,891	45,542,276	45,288,588	42,378,777
Number of banks	8,837	8,755	8,707	8,616	8,522	8,406	8,315	8,246	8,052	7,928	7,782	7,599

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

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

[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	Sep 129
Loans—Total	**25,155,255**	**24,944,641**	**25,658,491**	**26,164,829**	**26,150,061**	**25,118,783**	**25,213,770**	**24,738,011**	**23,870,488**	**22,839,946**	**21,816,243**	**20,874,084**
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	268,490
Bills, acceptances, etc., payable in foreign countries	103,245	92,701	90,001	69,561	79,577	79,219	71,438	61,934	54,946	100,618	112,757	69,973
Commercial paper bought in open market	389,560	375,501	248,609	227,574	290,822	499,286	507,392	523,129	365,875	361,052	383,873	296,433
Loans to banks—On securities	537,501	548,152	670,277	640,301	714,076	260,124	230,166	174,857	314,768	218,503	228,602	310,909
All other						266,957	305,141	290,936	315,777	227,771	228,265	287,621
Loans on securities, excl. 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	10,335,938	9,439,160	9,053,749	8,334,479	7,770,142
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	927,813
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	521,157
To others	6,372,504	6,525,786	6,812,805	7,169,813	7,685,001	7,023,514	7,241,784	7,090,382	7,266,344	6,848,277	6,602,344	6,321,172
Real-estate loans—On farm land	411,567	403,475	403,991	392,076	387,714	394,117	386,036	387,366	386,726	385,558	388,124	375,973
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	2,847,045	2,833,559	2,830,109	2,772,606
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	8,721,937
Loans eligible for rediscount with F. R. banks	4,160,436	4,343,404	4,389,853	4,598,240	4,396,904	4,204,395	3,904,968	3,812,169	3,538,001	3,418,472	3,197,984	2,997,167
United States Government securities—Total	**4,311,790**	**4,453,953**	**4,154,929**	**4,021,636**	**3,862,968**	**4,085,006**	**4,061,395**	**4,095,270**	**4,124,776**	**5,002,262**	**5,343,032**	**5,564,461**
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	4,278,845
Treasury notes	729,427	804,739	703,641	664,821	519,983	524,452	462,924	418,495	484,911	332,295	403,248	371,494
Certificates of indebtedness	471,852	455,821	339,456	251,392	151,659	234,543	254,404	284,953	296,418	725,852	638,054	553,996
Treasury bills [1]	82,416	71,841	106,996	113,239	97,051	38,043	4,233	48,848	72,576	173,029	262,836	360,126
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**	**6,634,689**
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	5,972,752
State, county, and municipal bonds	1,221,910	1,168,501	1,144,362	1,116,276	1,224,030	1,168,275	1,232,040	1,379,471	1,492,689	1,553,636	1,535,157	1,582,861
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	987,115
Other public service corporation bonds	985,360	958,194	931,938	902,764	905,606	980,210	1,047,687	1,074,627	1,101,386	1,102,961	1,115,864	1,028,292
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	1,198,078
Stock of Federal reserve banks	146,113	153,834	158,290	166,686	170,517	173,384	169,505	170,260	167,297	167,028	165,419	164,327
Stock of other corporations	435,735	438,756	469,814	503,848	558,794	527,917	565,417	572,941	586,970	573,611	587,360	561,772
Collateral trust and other corporation notes	199,412	181,969	168,720	154,060	166,049	164,214	180,936	217,924	199,101	214,222	226,910	235,446
Municipal warrants	146,929	149,593	150,681	169,501	168,947	163,434	170,575	181,958	199,743	214,169	165,887	165,567
All other	84,655	87,643	90,425	86,750	58,844	60,545	70,864	71,837	65,190	56,917	42,550	49,294
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	661,937
Government bonds	343,200	319,239	308,773	303,407	304,123	280,835	346,219	344,439	360,745	369,290	318,564	317,315
Other foreign securities	340,561	333,556	326,266	308,997	324,675	328,776	342,425	356,223	354,183	335,542	323,338	344,622
Demand deposits—Total	**18,903,658**	**17,708,269**	**17,814,603**	**17,937,478**	**18,861,582**	**17,078,905**	**18,061,977**	**16,838,351**	**17,501,550**	**16,338,728**	**16,622,224**	**15,526,182**
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	13,702,657
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	171,582
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	1,349,502
All other	372,455	276,235	359,383	357,904	388,783	254,828	365,097	258,076	386,226	293,592	364,673	302,441
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	17,445,203
Time deposits—Total	**13,453,311**	**13,328,712**	**13,325,066**	**13,317,649**	**13,233,481**	**13,518,731**	**13,811,978**	**13,944,868**	**13,546,201**	**13,663,258**	**13,515,468**	**12,776,332**
States, counties, and municipalities	418,257	429,265	476,554	491,095	594,896	535,564	570,679	572,004	509,029	529,635	507,855	439,571
Banks in United States	124,262	113,443	79,894	111,148	95,170	102,793	111,829	101,313	107,405	135,463	113,753	86,136
Banks in foreign countries			77,508	112,405	154,009	175,529	224,114	233,873	237,581	201,284	155,094	112,146
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	9,316,020	8,768,492
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	1,786,746
Open accounts, Christmas savings, etc	1,071,463	1,110,132	996,976	1,136,043	933,902	1,139,518	1,232,679	1,302,785	1,027,209	1,179,744	1,237,301	1,222,950
Postal savings	134,255	116,052	114,637	120,026	122,464	127,979	133,652	143,530	189,105	242,453	278,974	360,291
Bills payable and rediscounts—Total	**1,162,178**	**1,153,035**	**1,198,366**	**1,149,898**	**878,522**	**346,591**	**434,970**	**315,980**	**355,168**	**281,442**	**216,898**	**465,711**
With Federal reserve banks—												
Bills payable	823,403	704,755	738,768	583,665	453,574	105,209	147,826	76,865	138,843	81,242	61,994	209,024
Rediscounts	217,205	219,679	290,623	315,646	192,760	100,915	126,054	95,713	109,174	83,864	84,825	114,330
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	133,002
Rediscounts	19,327	23,097	19,399	23,845	17,979	5,706	5,901	5,512	5,441	4,324	4,651	9,355

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON SEPTEMBER 29, 1931, JUNE 30, 1931, AND SEPTEMBER 24, 1930, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago								
	Sept. 29, 1931	June 30, 1931	Sept. 24, 1930	Sept. 29, 1931	June 30, 1931	Sept. 24, 1930	Sept. 29, 1931	June 30, 1931	Sept. 24, 1930	Sept. 29, 1931	June 30, 1931	Sept. 24, 1930
RESOURCES												
Loans (including overdrafts)	5,220,493	5,485,877	6,359,108	1,129,328	1,190,356	1,524,110	7,325,353	7,627,240	8,500,409	7,198,910	7,512,770	8,354,384
United States Government securities	1,830,393	1,656,429	1,090,788	307,955	345,901	157,379	1,992,688	2,061,687	1,627,722	1,433,425	1,279,015	1,219,381
Other securities	1,202,088	1,144,788	1,107,406	206,237	217,319	252,063	2,054,011	2,124,677	1,909,433	3,172,353	3,276,463	3,370,067
Total loans and investments	**8,252,974**	**8,287,094**	**8,557,302**	**1,643,520**	**1,753,576**	**1,933,552**	**11,372,052**	**11,813,604**	**12,037,564**	**11,804,688**	**12,068,248**	**12,943,832**
Customers' liability on account of acceptances	489,302	656,374	612,674	39,910	55,071	78,764	127,306	171,180	209,966	5,897	5,829	11,448
Banking house, furniture, and fixtures	231,534	231,826	213,330	25,118	29,021	41,548	440,526	448,251	437,617	523,139	525,306	538,259
Other real estate owned	11,942	13,586	10,778	4,348	245	510	79,078	78,729	72,388	114,150	114,009	114,193
Cash in vault	68,409	54,292	49,015	13,217	16,734	9,229	163,194	151,344	128,373	309,330	296,765	283,750
Reserve with Federal reserve banks	883,112	846,570	857,813	182,203	169,252	174,541	719,597	802,645	772,287	554,318	577,954	610,350
Items with Federal reserve banks in process of collection	148,495	190,100	235,040	27,287	30,421	33,769	257,527	281,709	327,816	98,382	127,188	102,246
Due from banks in United States	101,574	136,353	105,940	165,676	175,217	165,976	880,505	1,188,362	1,219,957	787,364	1,017,164	970,954
Due from banks in foreign countries (including own branches)	155,357	254,896	133,184	3,698	5,477	6,986	52,830	86,780	59,628	3,807	4,167	2,649
Exchanges for clearing house and other checks on local banks	712,912	1,392,766	864,872	30,221	46,003	50,030	172,560	263,481	187,468	43,525	69,062	44,545
Outside checks and other cash items	4,868	10,851	4,836	1,581	2,014	2,251	28,690	48,947	27,929	15,557	25,546	16,690
Redemption fund and due from United States Treasurer	2,008	1,806	1,757	20	423	411	7,460	7,502	7,571	22,036	22,270	22,865
Acceptances of other banks and bills of exchange or drafts sold with indorsement	219,759	333,399	458,049	40,492	36,742	52,125	67,118	80,219	80,033	2,387	1,685	2,525
Securities borrowed							9,266	11,222	12,972	7,884	9,057	10,894
Other assets	68,087	88,725	83,069	14,706	10,363	9,914	100,902	100,249	94,701	65,372	60,917	54,378
Total	11,350,333	12,498,638	12,187,659	2,191,997	2,330,559	2,559,606	14,478,611	15,534,224	15,676,270	14,357,836	14,925,167	15,729,578
LIABILITIES												
Capital stock paid in	681,114	683,564	722,092	129,950	138,950	151,000	817,477	833,752	856,745	952,009	964,340	998,827
Surplus	958,806	966,247	1,038,532	113,920	114,120	124,270	817,995	838,471	868,688	804,564	822,513	871,768
Undivided profits—net	272,216	270,759	340,289	20,909	23,283	28,546	218,665	219,261	259,746	299,666	290,896	380,854
Reserves for dividends, contingencies, etc.	78,381	83,715	52,925	19,206	18,408	21,989	112,801	94,463	59,687	61,020	67,482	51,001
Reserves for interest, taxes, and other expenses accrued and unpaid	33,401	29,037	39,426	16,088	18,639	20,369	67,046	43,703	72,892	45,972	35,966	49,710
Due to Federal reserve banks		1	2				7,182	8,685	11,040	33,888	32,387	36,105
Due to other banks in United States	1,135,327	1,351,744	1,105,753	283,737	344,979	355,794	1,471,769	1,901,955	1,953,980	331,633	405,399	401,605
Due to banks in foreign countries (including own branches)	651,838	576,993	564,568	45,231	27,641	22,197	48,968	49,232	70,898	1,245	3,419	2,949
Certified and officers' checks outstanding	441,845	757,811	579,083	13,985	17,062	29,118	104,351	139,642	96,195	56,872	84,795	67,545
Cash letters of credit and travelers' checks outstanding	15,701	21,991	17,232	1,576	2,117	1,935	6,137	8,600	6,604	287	523	867
Demand deposits	4,953,020	5,250,081	4,908,589	971,842	978,452	1,044,946	4,965,517	5,421,975	5,522,734	4,635,803	4,971,716	5,362,082
Time deposits	1,135,015	1,274,880	1,513,238	455,039	497,760	576,867	4,979,317	5,281,431	5,159,875	6,206,961	6,461,397	6,694,888
United States deposits	128,902	116,477	56,410	11,775	25,299	5,074	253,576	187,021	135,927	131,908	66,600	59,774
Total deposits	**8,461,648**	**9,349,978**	**8,744,875**	**1,783,185**	**1,893,310**	**2,035,931**	**11,836,817**	**12,998,541**	**12,957,253**	**11,398,597**	**12,026,236**	**12,625,815**
Agreements to repurchase U. S. Government or other securities sold		99	22,362				14,676	6,698	10,887	10,627	8,574	4,895
Bills payable and rediscounts:												
With Federal reserve banks	12,881	4,967	6,700	700	25	100	117,198	11,679	27,403	192,575	130,148	138,375
All other	22,700	11,745	40,353	25		22,500	51,301	11,278	22,816	68,331	47,056	57,733
Acceptances of other banks and bills of exchange or drafts sold with indorsement	219,759	333,399	458,049	40,492	36,742	52,125	67,118	80,219	80,033	2,387	1,685	2,525
Acceptances executed for customers	505,565	667,670	624,582	41,417	55,798	79,790	129,487	172,399	215,406	4,676	5,484	9,559
Acceptances executed by other banks for account of reporting banks	8,193	7,876	12,034	177	80	133	3,085	2,897	4,152	1,742	661	1,808
National-bank notes outstanding	39,958	35,936	34,920	399	8,450	8,225	148,294	148,295	150,541	439,683	443,360	455,313
Securities borrowed							9,266	11,222	12,972	7,884	9,057	10,894
Other liabilities	55,711	53,646	50,520	25,529	22,754	14,628	67,385	61,346	77,049	68,103	71,709	70,508
Total	11,350,333	12,498,638	12,187,659	2,191,997	2,330,559	2,559,606	14,478,611	15,534,224	15,676,270	14,357,836	14,925,167	15,729,578
Number of banks	42	48	52	12	13	16	366	383	421	7,179	7,338	7,757

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

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

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago								
	Sept. 29, 1931	June 30, 1931	Sept. 24, 1930	Sept. 29, 1931	June 30, 1931	Sept. 24, 1930	Sept. 29, 1931	June 30, 1931	Sept. 24, 1930	Sept. 29, 1931	June 30, 1931	Sept. 24, 1930
Loans—Total	**5,220,493**	**5,485,877**	**6,359,108**	**1,129,328**	**1,190,356**	**1,524,110**	**7,325,353**	**7,627,240**	**8,500,409**	**7,198,910**	**7,512,770**	**8,354,384**
Acceptances payable in United States	200,523	295,766	148,160	2,315	3,277	6,916	64,716	87,418	46,833	936	2,073	3,523
Bills, acceptances, etc., payable in foreign countries	32,991	43,759	27,632	22,790	41,556	13,334	12,218	25,671	17,311	1,974	1,771	3,657
Commercial paper bought in open market	48,059	93,805	22,055	24,496	20,829	42,404	142,720	168,140	294,794	81,158	101,099	163,876
Loans to banks—On securities	124,919	65,688	52,567	58,075	57,688	35,165	110,636	88,745	76,556	17,279	16,481	10,569
All other	125,428	84,442	116,441	7,371	12,088	6,279	108,086	88,159	116,791	46,736	43,576	51,425
Loans on securities, exclusive of loans to banks—Total	2,654,583	2,960,469	3,745,304	605,464	618,945	920,131	2,542,519	2,693,652	3,354,881	1,967,576	2,061,413	2,315,622
To brokers and dealers in New York	839,041	1,063,242	1,714,404	27,355	51,116	233,268	29,047	73,249	409,277	32,370	29,844	114,832
To brokers and dealers elsewhere	116,449	127,271	86,332	156,760	132,582	238,943	205,097	207,602	360,068	42,851	47,229	88,432
To others	1,699,093	1,769,956	1,944,568	421,349	435,247	447,920	2,308,375	2,412,801	2,585,536	1,892,355	1,984,340	2,112,358
Real estate loans—On farm land	452	308	23	1,502	1,559	1,545	120,499	126,039	110,804	253,520	260,218	274,994
On other real estate	152,143	159,825	157,381	23,500	17,159	16,100	1,439,846	1,476,105	1,397,770	1,157,117	1,177,020	1,205,093
All other loans (including overdrafts)	1,881,395	1,781,815	2,089,545	383,815	417,255	482,236	2,784,113	2,873,311	3,084,669	3,672,614	3,849,119	4,325,625
Loans eligible for rediscount with Federal reserve banks	706,009	742,189	797,555	101,345	136,520	202,489	979,661	991,345	1,271,257	1,210,152	1,327,930	1,540,868
United States Government securities—Total	**1,830,393**	**1,656,429**	**1,090,788**	**307,955**	**345,901**	**157,379**	**1,992,688**	**2,061,687**	**1,627,722**	**1,433,425**	**1,279,015**	**1,219,381**
Bonds	1,216,636	1,124,356	875,797	92,224	136,789	81,024	1,693,959	1,647,278	1,347,486	1,276,026	1,130,471	1,038,667
Treasury notes	153,207	177,661	139,774	38,045	32,319	23,828	58,034	88,309	121,267	122,208	104,959	133,626
Certificates of indebtedness	138,065	141,196	55,154	163,502	161,369	32,598	219,910	295,277	152,290	32,519	40,212	44,911
Treasury bills	322,485	213,216	20,063	14,184	15,424	19,929	20,785	30,823	6,679	2,672	3,373	2,177
Other securities—Total	**1,202,088**	**1,144,788**	**1,107,406**	**206,237**	**217,319**	**252,063**	**2,054,011**	**2,124,677**	**1,909,433**	**3,172,353**	**3,276,463**	**3,370,067**
Domestic securities—Total	1,017,689	1,005,942	1,004,217	193,445	202,797	229,929	1,898,068	1,974,878	1,743,413	2,863,550	2,937,728	2,960,748
State, county, and municipal bonds	321,715	274,833	269,141	36,454	38,706	52,367	594,995	605,443	491,551	629,697	616,175	566,412
Railroad bonds	222,431	229,094	185,410	10,828	14,832	12,004	242,271	252,648	226,124	511,585	519,758	515,331
Other public-service corporation bonds	78,556	101,128	89,087	20,877	31,859	20,057	227,543	250,762	235,230	701,316	732,115	730,253
All other bonds	137,040	140,395	187,084	30,480	41,804	26,348	389,069	401,883	358,354	641,489	681,784	758,634
Stock of other Federal reserve banks	51,099	50,920	52,881	7,712	7,592	8,263	50,981	51,635	52,511	54,535	55,272	56,605
Stock of other corporations	135,652	146,278	156,438	5,302	7,625	5,963	243,445	253,470	230,986	177,373	179,987	179,554
Collateral trust and other corporation notes	66,930	56,341	50,626	21,085	7,573	8,940	92,570	105,598	95,480	54,861	57,398	62,878
Municipal warrants	3,325	6,020	1,628	56,560	51,936	80,811	41,822	41,201	35,752	63,860	66,730	63,767
All other	941	933	11,922	4,147	870	15,176	15,372	12,238	17,425	28,834	28,509	27,314
Foreign securities—Total	184,399	138,846	103,189	12,792	14,522	22,134	155,943	149,799	166,020	308,803	338,735	409,319
Government bonds	84,854	81,688	51,226	6,704	6,618	12,698	76,272	65,372	80,939	149,485	164,886	199,576
Other foreign securities	99,545	57,158	51,963	6,088	7,904	9,436	79,671	84,427	85,081	159,318	173,849	209,743
Demand deposits—Total	**4,953,020**	**5,250,081**	**4,908,589**	**971,842**	**978,452**	**1,044,946**	**4,965,517**	**5,421,975**	**5,522,734**	**4,635,803**	**4,971,716**	**5,362,082**
Individual deposits subject to check	4,626,171	4,823,271	4,650,402	893,882	867,444	994,612	4,473,059	4,866,256	5,025,482	3,709,545	3,963,954	4,436,635
Certificates of deposit	38,121	27,572	37,528	2,009	2,111	2,962	36,040	43,645	42,015	95,412	107,006	114,168
State, county, and municipal deposits	136,548	152,184	68,062	75,265	108,075	44,514	389,813	443,407	404,131	747,876	852,626	759,764
All other	152,180	247,054	152,597	686	822	2,858	66,605	68,667	51,106	82,970	48,130	51,515
Net demand deposits (see p. 10)	6,178,039	6,142,948	5,873,175	1,105,704	1,147,737	1,231,346	5,458,452	6,031,611	6,120,338	4,703,008	5,034,704	5,432,379
Time deposits—Total	**1,135,015**	**1,274,880**	**1,513,238**	**455,039**	**497,760**	**576,867**	**4,979,317**	**5,281,431**	**5,159,875**	**6,206,961**	**6,461,397**	**6,694,888**
States, counties, and municipalities	18,702	33,132	17,198	20,631	36,847	120,704	283,694	312,824	287,153	116,544	125,052	146,949
Banks in United States	6,217	23,952	39,732	17,646	16,323	15,504	51,515	61,455	34,940	10,758	12,023	11,137
Banks in foreign countries	79,103	115,402	169,445	10,000	13,500	32,729	23,014	26,182	31,686	29	10	13
Other time deposits—												
Evidenced by savings pass books	342,454	398,744	642,881	197,683	204,953	171,447	3,533,357	3,786,507	3,770,970	4,694,998	4,925,816	5,046,290
Certificates of deposit	108,998	116,909	79,090	51,929	65,504	81,503	560,868	601,929	572,769	1,064,951	1,122,129	1,226,413
Open accounts, Christmas savings accounts, etc.	519,545	537,172	548,272	145,105	148,590	151,267	383,539	392,597	415,317	174,761	158,942	187,929
Postal savings	59,996	49,569	16,620	12,045	12,043	3,713	143,330	99,937	47,040	144,920	117,425	76,157
Bills payable and rediscounts—Total	**35,581**	**16,712**	**47,053**	**725**	**25**	**22,600**	**168,499**	**22,957**	**50,219**	**260,906**	**177,204**	**196,108**
With Federal reserve banks—Bills payable	11,983	4,169	4,985	700	25	100	100,145	7,685	20,542	96,196	50,115	51,238
Rediscounts	898	798	1,715	25			17,053	3,994	6,861	96,379	80,033	87,137
All other—Bills payable	22,700	11,745	40,300			22,500	45,349	10,147	22,696	64,928	43,536	52,394
Rediscounts			53				5,952	1,131	120	3,403	3,520	5,339

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

NATIONAL AND STATE MEMBERS—CONDITION ON SEPTEMBER 29, 1931, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks				National banks [1]				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
RESOURCES												
Loans (including overdrafts)	20,874,084	6,349,821	7,325,353	7,198,910	12,465,556	2,682,877	4,459,882	5,322,797	8,408,528	3,666,944	2,865,471	1,876,113
United States Government securities	5,564,461	2,138,348	1,992,688	1,433,425	3,283,905	797,512	1,322,656	1,163,737	2,280,556	1,340,836	670,032	269,688
Other securities	6,634,689	1,408,325	2,054,011	3,172,353	4,372,508	672,777	1,221,246	2,478,485	2,262,181	735,548	832,765	693,868
Total loans and investments	**33,073,234**	**9,896,494**	**11,372,052**	**11,804,688**	**20,121,969**	**4,153,166**	**7,003,784**	**8,965,019**	**12,951,265**	**5,743,328**	**4,368,268**	**2,839,669**
Customers' liability on account of acceptances	662,415	529,212	127,306	5,897	344,438	246,997	95,062	2,379	317,977	282,215	32,244	3,518
Banking house, furniture, and fixtures	1,220,317	256,652	440,526	523,139	789,843	99,673	283,873	406,297	430,474	156,979	156,653	116,842
Other real estate owned	209,518	16,290	79,078	114,150	124,085	6,404	31,569	86,112	85,433	9,886	47,509	28,038
Cash in vault	554,150	81,626	163,194	309,330	387,045	30,609	111,465	244,971	167,105	51,017	51,729	64,359
Reserve with Federal reserve banks	2,339,230	1,065,315	719,597	554,318	1,365,334	455,326	478,565	431,443	973,896	609,989	241,032	122,875
Items with Federal reserve banks in process of collection	531,691	175,782	257,527	98,382	343,830	100,110	174,776	68,944	187,861	75,672	82,751	29,438
Due from banks in United States	1,935,119	267,250	880,505	787,364	1,338,421	66,637	626,023	645,761	596,698	200,613	254,482	141,603
Due from banks in foreign countries (including own branches)	215,692	159,055	52,830	3,807	153,597	104,141	47,151	2,305	62,095	54,914	5,679	1,502
Exchanges for clearing house and other checks on local banks	959,218	743,133	172,560	43,525	435,835	285,609	121,859	28,367	523,383	457,524	50,701	15,158
Outside checks and other cash items	50,696	6,449	28,690	15,557	33,233	3,279	17,202	12,752	17,463	3,170	11,488	2,805
Redemption fund and due from United States Treasurer	31,524	2,028	7,460	22,036	31,524	2,028	7,460	22,036	----------	----------	----------	----------
Acceptances of other banks and bills of exchange or drafts sold with indorsement	329,756	260,251	67,118	2,387	98,601	81,468	14,752	2,381	231,155	178,783	52,366	6
Securities borrowed	17,150	----------	9,266	7,884	9,534	----------	3,992	5,542	7,616	----------	5,274	2,342
Other assets	249,067	82,793	100,902	65,372	125,535	31,380	54,753	39,402	123,532	51,413	46,149	25,970
Total	42,378,777	13,542,330	14,478,611	14,357,836	25,702,824	5,666,827	9,072,286	10,963,711	16,675,953	7,875,503	5,406,325	3,394,125
LIABILITIES												
Capital stock paid in	2,580,550	811,064	817,477	952,009	1,652,949	379,854	535,196	737,899	927,601	431,210	282,281	214,110
Surplus	2,695,285	1,072,726	817,995	804,564	1,468,229	434,491	434,790	598,948	1,227,056	638,235	383,205	205,616
Undivided profits—net	811,456	293,125	218,665	299,666	454,701	93,546	127,166	233,989	356,755	199,579	91,499	65,677
Reserves for dividends, contingencies, etc	271,408	97,587	112,801	61,020	115,619	30,322	53,954	31,343	155,789	67,265	58,847	29,677
Reserves for interest, taxes and other expenses accrued and unpaid	162,507	49,489	67,046	45,972	82,906	14,201	38,680	30,025	79,601	35,288	28,366	15,947
Due to Federal reserve banks	41,070	----------	7,182	33,888	31,359	----------	6,279	25,080	9,711	----------	903	8,808
Due to other banks in United States	3,222,466	1,419,064	1,471,769	331,633	1,917,909	566,772	1,095,644	255,493	1,304,557	852,292	376,125	76,140
Due to banks in foreign countries (including own branches)	747,282	697,069	48,968	1,245	353,637	311,033	41,782	822	393,645	386,036	7,186	423
Certified and officers' checks outstanding	617,053	455,830	104,351	56,872	296,140	189,666	65,014	41,460	320,913	266,164	39,337	15,412
Cash letters of credit and travelers' checks outstanding	23,701	17,277	6,137	287	10,255	4,116	5,972	167	13,446	13,161	165	120
Demand deposits	15,526,182	5,924,862	4,965,517	4,635,803	9,379,362	2,592,005	3,269,960	3,517,397	6,146,820	3,332,857	1,695,557	1,118,406
Time deposits	12,776,332	1,590,054	4,979,317	6,206,961	8,134,514	564,509	2,841,473	4,728,532	4,641,818	1,025,545	2,137,844	1,478,429
United States deposits	526,161	140,677	253,576	131,908	305,889	55,248	150,426	100,215	220,272	85,429	103,150	31,693
Total deposits	**33,480,247**	**10,244,833**	**11,836,817**	**11,398,597**	**20,429,065**	**4,283,349**	**7,476,550**	**8,669,166**	**13,051,182**	**5,961,484**	**4,360,267**	**2,729,431**
Agreements to repurchase U. S. Government or other securities sold	25,303	----------	14,676	10,627	17,752	----------	9,523	8,229	7,551	----------	5,153	2,398
Bills payable and rediscounts:												
With Federal reserve banks	323,354	13,581	117,198	192,575	233,776	10,200	78,517	145,059	89,578	3,381	38,681	47,516
All other	142,357	22,725	51,301	68,331	90,422	10,725	32,135	47,562	51,935	12,000	19,166	20,769
Acceptances of other banks and bills of exchange or drafts sold with indorsement	329,756	260,251	67,118	2,387	98,601	81,468	14,752	2,381	231,155	178,783	52,366	6
Acceptances executed for customers	681,145	546,982	129,487	4,676	354,443	256,378	96,207	1,858	326,702	290,604	33,280	2,818
Acceptances executed by other banks for account of reporting banks	13,197	8,370	3,085	1,742	6,257	2,716	2,882	659	6,940	5,654	203	1,083
National-bank notes outstanding	628,334	40,357	148,294	439,683	628,334	40,357	148,294	439,683	----------	----------	----------	----------
Securities borrowed	17,150	----------	9,266	7,884	9,534	----------	3,992	5,542	7,616	----------	5,274	2,342
Other liabilities	216,728	81,240	67,385	68,103	60,236	29,220	19,648	11,368	156,492	52,020	47,737	56,735
Total	42,378,777	13,542,330	14,478,611	14,357,836	25,702,824	5,666,827	9,072,286	10,963,711	16,675,953	7,875,503	5,406,325	3,394,125
Number of banks	7,599	54	366	7,179	6,653	24	262	6,367	946	30	104	812

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

NATIONAL AND STATE MEMBERS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON SEPTEMBER 29, 1931

[Amounts in thousands of dollars]

	All member banks				National banks[1]				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
Loans—Total	**20,874,084**	**6,349,821**	**7,325,353**	**7,198,910**	**12,465,556**	**2,682,877**	**4,459,882**	**5,322,797**	**8,408,528**	**3,666,944**	**2,865,471**	**1,876,113**
Acceptances payable in United States	268,490	202,838	64,716	936	132,790	70,864	61,002	924	135,700	131,974	3,714	12
Bills, acceptances, etc., payable in foreign countries	69,973	55,781	12,218	1,974	29,561	19,464	8,417	1,680	40,412	36,317	3,801	294
Commercial paper bought in open market	296,433	72,555	142,720	81,158	195,301	18,198	111,044	66,059	101,132	54,357	31,676	15,099
Loans to banks—On securities	310,909	182,994	110,636	17,279	159,653	65,914	79,810	13,929	151,256	117,080	30,826	3,350
All other	287,621	132,799	108,086	46,736	194,862	72,455	79,382	42,965	92,819	60,344	28,704	3,771
Loans on securities, exclusive of loans to banks—Total	7,770,142	3,260,047	2,542,519	1,967,576	4,158,670	1,329,141	1,427,818	1,401,711	3,611,472	1,930,906	1,114,701	565,865
To brokers and dealers in New York	927,813	866,396	29,047	32,370	377,907	325,685	25,174	27,048	549,906	540,711	3,873	5,322
To brokers and dealers elsewhere	521,157	273,209	205,097	42,851	228,361	74,219	126,147	27,995	292,796	198,990	78,950	14,856
To others	6,321,172	2,120,442	2,308,375	1,892,355	3,552,402	929,237	1,276,497	1,346,668	2,768,770	1,191,205	1,031,878	545,687
Real estate loans—On farm land	375,973	1,954	120,499	253,520	298,214	619	95,436	202,159	77,759	1,335	25,063	51,361
On other real estate	2,772,606	175,643	1,439,846	1,157,117	1,260,881	14,291	626,772	619,818	1,511,725	161,352	813,074	537,299
All other loans (including overdrafts)	8,721,937	2,295,210	2,784,113	3,672,614	6,035,684	1,091,931	1,970,201	2,973,552	2,686,253	1,173,279	813,912	699,062
Loans eligible for rediscount with Federal reserve banks	2,997,167	807,354	979,661	1,210,152	2,094,883	318,917	761,922	1,014,044	902,284	488,437	217,739	196,108
United States Government securities—Total	**5,564,461**	**2,138,348**	**1,992,688**	**1,433,425**	**3,283,905**	**797,512**	**1,322,656**	**1,163,737**	**2,280,556**	**1,340,836**	**670,032**	**269,688**
Bonds	4,278,845	1,308,860	1,693,959	1,276,026	2,569,519	424,913	1,105,744	1,038,862	1,709,326	883,947	588,215	237,164
Treasury notes	371,494	191,252	58,034	122,208	201,820	74,207	29,306	98,307	169,674	117,045	28,728	23,901
Certificates of indebtedness	553,996	301,567	219,910	32,519	288,391	97,674	166,821	23,896	265,605	203,893	53,089	8,623
Treasury bills	360,126	336,669	20,785	2,672	224,175	200,718	20,785	2,672	135,951	135,951	----------	----------
Other securities—Total	**6,634,689**	**1,408,325**	**2,054,011**	**3,172,353**	**4,372,508**	**672,777**	**1,221,246**	**2,478,485**	**2,262,181**	**735,548**	**832,765**	**693,868**
Domestic securities—Total	5,972,752	1,211,134	1,898,068	2,863,550	3,882,974	550,785	1,117,459	2,214,730	2,089,778	660,349	780,609	648,820
State, county, and municipal bonds	1,582,861	358,169	594,995	629,697	1,081,921	159,088	417,174	505,659	500,940	199,081	177,821	124,038
Railroad bonds	987,115	233,259	242,271	511,585	707,142	147,470	151,802	407,870	279,973	85,789	90,469	103,715
Other public-service corporation bonds	1,028,292	99,433	227,543	701,316	775,658	46,805	147,601	581,252	252,634	52,628	79,942	120,064
All other bonds	1,198,078	167,520	389,069	641,489	833,843	85,774	229,973	518,096	364,235	81,746	159,096	123,393
Stock of Federal reserve banks	164,327	58,811	50,981	54,535	96,956	25,272	29,934	41,750	67,371	33,539	21,047	12,785
Stock of other corporations	561,772	140,954	243,445	177,373	109,906	28,985	48,496	32,425	451,866	111,969	194,949	144,948
Collateral trust and other corporation notes	235,446	88,015	92,570	54,861	127,686	28,728	51,037	47,921	107,760	59,287	41,533	6,940
Municipal warrants	165,567	59,885	41,822	63,860	111,532	28,380	29,916	53,236	54,035	31,505	11,906	10,624
All other	49,294	5,088	15,372	28,834	38,330	283	11,526	26,521	10,964	4,805	3,846	2,313
Foreign securities—Total	661,937	197,191	155,943	308,803	489,534	121,992	103,787	263,755	172,403	75,199	52,156	45,048
Government bonds	317,315	91,558	76,272	149,485	226,422	46,869	52,684	126,869	90,893	44,689	23,588	22,616
Other foreign securities	344,622	105,633	79,671	159,318	263,112	75,123	51,103	136,886	81,510	30,510	28,568	22,432
Demand deposits—Total	**15,526,182**	**5,924,862**	**4,965,517**	**4,635,803**	**9,379,362**	**2,592,005**	**3,269,960**	**3,517,397**	**6,146,820**	**3,332,857**	**1,695,557**	**1,118,406**
Individual deposits subject to check	13,702,657	5,520,053	4,473,059	3,709,545	8,158,663	2,390,275	2,953,114	2,815,274	5,543,994	3,129,778	1,519,945	894,271
Certificates of deposit	171,582	40,130	36,040	95,412	117,492	19,171	22,503	75,818	54,090	20,959	13,537	19,594
State, county, and municipal deposits	1,349,502	211,813	389,813	747,876	969,732	109,171	260,385	600,176	379,770	102,642	129,428	147,700
All other	302,441	152,866	66,605	82,970	133,475	73,388	33,958	26,129	168,966	79,478	32,647	56,841
Net demand deposits (see p. 10)	17,445,203	7,283,743	5,458,452	4,703,008	10,374,703	3,138,840	3,664,012	3,571,851	7,070,500	4,144,903	1,794,440	1,131,157
Time deposits—Total	**12,776,332**	**1,590,054**	**4,979,317**	**6,206,961**	**8,134,514**	**564,509**	**2,841,473**	**4,728,532**	**4,641,818**	**1,025,545**	**2,137,844**	**1,478,429**
States, counties, and municipalities	439,571	39,333	283,694	116,544	310,734	23,465	196,107	91,162	128,837	15,868	87,587	25,382
Banks in United States	86,136	23,863	51,515	10,758	48,585	5,823	35,807	6,955	37,551	18,040	15,708	3,803
Banks in foreign countries	112,146	89,103	23,014	29	56,026	33,103	22,914	9	56,120	56,000	100	20
Other time deposits—												
Evidenced by savings pass books	8,768,492	540,137	3,533,357	4,694,998	5,696,162	194,730	1,995,389	3,506,043	3,072,330	345,407	1,537,968	1,188,955
Certificates of deposit	1,786,746	160,927	560,868	1,064,951	1,234,506	42,377	311,176	880,953	552,240	118,550	249,692	183,998
Open accounts, Christmas savings accounts, etc.	1,222,950	664,650	383,539	174,761	522,662	226,606	179,469	116,587	700,288	438,044	204,070	58,174
Postal savings	360,291	72,041	143,330	144,920	265,839	38,405	100,611	126,823	94,452	33,636	42,719	18,097
Bills payable and rediscounts—Total	**465,711**	**36,306**	**168,499**	**260,906**	**324,198**	**20,925**	**110,652**	**192,621**	**141,513**	**15,381**	**57,847**	**68,285**
With Federal reserve banks—Bills payable	209,024	12,683	100,145	96,196	151,596	9,600	70,579	71,417	57,428	3,083	29,566	24,779
Rediscounts	114,330	898	17,053	96,379	82,180	600	7,938	73,642	32,150	298	9,115	22,737
All other—Bills payable	133,002	22,725	45,349	64,928	88,404	10,725	31,935	45,744	44,598	12,000	13,414	19,184
Rediscounts	9,355	----------	5,952	3,403	2,618	----------	200	1,818	7,337	----------	5,752	1,585

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON SEPTEMBER 29, 1931, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
RESOURCES													
Loans (including overdrafts)	20,874,084	1,542,900	7,165,117	1,619,226	2,012,229	771,602	635,187	2,869,312	683,152	456,062	613,799	532,185	1,973,313
United States Government securities	5,564,461	330,322	2,195,881	365,901	567,449	154,417	160,517	664,147	152,731	121,997	199,652	131,590	519,857
Other securities	6,634,689	558,913	2,154,000	755,149	623,108	211,076	164,522	704,470	272,837	243,113	250,800	112,534	584,167
Total loans and investments	**33,073,234**	**2,432,135**	**11,514,998**	**2,740,276**	**3,202,786**	**1,137,095**	**960,226**	**4,237,929**	**1,108,720**	**821,172**	**1,064,251**	**776,309**	**3,077,337**
Customers' liability on account of acceptances	662,415	49,874	497,213	19,102	15,321	2,809	4,695	47,520	356	2,016	31	1,269	22,209
Banking house, furniture, and fixtures	1,220,317	72,194	348,718	109,255	144,440	59,123	53,051	153,015	38,069	28,721	41,784	44,628	127,319
Other real estate owned	209,518	9,769	31,450	31,306	29,736	15,297	16,269	30,466	12,551	4,090	5,639	9,537	13,408
Cash in vault	554,150	37,111	127,913	47,883	62,285	32,492	22,351	81,812	20,429	17,534	28,838	22,664	52,838
Reserve with Federal reserve banks	2,339,230	144,309	1,037,705	142,911	168,032	58,083	52,125	324,096	65,778	46,932	77,447	56,759	165,053
Items with Federal reserve banks in process of collection	531,691	49,001	191,157	40,802	57,685	27,790	13,069	63,974	22,067	5,050	23,330	16,452	21,314
Due from banks in United States	1,935,119	125,011	228,783	114,401	171,488	88,874	96,262	372,456	92,140	101,647	183,599	123,826	236,632
Due from banks in foreign countries (including own branches)	215,692	35,134	158,427	1,593	2,523	219	788	6,183	375	1,355	388	198	8,509
Exchanges for clearing house and othe checks on local banks	959,218	22,677	730,683	37,918	27,732	9,593	8,685	51,386	8,231	6,433	9,739	5,973	40,168
Outside checks and other cash items	50,696	2,051	8,889	2,076	4,514	1,795	2,092	11,411	1,938	1,612	2,433	2,002	9,883
Redemption fund and due from United States Treasurer	31,524	2,243	4,743	2,877	3,656	2,363	2,173	3,695	1,338	1,262	1,529	2,188	3,457
Acceptances of other banks and bills of exchange or drafts sold with indorsement	329,756	6,432	249,395	3,958	5,351	2,620	1,716	45,504	58	505	450	4	13,763
Securities borrowed	17,150	52	210	2,702	3,672	1,113	2,383	1,519	3,760	62	701	261	715
Other assets	249,067	11,693	89,358	19,403	29,322	11,292	5,252	35,032	4,901	11,048	3,716	2,707	25,343
Total	42,378,777	2,999,686	15,219,642	3,316,463	3,928,543	1,450,558	1,241,137	5,465,998	1,380,711	1,049,439	1,443,875	1,064,777	3,817,948
LIABILITIES													
Capital stock paid in	2,580,550	194,255	892,386	183,073	217,731	104,060	95,525	325,886	99,699	61,620	91,802	86,803	227,710
Surplus	2,695,285	167,945	1,162,149	344,896	280,476	75,352	64,118	270,815	57,120	35,288	44,000	44,830	148,296
Undivided profits—net	811,456	63,914	350,478	78,699	70,376	27,303	18,115	69,777	21,578	13,373	23,053	24,624	50,166
Reserves for dividends, contingencies, etc	271,408	22,596	110,114	32,468	23,905	6,983	3,778	38,765	5,591	5,383	3,857	3,479	14,489
Reserves for interest, taxes, and other expenses accrued and unpaid	162,507	13,233	47,121	10,570	17,530	5,959	4,455	31,769	4,023	6,057	3,009	3,033	15,748
Due to Federal reserve banks	41,070	7,227	12,496	4,233	4,371	5,047	1,800	2,971	425	49	79	1,680	692
Due to other banks in United States	3,222,466	157,447	1,230,344	196,057	250,745	98,976	96,132	456,221	115,447	93,230	185,188	96,662	246,017
Due to banks in foreign countries (including own branches)	747,282	26,404	653,501	3,401	2,595	602	1,273	46,940	284	949	233	615	10,485
Certified and officers' checks outstanding	617,053	14,962	455,121	14,991	19,721	7,704	4,966	33,135	7,818	8,053	10,888	9,407	30,287
Cash letters of credit and travelers' checks outstanding	23,701	614	15,741	84	3,737	75	65	1,759	44	14	58	28	1,482
Demand deposits	15,526,182	1,159,434	6,115,948	1,036,337	1,223,685	461,473	421,512	2,042,204	506,318	347,959	641,621	478,073	1,091,618
Time deposits	12,776,332	1,003,068	2,939,879	1,176,170	1,564,016	540,789	393,049	1,882,320	468,508	433,874	378,119	211,033	1,785,507
United States deposits	526,161	24,720	166,870	58,737	73,258	17,416	43,127	29,655	17,752	9,848	13,542	39,627	31,609
Total deposits	**33,480,247**	**2,393,876**	**11,589,900**	**2,490,010**	**3,142,128**	**1,132,082**	**961,924**	**4,495,205**	**1,116,596**	**893,976**	**1,229,728**	**837,125**	**3,197,697**
Agreements to repurchase U. S. Government or other securities sold	25,303	7,450	2,687	498	4,277	158	2,258	786	3,776	135	566	2,047	665
Bills payable and rediscounts:													
With Federal reserve banks	323,354	11,971	60,973	51,228	42,254	25,337	27,244	16,547	13,175	3,777	14,228	12,467	44,153
All other	142,357	13,306	34,791	21,081	24,996	10,483	7,165	10,597	6,079	922	1,170	4,350	7,417
Acceptances of other banks and bills of exchange or drafts sold with indorsement	329,756	6,432	249,395	3,958	5,351	2,620	1,716	45,504	58	505	450	4	13,763
Acceptances executed for customers	681,145	50,896	511,975	18,638	15,632	2,688	6,156	48,228	356	1,996	7	1,281	23,292
Acceptances executed by other banks for account of reporting banks	13,197	985	9,793	1,313	33	130	254	223	----------	20	24	----------	422
National-bank notes outstanding	628,334	44,559	94,773	57,078	72,639	46,938	43,162	74,620	26,656	24,992	30,467	43,564	68,886
Securities borrowed	17,150	52	210	2,702	3,672	1,113	2,383	1,519	3,760	62	701	261	715
Other liabilities	216,728	8,216	102,897	20,251	7,543	9,352	2,884	35,757	22,244	1,333	813	909	4,529
Total	42,378,777	2,999,686	15,219,642	3,316,463	3,928,543	1,450,558	1,241,137	5,465,998	1,380,711	1,049,439	1,443,875	1,064,777	3,817,948
Number of banks	7,599	383	876	740	698	448	363	960	500	597	844	645	545

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON SEPTEMBER 29, 1931, BY DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—Total	**20,874,084**	**1,542,900**	**7,165,117**	**1,619,226**	**2,012,229**	**771,602**	**635,187**	**2,869,312**	**683,152**	**456,062**	**613,799**	**532,185**	**1,973,313**
Acceptances payable in United States	268,490	33,169	200,645	93	12	25	566	3,121	19	76	126	2,928	27,710
Bills, acceptances, etc., payable in foreign countries	69,973	1,961	33,537	1,236	395	1,235	1,099	22,821	559	38	200	586	6,306
Commercial paper bought in open market	296,433	61,648	65,491	31,237	9,527	12,385	5,809	41,466	20,269	14,387	14,230	3,578	16,406
Loans to banks—On securities	310,909	12,799	128,269	38,240	21,698	6,845	5,155	79,299	6,180	1,374	3,751	1,796	5,503
All other	287,621	4,102	136,151	8,836	27,847	12,236	19,854	22,894	17,842	7,175	15,988	8,580	6,116
Loans on securities, exclusive of loans to banks—Total	7,770,142	570,239	3,353,373	602,882	789,587	223,299	169,856	1,110,514	205,125	101,609	121,701	104,471	417,486
To brokers and dealers in New York	927,813	19,134	854,539	4,178	4,552	2,997	347	30,475	889	2,030	894	1,880	5,898
To brokers and dealers elsewhere	521,157	66,681	130,435	36,893	39,074	7,072	8,520	176,000	15,099	4,786	7,536	2,208	26,853
To others	6,321,172	484,424	2,368,399	561,811	745,961	213,230	160,989	904,039	189,137	94,793	113,271	100,383	384,735
Real estate loans—On farm land	375,973	7,055	14,574	13,865	29,072	17,407	23,941	70,984	22,542	21,507	22,988	18,531	113,507
On other real estate	2,772,606	256,535	540,066	228,478	461,572	54,691	44,339	428,810	88,441	20,270	21,617	25,078	602,709
All other loans (including overdrafts)	8,721,937	595,392	2,693,011	694,359	672,519	443,479	364,568	1,089,403	322,175	289,626	413,198	366,637	777,570
Loans eligible for rediscount with Federal reserve banks	2,997,167	212,501	940,151	208,060	173,861	141,104	131,526	328,991	138,786	164,332	192,398	156,034	209,423
United States Government securities—Total	**5,564,461**	**330,322**	**2,195,881**	**365,901**	**567,449**	**154,417**	**160,517**	**664,147**	**152,731**	**121,997**	**199,652**	**131,590**	**519,857**
Bonds	4,278,845	261,785	1,535,997	335,217	542,854	132,371	146,858	378,127	127,922	100,892	164,455	119,414	432,953
Treasury notes	371,494	19,582	192,842	21,731	15,724	13,574	5,989	57,225	11,110	5,873	10,811	4,957	12,076
Certificates of indebtedness	553,996	42,955	144,427	8,880	8,871	7,983	7,662	213,603	13,654	9,967	21,857	5,933	68,204
Treasury bills	360,126	6,000	322,615	73		489	8	15,192	45	5,265	2,529	1,286	6,624
Other securities—Total	**6,634,689**	**558,913**	**2,154,000**	**755,149**	**623,108**	**211,076**	**164,522**	**704,470**	**272,837**	**243,113**	**250,800**	**112,534**	**584,167**
Domestic securities—Total	5,972,752	493,449	1,880,241	678,342	565,259	196,227	154,860	649,588	253,232	216,363	236,349	108,211	540,631
State, county, and municipal bonds	1,582,861	62,172	472,462	81,034	80,506	42,162	54,548	167,048	77,093	71,582	111,264	39,486	323,504
Railroad bonds	987,115	85,265	434,171	152,840	98,746	23,274	13,493	57,110	27,758	30,672	16,650	4,607	42,529
Other public-service corporation bonds	1,028,292	160,836	284,882	179,248	93,562	29,502	14,376	120,578	36,932	37,274	19,819	5,807	45,476
All other bonds	1,198,078	88,288	281,934	135,904	179,869	50,175	39,076	154,525	52,711	53,715	44,300	30,552	87,029
Stock of Federal reserve banks	164,327	11,764	64,155	16,757	15,218	5,607	4,970	18,579	4,767	2,948	4,181	4,056	11,325
Stock of other corporations	561,772	65,047	250,439	62,500	52,623	25,977	19,980	15,813	41,592	1,282	11,266	5,852	9,401
Collateral trust and other corporation notes	235,446	11,477	77,930	39,541	34,691	15,878	1,833	35,261	4,966	5,415	2,936	1,890	3,628
Municipal warrants	165,567	3,568	11,077	7,978	6,136	881	3,927	67,348	3,339	11,559	21,062	13,350	15,342
All other	49,294	5,032	3,191	2,540	3,908	2,771	2,657	13,326	4,074	1,916	4,871	2,611	2,397
Foreign securities—Total	661,937	65,464	273,759	76,807	57,849	14,849	9,662	54,882	19,605	26,750	14,451	4,323	43,536
Government bonds	317,315	33,163	125,521	39,841	26,584	6,601	4,896	27,118	9,963	11,883	8,271	2,260	21,214
Other foreign securities	344,622	32,301	148,238	36,966	31,265	8,248	4,766	27,764	9,642	14,867	6,180	2,063	22,322
Demand deposits—Total	**15,526,182**	**1,159,434**	**6,115,948**	**1,036,337**	**1,223,685**	**461,473**	**421,512**	**2,042,204**	**506,318**	**347,959**	**641,621**	**478,073**	**1,091,618**
Individual deposits subject to check	13,702,657	1,075,617	5,536,524	910,504	1,022,470	405,729	352,779	1,780,978	440,235	275,201	510,527	411,381	980,712
Certificates of deposit	171,582	8,132	53,694	7,198	12,695	5,369	3,197	22,283	10,237	8,156	22,937	8,339	9,345
State, county, and municipal deposits	1,349,502	60,835	324,215	102,009	172,647	43,317	56,709	229,748	52,138	61,701	105,744	55,414	85,025
All other	302,441	14,850	201,515	16,626	15,873	7,058	8,827	9,195	3,708	2,901	2,413	2,939	16,536
Net demand deposits (see p. 10)	17,445,203	1,209,808	7,362,761	1,120,065	1,340,578	487,161	446,217	2,207,691	548,087	375,114	689,008	495,848	1,162,865
Time deposits—Total	**12,776,332**	**1,003,068**	**2,939,879**	**1,176,170**	**1,564,016**	**540,789**	**393,049**	**1,882,320**	**468,508**	**433,874**	**378,119**	**211,033**	**1,785,507**
States, counties, and municipalities	439,571	6,867	57,578	16,072	58,411	11,790	20,227	34,263	17,132	6,795	12,669	14,066	183,701
Banks in United States	86,136	3,267	14,073	1,699	836	4,414	6,198	27,614	7,024	8,105	971	442	11,493
Banks in foreign countries	112,146	12,724	79,110					10,012					10,300
Other time deposits—													
Evidenced by savings pass books	8,768,492	770,162	1,915,798	843,355	1,174,505	402,013	241,892	1,206,482	247,594	245,889	185,240	151,785	1,383,777
Certificates of deposit	1,786,746	146,750	214,318	166,323	204,461	82,751	78,737	353,153	165,930	132,711	106,543	29,778	105,291
Open accounts, Christmas savings accounts, etc.	1,222,950	51,551	584,805	132,912	103,745	28,291	17,642	188,418	15,683	11,789	38,556	5,351	44,207
Postal savings	360,291	11,747	74,197	15,809	22,058	11,530	28,353	62,378	15,145	28,585	34,140	9,611	46,738
Bills payable and rediscounts—Total	**465,711**	**25,277**	**95,764**	**72,309**	**67,250**	**35,820**	**34,409**	**27,144**	**19,254**	**4,699**	**15,398**	**16,817**	**51,570**
With Federal reserve banks—Bills payable	209,024	7,103	49,396	39,182	28,542	11,169	10,368	7,156	11,275	727	3,195	1,340	39,571
Rediscounts	114,330	4,868	11,577	12,046	13,712	14,168	16,876	9,391	1,900	3,050	11,033	11,127	4,582
All other—Bills payable	133,002	13,233	34,632	20,815	17,966	10,411	6,795	9,990	5,905	910	1,046	4,133	7,166
Rediscounts	9,355	73	159	266	7,030	72	370	607	174	12	124	217	251

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—RESERVE POSITION ON SEPTEMBER 29, 1931

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserve with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits [1]	Due to banks, net [2]	Total			Required	Held	Excess [3]	
All member banks	15,526,182	1,919,021	17,445,203	12,776,332	30,221,535	2,205,231	2,339,230	133,999	7.3
Central reserve city banks	5,924,862	1,358,881	7,283,743	1,590,054	8,873,797	994 588	1,065,315	70,727	11.2
Reserve city banks	4,965,517	492,935	5,458,452	4,979,317	10,437,769	695,224	719,597	24,373	6.7
Country banks	4,635,803	67,205	4,703,008	6,206,961	10,909,969	515,419	554,318	38,899	4.7
All member banks:									
Boston	1,159,434	50,374	1,209,808	1,003,068	2,212,876	133,642	144,309	10,667	6.0
New York	6,115,948	1,246,813	7,362,761	2,939,879	10,302,640	978,634	1,037,705	59,071	9.5
Philadelphia	1,036,337	83,728	1,120,065	1,176,170	2,296,235	133,266	142,911	9,645	5.8
Cleveland	1,223,685	116,893	1,340,578	1,564,016	2,904,594	168,026	168,032	6	5.8
Richmond	461,473	25,688	487,161	540,789	1,027,950	57,584	58,083	499	5.6
Atlanta	421,512	24,705	446,217	393,049	839,266	50,773	52,125	1,352	6.0
Chicago	2,042,204	165,487	2,207,691	1,882,320	4,090,011	294,839	324,096	29,257	7.2
St. Louis	506,318	41,769	548,087	468,508	1,016,595	62,446	65,778	3,332	6.1
Minneapolis	347,959	27,155	375,114	433,874	808,988	44,476	46,932	2,456	5.5
Kansas City	641,621	47,387	689,008	378,119	1,067,127	72,083	77,447	5,364	6.8
Dallas	478,073	17,775	495,848	211,033	706,881	47,966	56,759	8,793	6.8
San Francisco	1,091,618	71,247	1,162,865	1,785,507	2,948,372	161,496	165,053	3,557	5.5
Central reserve city banks:									
New York	4,953,020	1,225,019	6,178,039	1,135,015	7,313,054	837,195	883,112	45,917	11.4
Chicago	971,842	133,862	1,105,704	455,039	1,560,743	157,393	182,203	24,810	10.1
Reserve city banks:									
Boston	586,657	42,144	628,801	284,845	913,646	71,425	78,942	7,517	7.8
New York	140,608	4,801	145,409	253,106	398,515	22,134	22,928	794	5.6
Philadelphia	571,330	81,217	652,547	323,784	976,331	74,968	79,403	4,435	7.7
Cleveland	793,520	115,313	908,833	882,823	1,791,656	117,368	115,166	−2,202	6.6
Richmond	221,845	20,146	241,991	180,908	422,899	29,626	28,319	−1,307	7.0
Atlanta	237,720	20,489	258,209	200,222	458,431	31,828	31,507	−321	6.9
Chicago	557,011	25,939	582,950	686,397	1,269,347	78,887	80,197	1,310	6.2
St. Louis	299,438	34,731	334,169	215,477	549,646	39,881	42,148	2,267	7.3
Minneapolis	149,361	24,029	173,390	110,845	284,235	20,664	21,811	1,147	7.3
Kansas City	371,437	45,517	416,954	197,306	614,260	47,615	49,212	1,597	7.8
Dallas	218,916	11,915	230,831	124,920	355,751	26,831	34,082	7,251	7.5
San Francisco	817,674	66,694	884,368	1,518,684	2,403,052	133,997	135,882	1,885	5.6
Country banks:									
Boston	572,777	8,230	581,007	718,223	1,299,230	62,217	65,367	3,150	4.8
New York	1,022,320	16,993	1,039,313	1,551,758	2,591,071	119,305	131,665	12,360	4.6
Philadelphia	465,007	2,511	467,518	852,386	1,319,904	58,298	63,508	5,210	4.4
Cleveland	430,165	1,580	431,745	681,193	1,112,938	50,658	52,866	2,208	4.6
Richmond	239,628	5,542	245,170	359,881	605,051	27,958	29,764	1,806	4.6
Atlanta	183,792	4,216	188,008	192,827	380,835	18,945	20,618	1,673	5.0
Chicago	513,351	5,686	519,037	740,884	1,259,921	58,559	61,696	3,137	4.6
St. Louis	206,880	7,038	213,918	253,031	466,949	22,565	23,630	1,065	4.8
Minneapolis	198,598	3,126	201,724	323,029	524,753	23,812	25,121	1,309	4.5
Kansas City	270,184	1,870	272,054	180,813	452,867	24,468	28,235	3,767	5.4
Dallas	259,157	5,860	265,017	86,113	351,130	21,135	22,677	1,542	6.0
San Francisco	273,944	4,553	278,497	266,823	545,320	27,499	29,171	1,672	5.0

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

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

[3] Deficiencies in reserves indicated by a minus (−) sign.

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

STATE BANK MEMBERS—CONDITION ON SEPTEMBER 29, 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
RESOURCES													
Loans (including overdrafts)	8,408,528	374,535	3,841,975	519,758	1,071,466	182,139	145,235	1,529,522	288,912	24,399	45,360	35,040	350,187
United States Government securities	2,280,556	103,743	1,266,835	123,681	228,141	22,720	10,277	340,163	49,291	5,171	21,305	5,103	104,126
Other securities	2,262,181	138,765	933,986	248,487	239,888	54,772	43,940	315,419	114,972	14,604	24,644	6,770	125,934
Total loans and investments	**12,951,265**	**617,043**	**6,042,796**	**891,926**	**1,539,495**	**259,631**	**199,452**	**2,185,104**	**453,175**	**44,174**	**91,309**	**46,913**	**580,247**
Customers' liability on account of acceptances	317,977	1,691	260,451	1,905	11,426	2,608	2,382	30,114	69			1	7,330
Banking house, furniture, and fixtures	430,474	10,318	194,887	34,772	65,275	14,667	15,598	60,437	14,139	1,277	2,940	2,738	13,426
Other real estate owned	85,433	1,918	14,340	14,931	17,759	3,072	2,695	14,524	7,400	432	1,371	842	6,149
Cash in vault	167,105	9,946	64,828	11,427	26,231	5,308	2,418	26,848	6,538	1,503	1,970	1,121	8,967
Reserves with Federal reserve banks	973,896	30,138	580,345	45,210	75,795	13,261	10,620	147,167	28,166	1,820	8,119	3,078	30,177
Items with Federal reserve banks in process of collection	187,861	6,032	80,090	15,288	28,552	11,354	1,903	22,615	10,754	422	4,123	719	6,009
Due from banks in United States	596,698	23,218	138,719	37,164	79,242	18,778	13,069	183,269	29,661	5,810	20,342	4,680	42,746
Due from banks in foreign countries (including own branches)	62,095	367	55,843	24	1,600	114	239	2,775	207	17	223		686
Exchanges for clearing house and other checks on local banks	523,383	3,764	449,961	10,357	13,090	2,373	3,025	28,996	4,735	191	885	364	5,642
Outside checks and other cash items	17,463	330	2,879	580	3,354	363	470	6,591	1,032	69	111	290	1,394
Acceptances of other banks and bills of exchange or drafts sold with indorsement	231,155		167,814	2,181	4,139	1,511	551	45,046					9,913
Securities borrowed	7,616		10	2,000	192	205	1,602	1,033	2,513	10	41		10
Other assets	123,532	3,728	52,939	10,622	22,331	1,654	2,262	20,510	2,516	407	800	97	5,666
Total	16,675,953	708,493	8,105,902	1,078,387	1,888,481	334,899	256,286	2,775,029	560,905	56,132	132,234	60,843	718,362
LIABILITIES													
Capital stock paid in	927,601	39,705	424,456	58,111	100,268	25,315	18,705	161,336	41,995	3,120	8,530	6,890	39,170
Surplus	1,227,056	48,388	650,106	138,737	149,591	16,105	13,029	155,452	23,694	1,758	3,220	2,191	24,785
Undivided profits—net	356,755	13,969	221,105	27,123	28,958	6,000	5,033	30,519	8,331	787	2,905	1,456	10,569
Reserves for dividends, contingencies, etc	155,789	6,393	76,153	21,144	14,008	2,603	796	28,582	2,578	618	553	117	2,244
Reserves for interest, taxes, and other expenses accrued and unpaid	79,601	4,496	30,439	5,345	9,423	2,078	1,142	20,503	2,141	283	358	159	3,234
Due to Federal reserve banks	9,711	799	5,045	1,217	1,543	910	43	127				7	20
Due to other banks in United States	1,304,557	16,481	739,504	52,386	91,731	32,732	21,666	218,764	40,506	3,541	28,419	6,328	52,499
Due to banks in foreign countries (including own branches)	393,645	275	352,930	52	1,000	146	846	35,060	79		162		3,095
Certified and officers' checks outstanding	320,913	3,586	263,134	9,027	11,494	3,467	1,383	19,055	3,445	289	722	604	4,707
Cash letters of credit and travelers' checks outstanding	13,446		12,252	12	25	10	24	1,032	32				59
Demand deposits	6,146,820	276,594	3,288,422	369,353	566,670	110,646	78,966	948,978	205,865	18,245	56,137	27,935	199,009
Time deposits	4,641,818	279,311	1,400,642	312,579	821,022	106,009	83,109	1,025,293	194,850	26,739	28,861	9,138	354,265
United States deposits	220,272	10,701	91,877	35,868	40,581	3,348	10,931	13,950	5,619	158	1,689	4,462	1,088
Total deposits	**13,051,182**	**587,747**	**6,153,806**	**780,494**	**1,534,066**	**257,268**	**196,968**	**2,262,259**	**450,396**	**48,972**	**115,990**	**48,474**	**614,742**
Agreements to repurchase U. S. Government or other securities sold	7,551		30	35	4,019		1,750	408	584		11	279	435
Bills payable and rediscounts:													
With Federal reserve banks	89,578	1,859	20,761	19,238	17,126	7,811	6,772	6,097	5,637	456	461	935	2,425
All other	51,935	765	16,159	5,419	11,911	5,090	3,910	4,470	1,963	82	71	298	1,797
Acceptances of other banks and bills of exchange or drafts sold with indorsement	231,155		167,814	2,181	4,139	1,511	551	45,046					9,913
Acceptances executed for customers	326,702	2,075	267,045	1,899	11,637	2,562	3,957	29,988	69			1	7,469
Acceptances executed by other banks for account of reporting banks	6,940	92	6,651		28	55	40	12					62
Securities borrowed	7,616		10	2,000	192	205	1,602	1,033	2,513	10	41		10
Other liabilities	156,492	3,004	71,367	16,661	3,115	8,296	2,031	29,324	21,004	46	94	43	1,507
Total	16,675,953	708,493	8,105,902	1,078,387	1,888,481	334,699	256,286	2,775,029	560,905	56,132	132,234	60,843	718,362
Number of banks	946	32	150	81	82	37	45	186	93	40	22	75	103

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON SEPTEMBER 29, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES [1] AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)

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

	District No. 1		District No. 2			District No. 3		District No. 4					
	BOSTON	Country banks	**NEW YORK** [2]	**Buffalo**	Country banks	**PHILADELPHIA**	Country banks	**CLEVELAND**	**Cincinnati**	**Pittsburgh**	Columbus	Toledo	Country banks
RESOURCES													
Loans (including overdrafts)	684,976	857,924	5,239,412	286,327	1,639,378	717,883	901,343	595,735	177,994	357,981	57,054	33,446	790,019
United States Government securities	134,014	196,308	1,833,915	57,033	304,933	208,555	157,346	83,897	32,009	296,355	11,654	15,945	127,589
Other securities	179,058	379,855	1,211,923	78,304	863,773	275,267	479,882	96,209	50,464	170,542	15,691	6,737	283,465
Total loans and investments	**998,048**	**1,434,087**	**8,285,250**	**421,664**	**2,808,084**	**1,201,705**	**1,538,571**	**775,841**	**260,467**	**824,878**	**84,399**	**56,128**	**1,201,073**
Customers' liability on account of acceptances	47,982	1,892	489,302	5,409	2,502	18,739	363	14,546	176	151	-------	400	48
Banking house, furniture, and fixtures	31,567	40,627	233,014	16,719	98,985	31,005	78,250	30,124	12,644	28,412	5,701	2,609	64,950
Other real estate owned	4,597	5,172	12,165	2,634	16,651	11,265	20,041	8,974	2,820	4,814	95	-------	13,033
Cash in vault	7,750	29,361	69,335	2,255	56,323	12,502	35,381	10,440	4,662	8,780	2,462	3,166	32,775
Reserve with Federal reserve banks	78,942	65,367	885,353	20,687	131,665	79,403	63,508	35,197	16,959	53,518	5,767	3,725	52,866
Items with Federal reserve banks in process of collection	29,808	19,193	148,975	6,145	36,037	30,103	10,699	16,616	7,686	22,374	4,717	2,032	4,260
Due from banks in United States	60,292	64,719	102,722	16,603	109,458	53,435	60,966	55,687	8,193	25,762	5,978	3,620	72,248
Due from banks in foreign countries (including own branches)	34,171	963	155,372	1,541	1,514	1,581	12	1,771	116	450	92	-------	94
Exchanges for clearing house and other checks on local banks	17,253	5,424	713,192	4,986	12,505	34,221	3,697	6,649	4,192	11,621	1,245	351	3,674
Outside checks and other cash items	769	1,282	4,869	399	3,621	931	1,145	1,457	812	563	128	460	1,094
Redemption fund and due from United States Treasurer	173	2,070	2,040	30	2,673	248	2,629	147	103	730	61	25	2,590
Acceptances of other banks and bills of exchange or drafts sold with indorsement	6,425	7	219,759	29,521	115	3,946	12	5,339	-------	10	-------	-------	2
Securities borrowed	-------	52	-------	-------	210	2,560	142	546	400	152	115	-------	2,459
Other assets	6,700	4,993	68,368	2,254	18,736	13,997	5,406	9,886	3,791	6,989	-------	354	8,302
Total	1,324,477	1,675,209	11,389,716	530,847	3,299,079	1,495,641	1,820,822	973,220	323,021	989,204	110,760	72,870	1,459,468
LIABILITIES													
Capital stock paid in	101,285	92,970	686,489	22,300	183,597	63,589	119,484	54,650	19,950	37,373	4,700	5,500	95,558
Surplus	71,453	96,492	961,366	32,850	167,933	167,840	177,056	36,450	18,350	121,050	6,100	4,500	94,026
Undivided profits—net	16,741	47,173	272,862	9,321	68,295	30,559	48,140	14,112	7,004	14,903	1,086	1,106	32,165
Reserves for dividends, contingencies, etc	14,215	8,381	78,565	15,436	16,113	23,938	8,530	5,274	1,617	12,753	405	132	3,724
Reserves for interest, taxes, and other expenses accrued and unpaid	5,929	7,304	33,474	1,880	11,767	6,360	4,210	5,678	1,953	4,494	519	353	4,533
Due to Federal reserve banks	-------	7,227	-------	-------	12,496	239	3,994	-------	-------	-------	1,179	1,407	1,785
Due to other banks in United States	113,881	43,566	1,135,715	28,485	66,144	181,921	14,136	51,367	25,551	144,495	11,580	5,962	11,790
Due to banks in foreign countries (including own branches)	26,148	256	651,841	1,395	265	3,401	-------	1,042	62	1,450	34	-------	7
Certified and officers' checks outstanding	9,277	5,685	442,009	2,349	10,763	10,820	4,171	4,110	2,371	6,394	1,602	475	4,769
Cash letters of credit and travelers' checks outstanding	605	9	15,701	6	34	47	37	6	1	3,714	-------	-------	16
Demand deposits	586,657	572,777	4,969,238	124,390	1,022,320	571,330	465,007	252,754	114,582	343,148	52,567	30,469	430,165
Time deposits	284,845	718,223	1,145,896	242,225	1,551,758	323,784	852,386	486,907	117,346	239,783	22,512	16,275	681,193
United States deposits	10,967	13,753	129,430	6,819	30,621	42,559	16,185	28,201	4,846	24,019	2,816	2,722	10,654
Total deposits	**1,032,380**	**1,361,496**	**8,489,830**	**405,669**	**2,694,401**	**1,134,094**	**1,355,916**	**824,387**	**264,759**	**763,003**	**92,290**	**57,310**	**1,140,379**
Agreements to repurchase U. S. Government or other securities sold	5,300	2,150	-------	-------	2,687	300	198	2,479	675	-------	-------	-------	1,123
Bills payable and rediscounts:													
With Federal reserve banks	1,108	10,863	13,892	250	46,831	24,503	26,725	-------	5,930	13,267	1,327	2,739	18,991
All other	11,265	2,041	23,280	1,100	10,411	8,091	12,990	5,502	-------	5,719	500	250	13,025
Acceptances of other banks and bills of exchange or drafts sold with indorsement	6,425	7	219,759	29,521	115	3,946	12	5,339	-------	10	-------	-------	2
Acceptances executed for customers	48,684	2,212	505,565	5,409	1,001	18,281	357	14,894	148	142	-------	400	48
Acceptances executed by other banks for account of reporting banks	904	81	8,193	-------	1,600	1,313	-------	-------	28	5	-------	-------	-------
National-bank notes outstanding	3,450	41,109	40,607	598	53,568	4,743	52,335	2,950	2,067	14,474	1,218	491	51,439
Securities borrowed	-------	52	-------	-------	210	2,560	142	546	400	152	115	-------	2,459
Other liabilities	5,338	2,878	55,834	6,513	40,550	5,524	14,727	959	140	1,859	2,500	89	1,996
Total	1,324,477	1,675,209	11,389,716	530,847	3,299,079	1,495,641	1,820,822	973,220	323,021	989,204	110,760	72,870	1,459,468
Number of banks	16	367	51	6	819	28	712	6	8	15	3	2	664

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON SEPTEMBER 29, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES[1] AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 5					District No. 6						
	RICHMOND	**Baltimore**	**Charlotte**	Washington	Country banks	**ATLANTA**	**Birmingham**	**Jacksonville**	**Nashville**	**New Orleans**	**Savannah**	**Country banks**
RESOURCES												
Loans (including overdrafts)	72,083	107,816	26,642	81,364	483,697	62,178	48,180	16,978	47,979	122,668	47,459	289,745
United States Government securities	6,139	26,464	4,545	38,300	78,969	28,066	9,380	22,142	3,513	13,909	8,295	75,212
Other securities	20,169	56,420	4,022	19,712	110,753	19,015	7,134	12,539	6,194	38,744	4,323	76,573
Total loans and investments	**98,391**	**190,700**	**35,209**	**139,376**	**673,419**	**109,259**	**64,694**	**51,659**	**57,686**	**175,321**	**60,077**	**441,530**
Customers' liability on account of acceptances		2,625	55	15	114				75	2,765	964	891
Banking house, furniture, and fixtures	1,278	10,465	2,480	11,184	33,716	6,426	1,812	3,544	1,765	14,908	2,412	22,184
Other real estate owned	760	280	66	2,210	11,981	1,034	3,381	82	406	626	3,508	7,232
Cash in vault	1,492	3,053	309	5,941	21,697	997	844	884	459	1,711	1,583	15,873
Reserve with Federal reserve banks	6,273	10,494	1,794	9,758	29,764	6,366	4,130	3,349	2,857	10,262	4,543	20,618
Items with Federal reserve banks in process of collection	7,564	8,956	2,035	2,113	7,122	2,694	1,885	1,230	1,241	2,414	1,300	2,305
Due from banks in United States	13,820	9,148	5,810	13,082	47,014	18,141	5,298	7,278	3,614	9,955	11,503	40,473
Due from banks in foreign countries (including own branches)	27	139		27	26			305		304	2	177
Exchanges for clearing house and other checks on local banks	957	3,487	270	2,388	2,491	1,746	195	278	476	3,649	640	1,701
Outside checks and other cash items	224	116	28	385	1,042	185	196	144	196	335	162	874
Redemption fund and due from United States Treasurer	50	124	57	221	1,911	125	207	23	155	140		1,523
Acceptances of other banks and bills of exchange or drafts sold with indorsement	319	1,263			1,038	400		6		562		748
Securities borrowed	15			570	528	80			5	1,600	110	588
Other assets	4,183	1,991	40	1,332	3,746	541	236	191	159	1,829	11	2,285
Total	135,353	242,841	48,153	188,602	835,609	147,994	82,878	68,973	69,094	226,381	86,815	559,002
LIABILITIES												
Capital stock paid in	10,600	15,500	3,700	11,175	63,085	8,900	6,500	6,000	3,900	13,125	6,600	50,500
Surplus	7,100	12,350	3,000	8,725	44,177	8,250	6,255	2,260	3,450	9,100	4,875	29,928
Undivided profits—net	2,960	4,957	2,173	3,673	14,140	3,486	395	666	867	3,317	429	8,955
Reserves for dividends, contingencies, etc	1,177	1,762	220	1,109	2,775	377	157	61	1,195	567	189	1,232
Reserves for interest, taxes, and other expenses accrued and unpaid	583	1,573	228	575	3,000	499	386	138	427	1,036	317	1,652
Due to Federal reserve banks				1,200	3,847						74	1,726
Due to other banks in United States	20,122	30,965	9,198	11,930	26,761	17,645	5,209	9,580	6,484	26,961	10,236	20,017
Due to banks in foreign countries (including own branches)	17	238		310	37			11		1,035		227
Certified and officers' checks outstanding	859	1,701	207	737	4,200	356	272	232	295	1,423	310	2,078
Cash letters of credit and travelers' checks outstanding		3		62	10	5	19	3		5		33
Demand deposits	51,043	78,585	15,324	76,893	239,628	51,857	33,584	23,865	20,504	77,812	30,098	183,792
Time deposits	36,809	69,584	11,976	62,539	359,881	42,903	23,971	21,085	23,746	57,639	30,878	192,827
United States deposits	1,340	2,098	518	3,415	10,045	10,390	788	4,591	80	13,200	1,036	13,042
Total deposits	**110,190**	**183,174**	**37,223**	**157,086**	**644,409**	**123,156**	**63,843**	**59,367**	**51,109**	**178,075**	**72,632**	**413,742**
Agreements to repurchase U. S. Government or other securities sold				103	55					1,750		508
Bills payable and rediscounts:												
With Federal reserve banks	944	4,375	407	1,250	18,361		963		4,736	5,726	249	15,570
All other		4,751		500	5,232		145			2,600	420	4,000
Acceptances of other banks and bills of exchange or drafts sold with indorsement	319	1,263			1,038	400		6		562		748
Acceptances executed for customers		2,644			44				75	4,168	950	963
Acceptances executed by other banks for account of reporting banks			55	15	60					239	14	1
National-bank notes outstanding	1,000	2,451	1,147	4,373	37,967	2,457	4,080	459	3,079	2,800		30,287
Securities borrowed	15			570	528	80			5	1,600	110	588
Other liabilities	465	8,101		48	738	389	154	16	251	1,716	30	328
Total	135,353	242,841	48,153	188,602	835,609	147,994	82,878	68,973	69,094	226,381	86,815	559,002
Number of banks	5	7	6	12	418	4	3	3	3	5	4	341

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON SEPTEMBER 29, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES [1] AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 7											District No. 8 (see also p. 15)		
	CHICAGO [2]	**Detroit**	Cedar Rapids	Des Moines	Dubuque	Grand Rapids	Indianapolis	Milwaukee	Peoria	Sioux City	Country banks	**ST. LOUIS**	**Little Rock**	**Louisville**
RESOURCES														
Loans (including overdrafts)	1,175,258	546,931	13,454	27,990	4,614	50,844	58,334	152,214	19,618	8,338	811,717	246,508	20,294	77,426
United States Government securities	315,044	118,122	2,088	1,915	1,280	4,083	17,318	30,900	10,116	3,346	159,935	69,972	771	15,757
Other securities	236,251	61,304	4,195	13,783	4,529	6,824	15,285	21,018	7,792	5,826	327,663	102,577	2,124	12,031
Total loans and investments	**1,726,553**	**726,357**	**19,737**	**43,688**	**10,423**	**61,751**	**90,937**	**204,132**	**37,526**	**17,510**	**1,299,315**	**419,057**	**23,189**	**105,214**
Customers' liability on account of acceptances	39,936	4,126	9			21	6	3,344			78	356		
Banking house, furniture, and fixtures	30,614	27,027	1,286	1,449	257	5,457	4,757	6,240	2,610	548	72,770	8,373	882	1,910
Other real estate owned	4,864	7,052	107	355	155	382	372	182	315		16,682	4,978	385	371
Cash in vault	16,975	6,606	768	1,643	268	1,858	5,238	4,002	1,127	877	42,450	3,598	308	1,301
Reserve with Federal reserve banks	187,794	41,098	1,678	3,097	775	3,935	6,774	13,061	2,853	1,335	61,696	30,709	1,488	5,525
Items with Federal reserve banks in process of collection	28,203	13,367	786	1,589	165	824	3,689	3,847	870	180	10,454	13,376	870	3,647
Due from banks in United States	173,551	42,093	2,755	6,432	241	7,301	21,069	14,746	2,619	3,935	97,714	23,153	3,625	9,420
Due from banks in foreign countries (including own branches)	3,735	1,648	13			3	196	374			214	339		5
Exchanges for clearing house and other checks on local banks	31,066	10,080	135	592	58	1,046	978	1,562	634	451	4,784	4,592	185	822
Outside checks and other cash items	1,834	6,348	41	128	12	221	348	552	76	38	1,813	671	59	156
Redemption fund and due from United States Treasurer	81	172	50	15	13	45	186	239	140	32	2,722	92		75
Acceptances of other banks and bills of exchange or drafts sold with indorsement	40,492	4,560						51			401			
Securities borrowed				60		313	344				802	1,720		
Other assets	16,142	7,853	2	588	40	186	539	1,098	19	40	8,525	2,401	281	705
Total	2,301,840	898,387	27,367	59,636	12,407	83,343	135,433	253,430	48,789	24,946	1,620,420	513,415	31,272	129,151
LIABILITIES														
Capital stock paid in	140,300	35,000	1,100	3,750	700	4,850	8,750	14,900	3,260	1,050	112,226	38,970	1,650	4,750
Surplus	119,385	52,600	750	1,650	300	3,925	5,550	8,550	3,550	800	73,755	17,289	820	6,950
Undivided profits—net	22,657	9,180	135	351	179	738	2,558	4,650	409	165	28,755	8,857	437	999
Reserves for dividends, contingencies, etc	21,166	8,222	29	95	75	194	116	1,086	117	59	7,606	1,400	146	734
Reserves for interest, taxes, and other expenses accrued and unpaid	16,799	6,142	595	298	22	73	729	1,768	66	14	5,263	1,311	152	632
Due to Federal reserve banks							800	1,675			496			
Due to other banks in United States	284,817	55,686	7,763	8,910	598	6,210	18,908	28,516	2,658	6,414	35,741	61,615	5,374	18,097
Due to banks in foreign countries (including own branches)	45,248	1,392					72	210			18	284		
Certified and officers' checks outstanding	15,196	7,990	88	869	105	212	720	773	452	291	6,439	3,423	553	989
Cash letters of credit and travelers' checks outstanding	1,584	33				15	2	22			103	29	1	
Demand deposits	1,003,070	286,668	7,277	25,697	3,223	26,915	58,922	91,423	16,470	9,188	513,351	212,698	11,642	43,181
Time deposits	505,206	420,511	8,441	16,479	6,952	38,297	32,049	89,048	18,540	5,913	740,884	147,941	9,417	27,623
United States deposits	13,018	1,629	23	310	3	495	1,916	369	484	251	11,157	9,231	120	1,534
Total deposits	**1,868,139**	**773,909**	**23,592**	**52,265**	**19,881**	**72,144**	**113,389**	**212,036**	**38,604**	**22,057**	**1,308,189**	**435,221**	**27,107**	**91,424**
Agreements to repurchase U. S. Government or other securities sold										150	636	2,592		
Bills payable and rediscounts:														
With Federal reserve banks	1,358		157	387				500			14,145	2,224	615	1,140
All other	2,286	200									8,111	1,102	300	
Acceptances of other banks and bills of exchange or drafts sold with indorsement	40,492	4,560						51			401			
Acceptances executed for customers	41,417	3,460	9			6	6	3,316			14	356		
Acceptances executed by other banks for account or reporting banks	195							28						
National-bank notes outstanding	1,608	3,432	1,000	305	250	900	3,715	4,777	2,783	648	55,202	1,840		1,500
Securities borrowed				60		313	344				802	1,720		
Other liabilities	26,038	1,682		475		200	276	1,768		3	5,315	533	45	21,022
Total	2,301,840	898,387	27,367	59,636	12,407	83,343	135,433	253,430	48,789	24,946	1,620,420	513,415	31,272	129,151
Number of banks	37	6	2	4	2	4	4	5	3	4	889	15	4	5

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON SEPTEMBER 29, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES [1] AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 8 (Contd.)		District No. 9				District No. 10 (see also p. 16)						
	Memphis	Country banks	**MINNEAPOLIS**	**Helena**	St. Paul	Country banks	**KANSAS CITY**	**Denver**	**Oklahoma City**	**Omaha**	Kansas City, Kans.	Lincoln	Pueblo
RESOURCES													
Loans (including overdrafts)	43,733	295,191	109,304	4,427	71,956	270,375	93,985	55,279	46,663	43,809	7,652	14,232	4,551
United States Government securities	3,094	63,137	33,126	1,199	16,798	70,874	38,075	46,921	4,373	7,404	2,586	3,490	1,546
Other securities	10,853	145,252	32,227	4,901	16,744	189,241	43,447	21,944	18,247	16,261	1,573	3,189	5,068
Total loans and investments	**57,680**	**503,580**	**174,657**	**10,527**	**105,498**	**530,490**	**175,507**	**124,144**	**69,283**	**67,474**	**11,811**	**20,911**	**11,165**
Customers' liability on account of acceptances			1,635		380	1				24			
Banking house, furniture, and fixtures	5,002	21,902	2,469	412	5,635	20,205	3,481	2,754	1,476	3,743	799	949	267
Other real estate owned	1,763	5,054	620			3,470	1,205	340		184	54	51	26
Cash in vault	1,133	14,089	1,788	133	1,177	14,436	1,701	6,629	579	1,141	130	626	572
Reserve with Federal reserve banks	4,426	23,630	12,972	634	8,205	25,121	15,034	9,711	4,862	5,821	745	2,183	956
Items with Federal reserve banks in process of collection	1,132	3,042	2,222	854	1,116	858	10,713	3,788	2,315	2,900	321	380	
Due from banks in United States	17,239	38,703	26,857	1,201	12,687	60,902	35,770	17,251	8,674	19,788	801	2,680	7,772
Due from banks in foreign countries (including own branches)		31	642	11	431	271	271	32		34			
Exchanges for clearing house and other checks on local banks	732	1,900	3,754	38	971	1,670	2,709	1,425	342	2,478	61	197	65
Outside checks and other cash items	176	876	548	25	187	852	348	431	107	261	17	122	13
Redemption fund and due from United States Treasurer	18	1,153	132	10	30	1,090	35	32		58	40	10	20
Acceptances of other banks and bills of exchange or drafts sold with indorsement		58	502		3		450						
Securities borrowed		2,040				62	297	200		8			
Other assets	57	1,457	1,133	197	1,841	7,877	1,114	599	102	364	2	100	
Total	89,358	617,515	229,931	14,042	138,161	667,305	248,635	167,336	87,740	104,278	14,781	28,209	20,856
LIABILITIES													
Capital stock paid in	7,500	46,829	12,200	550	6,850	42,020	14,300	6,300	7,200	5,000	950	1,350	600
Surplus	6,000	26,061	7,550	450	4,750	22,538	5,055	5,602	1,510	2,500	320	550	1,150
Undivided profits—net	637	10,648	1,728	251	1,535	9,859	4,929	3,944	1,621	651	54	293	107
Reserves for dividends, contingencies, etc	1,245	2,066	49	75	730	4,529	778	36	266	1,190	19	141	
Reserves for interest, taxes, and other expenses accrued and unpaid	265	1,663	1,234	88	1,149	3,586	420	280	255	193	15	50	135
Due to Federal reserve banks		425				49							
Due to other banks in United States	8,968	21,393	44,177	2,478	22,093	24,482	67,752	16,973	12,220	22,924	2,956	7,596	4,883
Due to banks in foreign countries (including own branches)			653		184	112	181	29		6			
Certified and officers' checks outstanding	351	2,502	2,881	110	887	4,175	2,286	1,094	851	1,297	97	161	65
Cash letters of credit and travelers' checks outstanding		14	5		9		8	5	8	22			
Demand deposits	31,917	206,880	88,755	5,959	54,647	198,598	111,020	73,558	36,414	46,968	4,233	13,519	7,476
Time deposits	30,496	253,031	63,861	3,851	43,133	323,029	33,630	57,815	26,398	20,323	3,886	3,841	6,015
United States deposits	1,444	5,423	1,376	27	984	7,461	5,357	706	637	334	468	452	21
Total deposits	**73,176**	**489,668**	**201,708**	**12,425**	**121,937**	**557,906**	**220,234**	**150,180**	**76,528**	**91,874**	**11,640**	**25,569**	**18,460**
Agreement to repurchase U. S. Government or other securities sold		1,184				135		125			100		
Bills payable and rediscounts:													
With Federal reserve banks		9,196				3,777	1,262		360	1,437	889		
All other		4,677				922							
Acceptances of other banks and bills of exchange or drafts sold with indorsement		58	502		3		450						
Acceptances executed for customers			1,615		380	1							
Acceptances executed by other banks for account of reporting banks			20							24			
National-bank notes outstanding	350	22,966	2,641	200	596	21,555	654	645		1,150	794	200	398
Securities borrowed		2,040				62	297	200		8			
Other liabilities	185	459	684	3	231	415	256	24		251		56	6
Total	89,358	617,515	229,931	14,042	138,161	667,305	248,635	167,336	87,740	104,278	14,781	28,209	20,856
Number of banks	3	473	4	2	3	588	8	8	5	6	2	3	2

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON SEPTEMBER 29, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES[1] AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 10—Continued					District No. 11							
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	**DALLAS**	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
RESOURCES													
Loans (including overdrafts)	12,356	7,549	46,122	10,690	270,911	98,510	6,079	70,660	29,226	37,501	13,311	9,321	267,577
United States Government securities	3,334	6,503	6,293	7,946	71,181	24,027	3,652	24,786	4,447	9,265	4,540	4,230	56,643
Other securities	2,487	5,780	12,676	9,150	110,978	17,488	1,979	17,489	3,745	6,824	5,343	3,585	56,081
Total loans and investments	**18,177**	**19,832**	**65,091**	**27,786**	**453,070**	**140,025**	**11,710**	**112,935**	**37,418**	**53,590**	**23,194**	**17,136**	**380,301**
Customers' liability on account of acceptances			7			825		13			426		5
Banking house, furniture, and fixtures	375	603	4,938	1,636	20,763	6,030	428	7,376	5,269	2,371	950	764	21,440
Other real estate owned	32	31	266	2	3,448	1,576	2	281	467	651	151	176	6,233
Cash in vault	733	518	1,046	631	14,532	1,054	312	1,812	3,620	943	677	472	13,774
Reserve with Federal reserve banks	1,380	1,661	4,334	2,525	28,235	9,941	1,174	7,749	6,843	5,606	1,526	1,243	22,677
Items with Federal reserve banks in process of collection	192	581	244	814	1,082	6,045	480	4,349	1,272	2,000	506	341	1,459
Due from banks in United States	4,417	4,488	9,053	5,531	67,374	14,801	3,347	22,175	4,568	10,336	6,368	1,658	60,573
Due from banks in foreign countries (including own branches)					51	48		33	3	2	13		99
Exchanges for clearing house and other checks on local banks	182	182	422	301	1,375	1,380	122	1,946	357	678	153	74	1,263
Outside checks and other cash items	21	28	213	3	869	447	45	114	48	116	62	35	1,135
Redemption fund and due from United States Treasurer	17	20	16		1,281	255	5	292	138	102	70	82	1,244
Acceptances of other banks and bills of exchange or drafts sold with indorsement									4				
Securities borrowed					196								261
Other assets	44	69	151	96	1,075	703	10	474	98	98	1	15	1,308
Total	25,570	28,013	85,781	39,325	593,351	183,130	17,635	159,549	60,105	76,493	34,097	21,996	511,772
LIABILITIES													
Capital stock paid in	1,300	1,400	5,950	2,400	45,052	15,150	600	9,400	4,950	4,550	2,150	1,650	48,353
Surplus	1,050	453	2,650	1,300	21,860	4,450	850	6,450	2,120	2,805	850	460	26,845
Undivided profits—net	269	428	1,338	524	8,895	7,384	367	2,487	1,221	1,423	522	242	10,978
Reserves for dividends, contingencies, etc	45	32	50	47	1,253	547	14	1,108	208	175	90	68	1,269
Reserves for interest, taxes, and other expenses accrued and unpaid	11	61	401	366	822	713	76	543	176	329	246	45	905
Due to Federal reserve banks					79					312	80	185	1,103
Due to other banks in United States	6,563	5,559	8,974	8,973	19,815	24,676	888	23,643	4,934	11,338	5,206	1,408	24,569
Due to banks in foreign countries (including own branches)					17	47	142	73	107				246
Certified and officers' checks outstanding	90	87	642	282	3,936	2,745	167	1,920	376	649	159	125	3,266
Cash letters of credit and travelers' checks outstanding	1		5	1	8			12		10			6
Demand deposits	8,130	14,503	38,036	17,580	270,184	70,265	9,563	62,597	23,141	34,720	9,955	8,675	259,157
Time deposits	7,644	4,293	25,751	7,710	180,813	34,056	3,686	35,878	16,289	15,830	12,830	6,351	86,113
United States deposits	115	791	784	111	3,766	16,958	1,182	9,213	3,153	1,387	39	1,050	6,645
Total deposits	**22,543**	**25,233**	**74,192**	**34,657**	**478,618**	**148,747**	**15,628**	**133,336**	**48,000**	**64,246**	**28,269**	**17,794**	**381,105**
Agreements to repurchase U. S. Government or other securities sold					341	185		10		867		40	945
Bills payable and rediscounts:													
With Federal reserve banks			825		9,455				211		155	65	12,036
All other					1,170				440				3,910
Acceptances of other banks and bills of exchange or drafts sold with indorsement									4				
Acceptances executed for customers			7			837		13			426		5
Acceptances executed by other banks for account of reporting banks													
National-bank notes outstanding	340	398	325		25,563	5,095	100	5,834	2,729	2,029	1,389	1,632	24,756
Securities borrowed					196								261
Other liabilities	12	8	43	31	126	22		368	46	69			404
Total	25,570	28,013	85,781	39,325	593,351	183,130	17,635	159,549	60,105	76,493	34,097	21,996	511,772
Number of banks	5	4	4	4	793	5	2	8	6	4	4	4	612

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION ON SEPTEMBER 29, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES [1] AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 12									Recapitulation				
	SAN FRANCISCO	**Los Angeles**	**Portland**	**Salt Lake City**	**Seattle**	**Spokane**	Oakland	Ogden	Country banks	Federal reserve bank cities	Federal reserve branch cities	Other reserve cities	Country banks	Total
RESOURCES														
Loans (including overdrafts)	1,032,956	436,923	36,746	27,956	66,691	24,068	21,359	5,581	321,033	10,128,788	2,729,476	816,910	7,198,910	20,874,084
United States Government securities	262,719	95,114	38,103	6,566	37,799	3,902	3,319	1,037	71,298	3,037,549	877,360	216,127	1,433,425	5,564,461
Other securities	238,219	108,426	38,531	14,402	23,008	5,799	5,397	1,548	148,837	2,471,850	785,407	205,079	3,172,353	6,634,689
Total loans and investments	**1,533,894**	**640,463**	**113,380**	**48,924**	**127,498**	**33,769**	**30,075**	**8,166**	**541,168**	**15,638,187**	**4,392,243**	**1,238,116**	**11,804,688**	**33,073,234**
Customers' liability on account of acceptances	17,257	3,690	240	256	760		3		3	630,578	20,365	5,575	5,897	662,415
Banking house, furniture, and fixtures	64,259	25,930	2,997	1,176	3,069	1,908	408	225	27,347	448,640	184,108	64,430	523,139	1,220,317
Other real estate owned	5,343	1,905	275	459	5	115	147	6	5,153	57,381	28,713	9,274	114,150	209,518
Cash in vault	19,280	10,005	1,551	439	1,662	456	476	330	18,639	146,912	60,644	37,264	309,330	554,150
Reserve with Federal reserve banks	73,523	38,348	6,689	3,490	8,727	2,417	2,051	637	29,171	1,421,507	273,052	90,353	554,318	2,339,230
Items with Federal reserve banks in process of collection	8,299	4,712	1,543	1,930	1,779	1,071		109	1,871	304,618	99,975	28,716	98,382	531,691
Due from banks in United States	62,671	51,707	19,371	8,070	17,380	4,376	3,292	2,545	67,220	640,900	341,946	164,909	787,364	1,935,119
Due from banks in foreign countries (including own branches)	4,865	1,792	575	2	699	221			355	202,822	7,910	1,153	3,807	215,692
Exchanges for clearing house and other checks on local banks	27,407	5,277	1,302	679	1,718	396	269	79	3,041	844,926	57,053	13,714	43,525	959,218
Outside checks and other cash items	1,975	6,396	140	75	298	13	15	17	954	14,258	17,481	3,400	15,557	50,696
Redemption fund and due from United States Treasurer	1,523	139	135	77	233	100	75	25	1,150	4,901	3,053	1,534	22,036	31,524
Acceptances of other banks and bills of exchange or drafts sold with indorsement	13,483				24		250		6	291,115	35,950	304	2,387	329,756
Securities borrowed	171								544	5,389	2,365	1,512	7,884	17,150
Other assets	16,749	4,817	1,037	252	757		67	2	1,662	141,917	35,083	6,695	65,372	249,067
Total	1,850,699	795,181	149,235	65,829	164,609	44,842	37,128	12,141	698,284	20,794,051	5,559,941	1,666,949	14,357,836	42,378,777
LIABILITIES														
Capital stock paid in	97,625	45,500	7,600	4,150	14,300	3,200	2,200	800	52,335	1,244,058	285,998	98,485	952,009	2,580,550
Surplus	81,723	31,055	3,380	2,080	3,600	706	1,659	200	23,893	1,487,911	335,338	67,472	804,564	2,695,285
Undivided profits—net	20,240	11,072	2,493	805	2,262	632	937	62	11,663	406,515	82,662	22,613	299,666	811,456
Reserves for dividends, contingencies, etc	4,909	4,233	255	426	532	101	339	152	3,542	152,395	52,499	5,494	61,020	271,408
Reserves for interest, taxes, and other expenses accrued and unpaid	9,012	3,606	737	360	614	102	21	29	1,267	82,012	26,336	8,187	45,972	162,507
Due to Federal reserve banks	31								661	270		6,912	33,888	41,070
Due to other banks in United States	118,026	35,235	17,500	10,147	25,593	6,775	6,230	3,292	23,219	2,121,714	554,363	214,756	331,633	3,222,466
Due to banks in foreign countries (including own branches)	7,492	1,293	558		1,012	70			60	736,354	8,873	810	1,245	747,282
Certified and officers' checks outstanding	16,603	5,809	671	284	1,239	274	463	56	4,888	510,565	39,219	10,397	56,872	617,053
Cash letters of credit and travelers' checks outstanding	1,084	358	4		15		4		17	19,074	4,209	131	287	23,701
Demand deposits	434,592	218,117	46,562	23,666	60,345	15,770	14,094	4,528	273,944	8,403,279	1,827,862	659,238	4,635,803	15,526,182
Time deposits	933,167	430,322	63,076	21,986	43,012	15,178	9,418	2,525	266,823	4,039,005	2,033,216	497,150	6,206,961	12,776,332
United States deposits	19,657	885	3,196	110	4,561	34	10		3,156	288,477	85,724	20,052	131,908	526,161
Total deposits	**1,530,652**	**692,019**	**131,567**	**56,193**	**135,777**	**38,101**	**30,219**	**10,401**	**572,768**	**16,118,738**	**4,553,466**	**1,409,446**	**11,398,597**	**33,480,247**
Agreements to repurchase U. S. Government or other securities sold									665	10,856	2,560	1,260	10,627	25,303
Bills payable and rediscounts:														
With Federal reserve banks	35,573	55			1,900				6,625	80,864	41,372	8,543	192,575	323,354
All other	5,475	100							1,842	57,001	15,355	1,670	68,331	142,357
Acceptances of other banks and bills of exchange or drafts sold with indorsement	13,483				24		250		6	291,115	35,950	304	2,387	329,756
Acceptances executed for customers	18,136	3,895	208	256	763		3		31	649,785	21,181	5,503	4,676	681,145
Acceptances executed by other banks for account of reporting banks	390		32							11,015	383	57	1,742	13,197
National-bank notes outstanding	30,420	2,710	2,678	1,550	4,595	2,000	1,500	497	22,936	97,465	60,628	30,558	439,683	628,334
Securities borrowed	171								544	5,389	2,365	1,512	7,884	17,150
Other liabilities	2,890	936	285	9	242				167	98,932	43,848	5,845	68,103	216,728
Total	1,850,699	795,181	149,235	65,829	164,609	44,842	37,128	12,141	698,284	20,794,051	5,559,941	1,666,949	14,357,836	42,378,777
Number of banks	10	6	5	7	6	4	2	2	503	189	139	92	7,179	7,599

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

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

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	**7,599**	**20,874,084**	**5,564,461**	**6,634,689**	**33,073,234**	**662,415**	**1,220,317**	**209,518**	**554,150**	**2,339,230**
New England:										
Maine	46	71,480	11,791	51,158	134,429	----------	2,531	381	2,284	5,623
New Hampshire	55	42,125	12,884	18,445	73,454	----------	2,877	124	2,099	4,011
Vermont	45	35,087	6,473	22,390	63,950	----------	1,261	308	1,401	2,932
Massachusetts	171	1,040,096	201,692	345,747	1,587,535	48,261	51,590	7,359	19,879	107,240
Rhode Island	14	182,756	71,059	79,868	333,683	1,605	2,724	326	6,713	13,300
Connecticut:	64	201,388	33,921	50,736	286,045	253	14,511	1,735	6,474	13,896
Middle Atlantic:										
New York	621	6,468,517	2,059,944	1,796,758	10,325,219	495,900	300,013	24,010	103,401	981,598
New Jersey	353	839,811	156,967	412,662	1,409,440	1,106	62,401	12,072	28,264	66,881
Pennsylvania	891	2,056,521	679,440	999,569	3,735,530	19,213	143,076	36,080	62,694	201,985
East North Central:										
Ohio	336	1,263,631	204,028	281,496	1,749,155	15,170	87,405	18,293	37,373	86,657
Indiana	187	216,524	56,086	74,975	347,585	6	19,667	3,651	14,418	18,733
Illinois	457	1,445,616	395,592	366,660	2,207,868	39,936	55,340	10,738	34,121	214,614
Michigan	228	876,507	163,416	204,818	1,244,741	4,220	60,706	12,942	22,941	63,664
Wisconsin	159	307,064	62,204	95,172	464,440	3,349	18,924	1,538	10,846	25,348
West North Central:										
Minnesota	249	291,649	79,256	128,846	499,751	2,016	15,554	2,219	7,617	31,022
Iowa	228	185,307	27,180	72,575	285,062	9	11,865	4,302	9,091	16,098
Missouri	173	456,631	135,233	207,976	799,840	356	20,387	7,572	10,694	56,964
North Dakota	91	35,020	7,037	16,897	58,954	----------	2,969	571	1,452	2,943
South Dakota	90	32,389	7,407	19,052	58,848	----------	2,511	319	1,478	3,184
Nebraska	167	113,572	23,957	36,064	173,593	24	7,648	674	3,934	13,542
Kansas	238	99,195	33,669	38,924	171,788	----------	9,074	1,254	4,671	11,866
South Atlantic:										
Delaware	20	55,295	8,672	16,726	80,693	2	1,929	519	1,429	3,695
Maryland	76	169,636	33,960	92,931	296,527	2,632	13,467	1,092	6,567	14,918
District of Columbia	12	81,364	38,300	19,712	139,376	15	11,184	2,210	5,941	9,758
Virginia	159	260,759	37,228	46,986	344,973	43	13,009	3,668	8,501	16,978
West Virginia	118	131,536	18,695	28,257	178,488	----------	8,976	4,421	5,653	8,403
North Carolina	60	108,802	23,386	14,968	147,156	119	11,087	2,520	3,865	6,954
South Carolina	35	42,400	7,215	12,379	61,994	----------	2,870	1,503	2,676	2,542
Georgia	93	156,580	47,389	31,234	235,203	984	11,947	6,266	4,841	13,623
Florida	55	45,748	51,991	34,206	131,945	1	7,530	961	5,446	7,818
East South Central:										
Kentucky	127	175,011	29,868	33,245	238,124	----------	6,631	1,827	5,116	11,194
Tennessee	94	189,139	21,083	29,614	239,836	130	13,631	3,980	5,192	13,284
Alabama	97	126,796	24,975	29,352	181,123	815	7,372	5,344	4,945	9,301
Mississippi	29	35,577	3,950	13,167	52,694	----------	1,952	757	1,351	2,267
West South Central:										
Arkansas	72	58,969	10,520	15,183	84,672	----------	2,852	1,164	2,270	4,325
Louisiana	35	169,690	19,109	48,735	237,534	2,765	18,966	1,607	3,170	13,403
Oklahoma	259	156,426	30,354	71,381	258,161	7	12,769	782	5,047	16,925
Texas	600	491,477	122,148	100,355	713,980	1,269	41,490	8,928	20,834	53,174
Mountain:										
Montana	74	44,717	14,170	33,009	91,896	----------	3,602	487	3,343	4,722
Idaho	52	25,236	6,256	9,220	40,712	----------	2,260	585	1,757	2,194
Wyoming	30	20,544	5,243	6,006	31,793	----------	1,091	179	1,933	1,919
Colorado	115	101,632	58,163	44,879	204,674	----------	6,059	1,188	9,683	14,690
New Mexico	27	14,061	4,683	5,814	24,558	----------	1,184	186	1,166	1,665
Arizona	14	14,317	9,447	6,182	29,946	----------	1,453	481	2,933	1,832
Utah	38	47,242	9,422	17,653	74,317	256	2,108	666	1,299	4,824
Nevada	10	10,484	2,968	3,621	17,073	----------	910	60	495	863
Pacific:										
Washington	132	161,698	61,789	65,805	289,292	760	11,040	755	6,708	18,122
Oregon	108	80,024	48,733	57,453	186,210	240	7,023	888	4,562	10,727
California	195	1,638,038	385,508	425,828	2,449,374	20,953	102,891	10,026	35,582	127,009

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2	12	30,032	7,498	9,431	46,961	245	3,300	464	1,739	2,693
New Jersey—district No. 2	243	666,568	128,439	347,811	1,142,818	1,068	45,405	6,976	22,773	53,414
Kentucky—district No. 4	69	59,870	8,315	11,458	79,643	----------	2,819	937	2,470	3,669
Pennsylvania—district No. 4	281	665,833	350,739	325,997	1,342,569	151	52,746	10,389	21,731	76,236
West Virginia—district No. 4	12	22,895	4,367	4,157	31,419	----------	1,470	117	711	1,470
Louisiana—district No. 6	23	140,815	15,923	41,528	198,266	2,765	16,786	1,166	2,411	11,167
Mississippi—district No. 6	18	28,578	3,225	11,003	42,806	----------	1,454	556	1,047	1,873
Tennessee—district No. 6	77	136,670	17,014	17,199	170,883	130	7,962	1,976	3,661	8,343
Illinois—district No. 7	301	1,370,039	376,336	318,465	2,064,840	39,936	48,951	9,304	30,064	207,740
Indiana—district No. 7	137	182,682	49,138	58,749	290,569	6	16,654	2,874	12,514	16,307
Michigan—district No. 7	182	847,864	156,250	174,633	1,178,747	4,220	58,563	12,637	21,034	60,868
Wisconsin—district No. 7	112	283,420	55,243	80,048	418,711	3,349	16,982	1,349	9,109	23,083
Missouri—district No. 10	37	116,476	45,573	51,109	213,158	----------	4,551	1,491	2,977	17,671
New Mexico—district No. 10	9	8,083	3,014	4,229	15,326	----------	794	88	734	1,074
Oklahoma—district No. 10	248	154,297	30,033	69,589	253,919	7	12,567	765	4,906	16,685
Arizona—district No. 12	10	10,591	5,181	4,587	20,359	----------	1,087	428	2,435	1,314

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

BY STATES, ON SEPTEMBER 29, 1931

RESOURCES (in thousands of dollars)

Items with Federal reserve banks in process of collection	Due from banks in— United States	Due from banks in— Foreign countries (including own branches)	Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	State
531,691	1,935,119	215,692	959,218	50,696	31,524	329,756	17,150	249,067	42,378,777	Total.
										New England:
961	7,780	330	415	277	228	----------	----------	119	155,358	Maine.
1,458	4,333	24	157	154	235	----------	52	346	89,324	New Hampshire.
733	2,466	194	100	106	214	----------	----------	308	73,973	Vermont.
39,030	85,145	34,245	18,884	1,201	979	6,432	----------	7,733	2,015,513	Massachusetts.
1,523	8,749	300	1,495	156	167	----------	----------	2,689	373,430	Rhode Island.
6,352	18,684	45	2,022	185	533	----------	----------	650	351,385	Connecticut.
										Middle Atlantic:
174,962	179,556	158,269	721,787	7,691	3,762	249,347	60	79,447	13,805,022	New York.
17,624	62,452	159	9,275	1,325	1,227	48	150	12,436	1,684,860	New Jersey.
60,031	145,099	2,110	49,583	2,760	4,144	3,968	2,922	25,976	4,495,171	Pennsylvania.
										East North Central:
34,033	109,851	2,001	14,586	3,562	1,630	5,340	3,423	19,782	2,188,261	Ohio.
6,270	39,474	197	2,014	646	1,014	----------	643	3,010	457,328	Indiana.
33,583	215,102	3,742	33,103	2,821	1,289	40,492	201	18,541	2,911,491	Illinois.
16,425	73,959	1,853	12,669	6,934	879	4,560	962	11,229	1,538,684	Michigan.
4,857	40,283	375	2,462	902	788	452	4	2,334	576,902	Wisconsin.
										West North Central:
3,674	66,463	1,234	5,372	1,072	678	505	13	7,941	645,131	Minnesota.
5,012	30,481	57	1,841	537	519	----------	60	966	365,900	Iowa.
25,029	77,476	641	8,757	1,501	417	450	3,633	4,031	1,017,748	Missouri.
159	5,719	20	246	122	129	----------	1	854	74,139	North Dakota.
93	5,549	----------	230	126	80	----------	30	759	73,207	South Dakota.
3,415	32,429	34	2,830	520	336	----------	11	540	239,530	Nebraska.
2,114	31,139	38	938	215	460	----------	94	379	234,030	Kansas.
										South Atlantic:
1,470	8,091	----------	378	17	46	----------	----------	156	98,425	Delaware.
9,007	14,543	139	3,803	220	305	1,263	----------	2,112	366,595	Maryland.
2,113	13,082	27	2,388	385	221	----------	570	1,332	188,602	District of Columbia.
10,204	29,411	48	1,948	698	931	407	158	5,737	436,714	Virginia.
2,586	9,918	----------	513	229	504	----------	259	1,426	221,376	West Virginia.
3,879	16,643	----------	769	202	319	----------	120	485	194,118	North Carolina.
419	7,141	5	326	83	162	950	6	281	80,958	South Carolina.
4,081	35,536	2	2,711	510	358	400	220	992	317,674	Georgia.
1,772	16,112	321	633	227	199	11	151	1,297	174,424	Florida.
										East South Central:
3,757	17,591	5	1,088	290	549	59	71	785	287,087	Kentucky.
3,618	33,116	----------	1,725	670	730	----------	196	549	316,657	Tennessee.
2,178	14,181	161	512	396	664	741	72	490	228,295	Alabama.
112	4,694	----------	194	127	111	----------	72	175	64,506	Mississippi.
										West South Central:
1,017	11,379	----------	337	174	156	----------	3	610	108,959	Arkansas.
2,798	15,410	304	3,923	410	296	564	1,767	2,099	305,016	Louisiana.
2,761	34,904	13	1,077	620	282	----------	88	970	334,406	Oklahoma.
16,073	117,474	156	5,738	1,890	2,036	4	223	2,364	985,633	Texas.
										Mountain:
1,111	13,155	60	279	145	107	----------	----------	1,056	119,963	Montana.
281	6,794	1	152	153	83	6	----------	292	55,270	Idaho.
36	4,013	----------	82	38	74	----------	----------	9	41,167	Wyoming.
3,909	35,536	32	1,769	591	214	----------	200	647	279,192	Colorado.
133	2,965	----------	59	54	67	----------	----------	25	32,062	New Mexico.
226	3,598	50	555	75	59	----------	15	145	41,368	Arizona.
2,057	11,662	2	787	113	123	----------	5	279	98,498	Utah.
74	1,614	----------	44	16	62	----------	----------	----------	21,211	Nevada.
										Pacific:
2,992	38,843	1,241	2,788	518	597	24	69	973	374,722	Washington.
1,553	27,778	575	1,513	229	288	----------	----------	1,123	242,709	Oregon.
14,136	147,746	6,682	34,361	8,803	2,273	13,733	626	22,588	2,996,783	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

1,056	2,146	4	396	28	113	----------	----------	152	59,297	Connecticut—district No. 2.
15,139	47,081	154	8,500	1,170	868	48	150	9,759	1,355,323	New Jersey—district No. 2.
50	5,613	----------	174	74	275	1	29	53	95,807	Kentucky—district No. 4.
23,184	54,160	522	12,818	856	1,672	10	220	9,406	1,606,670	Pennsylvania—district No. 4.
418	1,864	----------	154	22	79	----------	----------	81	37,805	West Virginia—district No. 4.
2,458	11,589	304	3,733	354	202	564	1,765	1,861	255,391	Louisiana—district No. 6.
112	4,003	----------	147	123	80	----------	35	148	52,384	Mississippi—district No. 6.
2,468	14,841	----------	949	482	670	----------	140	464	212,969	Tennessee—district No. 6.
32,154	202,569	3,742	32,882	2,586	943	40,492	83	17,994	2,734,280	Illinois—district No. 7.
5,539	35,925	197	1,838	599	834	----------	428	2,947	387,231	Indiana—district No. 7.
16,420	67,766	1,812	12,467	6,862	727	4,560	946	11,045	1,458,674	Michigan—district No. 7.
4,849	35,715	375	2,358	827	672	452	2	2,080	519,913	Wisconsin—district No. 7.
10,996	43,741	271	2,997	427	126	450	344	1,194	300,394	Missouri—district No. 10.
99	2,135	----------	51	29	46	----------	----------	9	20,385	New Mexico—district No. 10.
2,761	34,606	13	1,072	613	273	----------	52	938	329,177	Oklahoma—district No. 10.
221	2,195	8	523	51	31	----------	15	88	28,755	Arizona—district No. 12.

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

ALL MEMBER BANKS—CONDITION OF BANKS,

LIABILITIES (in thousands of dollars)

State	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for expenses accrued	Due to Federal reserve banks	Due to other banks in— United States	Due to other banks in— Foreign countries (including own branches)	Certified and officers' checks	Cash letters of credit and travelers' checks	Demand deposits
Total	2,580,550	2,695,285	811,456	271,408	162,507	41,070	3,222,466	747,282	617,053	23,701	15,526,182
New England:											
Maine	6,715	6,665	4,575	275	471	165	3,333	14	378	--------	32,338
New Hampshire	5,615	5,083	3,749	166	129	489	4,546	----------	348	--------	34,776
Vermont	5,260	3,095	2,100	220	167	350	1,228	10	224	--------	14,346
Massachusetts	141,166	107,487	37,356	17,547	8,302	3,647	132,545	26,151	11,275	606	851,447
Rhode Island	14,720	24,310	6,010	3,318	2,838	317	7,060	229	780	5	103,845
Connecticut	24,112	24,962	11,950	1,204	1,549	3,133	11,033	----------	2,598	3	144,502
Middle Atlantic:											
New York	809,420	1,088,502	325,533	105,506	42,072	6,665	1,204,187	653,471	449,295	15,716	5,661,467
New Jersey	96,668	94,203	31,036	5,265	5,915	5,754	27,206	30	6,046	36	549,012
Pennsylvania	225,857	471,489	97,690	45,825	15,457	3,158	338,672	4,855	21,873	3,784	1,375,912
East North Central:											
Ohio	138,523	105,314	36,871	8,747	10,590	4,151	100,555	1,141	11,499	23	679,819
Indiana	33,117	20,856	6,798	386	1,500	1,142	28,219	72	1,648	20	163,834
Illinois	185,295	148,653	34,549	24,743	18,464	66	303,562	45,248	17,957	1,595	1,228,806
Michigan	73,510	82,788	19,291	13,139	8,542	185	67,303	1,409	10,272	122	453,826
Wisconsin	36,770	21,600	11,913	2,371	3,327	1,825	40,753	210	1,956	22	184,346
West North Central:											
Minnesota	37,640	21,768	7,042	1,858	3,721	49	78,628	925	5,685	14	219,521
Iowa	22,956	11,634	3,888	850	1,160	--------	30,791	1	2,754	--------	122,702
Missouri	71,410	32,115	17,664	2,801	2,418	176	142,125	465	7,019	51	416,958
North Dakota	4,865	2,408	814	513	452	--------	1,388	6	409	--------	23,482
South Dakota	4,665	2,412	1,123	442	325	--------	3,054	12	642	--------	27,492
Nebraska	14,575	7,233	2,916	1,791	455	--------	33,475	6	1,976	25	103,994
Kansas	17,587	8,653	3,983	363	564	--------	24,092	----------	1,116	1	109,406
South Atlantic:											
Delaware	9,519	16,730	3,372	605	516	326	2,281	----------	160	3	45,313
Maryland	21,134	19,825	7,131	1,828	1,780	12	31,564	238	1,877	3	102,964
District of Columbia	11,175	8,725	3,073	1,109	575	1,200	11,930	310	737	62	76,893
Virginia	36,589	22,075	7,977	2,257	1,863	1,464	28,242	54	1,751	--------	133,485
West Virginia	16,647	12,593	5,521	580	837	1,163	6,246	----------	876	--------	73,285
North Carolina	15,305	10,518	3,747	1,191	909	1,055	17,943	----------	2,362	10	61,242
South Carolina	5,850	3,881	1,104	200	220	325	4,532	----------	206	--------	23,668
Georgia	24,945	18,629	5,476	1,082	994	157	30,315	----------	869	5	105,969
Florida	15,715	7,136	2,132	213	369	185	12,651	62	906	7	66,359
East South Central:											
Kentucky	17,303	15,991	3,789	1,193	1,169	--------	19,427	----------	1,284	--------	94,608
Tennessee	24,074	16,330	3,758	2,715	1,055	1,167	25,446	----------	1,259	28	97,883
Alabama	20,145	15,410	3,511	429	903	282	7,798	176	639	20	80,990
Mississippi	4,735	3,319	665	29	288	11	1,430	----------	208	--------	20,812
West South Central:											
Arkansas	8,020	4,294	2,207	315	275	--------	9,576	----------	889	2	37,789
Louisiana	19,400	12,127	3,976	975	1,379	473	34,219	1,035	1,766	5	109,636
Oklahoma	25,625	8,982	4,892	686	831	11	25,195	----------	3,289	14	153,724
Texas	81,418	41,982	23,945	3,063	2,730	1,173	90,453	571	8,910	28	445,472
Mountain:											
Montana	6,425	4,020	2,097	914	891	--------	7,281	6	796	--------	46,546
Idaho	3,425	1,450	566	1,216	172	159	3,310	----------	370	--------	22,952
Wyoming	2,435	1,754	782	25	26	56	1,891	15	248	2	16,439
Colorado	13,345	9,888	4,864	79	647	--------	23,136	31	1,704	5	119,787
New Mexico	1,940	1,075	284	101	53	30	590	----------	172	2	16,405
Arizona	2,875	1,840	549	12	222	31	680	44	440	--------	17,961
Utah	6,795	3,544	1,151	788	500	5	13,594	----------	405	--------	33,743
Nevada	1,500	665	232	71	28	65	1,972	----------	140	--------	6,788
Pacific:											
Washington	29,595	9,827	5,244	1,328	994	34	36,598	1,140	2,561	15	142,611
Oregon	15,160	6,805	3,958	452	844	--------	18,639	558	1,170	4	85,966
California	169,010	124,640	38,602	10,622	13,019	414	171,272	8,787	25,309	1,463	785,061

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2	3,333	3,657	1,826	134	223	874	2,298	----------	641	--------	21,820
New Jersey—district No. 2	79,633	69,990	23,119	4,474	4,826	4,957	23,859	30	5,185	25	432,661
Kentucky—district No. 4	7,230	5,361	1,975	223	223	--------	466	----------	214	--------	32,563
Pennsylvania—district No. 4	69,338	167,536	30,280	14,753	6,492	48	148,243	1,454	7,903	3,714	501,239
West Virginia—district No. 4	2,640	2,265	1,250	182	225	172	1,481	----------	105	--------	10,064
Louisiana—district No. 6	16,000	10,346	3,632	589	1,123	--------	28,168	1,035	1,525	5	90,319
Mississippi—district No. 6	3,540	2,870	479	8	285	11	1,231	----------	190	--------	16,412
Tennessee—district No. 6	15,180	9,727	2,885	1,457	781	1,165	15,969	----------	837	28	61,463
Illinois—district No. 7	172,905	141,561	31,314	23,778	18,027	66	295,290	45,248	17,172	1,595	1,168,848
Indiana—district No. 7	27,770	17,912	5,668	283	1,381	895	24,463	72	1,502	20	143,400
Michigan—district No. 7	69,430	80,077	17,990	11,957	8,054	185	66,906	1,409	9,952	122	436,877
Wisconsin—district No. 7	32,825	19,631	10,917	1,897	3,147	1,825	38,771	210	1,755	22	170,377
Missouri—district No. 10	17,630	7,007	5,531	842	449	--------	76,919	181	2,531	9	131,686
New Mexico—district No. 10	1,130	603	119	75	38	23	513	----------	88	2	9,547
Oklahoma—district No. 10	25,100	8,862	4,858	682	830	--------	25,162	----------	3,225	14	150,762
Arizona—district No. 12	2,225	1,365	413	12	191	15	632	----------	332	--------	14,497

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

BY STATES, ON SEPTEMBER 29, 1931—Continued

LIABILITIES (in thousands of dollars)

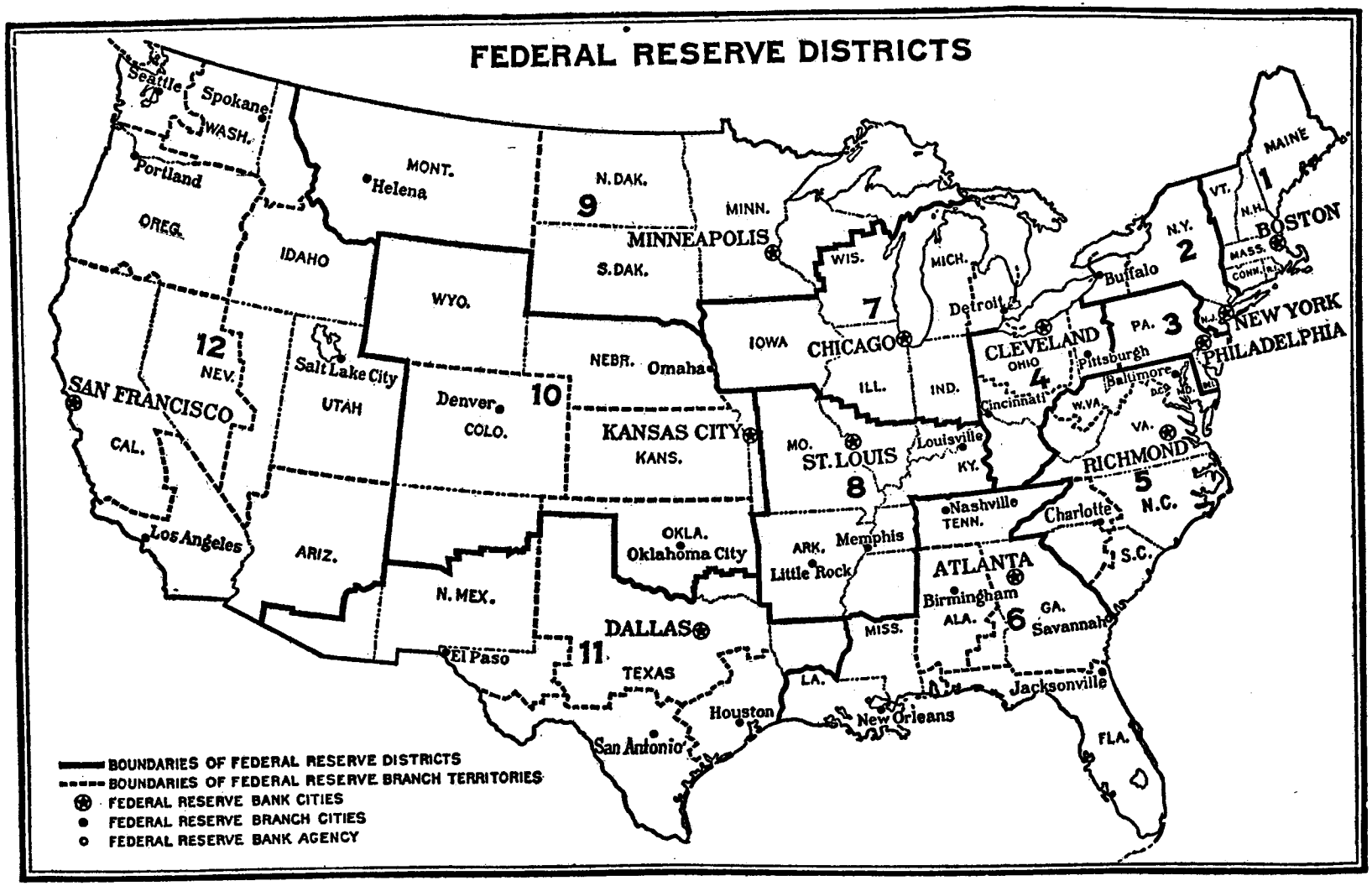
Time deposits	United States deposits	Agreements to repurchase securities sold	Bills payable and rediscounts: With Federal reserve banks	Bills payable and rediscounts: All other	Acceptances of other banks and bills of exchange sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for reporting banks	National-bank notes outstanding	Securities borrowed	Other liabilities	Total	State
12,776,332	526,161	25,303	323,354	142,357	329,756	681,145	13,197	628,334	17,150	216,728	42,378,777	Total.
												New England:
93,813	613	--------	1,417	317	----------	----------	----------	4,258	--------	11	155,358	Maine.
27,441	936	--------	1,028	269	----------	----------	----------	4,694	52	3	89,324	New Hampshire
41,731	144	--------	592	200	----------	----------	----------	4,266	--------	40	73,973	Vermont.
556,848	14,146	7,450	5,407	11,835	6,432	48,932	937	19,679	--------	6,318	2,015,513	Massachusetts.
195,083	6,962	--------	700	375	----------	1,956	48	3,307	--------	1,567	373,430	Rhode Island.
108,896	2,163	--------	3,725	348	----------	8	245	10,592	--------	362	351,385	Connecticut.
												Middle Atlantic:
2,293,026	155,196	30	39,612	28,770	249,347	511,249	9,107	75,172	60	81,619	13,805,022	New York.
764,351	15,444	2,720	25,118	8,624	48	764	441	24,508	150	21,521	1,684,860	New Jersey.
1,583,119	82,980	435	65,052	27,816	3,968	18,742	1,318	82,283	2,922	21,964	4,495,171	Pennsylvania.
												East North Central:
946,169	43,290	4,277	21,337	14,503	5,340	15,490	28	32,335	3,423	4,836	2,188,261	Ohio.
164,083	4,562	175	3,396	1,061	----------	6	--------	21,094	643	4,716	457,328	Indiana.
738,813	18,727	154	5,205	5,123	40,492	41,417	195	25,726	201	26,500	2,911,491	Illinois.
762,485	4,832	233	6,574	5,336	4,560	3,475	--------	17,497	962	2,343	1,538,684	Michigan.
243,558	4,044	--------	2,184	612	452	3,321	28	15,721	4	1,885	576,902	Wisconsin.
												West North Central:
244,948	5,171	--------	882	198	505	1,996	20	13,488	13	1,059	645,131	Minnesota.
153,529	1,402	249	2,346	667	----------	9	--------	10,366	60	536	365,900	Iowa.
282,684	17,567	3,114	5,454	2,050	450	356	--------	8,272	3,633	966	1,017,748	Missouri.
35,235	977	--------	418	35	----------	----------	----------	2,574	1	62	74,139	North Dakota.
28,843	1,036	135	1,218	20	----------	----------	----------	1,598	30	160	73,207	South Dakota.
60,964	1,068	--------	3,834	187	----------	----------	24	6,680	11	316	239,530	Nebraska.
54,090	2,434	127	2,231	54	----------	----------	----------	9,170	94	65	234,030	Kansas.
												South Atlantic:
16,255	1,222	--------	360	289	----------	----------	----------	903	--------	571	98,425	Delaware.
146,412	2,338	--------	5,459	5,921	1,263	2,651	--------	6,046	--------	8,149	366,595	Maryland.
62,539	3,415	103	1,250	500	----------	----------	15	4,373	570	48	188,602	District of Columbia.
167,981	6,077	--------	6,015	823	407	25	18	18,622	158	831	436,714	Virginia.
85,158	955	--------	5,137	1,952	----------	----------	----------	10,008	259	159	221,376	West Virginia.
61,282	3,714	--------	6,931	1,369	----------	12	97	6,276	120	35	194,118	North Carolina.
34,209	1,250	55	1,128	70	950	----------	----------	3,173	6	131	80,958	South Carolina.
101,096	14,333	--------	3,508	1,032	400	970	14	7,119	220	541	317,674	Georgia.
56,796	6,644	2	679	439	11	--------	1	3,878	151	88	174,424	Florida.
												East South Central:
92,312	2,227	400	3,961	1,194	59	----------	----------	10,959	71	21,140	287,087	Kentucky.
113,074	4,232	52	8,913	1,326	----------	130	--------	14,542	196	477	316,657	Tennessee.
69,820	5,359	198	6,658	846	741	888	--------	13,182	72	228	228,295	Alabama.
26,937	855	256	2,020	652	----------	----------	----------	2,199	72	18	64,506	Mississippi.
												West South Central:
36,997	796	237	2,837	1,482	----------	----------	----------	3,114	3	126	108,959	Arkansas.
78,742	14,246	1,750	7,448	3,350	564	4,168	239	5,899	1,767	1,852	305,016	Louisiana.
98,439	2,523	208	3,842	310	----------	7	--------	5,647	88	93	334,406	Oklahoma.
188,389	33,526	1,917	10,421	3,847	4	1,281	--------	40,549	223	731	985,633	Texas.
												Mountain:
47,246	665	--------	834	179	----------	----------	----------	2,035	--------	28	119,963	Montana.
19,104	137	34	646	83	6	--------	--------	1,638	--------	2	55,270	Idaho.
14,439	146	11	1,122	289	----------	----------	----------	1,485	--------	2	41,167	Wyoming.
98,007	783	205	1,923	281	----------	----------	----------	4,274	200	33	279,192	Colorado.
8,202	498	145	866	339	----------	----------	----------	1,335	--------	25	32,062	New Mexico.
14,783	115	301	219	54	----------	----------	----------	1,173	15	54	41,368	Arizona.
33,848	110	102	988	189	----------	256	--------	2,465	5	10	98,498	Utah.
8,418	100	--------	--------	--------	----------	----------	----------	1,232	--------	--------	21,211	Nevada.
												Pacific:
122,022	6,077	112	3,096	510	24	763	--------	11,853	69	249	374,722	Washington.
98,072	3,243	26	1,264	288	----------	208	32	5,730	--------	290	242,709	Oregon.
1,496,044	21,881	90	38,099	6,343	13,733	22,065	390	45,345	626	3,968	2,996,783	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

20,744	244	--------	898	38	----------	----------	245	2,237	--------	85	59,297	Connecticut—district No. 2.
626,109	11,430	2,657	20,463	5,983	48	726	441	17,364	150	21,193	1,355,323	New Jersey—district No. 2.
39,609	156	--------	1,495	676	1	--------	--------	5,492	29	94	95,807	Kentucky—district No. 4.
561,446	29,479	--------	18,839	9,665	10	142	5	33,252	220	2,612	1,606,670	Pennsylvania—district No. 4.
16,792	333	--------	583	152	----------	----------	----------	1,560	--------	1	37,805	West Virginia—district No. 4.
65,570	13,215	1,750	6,440	3,187	564	4,168	239	4,033	1,765	1,718	255,391	Louisiana—district No. 6.
22,727	842	256	1,358	532	----------	----------	----------	1,591	35	17	52,384	Mississippi—district No. 6.
77,040	2,734	52	8,601	1,129	----------	130	--------	13,359	140	292	212,969	Tennessee—district No. 6.
666,351	17,164	129	3,499	4,008	40,492	41,417	195	18,832	83	26,306	2,734,280	Illinois—district No. 7.
133,999	4,212	175	2,369	464	----------	6	--------	17,501	428	4,711	387,231	Indiana—district No. 7.
715,041	3,199	233	6,445	4,971	4,560	3,475	--------	14,512	946	2,333	1,458,674	Michigan—district No. 7.
213,400	3,678	--------	1,888	487	452	3,321	28	13,409	2	1,871	519,913	Wisconsin—district No. 7.
46,666	6,106	--------	1,289	--------	450	----------	----------	2,475	344	279	300,394	Missouri—district No. 10.
6,302	496	15	290	200	----------	----------	----------	919	--------	25	20,385	New Mexico—district No. 10.
97,651	2,509	208	3,539	159	----------	7	--------	5,464	52	93	329,177	Oklahoma—district No. 10.
7,999	61	301	60	4	----------	----------	----------	623	15	10	28,755	Arizona—district No. 12.

Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis

FEDERAL RESERVE DISTRICTS



Digitized for FRASER
http://fraser.stlouisfed.org/
Federal Reserve Bank of St. Louis