

Member Bank Call Report

No. 54

Condition of all Member Banks
December 31, 1931

FEDERAL RESERVE BOARD
WASHINGTON



UNITED STATES
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THE MEMBER BANK CALL REPORT is published following each official call upon member banks for statements of their condition. It contains tables showing resources and liabilities and a classification of loans, investments, deposits, and borrowings for all member banks (National and State) in the country as a whole, by Federal reserve districts and by classes of banks. Tables are also given, by States and cities, showing resources and liabilities for all member banks. All figures included in this report relating to the condition of national banks were furnished by the Comptroller of the Currency. The abstract of condition reports of national banks issued by the comptroller gives detailed statistical data regarding the condition of national banks.

MEMBER BANK CALL REPORT

Washington, February 27, 1932

CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Dec. 31, 1931	Sept. 29, 1931	Dec. 31, 1930	Sept. 29, 1931	Dec. 31, 1930
RESOURCES					
Loans (including overdrafts).....	19,260,685	20,874,084	23,870,488	-1,613,399	-4,609,803
United States Government securities.....	5,318,654	5,564,461	4,124,776	-245,807	+1,193,878
Other securities.....	5,995,786	6,634,689	6,864,247	-638,903	-868,461
Total loans and investments.....	39,575,125	33,073,234	34,859,511	-2,498,109	-4,284,386
Customers' liability on account of acceptances.....	718,500	662,415	1,117,833	+56,085	-399,333
Banking house, furniture, and fixtures.....	1,174,957	1,220,317	1,240,444	-45,360	-65,487
Other real estate owned.....	211,755	209,518	191,169	+2,237	+20,586
Cash in vault.....	522,551	554,150	592,504	-31,599	-69,953
Reserve with Federal reserve banks.....	1,975,169	2,339,230	2,474,509	-364,061	-499,340
Items with Federal reserve banks in process of collection.....	598,285	531,691	757,216	+66,594	-158,931
Due from banks in United States.....	1,662,228	1,935,119	2,455,948	-272,893	-793,722
Due from banks in foreign countries (including own branches).....	174,183	215,692	260,818	-41,509	-86,635
Exchanges for clearing house and other checks on local banks.....	1,388,409	959,218	2,076,189	+429,191	-687,780
Outside checks and other cash items.....	108,128	50,696	92,766	+57,432	+15,362
Redemption fund and due from United States Treasurer.....	31,372	31,624	32,318	-152	-946
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	310,502	329,756	662,686	-19,254	-352,184
Securities borrowed.....	13,473	17,150	21,069	-3,677	-7,596
Other assets.....	223,687	249,087	222,911	-25,380	+776
Total.....	39,688,322	42,378,777	47,057,891	-2,690,455	-7,369,569
LIABILITIES					
Capital stock paid in.....	2,499,098	2,580,550	2,665,151	-81,452	-166,053
Surplus.....	2,524,460	2,695,285	2,822,091	-170,825	-297,631
Undivided profits—net.....	605,403	811,456	894,388	-206,053	-288,985
Reserves for dividends, contingencies, etc.....	370,368	271,408	211,407	+98,960	+158,961
Reserves for interest, taxes, and other expenses accrued and unpaid.....	98,668	162,507	121,190	-63,839	-22,522
Due to Federal reserve banks.....	48,381	41,070	49,267	+7,311	-886
Due to other banks in United States.....	2,832,296	3,222,466	3,872,842	-390,170	-1,040,546
Due to banks in foreign countries (including own branches).....	433,740	747,282	634,927	-313,542	-201,187
Certified and officers' checks outstanding.....	729,301	617,053	1,223,777	+112,248	-494,476
Cash letters of credit and travelers' checks outstanding.....	19,531	23,701	20,960	-4,120	-1,379
Demand deposits.....	14,955,400	15,526,182	17,501,550	-570,782	-2,546,150
Time deposits.....	11,315,842	12,776,332	13,546,201	-1,460,490	-2,230,359
United States deposits.....	411,845	526,161	267,415	-114,316	+144,430
Total deposits.....	39,746,336	33,489,247	37,116,839	-2,733,861	-6,376,553
Agreements to repurchase U. S. Government or other securities sold.....	81,583	25,303	158,141	+56,280	-76,538
Bills payable and rediscounts:					
With Federal reserve banks.....	622,652	323,354	248,017	+299,298	+374,635
All other.....	216,476	142,357	107,151	+74,119	+109,325
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	310,502	329,756	662,686	-19,254	-352,184
Acceptances executed for customers.....	732,253	681,145	1,138,624	+51,108	-406,371
Acceptances executed by other banks for account of reporting banks.....	14,189	13,197	15,031	+972	-862
National-bank notes outstanding.....	624,234	628,334	639,640	-4,100	-15,406
Securities borrowed.....	13,473	17,150	21,069	-3,677	-7,596
Other liabilities.....	228,597	216,728	236,366	+11,869	-7,769
Total.....	39,688,322	42,378,777	47,057,891	-2,690,455	-7,369,569
Number of banks.....	7,246	7,599	8,052	-353	-806

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ALL MEMBER BANKS—CONDITION ON CALL DATES MARCH 27, 1929, TO DECEMBER 31, 1931

[Amounts in thousands of dollars]

	1929				1930				1931			
	Mar. 27	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24	Dec. 31	Mar. 25	June 30	Sept. 29	Dec. 31
RESOURCES												
Loans (including overdrafts).....	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	19,260,685
United States Government securities.....	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	5,318,654
Other securities.....	5,994,432	5,897,541	5,727,306	5,920,921	5,851,908	6,380,494	6,638,969	6,864,247	6,886,567	6,763,247	6,634,689	5,995,786
Total loans and investments.....	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	30,576,125
Customers' liability on account of acceptances.....	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	718,500
Banking house, furniture, and fixtures.....	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	1,174,957
Other real estate owned.....	184,873	179,878	182,796	183,989	188,815	190,995	197,869	191,169	199,933	206,569	209,518	211,755
Cash in vault.....	516,742	433,491	497,212	558,450	496,633	484,262	470,367	592,504	461,267	519,135	554,150	522,551
Reserve with Federal reserve banks.....	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	1,975,169
Items with Federal reserve banks in process of collection.....	841,606	775,822	923,363	994,373	719,201	836,471	698,871	757,216	524,765	629,418	531,691	598,285
Due from banks in United States.....	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	1,662,226
Due from banks in foreign countries (including own branches).....	287,248	272,682	246,996	263,834	247,612	220,793	202,447	260,818	296,376	351,320	215,692	174,183
Exchanges for clearing house and other checks on local banks.....	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	1,388,409
Outside checks and other cash items.....	142,395	117,298	102,363	139,056	65,331	118,552	51,706	92,766	43,344	87,358	60,696	108,128
Redemption fund and due from United States Treasurer.....	32,761	32,715	32,828	32,889	32,823	32,658	32,604	32,318	32,264	32,001	31,524	31,372
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	475,155	453,826	551,587	735,193	612,193	557,748	592,732	662,686	524,104	452,045	329,756	310,502
Securities borrowed.....	48,844	36,337	32,592	35,533	25,744	26,324	23,866	21,069	24,822	20,279	17,150	13,473
Other assets.....	229,751	232,621	198,700	219,379	231,482	223,114	242,062	222,911	300,024	260,254	249,067	223,687
Total.....	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	39,688,322
LIABILITIES												
Capital stock paid in.....	2,563,278	2,646,928	2,739,645	2,757,113	2,744,975	2,721,997	2,728,664	2,665,151	2,687,172	2,620,606	2,580,550	2,499,098
Surplus.....	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	2,695,286	2,524,460
Undivided profits—net.....	918,145	882,806	980,928	909,548	956,053	950,072	1,009,435	894,388	910,480	804,199	811,456	605,403
Reserves for dividends, contingencies, etc.....	144,242	164,430	143,603	177,252	176,610	182,940	185,602	211,407	225,483	264,068	271,408	370,368
Reserves for interest, taxes and other expenses accrued and unpaid.....	157,144	148,825	172,193	137,660	175,896	148,960	182,897	121,190	158,416	127,345	162,507	98,668
Due to Federal reserve banks.....	51,433	51,883	55,720	54,458	51,915	46,206	47,147	49,267	43,323	41,073	41,070	48,381
Due to other banks in United States.....	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	2,832,296
Due to banks in foreign countries (including own branches).....	462,649	464,871	481,696	576,664	498,075	571,766	660,612	634,927	566,579	657,285	747,282	433,740
Certified and officers' checks outstanding.....	1,739,947	753,620	1,405,446	1,603,562	1,134,283	1,493,437	711,941	1,223,777	626,747	959,310	617,053	729,301
Cash letters of credit and travelers' checks outstanding.....	27,385	43,182	27,613	23,460	25,038	41,389	20,638	20,960	22,506	33,231	23,701	19,581
Demand deposits.....	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	14,955,400
Time deposits.....	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	11,315,842
United States deposits.....	410,867	347,967	315,479	143,203	324,893	280,769	257,185	267,415	502,204	395,397	529,161	411,845
Total deposits.....	36,799,346	35,892,831	36,694,158	38,913,735	35,836,156	38,139,178	36,363,674	37,116,939	35,999,796	36,268,065	33,480,247	30,746,386
Agreements to repurchase U. S. Government or other securities sold.....	102,423	103,758	149,090	136,957	66,214	37,164	38,144	158,141	23,599	15,371	25,303	81,583
Bills payable and rediscounts:												
With Federal reserve banks.....	981,434	1,029,391	899,311	646,334	206,124	273,880	172,578	248,017	165,106	146,819	323,354	622,652
All other.....	171,601	168,975	250,587	232,188	140,467	161,090	143,402	107,151	116,336	70,079	142,357	216,476
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	475,155	453,826	551,586	735,193	612,193	557,748	592,732	662,686	524,104	452,045	329,756	310,502
Acceptances executed for customers.....	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	732,253
Acceptances executed by other banks for account of reporting banks.....	45,025	42,075	40,400	29,647	24,654	34,998	18,127	15,031	11,553	11,514	13,197	14,169
National-bank notes outstanding.....	647,354	648,944	640,610	645,662	647,481	649,098	648,999	639,640	642,284	636,041	623,334	624,234
Securities borrowed.....	48,844	36,337	32,592	35,533	25,744	26,324	23,866	21,069	24,822	20,279	17,150	13,473
Other liabilities.....	224,581	238,116	214,946	245,685	239,961	226,915	212,098	236,366	210,895	209,455	216,728	228,597
Total.....	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	39,688,322
Number of banks.....	8,755	8,707	8,616	8,522	8,406	8,315	8,246	8,052	7,928	7,782	7,599	7,246

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ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON CALL DATES SINCE MARCH, 1929

[Amounts in thousands of dollars]

	1929				1930				1931			
	Mar. 27	June 29	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24	Dec. 31	Mar. 25	June 30	Sept. 29	Dec. 31
Loans—Total	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	19,260,685
Acceptances of other banks payable in U. S.	145,754	107,993	93,107	211,950	174,509	169,668	205,432	314,801	361,471	388,534	268,490	145,830
Bills, acceptances, etc., payable in foreign countries.....	92,701	90,001	69,561	79,577	79,219	71,438	61,934	54,946	100,618	112,757	69,973	41,183
Commercial paper bought in open market.....	375,501	248,609	227,574	290,822	499,286	507,392	523,129	365,875	361,052	383,873	296,433	139,661
Loans to banks—On securities.....	548,152	670,277	640,301	714,076	260,124	230,166	214,857	314,768	218,503	228,602	310,909	455,206
All other.....					266,957	305,141	290,936	315,777	227,771	228,265	287,621	334,428
Loans on securities, excl. of loans to banks—Total.....	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	6,865,072
To brokers and dealers in New York.....	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	574,748
To brokers and dealers elsewhere.....	1,013,679	921,488	939,068	802,715	706,053	818,834	773,775	675,286	574,978	514,684	521,157	391,012
To others.....	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	5,899,312
Real-estate loans—On farm land.....	403,475	403,991	392,076	387,714	394,117	386,036	387,366	386,726	385,558	388,124	375,973	359,065
On other real estate.....	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	2,678,494
Reporting banks' own acceptances.....	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	177,732	130,298	116,002
All other loans (including overdrafts).....										8,743,768	8,591,639	8,125,744
Loans eligible for rediscount with F. R. banks.....	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	2,996,167	2,572,891
United States Government securities—Total	4,453,953	4,154,929	4,021,636	3,862,968	4,085,066	4,061,395	4,095,270	4,124,776	5,002,262	5,343,032	5,564,461	5,316,654
Bonds.....	3,121,552	3,004,836	2,992,184	3,094,275	3,287,968	3,339,834	3,342,974	3,270,871	3,171,066	4,038,894	4,278,845	4,199,485
Treasury notes.....	804,739	703,641	664,821	519,983	524,452	462,924	418,495	484,911	332,295	403,248	371,494	440,574
Certificates of indebtedness.....	455,821	339,456	251,392	151,659	254,404	234,543	248,953	296,418	725,852	638,054	553,996	519,595
Treasury bills ¹	71,841	106,996	113,239	97,051	38,043	4,233	48,848	72,576	173,029	262,836	360,126	159,000
Other securities—Total	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	5,995,786
Domestic securities—Total.....	5,341,637	5,262,502	5,114,902	5,920,921	5,242,297	5,691,850	5,918,307	6,149,319	6,181,525	6,120,345	5,972,752	5,455,714
State, county, and municipal bonds.....	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	1,388,103
Railroad bonds.....	863,345	831,913	787,134	785,867	781,471	914,037	938,869	982,685	1,003,728	1,016,332	987,115	941,075
Other public-service corporation bonds.....	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	942,324
All other bonds.....	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	1,081,916
Stock of Federal reserve banks.....	153,834	158,290	166,656	170,517	173,384	169,505	170,260	167,297	167,028	165,419	164,327	158,328
Stock of other corporations.....	438,756	469,314	503,848	558,794	527,917	565,417	572,941	586,970	573,611	587,360	561,772	511,136
Collateral trust and other corporation notes.....	181,969	168,720	154,060	166,049	164,214	180,936	217,924	199,101	214,222	226,910	235,446	211,041
Municipal warrants.....	149,593	150,681	169,501	168,947	163,434	170,575	181,958	199,743	214,169	165,887	165,567	174,669
All other.....	87,643	90,425	86,750	58,844	60,545	70,864	71,837	65,190	56,917	42,550	49,294	47,122
Foreign securities—Total.....	652,795	635,039	612,404	628,798	609,611	688,644	700,662	714,928	704,832	641,902	661,937	540,072
Government bonds.....	319,239	308,773	303,407	304,123	280,835	346,219	344,439	360,745	369,290	318,564	317,315	269,556
Other foreign securities.....	333,556	326,266	308,997	324,675	328,776	342,425	356,223	354,183	335,542	323,338	344,622	270,516
Demand deposits—Total	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	14,955,400
Individual deposits subject to check.....	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	13,151,115
Certificates of deposit.....	207,050	200,986	188,152	201,671	182,828	198,041	196,673	192,399	179,078	180,334	171,58	166,076
State, county, and municipal deposits.....	1,384,876	1,511,708	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	1,303,273
All other.....	276,235	359,383	357,904	388,783	254,828	365,097	258,076	386,226	293,582	364,673	302,441	334,936
Net demand deposits (see p. 10).....	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	16,067,418
Time deposits—Total	13,328,712	13,325,066	13,317,649	13,233,481	13,518,781	13,811,978	13,944,868	13,546,201	13,663,258	13,515,468	12,776,332	11,315,842
States, counties, and municipalities.....	429,265	476,554	401,095	594,896	535,564	570,679	572,004	509,029	529,635	507,855	439,571	387,700
Banks in United States.....	113,443	79,894	111,148	95,170	102,793	111,829	101,313	107,405	135,463	113,783	86,136	62,899
Banks in foreign countries.....		77,508	112,405	154,009	175,529	224,114	233,873	237,581	201,284	155,094	112,146	26,125
Other time deposits.....	9,728,154	9,834,363	9,603,720	9,952,096	9,603,033	9,677,521	9,311,588	9,590,953	9,446,586	9,316,020	8,768,492	8,134,097
Evidenced by savings pass books.....	1,831,686	1,745,134	1,743,212	1,740,944	1,811,315	1,861,504	1,959,775	1,884,919	1,928,323	1,908,471	1,786,746	1,471,024
Certificates of deposit.....	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	770,750
Open accounts, Christmas savings, etc.....	116,052	114,637	120,026	122,464	127,979	133,652	143,530	189,105	242,453	278,974	360,291	462,647
Postal savings.....												
Bills payable and rediscounts—Total	1,153,035	1,198,366	1,149,898	878,522	346,591	434,970	153,980	355,168	281,442	216,998	465,711	839,128
With Federal reserve banks—												
Bills payable.....	761,755	738,768	583,665	453,574	105,209	147,826	76,865	138,843	81,242	61,994	209,024	402,003
Rediscounts.....	219,679	290,623	315,646	192,760	100,915	126,054	95,713	109,174	83,864	84,825	114,330	220,649
All other—												
Bills payable.....	148,504	149,576	226,742	214,209	134,761	155,189	137,890	101,710	112,012	65,428	133,002	202,833
Rediscounts.....	23,097	19,399	23,845	17,979	5,706	5,901	5,512	5,441	4,324	4,651	9,355	13,643

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

ALL MEMBER BANKS—CONDITION ON DECEMBER 31 AND SEPTEMBER 29, 1931, AND DECEMBER 31, 1930, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			Dec. 31, 1931	Sept. 29, 1931	Dec. 31, 1930	Dec. 31, 1931	Sept. 29, 1931	Dec. 31, 1930
	Dec. 31, 1931	Sept. 29, 1931	Dec. 31, 1930	Dec. 31, 1931	Sept. 29, 1931	Dec. 31, 1930						
RESOURCES												
Loans (including overdrafts).....	4,763,397	5,220,493	6,146,731	1,037,506	1,129,328	1,343,775	6,852,045	7,325,353	8,379,156	6,607,737	7,198,910	8,000,826
United States Government securities.....	1,768,131	1,830,393	1,238,807	288,393	307,955	240,274	1,844,390	1,992,688	1,486,289	1,417,740	1,433,425	1,159,406
Other securities.....	928,467	1,202,088	1,196,549	191,481	206,237	277,312	1,901,912	2,054,011	2,031,140	2,973,926	3,172,353	3,359,246
Total loans and investments.....	7,459,995	8,254,974	8,582,087	1,517,380	1,643,520	1,861,361	10,598,747	11,372,052	11,896,585	10,999,403	11,804,688	12,519,478
Customers' liability on account of acceptances.....	540,048	489,302	790,715	45,108	39,910	67,323	126,116	127,306	256,866	7,228	5,897	13,929
Banking house, furniture, and fixtures.....	232,992	231,534	214,548	25,323	25,118	41,093	425,948	440,526	448,872	490,694	523,139	535,931
Other real estate owned.....	12,542	11,942	11,993	4,477	4,348	505	79,963	79,078	67,432	114,773	114,150	111,239
Cash in vault.....	54,093	68,409	95,047	12,832	13,217	10,923	153,520	163,194	169,217	302,106	309,330	317,317
Reserve with Federal reserve banks.....	665,005	883,112	899,447	159,777	182,203	209,896	652,441	719,597	770,591	497,946	554,318	594,572
Items with Federal reserve banks in process of collection.....	175,841	148,495	234,949	30,358	27,287	38,014	270,266	257,527	348,204	121,820	126,822	136,049
Due from banks in United States.....	105,222	101,574	145,100	121,625	165,676	194,474	750,680	880,505	1,141,771	684,699	787,364	974,603
Due from banks in foreign countries (including own branches).....	118,577	155,357	181,594	2,597	3,698	6,977	49,330	52,830	69,411	3,679	3,807	2,836
Exchanges for clearing house and other checks on local banks.....	983,474	712,912	1,547,907	54,809	30,221	69,693	273,024	172,569	361,952	77,102	43,525	96,637
Outside checks and other cash items.....	8,944	4,868	10,926	1,407	1,581	2,600	76,136	25,690	54,222	21,641	15,557	25,018
Redemption fund and due from United States Treasurer.....	2,019	2,008	1,808	20	20	412	7,817	7,460	7,426	21,516	22,036	22,672
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	223,627	219,759	489,239	32,441	40,462	69,734	52,715	67,118	98,309	1,719	2,387	5,404
Securities borrowed.....	200						5,485	9,266	9,752	7,788	7,884	11,317
Other assets.....	56,138	68,087	73,952	27,399	14,706	11,717	84,090	100,902	80,933	56,060	65,372	56,309
Total.....	10,638,717	11,350,333	13,279,312	2,035,553	2,191,997	2,584,725	13,605,878	14,478,611	15,770,543	13,408,174	14,357,836	15,423,311
LIABILITIES												
Capital stock paid in.....	649,089	681,114	688,692	129,950	129,950	149,950	809,117	817,477	841,701	910,942	952,009	984,808
Surplus.....	873,230	958,806	985,186	113,920	113,920	124,120	778,661	817,995	854,245	758,649	804,564	858,540
Undivided profits—net.....	184,964	272,216	314,263	16,028	20,909	25,640	173,011	218,665	231,355	231,400	299,666	323,150
Reserves for dividends, contingencies, etc.....	155,758	78,381	57,192	10,256	19,206	20,551	125,077	112,801	72,124	79,277	61,020	61,640
Reserves for interest, taxes, and other expenses accrued and unpaid.....	22,516	33,401	27,972	12,692	16,088	20,000	33,747	67,046	38,402	29,713	45,972	34,816
Due to Federal reserve banks.....							9,511	7,182	9,420	38,870	35,888	39,838
Due to other banks in United States.....	987,845	1,135,327	1,348,543	274,323	283,737	365,272	1,275,480	1,471,769	1,772,505	294,648	331,633	386,522
Due to banks in foreign countries (including own branches).....	368,739	651,838	551,236	32,160	45,231	26,038	30,699	48,968	55,722	2,142	1,245	1,931
Certified and officers' checks outstanding.....	466,880	441,845	852,007	14,642	13,985	22,577	165,205	104,351	237,458	82,574	56,872	111,735
Cash letters of credit and travelers' checks outstanding.....	13,090	15,701	13,317	1,418	1,576	1,788	8,869	6,137	5,471	204	287	384
Demand deposits.....	4,983,684	4,953,020	5,591,642	896,547	971,842	1,085,828	4,778,949	4,965,517	5,594,408	4,296,220	4,635,803	5,219,612
Time deposits.....	829,903	1,135,015	1,295,512	389,008	455,039	509,892	4,455,657	4,979,317	5,202,345	5,641,274	6,206,961	6,538,452
United States deposits.....	166,561	128,902	37,490	15,786	11,775	25,150	168,504	253,576	151,867	60,994	131,908	52,908
Total deposits.....	7,816,702	8,461,648	9,688,756	1,629,886	1,788,185	2,046,545	10,888,874	11,836,817	13,029,256	10,416,826	11,398,597	12,351,382
Agreements to repurchase U. S. Government or other securities sold.....	7,000		99,421			1,500	49,757	14,676	42,237	24,766	10,627	14,963
Bills payable and rediscounts:												
With Federal reserve banks.....	41,652	12,881	20,516	40	700		256,894	117,198	63,380	324,066	192,575	164,121
All other.....	19,650	22,700	16,024	40	25		80,131	51,301	11,638	116,655	68,331	79,489
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	223,627	219,759	489,239	32,441	40,492	69,734	52,715	67,118	98,309	1,719	2,387	5,404
Acceptances executed for customers.....	553,891	505,565	804,332	44,314	41,417	68,819	128,419	129,487	252,889	5,629	4,676	12,584
Acceptances executed by other banks for account of reporting banks.....	7,450	8,192	9,474	2,020	2,839	404	2,839	3,085	3,471	1,860	1,742	1,682
National bank notes outstanding.....	40,343	39,958	35,869	400	399	8,250	154,354	148,294	144,298	429,137	439,683	451,223
Securities borrowed.....	200						5,485	9,266	9,752	7,788	7,884	11,317
Other liabilities.....	42,585	55,711	41,376	49,568	25,529	49,212	66,797	67,385	77,506	69,647	68,103	68,272
Total.....	10,638,717	11,350,333	13,279,312	2,035,553	2,191,997	2,584,725	13,605,878	14,478,611	15,770,543	13,408,174	14,357,836	15,423,311
Number of banks.....	39	42	48	12	12	14	352	366	402	6,843	7,179	7,588

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

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			Dec. 31, 1931	Sept. 29, 1931	Dec. 31, 1930	Dec. 31, 1931	Sept. 29, 1931	Dec. 31, 1930
	Dec. 31, 1931	Sept. 29, 1931	Dec. 31, 1930	Dec. 31, 1931	Sept. 29, 1931	Dec. 31, 1930						
Loans—Total	4,763,397	5,220,493	6,146,731	1,037,506	1,129,328	1,343,775	6,852,045	7,325,353	8,379,156	6,607,737	7,198,910	8,000,826
Acceptances of other banks payable in United States.....	106,681	200,523	188,143	2,330	2,315	17,501	32,750	64,716	104,462	4,069	936	4,695
Bills, acceptances, etc., payable in foreign countries.....	17,419	32,991	22,354	9,899	22,790	14,057	11,587	12,218	15,252	2,278	1,974	3,283
Commercial paper bought in open market.....	29,362	48,059	34,013	9,482	24,496	18,044	52,933	142,720	194,240	47,884	81,158	119,578
Loans to banks—On securities.....	203,740	124,919	132,371	74,039	58,075	42,272	153,833	110,636	125,046	23,594	17,279	15,079
All other.....	170,124	125,428	150,821	12,949	7,371	12,839	106,347	108,086	105,619	45,008	40,736	46,498
Loans on securities, exclusive of loans to banks—Total	2,270,166	2,654,583	3,417,827	533,467	605,464	718,445	2,289,038	2,542,519	3,104,812	1,772,401	1,967,576	2,198,076
To brokers and dealers in New York.....	541,962	839,041	1,280,772	2,600	27,355	44,914	13,834	29,047	122,520	16,352	32,370	49,324
To brokers and dealers elsewhere.....	87,392	116,449	108,949	123,746	156,760	201,152	152,004	205,097	311,517	27,870	42,851	58,668
To others.....	1,640,812	1,699,093	2,033,106	407,121	421,349	472,379	2,123,200	2,308,375	2,670,775	1,728,179	1,892,355	2,090,084
Real estate loans—On farm land.....	452	452	375	1,494	1,502	1,696	119,879	120,499	237,240	253,520	264,175	264,175
On other real estate.....	152,882	152,143	147,179	21,990	23,500	17,968	1,394,889	1,439,846	1,490,693	1,108,733	1,157,117	1,191,205
Reporting banks' own acceptances.....	77,349	104,123	104,123	10,906	3,242	3,242	23,256	22,032	4,491	901	901	1,158,237
All other loans (including overdrafts).....	1,735,222	1,777,272	2,053,648	360,950	380,573	500,953	2,667,533	2,762,081	3,118,552	3,362,039	3,671,713	4,158,237
Loans eligible for rediscount with Federal reserve banks.....	444,992	706,009	748,538	87,763	101,345	173,002	872,414	979,661	1,178,332	1,067,722	1,209,152	1,438,129
United States Government securities—Total	1,768,131	1,830,393	1,238,807	288,393	307,955	240,274	1,844,390	1,992,688	1,486,289	1,417,740	1,433,425	1,159,426
Bonds.....	1,319,073	1,216,636	862,744	97,647	92,224	123,288	1,547,608	1,693,959	1,271,319	1,235,157	1,276,026	1,013,520
Treasury notes.....	159,276	153,207	228,157	39,018	38,045	38,524	109,970	58,034	106,711	132,310	122,208	111,519
Certificates of indebtedness.....	174,865	138,065	99,594	146,638	163,502	70,240	154,026	219,910	94,979	44,066	31,605	31,605
Treasury bills.....	114,917	322,485	48,312	5,090	14,184	8,222	32,786	20,785	13,280	6,207	2,672	2,762
Other securities—Total	925,467	1,202,088	1,196,549	191,481	206,237	277,812	1,901,912	2,054,011	2,631,140	2,973,926	3,172,353	3,359,246
Domestic securities—Total.....	822,113	1,017,689	1,048,678	180,479	193,445	254,089	1,759,712	1,898,068	1,869,623	2,693,410	2,823,550	2,976,929
State, county, and municipal bonds.....	203,316	321,715	305,745	32,635	36,454	61,438	542,543	594,995	543,721	609,609	690,609	690,609
Railroad bonds.....	208,106	222,431	209,966	11,422	10,828	13,610	229,977	242,271	241,046	491,570	511,585	518,063
Other public-service corporation bonds.....	75,099	78,556	95,724	17,996	20,877	23,013	201,560	227,543	248,250	647,669	701,316	734,399
All other bonds.....	122,991	137,040	182,055	25,609	30,480	42,455	353,186	389,066	394,404	580,130	641,489	735,364
Stock of other Federal reserve banks.....	48,389	51,099	51,055	7,316	7,712	8,222	50,408	50,981	51,867	52,215	54,535	56,153
Stock of other corporations.....	102,428	135,652	156,266	4,861	5,302	6,083	234,283	243,445	241,573	169,564	177,373	183,048
Collateral trust and other corporation notes.....	47,767	66,930	38,959	22,442	21,085	3,296	92,418	92,570	93,916	48,414	54,861	62,930
Municipal warrants.....	12,466	3,225	4,480	52,191	56,560	77,853	41,723	41,822	40,058	68,289	63,860	77,352
All other.....	11,551	941	4,448	6,007	4,147	18,119	13,614	15,372	14,788	25,950	28,834	27,835
Foreign securities—Total.....	106,354	184,399	147,871	11,002	12,792	23,223	142,200	155,943	161,517	280,516	308,803	382,317
Government bonds.....	61,665	84,854	84,302	4,315	6,704	14,457	68,862	76,272	74,543	134,714	149,485	187,443
Other foreign securities.....	44,689	99,545	63,569	6,687	6,088	8,766	73,338	79,671	86,974	145,802	159,318	194,874
Demand deposits—Total	4,953,384	4,953,020	5,591,642	896,547	971,842	1,095,828	4,778,949	4,965,517	5,594,468	4,296,220	4,635,803	5,219,612
Individual deposits subject to check.....	4,590,387	4,626,171	5,195,327	852,463	893,882	1,020,779	4,276,409	4,473,059	5,054,084	3,431,856	3,709,545	4,290,253
Certificates of deposit.....	31,195	38,121	21,936	2,009	3,278	3,278	41,392	36,040	47,772	95,414	119,413	119,413
State, county, and municipal deposits.....	180,466	136,548	110,055	40,573	75,265	69,252	389,799	389,813	421,680	692,435	747,876	761,515
All other.....	181,636	152,180	264,344	1,466	686	2,519	71,349	66,605	70,932	80,485	82,970	48,431
Net demand deposits (see p. 10).....	5,561,822	6,178,039	6,405,267	1,034,288	1,105,704	1,241,871	5,120,570	5,458,452	6,041,821	4,350,738	4,703,008	5,280,421
Time deposits—Total	829,903	1,135,015	1,295,512	389,008	458,039	509,892	4,455,657	4,979,317	5,202,345	5,641,274	6,206,961	6,538,452
States, counties, and municipalities.....	10,888	18,702	12,884	10,778	20,631	72,893	260,459	283,694	295,328	116,544	127,924	127,924
Banks in United States.....	1,670	6,217	37,219	10,355	17,646	17,849	43,943	51,515	41,732	6,931	10,758	10,605
Banks in foreign countries.....	21,299	79,103	182,313	1,000	10,000	23,000	3,821	23,014	32,268	5	29	-----
Other time deposits—												
Evidenced by savings pass books.....	320,456	342,454	452,284	185,155	197,683	184,199	3,282,978	3,533,357	3,907,230	4,345,508	4,694,998	5,047,240
Certificates of deposit.....	86,051	108,998	96,332	40,947	51,929	73,023	428,596	580,868	545,913	916,030	1,064,951	1,169,651
Open accounts, Christmas savings accounts, etc.....	325,364	519,545	476,960	123,346	145,105	133,713	234,216	383,539	321,166	87,824	174,761	95,370
Postal savings.....	64,175	59,996	37,520	17,427	12,045	15,215	201,644	143,330	58,708	179,401	144,920	87,662
Bills payable and rediscounts—Total	61,392	35,581	36,540	80	725	-----	337,025	168,499	75,018	440,721	260,906	243,612
With Federal reserve banks—Bills payable.....	41,329	11,983	17,540	40	700	-----	178,681	100,145	49,924	181,953	96,196	71,379
Rediscounts.....	323	898	2,978	-----	25	-----	78,213	17,053	13,456	142,113	96,379	92,742
All other—Bills payable.....	19,650	22,700	15,980	40	-----	-----	70,713	45,348	11,488	112,530	64,928	74,242
Rediscounts.....	-----	-----	44	-----	-----	-----	9,418	6,952	150	4,225	3,403	5,247

NATIONAL AND STATE MEMBERS—CONDITION ON DECEMBER 31, 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).....	19,260,685	5,800,903	6,852,045	6,607,737	11,904,779	2,478,887	4,512,570	4,913,322	7,355,906	3,322,016	2,339,475	1,694,415
United States Government securities.....	5,318,654	2,056,524	1,844,390	1,417,740	3,171,103	720,853	1,292,063	1,158,187	2,147,551	1,335,671	552,327	259,553
Other securities.....	5,995,786	1,119,948	1,901,912	2,973,926	4,017,733	515,039	1,166,948	2,335,746	1,978,053	604,909	734,964	638,180
Total loans and investments.....	30,575,125	8,977,375	10,598,347	10,999,403	19,093,615	3,714,779	6,971,581	8,407,255	11,481,510	5,262,596	3,626,766	2,592,148
Customers' liability on account of acceptances.....	1,718,500	585,156	126,116	7,228	389,386	291,160	93,906	4,320	329,114	293,996	32,210	2,908
Banking house, furniture, and fixtures.....	1,174,957	258,315	425,948	490,694	769,995	99,499	285,388	385,108	404,962	158,816	140,560	105,586
Other real estate owned.....	211,755	17,019	79,963	114,773	132,391	6,418	39,605	86,368	79,364	10,601	40,758	28,406
Cash in vault.....	522,551	66,925	153,520	302,106	377,570	28,432	105,780	243,358	144,981	38,493	47,340	58,748
Reserve with Federal reserve banks.....	1,975,169	824,782	652,441	497,946	1,137,747	297,327	454,343	386,077	837,422	527,455	198,098	111,869
Items with Federal reserve banks in process of collection.....	598,285	206,199	270,266	121,820	371,366	94,875	193,880	82,611	226,919	111,324	76,386	39,209
Due from banks in United States.....	1,662,226	228,847	750,680	684,699	1,175,677	53,711	549,492	572,474	486,549	173,136	201,188	112,225
Due from banks in foreign countries (including own branches).....	174,183	121,174	49,330	3,679	148,588	102,178	44,131	2,279	25,595	18,996	5,199	1,400
Exchanges for clearing house and other checks on local banks.....	1,388,409	1,038,283	273,024	77,102	670,169	424,126	195,469	50,574	718,240	614,157	77,555	26,528
Outside checks and other cash items.....	108,128	10,351	76,136	21,641	87,998	5,639	64,285	18,074	20,130	4,712	11,851	5,637
Redemption fund and due from United States Treasurer.....	31,372	2,039	7,817	21,516	31,372	2,039	7,817	21,516				
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	310,502	256,068	52,715	1,719	106,263	85,056	19,493	1,714	204,239	171,012	33,222	5
Securities borrowed.....	13,473	200	5,485	7,788	9,003		2,945	6,058	4,470	200	2,540	1,730
Other assets.....	223,687	83,537	84,090	56,060	117,074	28,707	48,742	39,625	106,613	54,830	35,348	16,435
Total.....	39,688,322	12,674,270	13,605,878	13,408,174	24,618,214	5,233,946	9,076,857	10,307,411	15,070,108	7,440,324	4,529,021	3,100,763
LIABILITIES												
Capital stock paid in.....	2,499,098	779,039	809,117	910,042	1,618,024	355,579	552,036	710,409	881,074	423,460	257,081	200,533
Surplus.....	2,524,460	987,150	775,661	758,649	1,379,549	373,645	436,453	569,451	1,144,911	613,505	342,208	189,198
Undivided profits—net.....	805,403	200,992	173,011	231,400	350,993	53,431	114,140	183,422	254,410	147,661	58,871	47,978
Reserves for dividends, contingencies, etc.....	370,369	166,014	125,077	79,277	170,691	73,724	56,329	40,633	199,677	92,290	68,748	35,639
Reserves for interest, taxes, and other expenses accrued and unpaid.....	98,669	35,208	33,747	29,713	52,555	12,217	21,368	18,970	46,113	22,991	12,379	10,743
Due to Federal reserve banks.....	48,381		9,511	38,870	35,713		7,766	27,947	12,663		1,745	10,923
Due to other banks in United States.....	2,832,296	1,262,163	1,275,480	294,648	1,719,847	535,326	955,043	229,478	1,112,449	726,842	320,437	65,170
Due to banks in foreign countries (including own branches).....	433,740	400,899	30,699	2,142	218,361	193,174	25,493	1,694	215,379	207,725	7,209	27,548
Certified and officers' checks outstanding.....	729,301	481,522	165,205	82,574	352,368	167,804	125,583	58,979	376,835	313,718	39,622	23,595
Cash letters of credit and travelers' checks outstanding.....	19,581	14,508	4,869	204	8,456	3,678	4,724	10,934	11,095		145	120
Demand deposits.....	14,955,400	5,890,231	4,778,949	4,296,220	9,056,329	2,493,096	3,297,126	3,266,107	5,899,071	3,387,135	1,481,823	1,030,113
Time deposits.....	11,515,842	1,218,911	4,455,657	5,641,274	7,594,463	393,118	2,839,922	4,361,423	3,721,374	825,793	1,615,735	279,846
United States deposits.....	411,845	132,347	183,504	60,994	259,449	100,167	115,534	43,755	152,396	82,187	52,970	17,239
Total deposits.....	30,746,886	9,440,586	10,888,874	10,416,826	19,245,019	3,886,336	7,369,191	7,998,472	11,601,367	5,554,230	3,619,883	2,427,454
Agreements to repurchase U. S. Government or other securities sold.....	81,583	7,060	49,757	24,766	51,101	232	32,558	18,291	30,452	6,808	17,199	6,475
Bills payable and rediscounts:												
With Federal reserve banks.....	622,652	41,692	256,894	324,066	424,794	32,393	150,120	242,281	197,858	9,299	106,774	81,785
All other.....	216,476	19,690	80,131	116,655	130,571	30	48,855	31,676	85,905	19,650	31,276	34,979
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	310,502	256,068	52,715	1,719	106,263	85,056	19,493	1,714	204,239	171,012	33,222	5
Acceptances executed for customers.....	732,253	598,265	128,419	5,229	397,587	299,445	95,353	3,789	334,665	299,760	33,066	1,840
Acceptances executed by other banks for account of reporting banks.....	14,169	9,470	2,839	1,969	5,523	2,568	2,293	697	8,641	6,902	546	1,193
National-bank notes outstanding.....	624,234	40,743	154,354	429,137	624,234	40,743	154,354	429,137				
Securities borrowed.....	13,473	200	5,485	7,788	9,003		2,945	6,058	4,470	200	2,540	1,730
Other liabilities.....	223,597	92,153	66,797	69,617	52,302	19,497	21,369	11,436	176,295	72,656	45,428	58,211
Total.....	39,688,322	12,674,270	13,605,878	13,408,174	24,618,214	5,233,946	9,076,857	10,307,411	15,070,108	7,440,324	4,529,021	3,100,763
Number of banks.....	7,246	51	352	6,843	6,368	22	253	6,093	878	29	99	750

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

NATIONAL AND STATE MEMBERS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON DECEMBER 31, 1931

[Amounts in thousands of dollars]

105357-32-2

	All member banks				National banks ¹				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
Loans—Total	19,260,685	5,800,903	6,852,045	6,607,737	11,904,779	2,478,887	4,512,570	4,913,322	7,355,906	3,322,016	2,339,475	1,694,415
Acceptances of other banks payable in United States.....	145,830	109,011	32,750	4,069	69,066	33,961	31,926	3,179	76,764	75,050	824	890
Bills, acceptances, etc., payable in foreign countries.....	41,183	27,318	11,587	2,278	24,842	14,247	8,578	2,017	16,341	13,071	3,009	261
Commercial paper bought in open market.....	139,661	38,844	52,933	47,884	96,859	16,945	41,201	38,713	42,802	21,899	11,732	9,171
Loans to banks—On securities.....	455,206	277,779	153,833	23,594	243,788	104,565	119,312	19,911	211,418	173,214	34,521	3,683
All other.....	334,428	183,073	106,347	45,008	188,535	69,807	79,220	39,508	145,893	113,266	27,127	5,500
Loans on securities, exclusive of loans to banks—Total.....	6,865,072	2,803,633	2,289,038	1,772,401	3,871,820	1,214,183	1,381,302	1,276,335	2,993,252	1,589,450	907,736	496,066
To brokers and dealers in New York.....	574,748	544,562	13,834	16,352	224,498	208,399	8,054	8,045	350,250	336,163	5,780	8,307
To brokers and dealers elsewhere.....	391,012	211,138	152,004	27,870	175,038	61,528	95,815	17,695	215,974	149,610	56,189	10,175
To others.....	5,899,312	2,047,933	2,123,200	1,728,179	3,472,284	944,256	1,277,433	1,250,595	2,427,028	1,103,677	845,767	477,584
Real estate loans—On farm land.....	359,065	1,946	119,879	237,240	291,787	617	95,777	195,393	67,278	1,329	24,102	41,847
On other real estate.....	2,678,494	174,872	1,394,889	1,108,733	1,388,000	14,724	760,870	612,406	1,290,494	160,148	634,019	496,327
Reporting banks' own acceptances.....	116,002	88,255	23,256	4,491	53,828	33,895	15,534	4,399	62,174	54,360	7,722	92
All other loans (including overdrafts).....	8,125,744	2,096,172	2,667,533	3,362,039	5,676,254	975,943	1,978,850	2,721,461	2,449,490	1,120,229	688,683	640,578
Loans eligible for rediscount with Federal reserve banks.....	2,572,891	632,755	872,414	1,067,722	1,826,900	230,536	695,375	900,989	745,991	402,219	177,039	166,733
United States Government securities—Total	5,318,654	2,056,524	1,844,390	1,417,740	3,171,103	720,853	1,292,063	1,158,187	2,147,551	1,335,671	552,327	159,553
Bonds.....	4,199,485	1,416,720	1,547,608	1,235,157	2,584,354	501,798	1,065,780	1,016,776	1,615,131	914,922	481,828	218,381
Treasury notes.....	440,574	199,294	109,970	132,310	102,277	71,133	100,164	167,000	96,017	38,837	32,146	754
Certificates of indebtedness.....	519,595	321,503	154,026	44,066	269,046	110,638	122,614	35,794	250,549	210,865	31,412	8,272
Treasury bills.....	159,000	120,007	32,786	6,207	44,129	6,140	32,536	5,453	114,871	113,867	250	754
Other securities—Total	5,995,786	1,119,948	1,901,912	2,973,926	4,017,733	515,039	1,166,948	2,335,746	1,978,053	604,909	734,964	638,180
Domestic securities—Total.....	5,455,714	1,002,592	1,759,712	2,693,410	3,616,845	452,878	1,066,985	2,096,982	1,838,869	549,714	692,727	596,428
State, county, and municipal bonds.....	1,388,103	235,951	542,543	609,609	965,272	75,013	395,283	494,976	422,831	160,938	147,260	114,633
Railroad bonds.....	941,075	219,528	229,977	491,570	679,471	135,809	150,491	393,171	261,604	83,719	79,486	98,399
Other public-service corporation bonds.....	942,324	93,095	201,560	647,669	720,260	47,615	133,489	539,156	222,064	45,800	68,071	108,513
All other bonds.....	1,081,916	148,600	353,186	580,130	764,607	76,315	216,341	471,851	317,409	72,285	136,845	108,279
Stock of Federal reserve banks.....	158,328	55,705	50,408	52,215	94,879	23,441	31,201	40,237	63,449	32,264	19,207	11,978
Stock of other corporations.....	511,136	107,289	234,283	168,564	106,189	30,165	43,306	32,718	404,947	77,124	190,977	136,846
Collateral trust and other corporation notes.....	211,041	70,209	92,418	48,414	124,740	27,869	54,135	42,736	86,301	42,340	38,283	5,678
Municipal warrants.....	174,669	64,657	41,723	68,289	125,846	36,111	31,864	57,871	48,823	28,546	9,859	10,418
All other.....	47,122	7,558	13,614	25,950	35,681	540	10,875	24,266	11,441	7,018	2,739	1,684
Foreign securities—Total.....	540,072	117,356	142,200	280,516	400,888	62,161	99,963	238,764	139,184	55,195	42,237	41,752
Government bonds.....	269,556	65,980	68,862	134,714	198,245	34,470	49,645	114,130	71,311	31,510	19,217	20,584
Other foreign securities.....	270,516	51,376	73,338	145,802	202,643	27,691	50,318	124,634	67,873	23,685	23,020	21,168
Demand deposits—Total	14,955,400	5,890,231	4,778,949	4,296,220	9,056,329	2,493,096	3,297,126	3,266,107	5,899,071	3,357,135	1,481,823	1,030,113
Individual deposits subject to check.....	13,151,115	5,442,850	4,276,409	3,431,856	7,830,980	2,271,887	2,955,645	2,603,448	5,320,135	3,170,963	1,320,764	828,408
Certificates of deposit.....	166,076	33,240	41,392	91,444	114,465	15,271	25,898	73,296	51,611	17,969	15,494	18,148
State, county, and municipal deposits.....	1,303,273	221,039	389,799	692,435	973,408	128,330	279,710	565,368	329,865	92,700	110,089	127,067
All other.....	334,936	183,102	71,349	80,485	137,476	77,608	35,873	23,995	197,460	105,494	35,476	56,490
Net demand deposits (see p. 10).....	16,067,418	6,596,110	5,120,570	4,350,738	9,679,108	2,803,622	3,565,170	3,310,316	6,388,310	3,792,488	1,555,400	1,040,422
Time deposits—Total	11,315,842	1,218,911	4,455,657	5,641,274	7,594,468	393,118	2,539,922	4,361,428	3,721,374	825,793	1,615,735	1,279,846
State, counties, and municipalities.....	387,700	21,666	260,459	105,575	289,499	9,463	194,747	85,289	98,201	12,203	65,712	20,286
Banks in United States.....	62,899	12,025	43,943	6,931	37,292	2,419	29,433	5,440	25,607	9,006	14,510	1,491
Banks in foreign countries.....	26,125	22,299	3,821	5	7,530	3,804	3,721	5	18,495	18,495	100	-----
Other time deposits—												
Evidenced by savings pass books.....	8,134,097	505,611	3,282,978	4,345,508	5,545,462	183,180	2,072,794	3,289,488	2,588,635	322,431	1,210,184	1,056,020
Certificates of deposit.....	1,471,624	126,998	428,596	916,030	1,075,839	35,643	270,492	769,704	91,355	158,104	146,326	
Open accounts, Christmas savings accounts, etc.....	770,550	448,710	234,216	87,824	285,286	118,183	111,899	55,204	485,464	330,527	122,317	32,620
Postal savings.....	462,647	81,602	201,644	179,401	353,560	40,426	156,836	156,298	109,087	41,176	44,808	23,103
Bills payable and rediscounts—Total	539,128	61,382	337,025	440,721	555,365	32,433	198,975	323,957	263,763	28,949	138,050	116,764
With Federal reserve banks—Bills payable.....	402,003	41,369	178,681	181,953	279,157	32,393	112,588	134,176	122,846	8,976	66,093	47,777
Rediscounts.....	220,649	323	78,213	142,113	145,637	-----	-----	108,105	75,012	323	40,681	34,008
All other—Bills payable.....	202,833	19,690	70,713	112,430	125,911	40	47,261	78,610	76,922	19,650	23,452	33,820
Rediscounts.....	13,643	-----	9,418	4,225	4,660	-----	1,594	3,066	8,983	-----	7,824	1,159

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

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1931, BY FEDERAL RESERVE DISTRICTS

(Amounts in thousands of dollars)

	Total	Federal Reserve District											
		Boston	New York	Phil- adel- phia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
RESOURCES													
Loans (including overdrafts).....	19,260,685	1,390,491	6,608,894	1,520,817	1,807,046	692,594	593,294	2,632,402	623,439	440,589	573,601	479,612	1,897,906
United States Government securities.....	5,318,654	302,460	2,125,866	336,900	489,264	157,375	153,550	598,953	158,694	111,783	204,753	132,233	546,823
Other securities.....	5,995,786	491,558	1,830,603	700,188	568,732	200,129	159,154	650,450	248,644	236,849	237,726	112,024	559,829
Total loans and investments.....	30,575,125	2,184,509	10,565,263	2,557,905	2,865,042	1,050,098	905,998	3,881,805	1,030,777	789,231	1,016,080	723,869	3,004,558
Customers' liability on account of acceptances.....	718,500	47,050	548,559	17,058	14,483	3,254	8,070	51,486	1,861	1,951	37	4,181	20,510
Banking house, furniture, and fixtures.....	1,174,957	71,208	347,613	106,764	130,698	55,693	52,316	144,737	33,602	28,338	41,436	42,780	119,872
Other real estate owned.....	211,755	9,531	33,468	29,369	29,518	14,880	17,414	33,469	11,942	3,897	5,646	9,173	13,448
Cash in vault.....	522,551	45,231	112,373	43,272	54,403	30,454	24,178	76,080	20,525	17,446	26,689	20,795	51,105
Reserve with Federal reserve banks.....	1,975,169	148,800	796,159	125,848	146,996	51,201	48,510	286,429	59,938	45,571	76,242	49,638	139,837
Items with Federal reserve banks in process of collection.....	598,285	53,511	237,852	49,857	53,321	27,370	14,979	73,768	23,392	4,643	20,314	15,119	24,159
Due from banks in United States.....	1,662,226	94,918	221,433	121,822	124,431	77,930	97,669	279,313	73,365	95,379	158,809	113,904	203,253
Due from banks in foreign countries (including own branches).....	174,183	33,279	121,933	3,126	1,786	145	538	4,604	326	1,039	374	188	6,845
Exchanges for clearing house and other checks on local banks.....	1,388,409	41,163	1,014,707	49,710	40,060	18,892	15,759	96,741	15,404	7,962	14,003	11,628	62,380
Outside checks and other cash items.....	108,128	5,760	14,391	2,746	5,406	2,887	4,397	37,252	2,329	6,274	4,015	3,590	19,081
Redemption fund and due from United States Treasurer.....	31,372	2,102	4,790	2,961	3,438	2,347	2,128	3,711	1,302	1,263	1,509	2,204	3,717
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	310,502	3,731	241,039	2,760	7,338	2,612	3,614	32,510	4,366	1,096	-----	229	11,207
Securities borrowed.....	13,473	27	670	553	5,021	1,699	1,842	1,117	1,281	30	401	221	611
Other assets.....	223,687	9,973	75,286	17,770	19,371	6,125	4,735	42,866	5,213	11,443	3,207	2,408	25,290
Total.....	39,688,322	2,750,793	14,335,436	3,131,421	3,501,312	1,345,587	1,202,147	5,045,888	1,285,623	1,015,553	1,368,762	999,927	3,705,873
LIABILITIES													
Capital stock paid in.....	2,499,098	188,610	856,496	181,873	205,733	98,982	93,815	318,741	94,424	60,990	91,072	84,247	224,115
Surplus.....	2,524,460	161,783	1,069,061	328,389	266,386	72,306	60,435	245,016	53,963	35,150	43,256	41,804	146,911
Undivided profits—net.....	605,403	52,260	246,500	55,424	49,358	21,173	14,772	56,648	16,643	10,518	19,330	18,077	44,700
Reserves for dividends, contingencies, etc.....	370,368	37,641	193,967	46,823	29,771	7,945	5,323	23,986	5,828	6,363	4,181	5,597	12,943
Reserves for interest, taxes, and other expenses accrued and unpaid.....	98,668	9,410	28,320	6,373	10,852	3,527	2,616	21,051	2,316	4,852	2,554	1,801	5,096
Due to Federal reserve banks.....	48,381	7,244	15,290	6,288	5,192	6,170	1,324	4,069	488	192	416	1,150	558
Due to other banks in United States.....	2,832,296	159,067	1,073,093	165,195	189,587	86,040	90,475	410,229	95,685	86,245	165,003	96,213	215,464
Due to banks in foreign countries (including own branches).....	433,740	12,713	370,274	2,115	1,577	782	1,636	33,559	1,738	967	193	580	9,171
Certified and officers' checks outstanding.....	729,301	17,254	487,097	14,223	26,930	12,962	12,691	55,725	8,908	6,877	22,715	24,062	39,857
Cash letters of credit and travelers' checks outstanding.....	19,581	385	13,185	26	3,190	30	32	1,731	41	41	19	9	892
Demand deposits.....	14,955,400	1,081,003	6,096,963	1,013,888	1,107,079	437,067	409,509	1,880,019	495,862	333,082	611,718	441,092	1,048,118
Time deposits.....	11,315,842	853,363	2,492,551	1,031,829	1,333,792	474,104	369,135	1,645,159	419,521	429,973	340,900	198,918	1,726,597
United States deposits.....	411,845	11,729	186,095	29,713	29,295	19,861	25,212	33,846	7,500	3,141	4,773	21,973	38,707
Total deposits.....	30,746,386	2,142,758	10,734,548	2,263,277	2,696,642	1,037,016	910,014	4,064,337	1,028,178	860,518	1,145,737	783,997	3,079,364
Agreements to repurchase U. S. Government or other securities sold.....	81,583	5,995	12,235	10,485	12,538	2,999	6,365	2,846	2,934	230	1,821	1,416	21,719
Bills payable and rediscounts:													
With Federal reserve banks.....	622,652	42,974	148,357	116,474	92,290	31,541	30,666	73,595	16,454	6,035	24,446	10,718	29,102
All other.....	216,476	19,002	46,020	24,416	37,164	6,583	17,094	17,844	10,140	1,508	4,983	3,623	28,099
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	310,502	3,731	241,039	2,760	7,338	2,612	3,614	32,510	4,366	1,096	-----	229	11,207
Acceptances executed for customers.....	732,253	47,892	560,913	16,642	14,590	3,060	8,783	50,853	1,863	1,970	14	4,212	21,461
Acceptances executed by other banks for account of reporting banks.....	14,169	1,001	8,997	1,123	248	202	388	2,053	-----	-----	23	-----	130
National-bank notes outstanding.....	624,234	41,849	95,918	57,103	68,910	46,830	42,507	73,576	25,909	24,948	30,171	42,602	73,911
Securities borrowed.....	13,473	27	670	553	5,021	1,699	1,842	1,117	1,281	30	401	221	611
Other liabilities.....	228,597	5,860	92,395	19,706	4,471	9,112	4,013	61,715	21,324	1,341	773	1,383	6,504
Total.....	39,688,322	2,750,793	14,335,436	3,131,421	3,501,312	1,345,587	1,202,147	5,045,888	1,285,623	1,015,553	1,368,762	999,927	3,705,873
Number of banks.....	7,246	373	841	715	655	403	349	903	465	579	824	617	522

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ALL MEMBER BANKS—LOANS, INVESTMENTS, DEPOSITS, AND BORROWINGS ON DECEMBER 31, 1931, BY DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadel- phia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
Loans—Total	19,260,655	1,390,491	6,608,894	1,520,817	1,807,046	692,594	593,294	2,632,402	623,439	440,589	573,601	479,612	1,897,906
Acceptances of other banks payable in United States.....	145,830	18,355	107,172	306	124	3	651	2,913	450	640	457	1,277	13,452
Bills, acceptances, etc., payable in foreign countries.....	41,183	2,080	17,948	1,584	330	1,191	1,851	9,958	551	32	108	558	4,992
Commercial paper bought in open market.....	139,661	29,181	38,493	11,806	3,072	5,366	1,765	17,243	8,133	6,784	6,943	2,705	8,165
Loans to banks—On securities.....	455,206	41,577	215,038	39,976	25,735	7,159	5,895	98,505	8,004	1,482	5,216	1,303	5,316
All other.....	334,428	7,954	178,422	12,887	17,259	10,644	16,319	31,630	20,372	7,699	16,663	5,903	8,676
Loans on securities, exclusive of loans to banks—Total.....	6,865,072	494,031	2,912,025	539,535	705,581	201,886	149,186	983,310	184,059	102,360	115,078	99,861	378,160
To brokers and dealers in New York.....	574,748	3,593	549,780	4,803	2,581	477	312	3,111	1,327	1,574	1,232	588	5,370
To brokers and dealers elsewhere.....	391,012	47,204	97,197	24,911	29,560	6,666	8,250	136,002	8,672	3,641	5,029	2,924	20,956
To others.....	5,899,312	443,234	2,265,048	509,821	673,440	194,743	140,624	844,197	174,060	97,145	108,817	96,349	351,834
Real estate loans—On farm land.....	359,065	7,205	13,396	14,008	28,200	15,636	23,229	59,591	20,211	21,450	23,962	18,801	113,376
On other real estate.....	2,678,494	246,839	542,983	225,706	422,175	50,974	46,599	394,608	80,581	23,045	22,222	24,507	99,901
Reporting banks own acceptances.....	116,062	1,120	80,683	2,904	2,329	828	3,068	10,942	154	2,108	388	1,027	10,451
All other loans (including overdrafts).....	8,125,744	542,119	2,602,734	672,105	602,241	398,907	344,731	1,023,702	300,619	274,989	382,564	323,616	757,417
Loans eligible for rediscount with Federal reserve banks.....	2,572,891	171,649	794,209	193,004	156,575	128,464	115,607	278,094	119,825	150,887	173,685	131,917	198,975
United States Government securities—Total	5,318,654	302,460	2,125,866	336,900	489,264	157,375	153,550	598,953	158,694	111,783	204,753	132,283	546,823
Bonds.....	4,199,485	232,891	1,630,519	279,094	468,595	136,804	134,842	351,256	129,156	98,580	163,478	112,792	461,478
Treasury notes.....	440,674	29,096	192,705	43,465	15,374	13,112	7,031	64,113	17,702	6,119	11,421	8,817	31,619
Certificates of indebtedness.....	519,595	29,613	186,470	13,734	5,146	7,152	10,177	172,211	11,823	6,932	26,830	10,132	39,375
Treasury bills.....	159,000	10,860	116,172	607	607	307	1,500	11,373	13	152	3,024	492	14,351
Other securities—Total.....	5,995,786	491,558	1,830,593	700,188	568,732	206,129	159,154	650,450	248,644	236,849	237,726	112,024	559,829
Domestic securities—Total.....	5,455,714	431,995	1,642,446	628,287	517,604	186,267	149,685	601,271	231,161	211,858	223,828	108,075	523,237
State, county, and municipal bonds.....	1,388,103	39,200	355,151	68,581	74,654	40,197	52,767	153,722	71,976	72,476	105,114	40,021	314,244
Railroad bonds.....	941,075	83,639	412,169	144,285	91,005	22,843	12,944	55,747	25,995	31,578	14,911	4,559	41,400
Other public-service corporation bonds.....	942,324	145,499	266,569	159,775	86,026	27,848	14,294	109,917	33,228	34,664	17,224	5,788	41,492
All other bonds.....	1,081,916	79,587	252,305	118,569	159,620	47,932	36,686	137,862	46,361	52,780	41,037	28,293	80,884
Stock of Federal reserve banks.....	158,328	11,570	61,202	16,511	14,382	5,324	4,895	17,662	4,505	2,925	4,154	3,957	11,241
Stock of other corporations.....	511,136	58,877	212,462	64,811	54,906	25,218	18,806	14,409	30,604	1,399	13,151	5,859	10,634
Collateral trust and other corporation notes.....	211,041	10,145	57,835	46,238	28,353	14,316	1,726	34,302	4,927	4,334	2,416	3,119	3,330
Municipal warrants.....	174,669	1,681	21,694	7,699	5,799	655	4,927	63,360	6,999	9,891	21,569	13,282	17,113
All other.....	47,122	1,797	3,059	1,818	2,859	1,934	2,640	14,290	6,566	1,811	4,252	3,197	2,899
Foreign securities—Total.....	540,072	59,563	188,057	71,901	51,128	13,862	9,469	49,179	17,433	24,991	13,898	3,949	36,592
Government bonds.....	269,556	30,479	97,714	37,850	23,892	6,290	4,857	22,859	8,723	11,245	6,936	2,144	16,567
Other foreign securities.....	270,516	29,084	90,343	34,051	27,236	7,572	4,612	26,320	8,760	13,746	6,962	1,805	20,025
Demand deposits—Total.....	14,955,400	1,081,003	6,096,963	1,013,888	1,107,079	437,067	409,509	1,880,019	495,862	333,982	611,718	441,092	1,048,118
Individual deposits subject to check.....	13,151,115	985,144	5,456,880	893,010	965,311	378,018	332,710	1,682,408	422,875	257,521	489,660	378,709	909,469
Certificates of deposit.....	166,076	8,259	44,201	8,353	10,772	5,892	4,561	18,158	16,108	7,995	21,155	8,742	11,880
State, county, and municipal deposits.....	1,303,273	69,926	363,913	98,569	111,002	46,924	64,399	168,991	52,949	65,149	98,788	50,373	112,290
All other.....	334,936	17,674	231,969	13,956	19,994	6,233	7,839	10,462	3,930	2,417	2,715	3,268	14,479
Net demand deposits (see p. 10).....	16,067,418	1,125,306	6,684,437	1,039,208	1,182,724	449,768	427,931	2,041,721	519,775	354,617	664,001	474,545	1,103,885
Time deposits—Total.....	11,315,842	853,363	2,492,551	1,031,829	1,333,792	474,104	369,135	1,645,159	419,521	429,973	340,900	198,918	1,726,597
States, counties, and municipalities.....	387,700	5,682	41,394	14,582	37,137	10,203	17,516	21,640	12,346	6,194	10,805	12,770	197,431
Banks in United States.....	62,899	1,418	7,365	1,859	616	1,725	8,331	17,593	6,455	7,430	390	197	9,520
Banks in foreign countries.....	26,125	721	21,304	.....	.....	.....	.....	1,000	.....	.....	.....	.....	3,100
Other time deposits—	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Evidenced by savings pass books.....	8,134,097	702,996	1,795,930	785,886	1,042,797	362,176	234,933	1,083,977	230,880	250,525	174,617	139,558	1,329,922
Certificates of deposit.....	1,471,624	102,283	176,265	134,637	160,601	67,369	62,135	298,351	139,253	124,010	92,676	24,770	89,274
Open accounts, Christmas savings accounts, etc.....	770,750	21,587	365,109	66,782	58,935	18,885	10,981	142,192	11,726	9,589	23,442	3,973	37,549
Postal savings.....	462,647	18,676	85,284	28,083	33,706	13,746	35,239	80,406	18,861	32,225	38,970	17,650	59,801
Bills payable and rediscounts—Total.....	839,128	61,976	194,377	140,890	129,454	38,124	47,760	91,439	26,594	7,543	29,429	14,341	57,201
With Federal reserve banks—Bills payable.....	402,003	25,145	122,888	74,125	54,584	13,601	10,282	53,372	14,119	2,128	6,086	2,338	23,335
Rediscounts.....	220,649	17,829	25,469	42,349	37,706	17,940	20,384	20,223	2,335	3,907	18,360	8,380	5,767
All other—Bills payable.....	202,833	18,488	45,291	24,187	28,231	6,306	16,776	16,889	9,842	1,433	4,231	3,389	27,770
Rediscounts.....	13,643	514	729	229	8,933	277	818	955	298	75	752	234	829

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ALL MEMBER BANKS—RESERVE POSITION ON DECEMBER 31, 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.....	14,955,400	1,112,018	16,067,418	11,315,842	27,383,260	2,013,579	1,975,169	-38,410	7.4
Central reserve city banks.....	5,880,231	715,879	6,596,110	1,218,911	7,815,021	894,062	824,782	-69,280	11.4
Reserve city banks.....	4,778,949	341,621	5,120,570	4,455,657	9,576,227	645,727	652,441	6,714	6.7
Country banks.....	4,296,220	54,518	4,350,738	5,641,274	9,992,012	473,790	497,946	24,156	4.7
All member banks:									
Boston.....	1,081,003	44,303	1,125,306	853,363	1,978,669	122,176	148,800	26,624	6.2
New York.....	6,096,983	587,474	6,684,457	2,492,551	9,176,988	880,683	796,159	-84,524	9.6
Philadelphia.....	1,013,888	25,320	1,039,208	1,031,829	2,071,037	121,735	125,848	4,113	5.9
Cleveland.....	1,107,079	75,645	1,182,724	1,333,792	2,516,516	147,471	146,996	-475	5.9
Richmond.....	437,067	12,701	449,768	474,104	923,872	52,447	51,201	-1,246	5.7
Atlanta.....	409,509	18,422	427,931	369,135	797,066	48,098	48,510	412	6.0
Chicago.....	1,880,019	161,702	2,041,721	1,645,159	3,686,880	270,501	286,429	15,928	7.3
St. Louis.....	495,862	23,913	519,775	419,521	939,296	58,718	59,938	1,220	6.3
Minneapolis.....	333,082	21,535	354,617	429,973	784,590	42,631	45,571	2,940	5.4
Kansas City.....	611,718	52,283	664,001	340,900	1,004,901	68,810	76,242	7,432	6.8
Dallas.....	441,092	33,453	474,545	198,918	673,463	45,912	49,638	3,726	6.8
San Francisco.....	1,048,118	55,267	1,103,385	1,726,597	2,829,982	154,397	139,837	-14,560	5.5
Central reserve city banks:									
New York.....	4,983,684	578,138	5,561,822	829,903	6,391,725	747,934	665,005	-82,929	11.7
Chicago.....	896,547	137,741	1,034,288	389,008	1,423,296	146,128	159,777	13,649	10.3
Reserve city banks:									
Boston.....	557,123	36,347	593,470	201,872	795,342	65,403	95,007	29,604	8.2
New York.....	142,201	667	142,868	203,058	345,926	20,379	18,447	-1,932	5.9
Philadelphia.....	578,046	23,135	601,181	233,255	834,436	67,116	68,247	1,131	8.0
Cleveland.....	747,619	74,600	822,219	774,418	1,596,637	105,454	102,113	-3,341	6.6
Richmond.....	216,815	7,871	224,686	163,314	388,000	27,368	24,947	-2,421	7.1
Atlanta.....	220,300	15,303	235,603	183,511	419,114	29,066	27,023	-2,043	6.9
Chicago.....	521,853	17,088	538,941	615,968	1,154,909	72,733	68,154	-4,219	6.3
St. Louis.....	305,566	19,388	324,954	194,854	519,808	38,341	37,289	-1,052	7.4
Minneapolis.....	145,455	18,146	163,601	122,891	286,492	20,047	21,538	1,491	7.0
Kansas City.....	353,737	49,672	403,409	174,194	577,603	45,567	48,943	3,376	7.9
Dallas.....	195,941	28,280	224,221	119,902	344,123	26,019	28,310	2,291	7.6
San Francisco.....	794,293	51,124	845,417	1,468,420	2,313,837	128,594	112,423	-16,171	5.6
Country banks:									
Boston.....	523,880	7,956	531,836	651,491	1,183,327	56,773	53,793	-2,980	4.8
New York.....	971,078	8,669	979,747	1,459,590	2,439,337	112,370	112,707	337	4.6
Philadelphia.....	435,842	2,185	438,027	798,574	1,236,601	54,619	57,601	2,982	4.4
Cleveland.....	359,460	1,045	360,505	559,374	919,879	42,017	44,883	2,866	4.6
Richmond.....	220,252	4,830	225,082	310,790	535,872	25,079	26,254	1,175	4.7
Atlanta.....	189,209	3,119	192,328	185,624	377,952	19,032	21,487	2,455	5.0
Chicago.....	461,619	6,873	468,492	640,183	1,108,675	52,000	58,498	6,498	4.7
St. Louis.....	190,296	4,525	194,821	224,667	419,488	20,377	22,649	2,272	4.9
Minneapolis.....	187,627	3,389	191,016	307,082	498,098	22,584	24,033	1,449	4.5
Kansas City.....	257,981	2,611	260,592	166,706	427,298	23,243	27,299	4,056	5.4
Dallas.....	245,151	5,173	250,324	79,016	329,340	19,893	21,328	1,435	6.0
San Francisco.....	253,825	4,143	257,968	258,177	516,145	25,803	27,414	1,611	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' or treasurers' checks outstanding, and letters of credit and travelers' checks sold for cash and outstanding, while amounts due from banks include items with Federal reserve banks in process of collection, amounts due from banks and trust companies in United States, balances payable in dollars due from foreign branches of other American banks, and exchanges for clearing house and other checks on local banks.

³ Deficiencies in reserves indicated by a minus (-) sign.

STATE BANK MEMBERS—CONDITION ON DECEMBER 31, 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).....	7,355,906	350,618	3,523,783	493,024	955,185	162,318	133,898	1,060,318	242,090	23,334	47,324	30,583	333,431
United States Government securities.....	2,147,551	87,712	1,263,807	116,047	195,722	25,016	10,064	251,892	60,055	4,578	20,589	4,932	107,097
Other securities.....	1,978,053	126,161	793,440	228,641	222,366	54,309	41,175	252,514	99,013	14,213	23,138	6,853	116,230
Total loans and investments.....	11,481,510	564,491	5,581,090	837,712	1,373,273	241,643	185,137	1,564,724	401,138	42,125	91,051	42,368	556,758
Customers' liability on account of acceptances.....	329,114	1,454	267,342	1,032	10,853	1,957	4,283	34,517	1,659	.....	.....	.....	6,017
Banking house, furniture, and fixtures.....	404,962	10,186	195,771	34,043	59,660	14,525	15,572	42,398	12,560	1,257	2,952	2,767	13,271
Other real estate owned.....	79,364	1,701	15,504	12,292	18,146	2,959	2,871	10,312	6,888	439	1,380	841	6,031
Cash in vault.....	144,981	12,517	52,411	10,070	21,562	6,663	2,494	20,217	5,939	1,451	2,002	1,233	8,422
Reserve with Federal reserve banks.....	837,422	29,064	489,611	43,025	68,027	11,707	9,231	121,510	22,672	2,322	6,726	2,880	30,047
Items with Federal reserve banks in process of collection.....	226,919	6,894	124,959	14,137	25,817	11,909	1,962	22,423	9,456	216	3,065	679	5,872
Due from banks in foreign countries.....	486,549	16,249	145,110	38,979	46,203	19,912	14,528	108,333	20,237	5,262	19,872	6,649	45,215
Due from banks in United States (including own branches).....	25,595	432	20,828	75	1,135	68	301	1,337	114	22	199	.....	1,084
Exchanges for clearing house and other checks on local banks.....	718,240	8,388	601,157	13,700	21,957	6,076	6,495	42,367	6,485	210	1,360	590	9,455
Outside checks and other cash items.....	20,130	794	5,268	875	3,649	539	1,316	2,855	1,077	72	65	.....	2,935
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	204,239	720	155,877	77	5,619	1,863	1,829	32,441	18	.....	.....	.....	5,795
Securities borrowed.....	4,470	.....	280	300	916	326	1,202	704	725	10	.....	2	5
Other assets.....	106,613	3,715	42,134	7,548	12,301	1,396	1,549	27,497	2,721	299	825	354	6,274
Total.....	15,070,108	657,205	7,697,342	1,013,865	1,668,618	321,543	248,770	2,031,635	491,689	53,685	129,527	59,048	697,181
LIABILITIES													
Capital stock paid in.....	881,074	37,405	414,492	58,396	93,445	25,025	18,605	138,366	38,635	3,165	8,730	6,825	37,985
Surplus.....	1,144,911	46,860	621,700	133,151	143,350	16,026	12,948	117,210	21,953	1,746	3,307	2,112	24,548
Undivided profits—net.....	254,410	9,872	164,045	16,302	16,864	4,942	3,567	19,249	5,675	601	2,503	1,027	9,763
Reserves for dividends, contingencies, etc.....	199,677	11,932	113,035	32,415	17,718	2,325	1,256	14,817	2,298	686	882	181	2,132
Reserves for interest, taxes, and other expenses accrued and unpaid.....	46,113	4,502	17,128	3,621	5,100	1,046	693	11,130	1,148	166	273	96	1,210
Due to Federal reserve banks.....	12,668	801	6,596	1,647	1,838	1,251	6	518	.....	.....	.....	.....	11
Due to other banks in United States.....	1,112,449	16,029	629,110	56,171	78,597	29,889	19,901	165,937	31,808	3,815	27,623	6,263	47,306
Due to banks in foreign countries (including own branches).....	215,379	271	189,161	41	1,096	109	1,264	20,086	31	.....	72	.....	3,248
Certified and officers' checks outstanding.....	376,935	4,799	316,092	4,825	14,986	5,976	1,625	15,157	3,595	389	2,342	1,663	5,486
Cash letters of credit and travelers' checks outstanding.....	11,095	12	10,146	5	7	2	17	838	22	.....	3	.....	43
Demand deposits.....	5,899,071	258,783	3,386,399	365,569	497,807	114,274	75,448	711,530	186,572	16,400	57,045	26,903	202,341
Time deposits.....	3,721,374	241,928	1,155,023	253,553	679,469	90,813	75,200	657,983	161,804	25,898	25,285	9,488	344,930
United States deposits.....	152,396	1,534	77,358	17,965	13,234	10,135	6,743	17,772	4,045	11	860	2,313	426
Total deposits.....	11,501,367	524,157	5,769,855	699,776	1,287,034	252,440	180,204	1,589,821	387,877	46,513	113,230	46,630	603,791
Agreements to repurchase U. S. Government or other securities sold.....	30,482	1,624	9,864	5,045	11,648	.....	57	384	540	.....	10	670	640
Bills payable and rediscounts:													
With Federal reserve banks.....	197,858	10,494	54,778	40,165	51,46	6,505	11,103	12,665	5,933	666	494	661	2,934
All other.....	85,905	6,422	25,938	7,858	21,820	796	8,888	8,060	4,966	85	27	355	670
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	204,239	720	155,877	77	5,619	1,863	1,829	32,441	18	.....	.....	.....	5,795
Acceptances executed for customers.....	334,666	1,369	273,222	1,028	11,146	1,841	4,831	33,376	1,659	.....	.....	.....	6,194
Acceptances executed by other banks for account of reporting banks.....	8,641	241	5,955	.....	24	124	365	1,913	.....	.....	.....	.....	19
Securities borrowed.....	4,470	.....	280	300	916	326	1,202	704	725	10	.....	2	5
Other liabilities.....	176,295	1,607	71,143	15,731	2,474	8,275	3,222	51,479	20,262	47	71	489	1,495
Total.....	15,070,108	657,205	7,697,342	1,013,865	1,668,618	321,543	248,770	2,031,635	491,689	53,685	129,527	59,048	697,181
Number of banks.....	878	30	142	73	70	32	44	175	86	40	23	67	96

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)

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

	District No. 1		District No. 2			District No. 3		District No. 4					
	BOS- TON	Country banks	NEW YORK ²	Buffalo	Country banks	PHIL- ADEL- PHIA	Country banks	CLEVE- LAND	Cincin- nati	Pitts- burgh	Colum- bus	Toledo	Country banks
RESOURCES													
Loans (including overdrafts).....	593,420	797,071	4,780,851	264,801	1,563,242	652,029	868,788	559,026	175,829	328,345	51,813	32,832	659,201
United States Government securities.....	113,057	189,403	1,771,903	44,936	309,027	171,629	165,271	80,836	29,121	235,408	8,905	19,209	115,785
Other securities.....	134,027	357,531	938,189	73,573	818,741	247,870	452,318	94,039	47,385	157,429	16,705	7,680	245,594
Total loans and investments.....	840,504	1,344,005	7,490,943	333,310	2,691,010	1,071,528	1,486,377	733,901	252,335	721,182	77,423	59,621	1,020,596
Customers' liability on account of acceptances.....	45,524	1,526	540,052	6,173	2,334	16,732	326	13,898	214	291	21	-----	59
Banking house, furniture, and fixtures.....	31,137	40,071	234,456	16,569	96,488	30,507	76,257	29,951	13,265	26,024	5,625	2,765	53,068
Other real estate owned.....	4,262	5,269	12,821	1,797	18,850	8,401	20,968	9,426	2,988	4,131	103	113	12,870
Cash in vault.....	11,938	33,293	54,766	2,840	54,767	10,898	32,374	9,766	4,243	5,281	2,103	3,456	29,544
Reserve with Federal reserve banks.....	95,007	53,793	667,029	16,423	112,707	68,247	57,601	34,465	13,741	44,401	5,707	3,799	44,883
Items with Federal reserve banks in process of collection.....	30,726	22,785	176,533	7,710	53,609	36,125	13,732	15,349	8,055	18,490	5,134	1,819	3,189
Due from banks in United States.....	45,592	49,326	106,568	16,739	98,126	73,283	48,539	29,891	8,118	22,416	5,179	2,296	56,531
Due from banks in foreign countries (including own branches).....	32,271	1,008	118,578	1,884	1,471	3,116	10	1,196	83	308	-----	-----	95
Exchanges for clearing house and other checks on local banks.....	30,244	10,919	984,084	8,078	22,545	43,484	6,226	15,872	5,200	11,645	1,987	541	4,815
Outside checks and other cash items.....	3,331	2,429	8,945	691	4,755	1,333	1,413	1,785	734	984	40	447	1,416
Redemption fund and due from United States Treasurer.....	51	2,051	2,055	30	2,705	248	2,613	173	104	648	62	25	2,426
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	3,729	2	223,627	17,301	111	2,735	25	7,323	-----	3	-----	-----	12
Securities borrowed.....	-----	27	600	470	-----	77	601	1,531	-----	55	115	-----	2,819
Other assets.....	5,681	4,292	56,443	2,120	16,723	10,361	7,409	8,961	798	5,979	-----	333	3,300
Total.....	1,179,997	1,570,796	10,677,100	481,665	3,176,671	1,377,075	1,754,346	912,458	311,409	861,838	103,613	75,102	1,236,892
LIABILITIES													
Capital stock paid in.....	96,275	92,335	654,464	22,300	179,732	63,589	118,284	54,650	19,950	35,123	7,200	5,500	83,310
Surplus.....	67,775	94,008	875,635	32,850	160,576	153,120	170,269	36,450	18,350	120,000	6,100	4,000	80,886
Undivided profits—net.....	14,615	37,645	185,639	9,664	51,197	17,371	38,053	7,293	5,350	9,576	891	775	25,472
Reserves for dividends, contingencies, etc.....	15,874	11,767	155,945	12,923	25,099	34,729	12,094	9,035	1,976	14,261	589	333	3,577
Reserves for interest, taxes, and other expenses accrued and unpaid.....	2,834	6,576	22,549	744	5,027	3,313	3,060	3,110	1,417	2,987	267	250	2,821
Due to Federal reserve banks.....	-----	7,244	-----	260	15,030	330	5,958	-----	-----	-----	1,725	1,311	2,156
Due to other banks in United States.....	119,587	39,480	988,125	26,092	58,876	153,175	12,020	44,462	21,155	95,267	8,929	9,161	10,613
Due to banks in foreign countries (including own branches).....	12,007	706	368,740	1,241	293	2,114	1	1,103	46	396	32	-----	-----
Certified and officers' checks outstanding.....	10,652	6,602	467,066	3,723	16,308	7,690	6,533	8,561	3,828	7,093	965	598	5,885
Cash letters of credit and travelers' checks outstanding.....	362	23	13,090	22	73	12	-----	-----	-----	3,189	-----	-----	1
Demand deposits.....	557,123	523,880	4,999,622	126,263	971,078	578,046	435,842	231,522	108,313	322,558	53,696	31,527	359,460
Time deposits.....	201,872	651,491	839,662	193,299	1,459,590	233,255	798,574	429,559	107,758	201,924	19,267	15,910	559,374
United States deposits.....	5,630	6,099	166,668	4,753	14,674	22,484	7,229	6,031	4,712	13,613	1,308	2,941	1,290
Total deposits.....	907,233	1,235,525	7,842,973	355,653	2,535,922	997,106	1,266,171	721,238	245,812	644,400	85,925	60,848	938,779
Agreement to repurchase U. S. Government or other securities sold.....	2,065	3,930	7,060	1,930	3,245	5,250	5,235	8,782	645	-----	-----	-----	3,111
Bills payable and rediscounts:													
With Federal reserve banks.....	6,175	36,799	43,755	14,426	90,176	65,350	51,124	30,830	14,041	16,311	1,275	2,820	27,013
All other.....	11,427	7,575	20,200	263	25,557	2,761	21,655	14,695	-----	2,983	-----	-----	19,486
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	3,729	2	223,627	17,301	111	2,735	25	7,323	-----	3	-----	-----	12
Acceptances executed for customers.....	46,446	1,446	553,891	6,173	849	16,320	322	14,252	192	78	21	-----	47
Acceptances executed by other banks for account of reporting banks.....	770	231	7,454	-----	1,543	1,123	-----	2	22	212	-----	-----	12
National-bank notes outstanding.....	1,025	40,824	41,066	600	54,252	4,951	52,152	3,443	2,067	13,287	1,230	489	48,304
Securities borrowed.....	-----	27	600	470	-----	77	601	1,531	-----	55	115	-----	2,819
Other liabilities.....	3,754	2,106	42,642	6,838	42,915	4,280	15,426	854	56	2,322	-----	87	1,152
Total.....	1,179,997	1,570,796	10,677,100	481,665	3,176,671	1,377,075	1,754,346	912,458	311,409	861,838	103,613	75,102	1,236,892
Number of banks.....	13	360	48	6	787	28	687	6	8	12	3	2	624

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

² Includes both central reserve city and reserve city banks.

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 5					District No. 6						
	RICH- MOND	Balti- more	Char- lotte	Washing- ton	Country banks	ATLAN- TA	Bir- ming- ham	Jack- sonville	Nash- ville	New Or- leans	Savan- nah	Country banks
RESOURCES												
Loans (including overdrafts).....	67,070	93,013	23,885	76,908	431,718	55,493	46,042	16,036	44,850	115,021	44,184	271,668
United States Government securities.....	7,731	29,506	4,820	38,235	77,083	21,246	9,375	20,875	3,462	13,168	6,553	78,871
Other securities.....	19,995	55,933	4,044	19,376	100,781	16,035	7,250	11,731	6,329	37,392	4,377	76,040
Total loans and investments.....	94,796	178,452	32,749	134,519	609,582	92,774	62,667	48,642	54,641	165,581	55,114	426,579
Customer's liability on account of acceptances.....		2,179	124	10	941	310			151	4,923	712	1,974
Banking house, furniture, and fixtures.....	1,261	10,508	2,459	11,312	30,153	6,271	1,811	3,540	1,724	14,920	2,398	21,652
Other real estate owned.....	832	278	133	2,681	10,956	1,127	3,505	106	412	644	3,790	7,830
Cash in vault.....	1,356	2,731	319	4,077	21,971	1,158	823	994	554	1,630	1,641	17,378
Reserve with Federal reserve banks.....	5,802	7,888	1,809	9,448	26,254	3,561	4,085	3,473	2,871	9,037	3,996	21,487
Items with Federal reserve banks in process of collection.....	5,177	10,056	2,682	2,508	6,947	3,567	1,759	1,876	1,483	2,288	1,310	2,696
Due from banks in United States.....	6,673	17,324	4,403	9,313	40,217	19,161	6,004	6,007	5,423	11,195	6,960	42,919
Due from banks in foreign countries (including own branches).....		25	48	44	28			29		336	2	171
Exchanges for clearing house and other checks on local banks.....	2,136	7,223	414	4,437	4,682	1,462	563	670	697	7,741	1,351	3,275
Outside checks and other cash items.....	273	381	90	536	1,607	515	330	306	383	1,353	185	1,325
Redemption fund and due from United States Treasurer.....	50	235	58	221	1,783	125	207	28	155	140		1,473
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	384	1,504			724	1,300				1,519		795
Securities borrowed.....	115			570	1,014	80				1,200	110	452
Other assets.....	639	1,475	44	1,322	2,645	389	204	267	130	1,472	77	2,196
Total.....	119,519	240,282	45,284	180,998	759,504	131,800	81,958	65,938	68,624	223,979	77,646	552,202
LIABILITIES												
Capital stock paid in.....	10,600	15,500	3,700	11,175	58,007	8,900	6,500	6,000	3,900	13,125	6,600	48,790
Surplus.....	7,100	12,350	3,000	8,725	41,131	8,250	6,255	2,270	3,450	9,100	3,378	27,732
Undivided profits—net.....	1,725	4,601	1,891	2,723	10,233	2,577	192	417	663	2,812	422	7,689
Reserves for dividends, contingencies, etc.....	1,543	1,317	204	1,034	3,847	595	188	123	696	521	1,589	1,611
Reserves for interest, taxes, and other expenses accrued and unpaid.....	269	486	205	428	2,139	443	218	72	236	692	92	763
Due to Federal reserve banks.....				2,023	4,147						15	1,309
Due to other banks in United States.....	14,299	31,700	7,063	10,025	22,953	13,355	6,662	8,818	6,314	28,438	8,431	18,457
Due to banks in foreign countries (including own branches).....	23	177		338	244			14		1,415		207
Certified and officers' checks outstanding.....	1,124	2,919	299	824	7,796	4,157	312	1,117	483	1,484	1,962	3,176
Cash letters of credit and travelers' checks outstanding.....				26	4			16				11
Demand deposits.....	43,414	85,254	15,705	72,442	220,252	43,505	33,268	23,468	21,836	72,963	25,360	189,209
Time deposits.....	33,751	59,647	10,698	59,218	310,790	41,210	22,467	19,739	22,099	50,180	27,816	185,624
United States deposits.....	1,108	7,487	160	450	10,656	1,034	1,149	2,420	42	13,923	137	6,507
Total deposits.....	93,719	187,184	33,925	145,346	576,842	103,265	63,874	55,576	50,774	168,304	63,721	404,560
Agreements to repurchase U. S. Government or other securities sold.....	120			1,900	979	2,800		887	200	57		2,421
Bills payable and rediscounts:												
With Federal reserve banks.....	2,566	1,820	1,085	3,682	22,388	500	312		3,295	7,494	596	18,469
All other.....		450		975	5,158		160		1,938	7,657	420	6,919
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	384	1,504			724	1,300				1,519		795
Acceptances executed for customers.....		2,189			871	310			150	5,563	700	2,060
Acceptances executed by other banks for account of reporting banks.....			124	10	68				1	374	12	1
National bank notes outstanding.....	1,000	4,700	1,150	4,390	35,590	2,460	4,150	552	3,100	2,800		29,445
Securities borrowed.....	115			570	1,014	80				1,200	110	452
Other liabilities.....	378	8,181		40	513	320	109	41	221	2,761	6	555
Total.....	119,519	240,282	45,284	180,998	759,504	131,800	81,958	65,938	68,624	223,979	77,646	552,202
Number of banks.....	5	7	6	12	373	4	3	3	3	5	4	327

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

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 7											District No. 8 (see also p. 15)		
	CHI-CAGO ²	Detroit	Cedar Rapids	Des Moines	Du-buque	Grand Rapids	Indianapolis	Mil-waukee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock	Louis-ville
RESOURCES														
Loans (including overdrafts).....	1,074,452	517,539	9,441	26,857	4,396	50,268	57,851	146,153	18,098	7,669	719,678	225,055	16,986	73,845
United States Government securities.....	295,230	81,652	2,381	2,376	1,079	3,487	21,503	25,862	9,331	4,659	151,393	79,079	892	15,566
Other securities.....	216,704	59,469	3,573	12,808	4,204	6,596	14,594	20,036	7,517	5,454	259,995	88,814	1,891	11,378
Total loans and investments.....	1,586,386	658,660	15,395	42,041	9,679	60,351	93,948	193,051	34,946	17,782	1,170,566	392,948	19,769	100,789
Customers' liability on account of acceptances.....	45,155	3,766	.....	.....	.....	13	3	2,511	.....	.....	38	295	100	.....
Banking house, furniture, and fixtures.....	30,627	25,152	892	1,436	253	5,426	4,839	6,249	2,697	549	66,617	6,125	667	1,873
Other real estate owned.....	5,219	11,334	.....	341	155	448	373	178	317	.....	15,104	4,532	323	483
Cash in vault.....	16,657	6,206	488	1,038	517	1,386	7,312	3,415	810	820	37,431	3,123	265	1,416
Reserve with Federal reserve banks.....	165,034	32,906	1,051	2,803	697	3,278	7,016	11,530	2,065	1,551	58,498	26,739	1,310	5,100
Items with Federal reserve banks in process of collection.....	31,235	19,324	533	2,205	220	663	5,186	4,652	546	145	9,059	13,999	983	4,321
Due to banks in United States.....	126,957	24,600	3,648	5,108	738	4,371	14,487	14,882	2,693	3,226	78,603	21,601	2,893	5,860
Due from banks in foreign countries (including own branches).....	2,633	1,270	15	.....	.....	11	217	317	.....	.....	141	286	.....	.....
Exchanges for clearing house and other checks on local banks.....	56,089	22,126	72	820	96	2,253	2,328	3,589	432	230	8,706	8,087	361	1,601
Outside checks and other cash items.....	1,670	31,288	129	277	23	205	631	532	52	41	2,404	666	197	230
Redemption fund and due from United States Treasurer.....	66	172	50	25	12	45	271	249	140	33	2,648	93	.....	75
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	32,441	.....	1	.....	.....	.....	.....	68	.....	.....	4,300	18	24	.....
Securities borrowed.....	.....	.....	.....	45	.....	303	306	.....	.....	.....	463	.....	.....	.....
Other assets.....	28,458	4,238	.....	536	47	105	855	1,045	5	40	7,537	2,690	261	813
Total.....	2,128,627	841,042	22,274	56,675	12,437	78,858	137,772	241,268	44,703	24,417	1,457,815	485,484	27,147	122,585
LIABILITIES														
Capital stock paid in.....	139,700	37,500	500	3,750	700	4,850	8,350	14,900	3,260	1,050	104,181	36,170	1,650	4,750
Surplus.....	118,485	33,400	500	1,653	300	3,925	5,750	8,550	3,550	800	68,103	15,849	820	6,950
Undivided profits—net.....	17,130	9,222	6	316	164	433	2,662	4,721	374	126	21,494	6,395	267	768
Reserves for dividends, contingencies, etc.....	11,796	2,656	.....	115	85	299	320	1,027	106	87	7,495	1,669	135	820
Reserves for interest, taxes, and other expenses accrued and unpaid.....	13,184	1,919	552	129	6	59	485	1,127	81	7	3,502	338	68	627
Due to Federal reserve banks.....	.....	.....	.....	.....	.....	.....	1,175	2,016	.....	.....	878	.....	.....	.....
Due to other banks in United States.....	275,105	37,904	5,375	7,162	637	4,353	17,494	24,321	2,147	6,272	29,459	49,490	3,903	15,570
Due to banks in foreign countries (including own branches).....	32,179	1,169	.....	.....	.....	.....	37	153	.....	.....	21	173	.....	.....
Certified and officers' checks outstanding.....	15,847	26,291	97	909	52	392	1,074	885	333	420	9,425	4,202	751	494
Cash letters of credit and travelers' checks outstanding.....	1,449	224	.....	.....	.....	10	1	11	.....	.....	36	28	.....	.....
Demand deposits.....	924,674	258,984	7,145	24,649	3,437	24,963	58,678	92,767	14,804	8,299	461,619	219,986	10,359	43,050
Time deposits.....	428,583	378,098	7,065	14,881	6,803	36,091	32,749	77,729	17,185	5,792	640,183	134,810	6,708	26,926
United States deposits.....	16,187	1,787	37	225	3	388	2,992	4,655	69	276	7,227	5,655	225	570
Total deposits.....	1,694,024	704,457	19,719	47,926	10,932	66,197	114,200	203,537	34,638	21,059	1,148,848	414,344	21,946	86,610
Agreements to repurchase U. S. Government or other securities sold.....	.....	460	.....	.....	.....	.....	.....	.....	.....	.....	2,101	1,510	.....	.....
Bills payable and rediscounts:	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
With Federal reserve banks.....	1,016	39,515	.....	1,688	.....	1,688	.....	345	.....	347	28,996	1,360	60	275
All other.....	3,135	160	.....	173	.....	.....	.....	.....	.....	.....	14,376	823	2,053	.....
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	32,441	.....	1	.....	.....	.....	.....	68	.....	.....	4,300	18	24	.....
Acceptances executed for customers.....	44,314	4,028	.....	.....	.....	4	3	2,498	.....	.....	297	100	.....	.....
Acceptances executed by other banks for account of reporting banks.....	2,037	.....	.....	.....	.....	.....	.....	13	.....	.....	6	.....	.....	.....
National-bank notes outstanding.....	1,310	3,432	500	505	250	900	5,408	4,980	2,794	647	52,850	1,847	.....	1,494
Securities borrowed.....	.....	.....	.....	45	.....	303	306	.....	.....	.....	463	.....	.....	.....
Other liabilities.....	50,055	4,293	496	475	.....	200	288	502	.....	9	5,397	582	30	20,267
Total.....	2,128,627	841,042	22,274	56,675	12,437	78,858	137,772	241,268	44,703	24,417	1,457,815	485,484	27,147	122,585
Number of banks.....	35	4	1	4	2	4	4	5	3	4	837	13	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.

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 8— Continued		District No. 9					District No. 10 (see also p. 16)					
	Mem- phis	Coun- try banks	MIN- NEAP- OLIS	Helena	St. Paul	Coun- try banks	KAN- SAS CITY	Denver	Okla- homa City	Omaha	Kansas City, Kans.	Lincoln	Pueblo
RESOURCES													
Loans (including overdrafts).....	44,447	263,106	109,582	4,233	74,215	252,559	95,949	54,331	40,103	40,677	7,520	12,445	4,576
United States Government securities.....	3,563	59,594	27,594	1,217	12,428	70,544	36,150	44,083	5,080	14,655	3,027	3,906	1,742
Other securities.....	10,994	135,567	30,437	4,598	21,726	180,088	42,002	20,271	16,982	12,281	1,556	2,948	5,127
Total loans and investments.....	59,004	458,267	167,613	10,048	108,369	503,191	174,101	118,685	62,135	67,613	12,103	19,299	11,445
Customers' liability on account of acceptances.....	1,455	11	1,387			564				23			
Banking house, furniture, and fixtures.....	4,920	20,017	2,459	413	5,686	19,780	3,478	2,747	1,656	3,706	795	947	263
Other real estate owned.....	1,714	4,890	617			3,280	1,222	368	53	182	61	46	21
Cash in vault.....	1,271	14,450	1,490	111	1,271	14,574	1,753	5,531	539	985	117	541	465
Reserve with Federal reserve banks.....	4,140	22,649	12,599	925	8,014	24,033	14,446	11,310	4,199	5,367	823	1,695	806
Items with Federal reserve banks in process of collection.....	1,380	2,709	1,954	519	956	1,214	8,061	2,977	2,603	2,617	310	849	
Due from banks in United States.....	10,370	32,641	27,144	1,252	10,057	56,926	33,185	11,685	7,077	14,254	736	2,069	5,214
Due from banks in foreign countries (including own branches).....	1	39	538	11	252	238	230	27		40		18	
Exchanges for clearing house and other checks on local banks.....	1,333	4,022	4,324	75	1,405	2,158	3,528	2,161	531	2,128	182	281	117
Outside checks and other cash items.....	187	1,049	4,363	51	812	1,048	1,041	806	195	399	21	134	9
Redemption fund and due from United States Treasurer.....	35	1,099	132	10	30	1,091	35	32		57	40	10	20
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		24	545		551								
Securities borrowed.....		1,281				30	298			8			
Other assets.....	92	1,357	984	147	3,474	6,838	1,017	265	151	371	1	67	
Total.....	85,902	564,505	226,149	13,562	141,441	634,401	242,395	156,684	79,139	97,750	15,189	25,956	18,360
LIABILITIES													
Capital stock paid in.....	7,500	44,354	12,200	550	6,850	41,390	14,500	6,300	7,200	5,000	950	1,350	600
Surplus.....	6,000	24,344	7,550	450	4,750	22,400	5,140	5,603	1,510	2,450	320	550	1,100
Undivided profits—net.....	715	8,498	1,031	326	1,324	7,837	4,338	3,955	1,185	546	61	181	41
Reserves for dividends, contingencies, etc.....	1,296	1,908	529	35	625	5,174	1,229	132	273	752		146	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	64	1,219	1,148	26	1,160	2,518	209	641	128	124		26	117
Due to Federal reserve banks.....		488				192						95	
Due to other banks in United States.....	8,914	17,808	41,311	2,401	18,522	24,011	64,072	14,616	11,361	19,293	2,150	5,793	3,805
Due to banks in foreign countries (including own branches).....			693		178	96	86	32		12			
Certified and officers' checks outstanding.....	439	3,022	1,675	168	547	4,487	7,044	1,643	3,328	941	101	318	145
Cash letters of credit and travelers' checks outstanding.....		13	11		27	3	6			3			
Demand deposits.....	32,171	190,296	89,517	5,188	50,750	187,627	107,004	69,757	30,579	43,747	5,626	12,545	6,115
Time deposits.....	26,410	224,667	64,356	4,195	54,340	307,082	29,937	52,979	23,404	18,286	3,723	3,834	5,994
United States deposits.....	100	950	821	21	431	1,868	1,101	177	171	703	36	527	35
Total deposits.....	68,034	437,244	198,394	11,973	124,795	525,366	209,250	139,204	68,843	82,985	11,636	23,112	16,094
Agreements to repurchase U. S. Government or other securities sold.....		1,424				230	1,000	175			40		
Bills payable and rediscounts:													
With Federal reserve banks.....		14,759	51			5,984	4,779			4,531	1,392	350	
All other.....		7,264				1,508	650						
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		24	545		551								
Acceptances executed for customers.....	1,455	11	1,406		564								
Acceptances executed by other banks for account of reporting banks.....			4							23			
National-bank notes outstanding.....	700	21,868	2,622	200	599	21,527	666	650	1,150	790	200	397	
Securities borrowed.....		1,281				30	298			8			
Other liabilities.....	138	307	679	2	223	437	336	24	181		41	11	
Total.....	85,902	564,505	226,149	13,562	141,441	634,401	242,395	156,684	79,139	97,750	15,189	25,956	18,360
Number of banks.....	3	440	4	2	3	570	9	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.

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 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).....	10,411	7,810	42,452	9,816	247,511	91,617	5,827	65,055	22,208	36,883	15,045	8,961	234,016
United States Government securities.....	4,062	6,021	7,960	7,413	70,684	20,106	4,497	22,949	9,421	8,830	4,727	4,079	57,624
Other securities.....	2,499	5,744	11,792	8,914	107,610	17,722	2,856	15,321	4,972	6,150	4,887	3,517	56,599
Total loans and investments.....	16,972	19,575	62,204	26,143	425,805	129,445	13,180	103,325	36,601	51,863	24,659	16,557	348,239
Customers' liability on account of acceptances.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Banking house, furniture, and fixtures.....	373	660	4,933	1,633	20,245	6,460	428	6,521	5,452	2,480	950	346	20,143
Other real estate owned.....	23	30	292	.....	3,348	1,372	2	205	263	657	143	159	6,372
Cash in vault.....	763	397	1,066	578	13,954	947	265	1,759	1,154	950	615	859	14,246
Reserve with Federal reserve banks.....	1,124	1,427	5,308	2,438	27,299	8,254	1,184	8,586	2,823	4,639	1,987	837	21,328
Items with Federal reserve banks in process of collection.....	257	512	290	826	1,012	5,693	530	3,759	1,094	1,909	4,609	265	1,461
Due from banks in United States.....	5,562	3,238	6,932	4,718	64,139	15,112	2,819	17,523	9,650	6,602	4,609	1,762	55,827
Due from banks in foreign countries (including own branches).....	.....	.....	.....	.....	59	58	.....	17	1	2	30	.....	80
Exchanges for clearing house and other checks on local banks.....	268	503	991	541	2,772	2,409	186	4,825	875	860	312	87	2,074
Outside checks and other cash items.....	30	51	262	23	954	967	36	1,174	22	144	205	57	985
Redemption fund and due from United States Treasurer.....	17	20	19	.....	1,259	255	65	266	138	102	86	83	1,209
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Securities borrowed.....	48	24	160	77	1,026	292	14	485	99	16	2	50	1,450
Other assets.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	25,437	26,437	82,471	36,977	561,967	174,648	18,709	149,276	58,172	70,224	34,189	21,062	473,647
LIABILITIES													
Capital stock paid in.....	1,300	1,400	5,950	2,400	44,122	15,150	600	9,100	5,050	4,550	2,150	1,350	46,297
Surplus.....	1,050	453	2,650	1,300	21,130	4,450	850	5,175	2,075	2,805	850	400	25,199
Undivided profits—net.....	181	413	1,263	488	6,678	5,787	355	1,141	1,023	1,169	443	146	8,013
Reserves for dividends, contingencies, etc.....	68	36	8	38	1,499	974	20	2,945	161	101	13	13	1,483
Reserves for interest, taxes, and other expenses accrued and unpaid.....	2	59	172	270	806	458	61	327	126	92	23	588	597
Due to Federal reserve banks.....	.....	.....	.....	.....	321	.....	.....	.....	.....	361	36	156	21,777
Due to other banks in United States.....	5,970	4,094	7,251	7,850	18,748	26,212	1,165	24,665	5,316	10,719	4,636	1,723	325
Due to banks in foreign countries (including own branches).....	.....	.....	.....	.....	63	36	72	70	77	.....	.....	.....	4,981
Certified and officers' checks outstanding.....	109	185	2,741	489	5,671	7,398	491	2,465	1,044	7,128	419	136	6
Cash letters of credit and travelers' checks outstanding.....	6	.....	.....	1	3	.....	.....	3	.....	.....	.....	.....	245,151
Demand deposits.....	8,515	14,593	38,381	16,875	257,981	61,220	10,671	58,459	23,065	24,040	9,814	8,642	79,016
Time deposits.....	7,686	4,397	16,771	7,183	166,706	32,349	3,632	37,605	11,562	14,638	13,908	6,208	1,793
United States.....	201	401	353	60	1,008	11,226	492	825	4,541	2,371	145	580	353,646
Total deposits.....	22,487	23,670	65,497	32,458	450,501	138,441	16,523	124,092	45,605	59,257	28,988	17,445	514
Agreements to repurchase U. S. Government or other securities sold.....	.....	.....	.....	.....	606	.....	.....	.....	.....	.....	.....	.....	.....
Bills payable and rediscounts:	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
With Federal reserve banks.....	.....	.....	2,764	.....	10,630	.....	.....	.....	1,055	.....	.....	.....	9,663
All other.....	.....	.....	3,729	.....	604	.....	.....	.....	374	.....	.....	.....	3,249
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Acceptances executed for customers.....	.....	.....	14	.....	.....	3,202	.....	.....	.....	.....	183	.....	12
Acceptances executed by other banks for account of reporting banks.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National-bank notes outstanding.....	340	400	375	.....	25,203	5,065	300	5,325	2,750	2,039	1,381	1,645	24,097
Securities borrowed.....	9	6	49	23	93	283	.....	340	53	41	1	.....	221
Other liabilities.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	665
Total.....	25,437	26,437	82,471	36,977	561,967	174,648	18,709	149,276	58,172	70,224	34,189	21,062	473,647
Number of banks.....	5	4	4	4	772	5	2	7	7	4	4	3	585

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

ALL MEMBER BANKS—CONDITION ON DECEMBER 31, 1931, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 12									Recapitulation				
	SAN FRAN-CISCO	Los Angeles	Portland	Salt Lake City	Seattle	Spo-kane	Oak-land	Ogden	Country banks	Federal reserve bank cities	Federal reserve branch cities	Other reserve cities	Country banks	Total
RESOURCES														
Loans (including overdrafts).....	992,567	435,449	31,932	25,168	64,837	22,428	20,750	5,596	299,179	9,297,111	2,572,887	782,950	6,607,737	19,260,685
United States Government securities.....	285,402	99,473	42,561	8,653	29,192	3,901	3,518	1,662	72,461	2,909,963	777,996	212,955	1,417,740	5,318,654
Other securities.....	224,323	111,058	31,827	14,090	22,902	5,803	4,908	1,356	143,562	2,070,157	747,759	203,944	2,973,926	5,995,786
Total loans and investments.....	1,502,292	645,980	106,320	47,911	116,931	32,132	29,176	8,614	515,202	14,277,231	4,098,642	1,199,849	10,999,403	30,575,125
Customers' liability on account of acceptances.....	13,840	4,892	267	177	731	—	—	—	7	680,364	26,875	4,033	7,228	718,500
Banking house, furniture, and fixtures.....	57,944	25,925	2,942	1,731	2,984	2,145	366	223	26,203	440,676	179,491	64,096	490,694	1,174,957
Other real estate owned.....	7,290	347	32	416	5	176	140	6	5,036	57,121	29,897	9,964	114,773	217,755
Cash in vault.....	19,121	9,179	1,338	402	1,772	472	413	284	18,124	132,973	52,080	35,392	302,106	522,551
Reserve with Federal reserve banks.....	55,143	35,024	6,632	3,425	7,229	2,310	2,046	614	27,414	1,156,326	236,198	84,699	497,946	1,975,169
Items with Federal reserve banks in process of collection.....	8,250	6,905	1,508	2,060	2,010	1,187	—	117	2,122	336,669	108,176	31,620	121,820	598,285
Due to banks in United States.....	65,971	35,228	11,519	7,503	14,767	2,620	2,575	2,165	60,905	571,138	277,249	129,140	684,699	1,662,226
Due from banks in foreign countries (including own branches).....	4,128	1,182	473	1	500	222	—	—	339	163,059	6,433	1,012	3,679	174,183
Exchanges for clearing house and other checks on local banks.....	39,848	8,666	1,927	1,914	3,077	563	1,290	187	4,908	1,191,567	94,580	25,160	77,102	1,388,409
Outside checks and other cash items.....	3,858	10,692	1,212	60	915	24	22	42	2,256	28,747	52,830	4,910	21,641	108,128
Redemption fund and due from United States Treasurer.....	1,553	149	310	77	269	100	75	25	1,159	4,836	3,360	1,660	21,516	31,372
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	10,071	910	—	100	—	—	—	100	26	286,668	21,395	720	1,719	310,502
Securities borrowed.....	171	—	—	—	—	—	—	—	440	1,442	2,794	1,449	7,788	13,473
Other assets.....	17,102	4,824	1,166	276	557	32	42	4	1,287	133,017	26,280	8,330	56,060	223,687
Total.....	1,806,582	789,906	135,646	66,053	151,747	41,983	36,147	12,381	665,428	19,461,834	5,216,280	1,602,034	13,408,174	39,688,322
LIABILITIES														
Capital stock paid in.....	97,625	45,500	7,100	4,150	13,900	3,200	1,700	800	50,140	1,203,823	285,148	99,185	910,942	2,499,098
Surplus.....	81,725	31,055	3,300	2,105	3,375	680	1,600	200	22,871	1,386,529	314,023	65,259	758,649	2,524,460
Undivided profits—net.....	19,386	10,754	1,921	757	1,593	629	1,016	54	8,590	283,287	70,323	20,393	231,400	605,403
Reserves for dividends, contingencies, etc.....	2,832	4,244	167	328	936	176	415	122	3,723	236,750	47,185	7,156	79,277	370,368
Reserve for interest, taxes, and other expenses accrued and unpaid.....	2,369	1,195	262	215	261	45	18	37	694	50,224	13,146	5,585	29,713	98,668
Due to Federal reserve banks.....	8	—	—	—	—	—	—	—	550	338	260	8,913	38,870	48,381
Due to other banks in United States.....	102,562	29,386	16,925	11,434	20,164	6,025	5,383	3,139	20,446	1,891,755	460,551	185,342	294,648	2,832,296
Due to banks in foreign countries (including own branches).....	6,976	1,002	240	—	696	71	—	—	186	424,130	6,730	738	2,142	433,740
Certified and officers' checks outstanding.....	18,874	7,323	628	600	1,772	261	1,655	51	8,688	554,290	69,902	22,535	82,574	729,301
Cash letters of credit and travelers' checks outstanding.....	661	204	2	—	6	—	—	—	17	15,623	3,670	84	204	19,581
Demand deposits.....	424,923	214,908	40,834	25,223	56,687	12,993	13,695	5,030	253,825	8,280,556	1,746,203	632,421	4,296,220	14,955,400
Time deposits.....	896,446	429,354	54,118	18,762	43,474	14,922	9,096	2,248	258,177	3,365,790	1,838,246	470,532	5,641,274	11,315,842
United States deposits.....	29,459	3,423	2,079	59	1,890	34	65	—	1,693	267,404	65,361	18,086	60,994	411,845
Total deposits.....	1,479,909	685,610	114,826	56,078	124,689	34,306	29,896	10,468	543,582	14,799,886	4,190,923	1,338,651	10,416,926	30,746,386
Agreements to repurchase U. S. Government or other securities sold.....	20,509	240	—	—	—	—	—	—	—	970	49,721	2,502	24,786	81,583
Bills payable and rediscounts:														
With Federal reserve banks.....	18,690	—	800	—	600	947	—	—	8,065	175,072	106,567	16,947	324,066	622,652
All other.....	24,395	—	400	—	—	—	—	—	3,304	78,066	16,438	5,297	116,655	216,476
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	10,071	910	—	100	—	—	—	100	26	286,668	21,395	720	1,719	310,502
Acceptances executed for customers.....	14,616	4,953	266	771	748	—	2	100	5	695,054	27,481	4,089	5,629	732,253
Acceptances executed by other banks for account of reporting banks.....	125	2	1	—	—	—	—	—	2	11,515	759	35	1,860	14,169
National bank notes outstanding.....	30,888	2,975	6,196	1,545	5,372	2,000	1,500	500	22,935	96,343	66,485	32,259	429,137	624,234
Securities borrowed.....	171	—	—	—	—	—	—	—	440	1,442	2,794	1,449	7,788	13,473
Other liabilities.....	3,271	2,468	407	4	273	—	—	—	81	107,434	49,009	2,507	69,647	228,597
Total.....	1,806,582	789,906	135,646	66,053	151,747	41,983	36,147	12,381	665,428	19,461,834	5,216,280	1,602,034	13,408,174	39,688,322
Number of banks.....	10	6	4	7	6	4	2	2	481	180	133	90	6,843	7,246

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

ALL MEMBER BANKS—CONDITION OF BANKS,

RESOURCES (in thousands of dollars)

State	Number of banks	Loans (including overdrafts)	United States Government securities	Other securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Cash in vault	Reserve with Federal reserve banks
Total	7,246	19,260,685	5,318,654	5,995,786	30,575,125	718,500	1,174,957	211,755	522,551	1,975,169
New England:										
Maine.....	45	67,549	11,437	48,528	127,514	-----	2,567	527	2,713	4,900
New Hampshire.....	53	39,683	13,050	17,987	70,700	-----	2,864	138	2,308	3,386
Vermont.....	45	33,688	6,913	21,867	62,468	-----	1,252	336	1,495	2,478
Massachusetts.....	164	912,546	183,638	291,150	1,387,334	45,711	50,575	6,791	25,836	117,648
Rhode Island.....	14	174,461	59,522	73,415	307,398	1,332	2,705	335	6,829	11,627
Connecticut.....	64	191,891	34,813	47,408	274,112	229	14,431	1,884	8,231	11,385
Middle Atlantic:										
New York.....	598	5,948,100	1,988,519	1,490,854	9,427,473	547,445	300,279	24,871	88,378	743,785
New Jersey.....	332	803,460	150,542	393,867	1,356,869	928	60,603	13,365	28,124	61,586
Pennsylvania.....	854	1,900,095	583,816	917,596	3,401,507	17,313	136,997	33,074	52,346	174,007
East North Central:										
Ohio.....	110	1,119,533	191,180	256,914	1,567,627	14,180	77,748	18,998	34,576	78,375
Indiana.....	180	204,248	58,727	70,161	333,136	3	18,703	3,582	16,434	19,367
Illinois.....	429	1,319,610	369,928	339,942	2,029,480	45,155	54,330	10,578	31,971	188,590
Michigan.....	213	825,193	124,189	190,073	1,139,455	3,817	57,289	17,704	19,558	54,935
Wisconsin.....	152	291,962	56,667	89,399	438,028	2,511	18,534	1,478	9,545	22,942
West North Central:										
Minnesota.....	245	288,406	69,810	127,047	485,263	1,951	15,471	2,079	7,660	30,236
Iowa.....	211	141,905	27,884	64,058	233,847	-----	8,669	2,941	7,683	13,642
Missouri.....	165	426,132	141,907	189,730	757,769	295	17,750	7,138	10,210	51,331
North Dakota.....	86	32,140	6,896	15,821	54,857	-----	2,884	513	1,456	2,776
South Dakota.....	86	28,850	7,071	18,875	54,796	-----	2,446	269	1,763	2,999
Nebraska.....	161	101,085	30,824	29,857	161,766	23	7,353	586	3,787	12,522
Kansas.....	237	96,800	33,432	38,072	168,304	-----	9,124	1,307	4,444	11,686
South Atlantic:										
Delaware.....	20	54,611	9,664	16,613	80,888	-----	1,901	549	1,324	3,499
Maryland.....	74	150,370	37,280	90,647	278,297	2,193	13,334	1,099	5,384	11,905
District of Columbia.....	12	76,908	38,235	19,376	134,519	10	11,312	2,681	4,077	9,448
Virginia.....	153	242,453	38,877	45,350	326,680	254	12,386	3,803	7,791	15,651
West Virginia.....	99	116,228	17,400	24,926	158,554	-----	8,144	3,661	4,587	6,846
North Carolina.....	49	91,166	22,102	12,474	125,742	272	9,228	2,282	6,205	6,367
South Carolina.....	28	38,225	7,168	11,336	56,729	525	2,748	1,474	3,286	2,303
Georgia.....	90	142,881	39,021	28,399	210,301	1,022	11,729	6,688	5,250	10,179
Florida.....	54	44,973	54,659	32,512	132,144	1	7,479	1,011	5,686	8,627
East South Central:										
Kentucky.....	125	166,909	29,594	30,386	226,889	12	6,073	1,894	5,038	10,849
Tennessee.....	88	182,601	22,013	31,212	235,826	1,938	13,307	4,347	5,832	12,149
Alabama.....	93	118,225	24,241	29,363	171,829	1,641	7,235	5,468	5,238	9,379
Mississippi.....	27	29,515	3,882	12,276	45,673	11	1,780	762	1,937	3,125
West South Central:										
Arkansas.....	64	47,615	9,924	14,379	71,918	100	2,323	992	2,343	4,442
Louisiana.....	35	163,173	18,197	47,669	229,039	4,923	19,091	1,855	3,119	11,812
Oklahoma.....	252	138,758	32,928	69,083	240,769	14	12,821	853	4,686	16,846
Texas.....	572	439,030	121,060	99,502	659,592	4,181	39,530	8,369	19,097	46,805
Mountain:										
Montana.....	71	40,961	14,175	31,666	86,802	-----	3,535	496	3,529	5,207
Idaho.....	48	22,273	6,151	9,695	38,119	-----	1,986	535	1,487	2,072
Wyoming.....	30	19,234	5,360	5,726	30,320	-----	1,065	181	1,453	1,860
Colorado.....	108	95,613	55,696	43,082	194,391	-----	5,947	1,136	8,858	15,977
New Mexico.....	28	13,055	4,657	5,877	23,689	-----	1,221	208	985	1,471
Arizona.....	13	12,784	11,084	5,992	29,860	-----	1,437	434	2,253	1,695
Utah.....	35	42,559	12,180	17,139	71,878	771	1,974	605	1,168	4,909
Nevada.....	10	10,758	2,933	3,401	17,092	-----	899	61	671	826
Pacific:										
Washington.....	125	149,318	52,172	63,093	264,583	736	10,776	780	7,022	15,713
Oregon.....	103	70,910	53,510	50,111	174,531	267	6,812	536	4,624	10,562
California.....	191	1,592,262	414,726	411,880	2,418,868	18,736	96,310	10,501	34,274	104,642

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2.....	12	29,307	6,913	8,797	45,017	222	3,186	480	2,181	2,624
New Jersey—district No. 2.....	231	631,487	130,434	330,852	1,092,773	892	44,048	8,117	21,814	49,750
Kentucky—district No. 4.....	68	58,895	8,709	10,802	78,406	12	2,802	898	2,243	3,808
Pennsylvania—district No. 4.....	260	605,862	285,688	297,036	1,188,586	291	48,689	9,502	16,708	63,944
West Virginia—district No. 4.....	12	22,756	3,687	3,980	30,423	-----	1,459	120	876	1,319
Louisiana—district No. 6.....	23	132,908	15,116	40,192	188,216	4,923	16,800	1,190	2,379	10,209
Mississippi—district No. 6.....	17	23,876	3,054	10,052	36,982	-----	1,346	677	1,545	2,595
Tennessee—district No. 6.....	72	130,431	17,459	18,636	166,526	483	7,727	2,380	4,080	7,521
Illinois—district No. 7.....	286	1,251,904	351,580	295,459	1,898,943	45,155	48,325	9,045	28,321	182,787
Indiana—district No. 7.....	132	171,670	52,464	54,901	279,035	3	15,922	2,841	14,011	16,476
Michigan—district No. 7.....	167	797,722	117,397	161,135	1,076,254	3,817	55,154	17,383	17,737	52,464
Wisconsin—district No. 7.....	107	269,201	49,628	74,897	393,726	2,511	16,667	1,259	8,328	21,060
Missouri—district No. 10.....	38	116,415	44,015	49,592	210,022	-----	4,542	1,510	3,040	16,728
New Mexico—district No. 10.....	9	7,412	2,836	4,185	14,433	-----	783	92	543	865
Oklahoma—district No. 10.....	241	137,042	32,590	67,212	236,844	14	12,622	834	4,564	16,064
Arizona—district No. 12.....	10	9,826	5,151	4,510	19,487	-----	1,115	430	1,859	1,213

BY STATES, ON DECEMBER 31, 1931

RESOURCES (in thousands of dollars)

Items with Federal reserve banks in process of collection	Due from banks in—		Ex-changes for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	State
	United States	Foreign countries (including own branches)								
598,285	1,662,226	174,183	1,388,409	108,128	31,372	310,502	13,473	223,687	39,688,322	Total.
1,019	5,054	133	447	325	218			86	145,503	New England:
1,683	3,516	24	269	209	233		27	141	85,498	Maine.
697	1,977	91	169	113	214			305	71,595	New Hampshire.
41,872	62,263	32,601	33,646	4,111	853	3,731		6,779	1,819,651	Vermont.
1,344	6,578	395	3,049	151	167			2,208	344,118	Massachusetts.
7,912	17,087	35	4,250	873	529			791	341,749	Rhode Island.
										Connecticut.
208,959	176,369	121,795	999,400	12,763	3,812	240,994	570	66,397	12,963,290	Middle Atlantic:
32,699	53,133	146	1,753	1,815	1,216	45	100	12,815	1,640,197	New York.
63,115	153,390	3,506	60,126	3,864	4,010	2,768	674	20,742	4,127,439	New Jersey.
										Pennsylvania.
33,127	69,992	1,397	26,487	3,932	1,536	7,323	4,380	11,869	1,951,547	East North Central:
7,797	31,960	219	5,549	1,278	1,127			3,116	443,258	Ohio.
35,622	159,686	2,642	55,486	2,789	1,230	32,441	232	30,703	2,683,936	Indiana.
22,423	47,733	1,432	26,859	32,163	835		633	5,958	1,430,794	Illinois.
5,800	36,754	317	5,272	862	783	68	2	3,273	546,169	Michigan.
										Wisconsin.
3,643	61,920	929	6,566	5,592	689	1,096	13	8,945	632,053	West North Central:
4,019	24,846	15	2,011	750	500	1	45	809	299,778	Minnesota.
23,047	71,514	549	14,024	2,213	401	4,300	1,029	4,474	966,044	Iowa.
134	5,826	19	440	114	127		1	622	69,769	Missouri.
88	6,430		242	127	79			619	69,858	North Dakota.
3,613	24,609	58	2,606	657	316		9	524	218,429	South Dakota.
2,061	27,111	56	2,341	303	463		43	259	227,502	Nebraska.
										Kansas.
1,319	4,981		479	39	46			149	95,174	South Atlantic:
10,095	21,769	48	7,428	537	408	1,504		1,533	355,534	Delaware.
2,508	9,313	44	4,437	536	221		570	1,322	180,998	Maryland.
8,118	18,876	48	4,061	1,104	887	408	252	1,738	402,067	District of Columbia.
2,217	10,295		888	312	470		1,300	1,057	198,231	Virginia.
4,366	12,897		1,389	240	288		152	278	169,706	West Virginia.
773	6,449	5	875	175	152	700	16	248	76,458	North Carolina.
4,968	31,568	2	3,514	858	349	1,300	220	608	288,556	South Carolina.
2,566	15,327	53	1,275	401	199	2	141	1,315	176,227	Georgia.
										Florida.
4,478	15,331	1	2,398	378	540	45		894	274,891	East South Central:
4,078	26,858	1	3,143	924	732		149	763	310,047	Kentucky.
2,280	17,957	147	1,173	715	655	673	2	618	224,910	Tennessee.
114	4,964		282	331	97		3	93	59,172	Alabama.
										Mississippi.
1,076	9,790	4	562	279	156	28		481	94,494	West South Central:
2,824	18,452	336	8,236	1,462	296	1,639	1,386	1,758	306,228	Arkansas.
3,034	31,455	3	2,123	751	283		70	824	314,632	Louisiana.
14,638	106,446	169	11,015	3,452	2,054	229	185	2,079	917,831	Oklahoma.
										Texas.
761	12,472	72	356	289	107			839	114,465	Mountain:
193	6,629	1	230	133	80		21	96	51,582	Montana.
16	5,010		132	49	74			8	40,168	Idaho.
3,068	26,688	27	2,742	1,127	210			278	260,449	Wyoming.
164	3,184		163	64	68			18	31,125	Colorado.
280	3,540	29	542	58	56		15	102	40,201	New Mexico.
2,204	11,580	1	2,144	127	121	200	5	303	97,990	Arizona.
17	1,476		91	40	62				21,235	Utah.
										Nevada.
3,704	30,654	1,046	4,283	1,804	609			690	342,400	Pacific:
1,575	18,840	473	2,199	1,321	478			1,249	223,467	Washington.
16,187	131,677	5,324	53,057	15,618	2,338	10,986	591	22,911	2,941,918	Oregon.
										California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

1,016	1,557		567	22	112			337	57,321	Connecticut—district No. 2.
27,877	43,507	138	14,740	1,606	866	45	100	8,552	1,314,825	New Jersey—district No. 2.
88	6,595	1	479	91	278	7	29	67	95,804	Kentucky—district No. 4.
19,399	46,175	388	12,908	1,366	1,545	8	121	7,384	1,416,564	Pennsylvania—district No. 4.
707	1,669		186	17	79			491	37,397	West Virginia—district No. 4.
2,359	13,454	336	7,817	1,374	202	1,639	1,386	1,532	383,816	Louisiana—district No. 6.
114	3,868		217	326	67			92	47,819	Mississippi—district No. 6.
2,692	15,505		1,763	723	656		93	670	210,819	Tennessee—district No. 6.
34,568	150,898	2,642	58,207	2,508	900	32,441	63	30,159	2,524,962	Illinois—district No. 7.
6,975	27,813	217	4,750	1,121	954		390	3,085	373,593	Indiana—district No. 7.
22,409	43,445	1,413	26,658	32,068	684		617	5,755	1,355,858	Michigan—district No. 7.
5,797	32,311	317	5,115	805	673	68	2	3,058	491,697	Wisconsin—district No. 7.
8,383	42,069	230	3,924	1,094	126		315	1,238	293,221	Missouri—district No. 10.
139	2,184		152	40	46			9	19,286	New Mexico—district No. 10.
3,034	31,138	3	2,106	745	274		34	891	309,707	Oklahoma—district No. 10.
279	2,897		376	38	31		15	41	27,281	Arizona—district No. 12.

ALL MEMBER BANKS—CONDITION OF BANKS,

LIABILITIES (in thousands of dollars)

State	Capital stock paid in	Surplus	Undivided profits, net	Reserves for dividends, contingencies, etc.	Reserves for expenses accrued	Due to Federal reserve banks	Due to other banks in—		Certified and officers' checks	Cash letters of credit and travelers' checks	Demand deposits
							United States	Foreign countries (including own branches)			
Total	2,490,098	2,524,460	605,403	370,368	98,668	48,381	2,832,296	433,740	729,301	19,581	14,955,400
New England:											
Maine.....	6,715	6,545	4,029	482	236	156	2,414	3	458		26,313
New Hampshire.....	5,630	5,055	3,230	336	75	393	3,723		436		31,670
Vermont.....	5,260	2,866	1,618	377	183	285	1,121		219		12,518
Massachusetts.....	135,456	102,162	30,700	20,569	4,360	3,625	133,042	12,463	13,392	362	789,231
Rhode Island.....	14,720	24,310	4,809	4,006	3,425	299	5,522	247	1,058	15	97,607
Connecticut.....	24,162	24,502	8,351	2,133	1,313	3,024	10,403		1,999	8	143,428
Middle Atlantic:											
New York.....	774,950	998,808	228,709	187,110	25,966	8,353	1,045,726	370,248	477,891	13,131	5,648,480
New Jersey.....	95,073	89,154	23,225	9,248	2,578	7,930	26,373	26	10,077	63	537,282
Pennsylvania.....	219,762	453,595	68,562	59,970	9,487	4,347	261,475	2,511	21,957	3,205	1,324,222
East North Central:											
Ohio.....	130,945	94,458	24,397	12,697	6,336	4,921	87,486	1,181	17,019	1	601,145
Indiana.....	31,542	19,440	6,040	710	905	1,952	26,783	37	2,379	1	163,902
Illinois.....	182,720	146,285	26,629	15,043	14,533	102	291,394	32,179	19,205	1,455	1,121,241
Michigan.....	73,600	62,057	16,433	7,488	3,503	155	46,057	1,190	31,490	266	409,068
Wisconsin.....	36,170	21,307	10,561	2,204	2,286	2,306	34,146	153	2,548	12	179,670
West North Central:											
Minnesota.....	37,515	21,811	5,014	3,272	3,250	13	71,664	954	4,032	40	213,474
Iowa.....	19,561	9,791	2,214	994	861	9	24,127		2,198		105,864
Missouri.....	68,205	30,397	13,700	3,470	881	2	124,211	259	12,811	48	414,466
North Dakota.....	4,725	2,353	789	485	299		1,926	6	480		22,735
South Dakota.....	4,515	2,384	1,072	445	208		3,505		707		26,547
Nebraska.....	14,100	8,892	2,243	1,362	272		26,883	12	1,787	3	94,830
Kansas.....	17,562	8,459	3,479	942	420		19,909	1	1,557	1	109,709
South Atlantic:											
Delaware.....	10,269	16,610	2,736	305	706	471	2,570		276	1	41,876
Maryland.....	20,907	19,405	6,148	1,651	604	40	32,250	177	3,224		108,266
District of Columbia.....	11,175	8,725	2,723	1,034	428		2,023		824	26	72,442
Virginia.....	35,198	21,685	5,828	3,299	1,330	1,798	21,780	338	2,718		122,646
West Virginia.....	15,277	11,280	3,428	571	396		5,207	53	3,037		66,611
North Carolina.....	13,605	9,837	3,332	1,262	745	1,289	13,684	214	2,967	4	53,215
South Carolina.....	5,460	3,649	811	223	119		4,250		504		24,032
Georgia.....	24,545	16,788	4,366	2,878	631	128	24,560	5	6,464	4	92,986
Florida.....	15,680	6,712	1,807	332	200	148	12,065	43	2,127	10	70,033
East South Central:											
Kentucky.....	16,978	15,744	2,880	1,276	1,084		17,090		986		97,207
Tennessee.....	23,674	15,716	3,318	2,228	481	826	22,875		1,668		97,425
Alabama.....	19,645	14,741	2,723	591	459	209	9,489	173	855	17	84,083
Mississippi.....	4,260	3,159	550	93	93	15	1,197		411		20,426
West South Central:											
Arkansas.....	7,260	3,896	1,839	263	187	29	7,823		1,088	2	32,767
Louisiana.....	19,800	12,222	3,307	933	877	148	36,962	1,415	2,036	1	106,354
Oklahoma.....	25,425	8,898	3,466	829	578	19	23,137	62	8,937	1	144,223
Texas.....	78,462	38,928	17,643	5,161	1,631	965	88,854	487	23,359	9	407,758
Mountain:											
Montana.....	6,335	3,982	1,981	856	547	179	7,157	7	904	1	43,533
Idaho.....	3,125	1,432	369	1,174	138	78	3,130		487		21,943
Wyoming.....	2,435	1,751	691	71	16		2,318		315		16,671
Colorado.....	13,115	9,721	4,635	1,026	1,026		19,758	32	2,531		112,181
New Mexico.....	1,990	1,064	101	124	48		853		376	2	16,222
Arizona.....	2,825	1,775	329	11	60	9	568	93	536		16,334
Utah.....	6,410	3,491	911	775	348	11	14,714		752		36,897
Nevada.....	1,500	665	123	79	96	37	1,699		277		6,300
Pacific:											
Washington.....	28,070	9,233	3,986	1,701	485	6	29,585	821	2,918	6	126,587
Oregon.....	14,485	6,175	3,038	364	342		17,784	240	1,178	2	76,655
California.....	168,300	124,565	35,991	8,839	3,636	426	148,017	8,110	33,846	884	766,425

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2.....	3,333	3,657	977	262	182	538	2,163		308		19,764
New Jersey—district No. 2.....	78,213	66,596	16,814	6,595	2,172	6,399	25,204	26	8,898	54	428,710
Kentucky—district No. 4.....	7,130	5,299	1,579	274	195		926		410		35,116
Pennsylvania—district No. 4.....	65,018	164,374	22,285	16,705	4,226	61	100,019	396	9,189	3,189	460,773
West Virginia—district No. 4.....	2,640	2,265	1,097	95	95	210	1,156		312		10,045
Louisiana—district No. 6.....	16,000	10,346	3,056	552	736		29,795	1,415	700	1	85,763
Mississippi—district No. 6.....	3,140	2,710	410	74	77	15	1,060		380		15,834
Tennessee—district No. 6.....	14,805	9,138	2,410	896	413	824	13,506		1,165		60,810
Illinois—district No. 7.....	170,965	139,687	23,977	14,126	14,118	102	284,385	32,179	18,062	1,452	1,070,713
Indiana—district No. 7.....	26,345	16,794	5,125	569	831	1,497	23,307		2,181	1	141,481
Michigan—district No. 7.....	69,520	59,363	15,508	6,694	3,166	155	45,770	1,190	31,047	266	395,090
Wisconsin—district No. 7.....	32,350	19,381	9,824	1,693	2,075	2,306	32,440	153	2,237	12	166,855
Missouri—district No. 10.....	17,830	7,046	4,821	1,316	214		72,304	86	7,442	12	127,602
New Mexico—district No. 10.....	1,130	602	14	78	31	12	762		231	2	9,228
Oklahoma—district No. 10.....	24,900	8,785	3,447	820	575		23,069	62	8,852	1	141,497
Arizona—district No. 12.....	2,225	1,350	252	11	61		535		399		13,311

BY STATES, ON DECEMBER 31, 1931—Continued

LIABILITIES (in thousands of dollars)

Time deposits	United States deposits	Agreements to re-purchase securities sold	Bills payable and rediscounts		Acceptances of other banks and bills of exchange sold with indorsement	Acceptances executed for customers	Acceptances executed by other banks for reporting banks	National bank notes outstanding	Securities borrowed	Other liabilities	Total	State	
			With Federal reserve banks	All other									
11,315,842	411,845	81,583	622,652	216,476	310,502	732,253	14,169	624,234	13,473	228,597	39,688,322	Total.	
88,923	507	-----	3,831	548	-----	-----	-----	4,337	-----	4	145,503	New England:	
26,523	277	-----	2,640	802	-----	-----	-----	4,672	27	4	85,498	Maine.	
40,190	118	-----	2,093	434	-----	-----	-----	4,273	-----	40	71,595	New Hampshire.	
440,643	8,370	5,402	26,149	16,504	3,731	46,602	801	16,930	-----	4,157	1,819,651	Vermont.	
178,347	917	593	2,219	50	-----	1,283	200	3,294	-----	1,197	344,118	Massachusetts.	
100,584	1,620	140	7,468	729	-----	7	222	10,594	-----	562	341,749	Rhode Island.	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Connecticut.	
1,880,392	181,209	9,714	117,925	36,256	240,994	560,295	8,433	76,274	570	71,856	12,963,290	Middle Atlantic:	
716,593	6,053	7,381	45,508	16,955	45	654	342	24,372	100	21,165	1,640,197	New York.	
1,377,560	42,128	5,510	123,391	28,499	2,768	16,684	1,335	80,394	674	21,405	4,127,439	New Jersey.	
793,479	14,798	12,445	65,482	26,439	7,323	14,512	24	30,597	4,380	1,482	1,951,547	Pennsylvania.	
148,102	4,160	1,269	6,113	2,192	-----	3	-----	22,477	687	4,564	443,258	East North Central:	
641,395	19,613	400	10,402	7,574	32,441	44,314	2,037	24,503	232	50,238	2,683,935	Ohio.	
685,100	3,892	600	54,207	9,016	-----	4,038	-----	16,662	633	5,339	1,430,794	Indiana.	
224,259	6,482	140	4,154	929	-----	68	-----	15,611	2	647	546,169	Illinois.	
249,813	1,733	-----	1,464	269	1,066	1,970	4	13,564	13	1,078	632,053	Michigan.	
114,607	986	622	5,625	1,865	1	-----	-----	9,481	45	1,017	299,778	Wisconsin.	
254,887	7,406	3,168	12,944	4,436	4,300	297	-----	7,971	1,029	1,147	966,044	West North Central:	
32,469	121	105	6,645	36	-----	-----	-----	2,545	1	49	69,769	Minnesota.	
26,633	332	125	1,563	81	-----	-----	-----	1,584	-----	157	69,858	Iowa.	
53,276	1,301	-----	8,319	156	-----	-----	-----	6,323	9	234	218,429	Missouri.	
51,718	793	80	4,048	96	-----	-----	-----	9,233	43	52	227,502	North Dakota.	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	South Dakota.	
15,592	598	-----	987	152	-----	-----	-----	914	-----	511	95,174	Nebraska.	
130,944	7,544	1,900	3,230	1,096	1,504	2,203	-----	8,140	-----	8,201	355,534	Kansas.	
59,218	450	120	3,682	975	-----	-----	-----	4,390	570	40	180,998	South Atlantic:	
161,951	2,192	73	10,998	1,124	408	249	5	17,736	252	687	402,057	Delaware.	
71,505	503	400	6,589	2,251	-----	-----	-----	9,377	1,200	113	189,231	Maryland.	
48,005	7,262	374	6,433	1,244	-----	-----	-----	5,740	152	46	169,706	District of Columbia.	
27,595	2,071	3,131	2,164	416	700	525	12	3,022	16	30	76,458	Virginia.	
94,462	2,069	1,131	4,508	924	1,300	1,010	12	6,948	220	617	288,556	West Virginia.	
56,469	3,892	1,131	1,056	349	2	-----	-----	3,966	141	73	178,227	North Carolina.	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	South Carolina.	
85,278	670	150	2,664	1,638	45	-----	-----	12	10,793	71	20,325	274,891	Georgia.
107,345	1,602	918	9,508	5,346	-----	1,937	1	14,643	149	387	310,047	Florida.	
65,115	3,215	808	5,694	1,297	673	1,728	-----	13,089	2	309	224,910	East South Central:	
23,970	639	355	1,501	490	-----	11	-----	1,995	3	4	59,172	Kentucky.	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Tennessee.	
31,279	338	401	1,333	2,727	28	100	-----	3,076	-----	58	94,494	Alabama.	
70,040	14,297	110	10,687	9,129	1,639	5,563	374	5,898	1,386	3,050	306,228	Mississippi.	
83,506	747	361	4,693	3,932	-----	14	-----	5,646	70	88	314,632	West South Central:	
175,451	21,526	1,342	8,052	2,900	229	4,212	-----	39,618	185	1,059	917,831	Arkansas.	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Louisiana.	
45,861	147	-----	861	54	-----	-----	-----	2,042	-----	18	114,465	Oklahoma.	
17,373	167	39	508	38	21	-----	-----	1,557	-----	3	51,582	Texas.	
13,650	87	-----	652	23	-----	-----	-----	1,488	-----	-----	40,168	Mountain:	
90,902	289	287	1,396	91	-----	-----	-----	4,255	-----	38	260,449	Montana.	
7,964	113	114	546	222	-----	-----	-----	1,356	-----	9	31,125	Idaho.	
15,631	123	357	197	163	-----	-----	-----	1,123	15	52	40,201	Wyoming.	
29,371	59	21	647	57	200	871	-----	2,415	5	5	97,990	Colorado.	
8,283	100	-----	301	531	-----	-----	-----	1,244	-----	-----	21,235	New Mexico.	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Arizona.	
118,539	2,814	203	3,423	816	-----	753	-----	12,173	-----	281	342,400	Utah.	
87,994	2,138	20	2,255	614	-----	266	-----	9,502	-----	414	223,467	Nevada.	
1,457,066	33,367	21,079	21,897	26,011	10,986	19,571	129	46,397	591	5,785	2,941,918	Pacific:	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Washington.	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	Oregon.	
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	California.	

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

21,847	82	140	1,426	65	-----	222	2,251	-----	104	57,321	Connecticut—district No. 2.	
590,312	4,804	2,381	29,006	9,699	45	618	342	17,393	100	20,435	New Jersey—district No. 2.	
37,595	76	-----	847	7,111	7	-----	12	5,554	29	44	95,804	Kentucky—district No. 4.
487,604	14,260	25	24,406	9,491	8	78	212	31,184	121	2,940	1,418,564	Pennsylvania—district No. 4.
15,114	161	68	1,555	523	-----	-----	-----	1,575	491	5	37,397	West Virginia—district No. 4.
57,220	13,923	57	8,670	8,824	1,639	5,563	374	4,029	1,386	2,762	253,816	Louisiana—district No. 6.
20,063	624	355	1,320	405	-----	-----	-----	1,349	-----	3	47,819	Mississippi—district No. 6.
75,816	1,484	888	9,418	5,295	-----	482	1	13,126	93	249	210,819	Tennessee—district No. 6.
575,843	19,158	216	7,107	5,738	32,441	44,314	2,037	18,005	63	50,195	2,524,962	Illinois—district No. 7.
120,547	4,126	1,269	4,004	1,364	-----	3	-----	19,030	390	4,556	373,593	Indiana—district No. 7.
639,222	3,138	600	53,287	8,215	68	4,038	-----	13,646	617	5,326	1,355,858	Michigan—district No. 7.
194,940	6,438	140	3,572	662	-----	-----	-----	13,414	2	621	491,697	Wisconsin—district No. 7.
42,871	1,460	1,000	5,315	750	-----	-----	-----	2,485	315	352	293,221	Missouri—district No. 10.
5,877	110	114	153	8	-----	-----	-----	925	9	19	19,286	New Mexico—district No. 10.
82,606	733	340	4,563	3,859	-----	14	-----	5,462	34	88	309,707	Oklahoma—district No. 10.
7,971	62	357	71	32	-----	-----	-----	623	15	16	27,281	Arizona—district No. 12.

FEDERAL RESERVE DISTRICTS

