

# Member Bank Call Report

No. 56

Condition of all Member Banks  
September 30, 1932

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FEDERAL RESERVE BOARD  
WASHINGTON



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

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

# MEMBER BANK CALL REPORT

Washington, ~~September 29, 1932~~ **NOV 29 1932**

## CONDITION OF ALL MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since	
	Sept. 30, 1932	June 30, 1932	Sept. 29, 1931	June 30, 1932	Sept. 29, 1931
<b>RESOURCES</b>					
Loans (including overdrafts).....	15,923,841	16,587,185	20,874,084	-663,344	-4,950,243
United States Government securities.....	6,366,099	5,627,854	5,564,461	+738,245	+801,638
Other securities.....	5,754,743	5,785,764	6,634,689	-31,021	-879,946
<b>Total loans and investments</b> .....	<b>28,044,683</b>	<b>28,000,803</b>	<b>33,073,234</b>	<b>+43,880</b>	<b>-5,028,551</b>
Customers' liability on account of acceptances.....	440,276	458,952	662,415	-18,676	-222,139
Banking house, furniture, and fixtures.....	1,167,763	1,166,263	1,220,317	+1,500	-52,554
Other real estate owned.....	253,342	233,014	209,518	+20,328	+43,824
Cash in vault.....	406,688	478,224	554,150	-71,536	-147,462
Reserve with Federal reserve banks.....	2,234,919	1,997,656	2,339,230	+237,263	-104,311
Items with Federal reserve banks in process of collection.....	387,225	419,706	531,691	-32,481	-144,466
Due from banks in United States.....	2,048,644	1,730,770	1,935,119	+317,874	+113,525
Due from banks in foreign countries (including own branches).....	175,377	192,619	215,692	-17,242	-40,315
Exchanges for clearing house and other checks on local banks.....	802,881	859,340	959,218	-56,459	-156,337
Outside checks and other cash items.....	47,102	58,092	50,696	-10,990	-3,594
Redemption fund and due from United States Treasurer.....	37,627	32,548	31,524	+5,079	+6,103
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	18,558	55,022	329,756	-36,464	-311,198
Securities borrowed.....	11,259	11,664	17,150	-405	-5,891
Other assets.....	233,501	216,388	249,067	+17,113	-15,566
<b>Total</b> .....	<b>36,309,845</b>	<b>35,911,061</b>	<b>42,378,777</b>	<b>+398,784</b>	<b>-6,068,932</b>
<b>LIABILITIES</b>					
Capital stock paid in.....	2,431,688	2,440,467	2,580,550	-8,779	-148,862
Surplus.....	2,262,122	2,366,239	2,695,285	-104,117	-433,163
Undivided profits—net.....	516,491	510,696	811,456	+5,795	-294,965
Reserves for dividends, contingencies, etc.....	360,860	343,518	271,408	+17,342	+89,452
Reserves for interest, taxes, and other expenses accrued and unpaid.....	129,969	109,927	162,507	+20,042	-32,538
Due to Federal reserve banks.....	32,196	38,362	41,070	-6,166	-8,874
Due to other banks in United States.....	3,268,854	2,870,029	3,222,466	+398,825	+46,388
Due to banks in foreign countries (including own branches).....	262,676	200,569	747,282	+62,107	-484,606
Certified and officers' checks outstanding.....	464,006	503,336	617,053	-39,330	-153,047
Cash letters of credit and travelers' checks outstanding.....	17,958	24,475	23,701	-6,517	-5,743
Demand deposits.....	13,081,243	13,203,732	15,526,182	-122,489	-2,444,939
Time deposits.....	10,601,689	10,636,021	12,776,332	-34,332	-2,174,643
United States deposits.....	737,769	387,463	526,161	+350,306	+211,608
<b>Total deposits</b> .....	<b>28,466,391</b>	<b>27,863,987</b>	<b>33,480,247</b>	<b>+602,404</b>	<b>-5,013,856</b>
Agreements to repurchase U. S. Government or other securities sold.....	42,111	62,983	25,303	-20,872	+16,808
Bills payable and discounts:					
With Federal reserve banks.....	331,345	440,504	323,354	-109,159	+7,991
All other.....	365,404	374,619	142,357	-9,215	+223,047
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	18,558	55,022	329,756	-36,464	-311,198
Acceptances executed for customers.....	448,440	483,064	681,145	-34,624	-232,705
Acceptances executed by other banks for account of reporting banks.....	5,416	6,912	13,197	-1,496	-7,781
National-bank notes outstanding.....	739,793	648,906	628,334	+90,887	+111,459
Securities borrowed.....	11,259	11,664	17,150	-405	-5,891
Other liabilities.....	179,998	192,553	216,728	-12,555	-36,730
<b>Total</b> .....	<b>36,309,845</b>	<b>35,911,061</b>	<b>42,378,777</b>	<b>+398,784</b>	<b>-6,068,932</b>
Number of banks.....	6,904	6,980	7,599	-76	-695

**ALL MEMBER BANKS—CONDITION ON CALL DATES OCTOBER 4, 1929, to SEPTEMBER 30, 1932**

[Amounts in thousands of dollars]

	1929		1930				1931				1932	
	Oct. 4	Dec. 31	Mar. 27	June 30	Sept. 24	Dec. 31	Mar. 25	June 30	Sept. 29	Dec. 31	June 30	Sept. 30
<b>RESOURCES</b>												
Loans (including overdrafts).....	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	16, 587, 185	15, 923, 841
United States Government securities.....	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	5, 627, 854	6, 366, 099
Other securities.....	5, 727, 306	5, 920, 921	5, 851, 908	6, 380, 494	6, 380, 494	6, 638, 969	6, 864, 247	6, 886, 357	6, 763, 247	6, 634, 689	5, 995, 780	5, 785, 764
<b>Total loans and investments.....</b>	<b>35, 913, 771</b>	<b>35, 933, 950</b>	<b>35, 055, 697</b>	<b>35, 655, 659</b>	<b>35, 472, 250</b>	<b>34, 859, 511</b>	<b>34, 728, 565</b>	<b>33, 922, 522</b>	<b>33, 073, 234</b>	<b>30, 575, 125</b>	<b>28, 000, 893</b>	<b>28, 044, 683</b>
Customers' liability on account of acceptances.....	988, 912	1, 252, 147	1, 111, 153	928, 807	912, 852	1, 117, 833	1, 035, 978	888, 454	662, 415	718, 500	458, 962	1, 167, 763
Banking house, furniture, and fixtures.....	1, 175, 938	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	1, 166, 263	253, 342
Other real estate owned.....	182, 796	183, 989	188, 815	190, 995	197, 869	191, 169	199, 935	206, 569	209, 518	211, 755	233, 014	406, 688
Cash in vault.....	497, 212	558, 450	496, 633	484, 262	470, 367	592, 504	461, 267	519, 135	554, 150	522, 551	478, 224	406, 688
Reserve with Federal reserve banks.....	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, 399, 230	1, 975, 169	1, 997, 656	2, 234, 919
Items with Federal reserve banks in process of collection.....	923, 363	994, 373	719, 201	836, 471	698, 871	757, 216	524, 765	629, 418	531, 691	598, 285	419, 706	387, 225
Due from banks in United States.....	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	1, 730, 770	2, 048, 644
Due from banks in foreign countries (including own branches).....	246, 996	263, 834	247, 612	220, 793	202, 447	260, 818	296, 376	351, 320	215, 692	174, 183	192, 619	175, 377
Exchanges for clearing house and other checks on local banks.....	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	859, 340	802, 881
Outside checks and other cash items.....	102, 363	139, 056	65, 331	118, 552	51, 706	92, 766	43, 344	87, 358	50, 696	108, 128	58, 092	47, 102
Redemption fund and due from United States Treasurer.....	32, 828	32, 889	32, 823	32, 658	32, 604	32, 318	32, 264	32, 001	31, 524	31, 372	32, 548	37, 627
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	551, 587	735, 193	612, 193	557, 748	592, 732	662, 686	524, 104	452, 045	329, 756	310, 502	55, 022	18, 558
Securities borrowed.....	32, 592	35, 533	25, 744	26, 324	23, 866	21, 069	24, 822	20, 279	17, 150	13, 473	11, 664	11, 259
Other assets.....	198, 700	219, 379	231, 482	223, 114	242, 062	222, 911	300, 024	260, 254	249, 067	223, 687	216, 388	233, 501
<b>Total.....</b>	<b>47, 305, 588</b>	<b>48, 843, 078</b>	<b>45, 860, 379</b>	<b>47, 906, 740</b>	<b>46, 153, 113</b>	<b>47, 057, 891</b>	<b>45, 542, 276</b>	<b>45, 288, 588</b>	<b>42, 378, 777</b>	<b>39, 688, 322</b>	<b>35, 911, 061</b>	<b>36, 309, 845</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	2, 739, 645	2, 757, 113	2, 744, 975	2, 721, 997	2, 728, 664	2, 665, 151	2, 657, 172	2, 620, 606	2, 580, 550	2, 499, 098	2, 440, 467	2, 431, 688
Surplus.....	2, 811, 269	2, 864, 612	2, 881, 944	2, 870, 800	2, 903, 258	2, 822, 091	2, 804, 906	2, 741, 351	2, 695, 285	2, 524, 246	2, 262, 239	2, 262, 122
Undivided profits—net.....	980, 928	909, 548	956, 053	950, 072	1, 009, 435	894, 388	910, 480	804, 199	811, 456	605, 403	510, 696	516, 491
Reserves for dividends, contingencies, etc.....	143, 603	177, 252	176, 610	182, 940	185, 602	211, 407	225, 483	264, 068	271, 408	370, 368	343, 518	360, 860
Reserves for interest, taxes and other expenses accrued and unpaid.....	172, 193	137, 660	175, 896	148, 960	182, 397	121, 190	158, 416	127, 345	162, 507	98, 668	109, 927	129, 969
Due to Federal reserve banks.....	55, 720	54, 458	51, 915	46, 206	47, 147	49, 267	43, 323	41, 073	41, 070	48, 381	38, 362	32, 196
Due to other banks in United States.....	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	2, 870, 029	3, 268, 854
Due to banks in foreign countries (including own branches).....	481, 696	576, 664	498, 075	660, 612	634, 927	566, 579	657, 285	747, 282	433, 740	200, 569	262, 676	262, 676
Certified and officers' checks outstanding.....	1, 405, 446	1, 603, 562	1, 134, 283	1, 493, 437	1, 771, 941	1, 223, 777	626, 747	999, 310	617, 053	729, 301	503, 336	464, 006
Cash letters of credit and travelers' checks outstanding.....	27, 613	23, 460	25, 038	41, 389	26, 638	20, 960	22, 506	33, 231	23, 701	19, 581	24, 475	17, 958
Demand deposits.....	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	13, 203, 732	13, 081, 243
Time deposits.....	13, 317, 649	13, 233, 481	13, 518, 731	13, 811, 978	13, 944, 268	13, 546, 201	13, 663, 258	13, 515, 468	12, 776, 332	10, 636, 021	10, 631, 689	10, 601, 689
United States deposits.....	315, 479	143, 203	324, 893	280, 769	257, 185	267, 415	502, 204	395, 397	526, 161	411, 845	387, 463	737, 769
<b>Total deposits.....</b>	<b>36, 694, 158</b>	<b>38, 013, 735</b>	<b>35, 836, 156</b>	<b>38, 139, 178</b>	<b>36, 363, 874</b>	<b>37, 116, 939</b>	<b>35, 999, 799</b>	<b>36, 268, 065</b>	<b>33, 480, 247</b>	<b>30, 746, 386</b>	<b>27, 863, 987</b>	<b>28, 466, 391</b>
Agreements to repurchase U. S. Government or other securities sold.....	149, 090	136, 957	66, 214	37, 164	38, 144	158, 141	25, 199	15, 371	25, 303	81, 583	62, 983	42, 111
Bills payable and rediscounts:												
With Federal reserve banks.....	899, 311	646, 334	206, 124	273, 880	172, 578	248, 017	165, 096	146, 819	323, 354	622, 652	440, 504	331, 345
All other.....	250, 587	232, 188	140, 467	161, 090	143, 402	107, 151	116, 336	70, 079	142, 357	216, 476	374, 619	365, 404
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	551, 586	735, 193	612, 193	557, 748	592, 732	662, 686	524, 104	452, 045	329, 756	310, 502	55, 022	18, 558
Acceptances executed for customers.....	984, 670	1, 276, 159	1, 125, 907	925, 576	929, 337	1, 138, 624	1, 063, 334	901, 351	681, 145	732, 253	483, 064	448, 440
Acceptances executed by other banks for account of reporting banks.....	40, 400	29, 647	24, 654	34, 998	18, 127	15, 031	15, 553	11, 514	13, 197	14, 169	6, 912	5, 416
National-bank notes outstanding.....	640, 610	645, 562	647, 481	649, 008	648, 999	639, 640	642, 284	636, 041	628, 334	624, 234	648, 906	739, 793
Securities borrowed.....	32, 592	35, 533	25, 744	26, 324	23, 866	21, 069	24, 822	20, 279	17, 150	13, 473	11, 664	11, 259
Other liabilities.....	214, 946	245, 585	239, 961	226, 915	212, 698	236, 366	210, 885	209, 455	216, 728	228, 597	192, 553	179, 998
<b>Total.....</b>	<b>47, 305, 588</b>	<b>48, 843, 078</b>	<b>45, 860, 379</b>	<b>47, 906, 740</b>	<b>46, 153, 113</b>	<b>47, 057, 891</b>	<b>45, 542, 276</b>	<b>45, 288, 588</b>	<b>42, 378, 777</b>	<b>39, 688, 322</b>	<b>35, 911, 061</b>	<b>36, 309, 845</b>
Number of banks.....	8, 616	8, 522	8, 406	8, 315	8, 246	8, 052	7, 928	7, 782	7, 599	7, 246	6, 980	6, 904

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ALL MEMBER BANKS—CONDITION ON SEPTEMBER 30, 1932, JUNE 30, 1932, AND SEPTEMBER 29, 1931, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			Sept. 30, 1932	June 30, 1932	Sept. 29, 1931	Sept. 30, 1932	June 30, 1932	Sept. 29, 1931
	Sept. 30, 1932	June 30, 1932	Sept. 29, 1931	Sept. 30, 1932	June 30, 1932	Sept. 29, 1931						
<b>RESOURCES</b>												
Loans (including overdrafts).....	3,604,208	3,681,794	5,220,493	746,308	876,419	1,129,328	5,806,312	6,015,024	7,325,353	5,767,013	6,013,948	7,198,910
United States Government securities.....	2,429,117	2,008,296	1,830,393	256,156	234,400	307,955	2,209,360	1,952,886	1,992,688	1,471,466	1,432,272	1,433,425
Other securities.....	1,078,617	1,025,171	1,202,088	189,133	166,379	206,237	1,771,893	1,800,002	2,054,011	2,715,100	2,794,212	3,172,353
<b>Total loans and investments.....</b>	<b>7,111,942</b>	<b>6,715,261</b>	<b>8,252,974</b>	<b>1,181,571</b>	<b>1,277,198</b>	<b>1,643,520</b>	<b>9,787,565</b>	<b>9,767,912</b>	<b>11,372,052</b>	<b>9,953,579</b>	<b>10,240,432</b>	<b>11,804,688</b>
Customers' liability on account of acceptances.....	383,861	357,733	489,302	16,695	34,689	39,010	55,939	62,403	127,306	9,781	4,127	5,897
Banking house, furniture, and fixtures.....	251,196	243,335	231,534	27,089	26,963	25,118	417,616	419,933	440,526	471,862	476,032	523,139
Other real estate owned.....	16,952	15,503	11,942	4,927	4,816	4,348	96,330	86,273	79,078	135,133	126,422	114,150
Cash in vault.....	42,401	52,402	68,409	14,838	41,541	13,217	119,413	131,380	163,194	230,036	252,901	309,330
Reserve with Federal reserve banks.....	971,480	771,968	883,112	214,030	148,264	182,203	608,679	619,065	719,597	440,730	458,359	554,318
Items with Federal reserve banks in process of collection.....	94,911	102,869	148,495	20,987	21,342	27,287	187,083	192,815	257,527	84,244	102,680	98,382
Due from banks in United States.....	97,910	95,813	101,574	201,385	140,262	165,676	1,078,134	870,741	880,505	671,215	623,954	787,364
Due from banks in foreign countries (including own branches).....	128,996	140,835	155,357	2,468	6,069	3,698	41,361	42,893	52,830	2,552	2,822	3,807
Exchanges for clearing house and other checks on local banks.....	588,372	614,129	712,912	22,405	32,692	30,221	151,574	164,776	172,560	40,530	47,743	43,525
Outside checks and other cash items.....	3,268	5,181	4,868	2,675	1,712	1,581	26,236	34,504	28,690	14,923	16,695	15,557
Redemption fund and due from United States Treasurer.....	2,214	1,639	2,008	22	20	20	11,825	8,872	7,460	23,566	22,017	22,036
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	6,068	29,588	219,759	702	8,149	40,492	10,576	16,546	67,118	1,212	739	2,387
Securities borrowed.....							3,858	4,354	9,266	7,401	7,310	7,884
Other assets.....	67,509	52,815	68,087	11,050	9,930	14,706	98,323	92,802	100,902	56,619	60,841	65,372
<b>Total.....</b>	<b>9,747,080</b>	<b>9,199,071</b>	<b>11,350,333</b>	<b>1,730,870</b>	<b>1,753,647</b>	<b>2,191,997</b>	<b>12,694,512</b>	<b>12,515,269</b>	<b>14,478,611</b>	<b>12,137,383</b>	<b>12,443,074</b>	<b>14,357,836</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	635,574	635,574	681,114	129,750	129,750	129,950	784,944	786,267	817,477	881,420	888,876	952,009
Surplus.....	780,655	807,394	958,806	63,883	113,900	113,920	729,210	735,700	817,995	688,374	709,245	804,564
Undivided profits—net.....	144,734	141,022	272,216	14,398	10,370	20,909	157,936	157,855	218,665	199,423	201,449	299,666
Reserves for dividends, contingencies, etc.....	156,542	119,704	78,381	8,098	15,246	19,206	119,135	121,089	112,801	77,085	87,479	61,020
Reserves for interest, taxes, and other expenses accrued and unpaid.....	22,069	33,100	33,401	17,632	14,360	16,088	52,269	33,052	67,046	37,999	29,415	45,972
Due to Federal reserve banks.....							6,238	8,614	7,182	25,958	29,748	33,888
Due to other banks in United States.....	1,346,474	1,102,542	1,135,327	284,714	234,906	283,787	1,393,716	1,275,930	1,471,769	243,590	256,561	331,633
Due to banks in foreign countries (including own branches).....	236,090	174,270	651,838	3,213	2,967	45,231	21,825	21,850	48,968	1,539	1,482	1,245
Certified and officers' checks outstanding.....	338,394	341,478	441,845	10,365	12,433	13,985	72,160	97,524	104,351	43,087	51,901	56,872
Cash letters of credit and travelers' checks outstanding.....	11,917	17,092	15,701	1,460	1,217	1,576	4,407	5,934	6,137	174	232	287
Demand deposits.....	4,417,177	4,404,850	4,953,020	767,351	733,787	971,842	4,270,724	4,278,747	4,965,517	3,625,991	3,786,348	4,635,803
Time deposits.....	889,564	801,235	1,135,015	324,996	349,700	455,039	4,229,998	4,222,896	4,979,317	5,157,131	5,262,190	6,206,961
United States deposits.....	306,058	118,263	128,902	31,876	21,244	11,775	304,187	187,545	253,576	95,648	60,411	131,908
<b>Total deposits.....</b>	<b>7,545,683</b>	<b>6,959,739</b>	<b>8,461,648</b>	<b>1,423,975</b>	<b>1,356,344</b>	<b>1,783,155</b>	<b>10,303,255</b>	<b>10,099,040</b>	<b>11,636,817</b>	<b>9,193,478</b>	<b>9,448,873</b>	<b>11,398,597</b>
Agreements to repurchase U. S. Government or other securities sold.....	295	1,618					17,401	31,714	14,676	24,415	29,651	10,627
Bills payable and discounts:												
With Federal reserve banks.....	875	125	12,881	3,699	7,683	700	76,161	113,256	117,198	250,610	319,440	192,575
All other.....		14,100	22,700	36,731	45,313	25	93,804	107,966	51,301	234,869	207,240	68,331
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	6,068	29,588	219,759	702	8,149	40,492	10,576	16,546	67,118	1,212	739	2,387
Acceptances executed for customers.....	369,741	378,000	505,565	17,429	36,114	41,417	58,544	65,949	129,487	2,726	3,001	4,676
Acceptances executed by other banks for account of reporting banks.....	2,706	3,593	8,193	48	69	177	1,421	1,938	3,085	1,241	1,312	1,742
National-bank notes outstanding.....	41,197	32,501	39,958	445	400	399	229,668	177,267	148,294	468,483	438,738	439,683
Securities borrowed.....							3,858	4,354	9,266	7,401	7,310	7,884
Other liabilities.....	40,941	43,022	55,711	14,080	15,949	25,529	56,330	63,276	67,385	68,647	70,306	68,103
<b>Total.....</b>	<b>9,747,080</b>	<b>9,199,071</b>	<b>11,350,333</b>	<b>1,730,870</b>	<b>1,753,647</b>	<b>2,191,997</b>	<b>12,694,512</b>	<b>12,515,269</b>	<b>14,478,611</b>	<b>12,137,383</b>	<b>12,443,074</b>	<b>14,357,836</b>
Number of banks.....	36	36	42	11	11	12	327	329	366	6,530	6,604	7,179

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

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			Sept. 30, 1932	June 30, 1932	Sept. 29, 1931	Sept. 30, 1932	June 30, 1932	Sept. 29, 1931
	Sept. 30, 1932	June 30, 1932	Sept. 29, 1931	Sept. 30, 1932	June 30, 1932	Sept. 29, 1931						
<b>Loans—total</b>	<b>3,604,208</b>	<b>3,651,794</b>	<b>5,220,493</b>	<b>746,308</b>	<b>876,419</b>	<b>1,129,328</b>	<b>5,806,312</b>	<b>6,015,024</b>	<b>7,325,853</b>	<b>5,767,013</b>	<b>6,013,948</b>	<b>7,198,910</b>
Acceptances of other banks payable in United States	341,165	262,090	200,523	16,168	4,928	2,315	41,417	33,219	64,716	8,353	12,701	936
Bills, acceptances, etc., payable in foreign countries	17,604	21,474	32,991	5,668	4,856	22,790	8,749	6,578	12,218	1,611	1,515	1,974
Commercial paper bought in open market	13,648	23,374	48,059	11,863	11,421	24,496	53,170	60,437	142,720	35,940	36,388	81,158
Loans to banks—On securities	120,061	155,032	124,919	44,560	67,636	58,075	93,209	107,788	110,636	12,284	14,916	17,279
All other	82,929	105,097	125,428	8,517	9,776	7,371	58,817	68,896	108,086	36,513	43,866	46,736
Loans on securities, exclusive of loans to banks—total	1,691,027	1,601,747	2,654,583	377,727	454,863	605,464	1,940,926	1,954,947	2,542,519	1,490,511	1,558,900	1,967,576
To brokers and dealers in New York	390,795	258,347	839,041	500	500	27,355	13,717	6,355	29,047	9,397	13,010	32,370
To brokers and dealers elsewhere	62,774	64,699	116,449	85,208	92,891	156,760	92,490	105,049	205,097	17,322	20,419	42,851
To others	1,237,458	1,278,701	1,699,093	292,019	361,472	421,349	1,834,719	1,843,543	2,308,375	1,463,792	1,525,471	1,892,355
Real estate loans—On farm land	458	463	452	1,396	1,398	1,502	125,081	123,537	120,499	240,813	237,566	253,520
On other real estate	153,629	159,328	152,143	24,650	24,851	23,500	1,255,000	1,256,959	1,439,846	1,083,504	1,089,936	1,157,117
Reporting banks' own acceptances	89,833	137,612	104,123	28,753	15,048	3,242	36,323	32,982	22,032	3,558	3,310	901
All other loans (including overdrafts)	1,093,854	1,215,577	1,777,272	227,008	281,642	380,573	2,193,620	2,379,681	2,762,081	2,853,926	3,014,860	3,671,713
Loans eligible for rediscount with Federal reserve banks	699,586	619,447	706,009	99,834	81,950	101,345	708,438	755,730	979,661	916,055	970,832	1,209,152
<b>United States Government securities—total</b>	<b>2,429,117</b>	<b>2,068,296</b>	<b>1,830,393</b>	<b>256,156</b>	<b>234,400</b>	<b>367,955</b>	<b>2,209,360</b>	<b>1,952,886</b>	<b>1,992,688</b>	<b>1,471,466</b>	<b>1,432,272</b>	<b>1,433,425</b>
Bonds	1,160,658	1,208,108	1,216,636	71,472	71,684	92,224	1,639,211	1,693,959	1,240,078	1,244,460	1,276,026	1,276,026
Treasury notes	724,987	184,936	153,207	48,908	57,197	38,045	373,119	124,209	58,034	189,954	136,371	122,208
Certificates on indebtedness	348,338	440,110	168,065	116,813	100,019	163,502	146,761	185,460	219,910	39,683	49,553	32,519
Treasury bills	195,134	175,142	322,485	18,963	5,600	14,184	13,751	4,006	20,785	1,751	1,888	2,672
<b>Other securities—total</b>	<b>1,078,617</b>	<b>1,025,171</b>	<b>1,202,088</b>	<b>189,133</b>	<b>166,379</b>	<b>206,237</b>	<b>1,771,893</b>	<b>1,800,002</b>	<b>2,054,011</b>	<b>2,715,100</b>	<b>2,794,212</b>	<b>3,172,353</b>
Domestic securities—total	979,457	924,028	1,017,689	178,731	157,081	193,445	1,659,351	1,685,004	1,898,068	2,480,740	2,544,704	2,863,550
State, county, and municipal bonds	358,748	319,906	321,715	37,283	38,562	36,454	560,340	556,447	694,995	592,310	599,337	629,697
Railroad bonds	204,341	206,071	222,431	10,475	11,961	10,828	206,050	210,538	242,271	466,451	473,249	511,585
Other public-service corporation bonds	97,682	89,026	78,556	26,870	17,021	20,877	178,625	184,078	227,543	579,552	601,524	701,316
All other bonds	120,887	112,163	137,040	33,251	26,723	30,480	307,377	312,888	389,069	507,417	528,131	641,489
Stock of Federal reserve banks	46,432	46,432	51,099	7,310	7,310	7,712	47,986	48,342	50,981	50,362	50,919	54,553
Stock of other corporations	85,013	90,546	135,652	23,393	4,828	5,302	229,169	234,441	243,445	164,327	165,608	177,373
Collateral trust and other corporation notes	55,056	53,606	66,930	14,297	21,276	21,085	79,890	88,326	92,570	39,039	44,432	54,861
Municipal warrants	10,471	4,602	3,325	23,295	24,007	56,560	37,293	35,867	41,822	53,989	56,492	63,860
All other	827	1,676	941	2,557	5,393	4,147	12,621	14,077	15,372	27,293	25,012	28,834
Foreign securities—total	99,160	101,143	184,399	10,402	9,298	12,792	112,542	114,998	165,943	234,360	249,508	308,803
Government bonds	66,939	64,150	84,854	6,539	4,603	6,704	52,087	45,718	76,272	112,051	120,102	149,485
Other foreign securities	32,221	36,993	99,545	3,863	4,695	6,088	60,455	69,280	79,671	122,309	129,406	159,318
<b>Demand deposits—total</b>	<b>4,417,177</b>	<b>4,404,850</b>	<b>4,953,020</b>	<b>767,351</b>	<b>733,787</b>	<b>971,842</b>	<b>4,270,724</b>	<b>4,278,747</b>	<b>4,965,517</b>	<b>3,625,991</b>	<b>3,786,348</b>	<b>4,635,803</b>
Individual deposits subject to check	4,200,991	4,118,904	4,626,171	726,573	661,711	893,882	3,869,003	3,784,946	4,473,059	2,900,055	2,925,898	3,709,545
Certificates of deposit	18,934	27,493	38,121	1,401	1,233	2,009	23,400	30,273	36,040	71,397	79,155	95,412
State, county, and municipal deposits	67,437	117,423	156,548	37,873	69,698	75,265	315,826	392,551	389,813	613,051	733,897	747,876
All other	129,815	141,030	152,180	1,504	1,145	686	62,495	70,977	68,605	41,488	47,398	82,970
Net demand deposits (see p. 10)	5,549,791	5,227,154	6,178,039	838,165	801,338	1,105,704	4,579,075	4,625,665	5,458,452	3,659,278	3,827,841	4,703,008
<b>Time deposits—total</b>	<b>889,564</b>	<b>801,235</b>	<b>1,135,015</b>	<b>324,996</b>	<b>349,700</b>	<b>455,039</b>	<b>4,229,998</b>	<b>4,222,896</b>	<b>4,979,317</b>	<b>5,157,131</b>	<b>5,262,190</b>	<b>6,206,961</b>
States, counties, and municipalities	20,377	10,036	18,702	3,792	9,138	20,631	207,654	224,036	283,694	109,693	93,719	116,544
Banks in United States	3,647	2,564	6,217	12,518	12,800	17,646	46,825	47,432	51,615	7,495	6,729	10,758
Banks in foreign countries	3,625	4,953	79,103	1,000	1,500	10,000		223	21,014			29
Other time deposits—												
Evidenced by savings pass books	308,283	308,613	342,454	136,041	133,345	197,683	2,970,920	3,048,363	3,533,357	3,842,306	4,000,947	4,694,998
Certificates of deposit	137,580	97,128	108,998	99,941	49,164	51,929	391,845	376,961	560,868	811,766	826,261	1,064,951
Open accounts, Christmas savings accounts, etc.	340,527	309,698	519,545	101,595	101,260	145,105	283,477	258,110	383,539	125,591	103,295	174,761
Postal savings	75,725	68,243	59,996	30,109	42,493	12,045	329,277	267,771	143,330	260,280	231,239	144,920
<b>Bills payable and rediscounts—total</b>	<b>875</b>	<b>14,225</b>	<b>35,581</b>	<b>40,430</b>	<b>52,996</b>	<b>725</b>	<b>169,965</b>	<b>221,222</b>	<b>165,499</b>	<b>485,479</b>	<b>526,680</b>	<b>260,906</b>
With Federal reserve banks—Bills payable	875	125	11,983	284	1,049	700	61,165	89,751	100,145	130,554	169,434	96,196
Rediscounts			898	3,415	6,634	25	14,996	23,505	17,053	120,056	150,006	96,379
All other—Bills payable		14,100	22,700	36,731	45,313		93,516	106,618	45,349	229,873	202,404	64,928
Rediscounts							288	1,348	5,952	4,996	4,836	3,403

• Revised.

# NATIONAL AND STATE MEMBERS—CONDITION ON SEPTEMBER 30, 1932, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks				National banks <sup>1</sup>				State bank members			
	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks	Total	Central reserve city banks	Other reserve city banks	Country banks
<b>RESOURCES</b>												
Loans (including overdrafts).....	15,923,841	4,350,516	5,806,312	5,767,013	9,904,005	1,758,219	3,850,493	4,295,293	6,019,836	2,592,297	1,955,819	1,471,720
United States Government securities.....	6,366,099	2,685,273	2,209,360	1,471,466	3,657,245	850,791	1,588,008	1,218,446	2,708,854	1,834,482	621,352	253,020
Other securities.....	5,754,743	1,267,750	1,771,893	2,715,100	3,772,490	551,761	1,091,248	2,129,481	1,982,253	715,989	680,645	585,619
<b>Total loans and investments.....</b>	<b>28,044,683</b>	<b>8,303,539</b>	<b>9,787,565</b>	<b>9,953,579</b>	<b>17,333,740</b>	<b>3,160,771</b>	<b>6,529,749</b>	<b>7,643,220</b>	<b>10,710,943</b>	<b>5,142,768</b>	<b>3,257,816</b>	<b>2,310,359</b>
Customers' liability on account of acceptances.....	440,276	380,556	55,939	3,781	234,472	192,601	40,256	1,615	205,804	187,955	15,683	2,166
Banking house, furniture, and fixtures.....	1,167,763	278,285	417,616	471,862	1,054,977	279,396	371,145	1,145	411,725	172,788	138,220	100,717
Other real estate owned.....	253,342	21,879	96,330	135,133	155,066	6,236	48,550	100,280	98,276	15,643	47,780	34,853
Cash in vault.....	406,658	57,239	119,413	230,036	293,386	20,761	84,466	188,159	113,302	36,478	34,947	41,877
Reserve with Federal reserve banks.....	2,234,919	1,185,510	608,679	440,730	1,381,065	613,212	425,158	342,695	853,854	572,298	183,521	98,035
Items with Federal reserve banks in process of collection.....	387,225	115,898	187,083	84,244	242,862	51,456	131,148	60,258	144,363	64,442	55,935	23,986
Due from banks in United States.....	2,048,644	299,295	1,078,134	671,215	1,423,935	54,499	816,537	552,899	624,709	244,796	261,597	118,316
Due from banks in foreign countries (including own branches).....	15,377	131,464	41,361	134,150	242,862	96,534	35,857	1,759	41,227	34,930	5,504	793
Exchanges for clearing house and other checks on local banks.....	802,881	610,777	151,574	40,530	367,115	232,551	108,525	26,039	435,766	378,226	43,049	14,491
Outside checks and other cash items.....	47,102	5,943	26,236	14,923	33,183	1,314	19,440	12,429	13,919	4,629	6,796	2,494
Redemption fund and due from United States Treasurer.....	37,627	2,236	11,825	23,566	37,627	2,236	11,825	23,566	-----	-----	-----	-----
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	18,558	6,770	10,576	1,212	4,601	961	2,757	883	13,957	5,809	7,819	329
Securities borrowed.....	11,259	-----	3,858	7,401	7,892	-----	2,336	5,556	3,367	-----	1,522	1,845
Other assets.....	233,501	78,559	98,323	56,619	119,264	25,483	55,513	38,268	114,237	53,076	42,810	18,351
<b>Total.....</b>	<b>36,309,845</b>	<b>11,477,950</b>	<b>12,694,512</b>	<b>12,137,383</b>	<b>22,524,396</b>	<b>4,564,112</b>	<b>8,591,513</b>	<b>9,368,771</b>	<b>13,785,449</b>	<b>6,913,838</b>	<b>4,102,999</b>	<b>2,768,612</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	2,431,688	765,324	784,944	881,420	1,559,807	336,429	536,186	687,192	871,881	428,895	248,758	194,228
Surplus.....	2,262,122	844,538	729,210	688,374	1,203,877	282,233	403,075	518,569	1,058,245	562,305	326,135	169,805
Undivided profits—net.....	516,491	159,132	157,936	199,423	307,749	43,930	104,107	159,712	208,742	115,202	53,829	39,711
Reserves for dividends, contingencies, etc.....	360,860	164,640	119,135	77,085	166,354	82,223	54,633	29,498	194,506	82,417	64,502	47,587
Reserves for interest, taxes, and other expenses accrued and unpaid.....	129,969	39,701	52,269	37,999	68,750	11,096	33,308	24,346	61,219	28,605	18,961	13,653
Due to Federal reserve banks.....	32,196	-----	6,238	25,958	24,437	-----	5,150	19,287	7,759	-----	1,088	6,671
Due to other banks in United States.....	3,268,854	1,631,188	1,393,716	243,950	1,870,040	646,172	1,032,915	190,953	1,398,814	985,016	360,801	52,997
Due to banks in foreign countries (including own branches).....	262,676	239,312	21,825	1,539	169,900	153,865	15,184	851	92,776	85,447	6,641	688
Certified and officers' checks outstanding.....	464,006	348,759	72,160	43,087	196,968	113,801	51,528	31,639	267,038	234,958	20,632	11,448
Cash letters of credit and travelers' checks outstanding.....	17,958	13,377	4,407	174	7,862	3,489	4,270	103	10,096	9,888	137	71
Demand deposits.....	13,081,243	5,184,528	4,270,724	3,625,991	7,836,927	2,080,173	2,984,430	2,772,324	5,244,316	3,104,355	1,286,294	853,667
Time deposits.....	10,601,689	1,214,560	4,229,998	5,157,131	7,220,682	425,372	2,799,063	3,996,247	3,381,007	789,188	1,430,935	1,160,884
United States deposits.....	7,637,769	337,934	304,187	95,648	372,472	121,734	181,200	69,538	365,297	216,200	122,987	26,110
<b>Total deposits.....</b>	<b>28,466,391</b>	<b>8,969,658</b>	<b>10,303,255</b>	<b>9,193,478</b>	<b>17,699,288</b>	<b>3,544,606</b>	<b>7,073,740</b>	<b>7,080,942</b>	<b>10,767,103</b>	<b>5,425,057</b>	<b>3,229,515</b>	<b>2,112,536</b>
Agreements to repurchase U. S. Government or other securities sold.....	42,111	295	17,401	24,415	26,595	-----	5,777	20,818	15,516	295	11,624	3,597
Bills payable and rediscounts:												
With Federal reserve banks.....	331,345	4,574	76,161	250,610	257,461	1,084	59,832	196,545	73,884	3,490	16,329	54,065
All other.....	365,404	36,731	93,804	234,869	186,113	1,220	27,576	157,317	179,291	35,511	66,228	77,552
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	18,558	6,770	10,576	1,212	4,601	961	2,757	883	13,957	5,809	7,819	329
Acceptances executed for customers.....	448,440	387,170	58,544	2,726	238,981	195,252	42,201	1,528	209,459	191,918	16,343	1,198
Acceptances executed by other banks for account of reporting banks.....	5,416	2,754	1,421	1,241	2,019	765	1,082	172	3,397	1,989	339	1,069
National-bank notes outstanding.....	739,793	41,642	229,668	468,483	739,793	41,642	229,668	468,483	-----	-----	-----	-----
Securities borrowed.....	11,259	-----	3,858	7,401	7,892	-----	2,336	5,556	3,367	-----	1,522	1,845
Other liabilities.....	179,998	55,021	56,330	68,647	55,116	22,671	15,235	17,210	124,882	32,350	41,095	51,437
<b>Total.....</b>	<b>36,309,845</b>	<b>11,477,950</b>	<b>12,694,512</b>	<b>12,137,383</b>	<b>22,524,396</b>	<b>4,564,112</b>	<b>8,591,513</b>	<b>9,368,771</b>	<b>13,785,449</b>	<b>6,913,838</b>	<b>4,102,999</b>	<b>2,768,612</b>
Number of banks.....	6,904	47	327	6,530	6,080	18	237	5,825	824	29	90	705

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

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**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 30, 1932, BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
<b>RESOURCES</b>													
Loans (including overdrafts).....	15,923,841	1,209,654	5,191,922	1,363,783	1,593,008	603,629	531,042	2,031,174	510,737	374,223	469,861	421,465	1,623,348
United States Government securities.....	6,366,099	402,772	2,802,266	385,049	590,530	198,213	169,654	683,555	175,292	123,585	213,690	144,221	577,302
Other securities.....	5,754,743	438,737	1,920,979	664,994	531,177	195,430	150,853	560,123	237,289	204,642	215,067	100,669	534,783
<b>Total loans and investments.....</b>	<b>23,044,683</b>	<b>2,051,163</b>	<b>9,915,167</b>	<b>2,413,826</b>	<b>2,714,710</b>	<b>997,272</b>	<b>851,549</b>	<b>3,174,852</b>	<b>923,318</b>	<b>707,450</b>	<b>598,558</b>	<b>666,355</b>	<b>2,725,433</b>
Customers' liability on account of acceptances.....	440,276	16,759	368,911	11,209	7,635	1,492	3,517	20,672	1,207	20	20	1,569	6,707
Banking house, furniture, and fixtures.....	1,167,763	68,278	363,750	103,754	131,662	53,888	54,531	133,590	32,360	28,195	40,587	41,725	115,453
Other real estate owned.....	253,342	10,066	41,179	35,247	37,960	16,398	15,805	40,506	13,794	4,281	6,494	10,257	21,355
Cash in vault.....	406,688	30,557	85,761	33,599	41,093	22,404	18,230	62,760	17,043	14,804	25,218	17,840	36,319
Reserve with Federal reserve banks.....	2,234,919	125,712	1,089,837	120,705	146,341	50,131	42,449	322,232	54,600	36,852	63,551	43,742	138,767
Items with Federal reserve banks in process of collection.....	387,225	39,289	132,880	30,984	38,463	20,458	9,807	44,592	16,829	5,502	18,470	12,375	17,896
Due from banks in United States.....	2,048,644	195,964	214,298	162,459	160,977	101,149	111,154	362,417	109,787	79,535	202,383	134,414	214,107
Due from banks in foreign countries (including own branches).....	175,377	23,241	132,804	3,104	1,480	112	234	3,667	144	1,123	378	357	8,733
Exchanges for clearing house and other checks on local banks.....	802,881	22,861	603,713	32,894	22,776	11,444	9,351	39,454	7,866	6,042	7,839	5,997	32,704
Outside checks and other cash items.....	47,102	4,557	6,194	2,344	4,472	1,746	2,457	8,113	1,828	1,982	2,678	1,731	9,000
Redemption fund and due from United States Treasurer.....	37,627	2,308	5,478	3,541	3,972	2,390	2,470	4,613	1,508	1,476	2,058	2,452	5,361
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	18,558	44	8,745	421	5,433	960	1,051	711	223	-----	-----	-----	1,969
Securities borrowed.....	11,259	26	470	235	3,595	2,282	794	869	1,455	52	333	326	822
Other assets.....	233,501	11,837	89,495	19,225	22,960	6,401	5,614	30,156	6,342	9,898	3,327	2,151	26,035
<b>Total.....</b>	<b>36,309,845</b>	<b>2,602,642</b>	<b>13,058,712</b>	<b>2,973,487</b>	<b>3,343,529</b>	<b>1,288,647</b>	<b>1,130,013</b>	<b>4,249,194</b>	<b>1,188,394</b>	<b>892,680</b>	<b>1,271,894</b>	<b>941,292</b>	<b>3,369,361</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	2,431,688	176,055	842,250	177,630	202,635	96,365	93,650	300,441	92,024	60,075	89,878	83,028	217,357
Surplus.....	2,202,122	140,126	956,479	312,951	252,224	67,442	58,661	180,541	51,964	33,009	39,748	39,850	129,127
Undivided profits—net.....	516,491	44,872	194,736	52,235	47,346	19,040	14,359	42,218	13,541	8,875	17,624	17,885	43,760
Reserves for dividends, contingencies, etc.....	360,860	24,474	200,998	38,256	36,033	6,896	3,284	18,238	4,742	3,432	2,606	4,005	17,296
Reserves for interest, taxes, and other expenses accrued and unpaid.....	129,969	10,758	32,234	8,564	13,842	4,674	4,493	20,428	3,889	4,755	2,520	2,496	12,316
Due to Federal reserve banks.....	32,196	5,722	9,224	4,282	3,602	3,433	1,300	2,838	160	26	264	948	397
Due to other banks in United States.....	3,268,854	177,813	1,422,771	209,556	236,915	92,550	86,870	399,352	109,811	65,106	172,217	90,245	205,648
Due to banks in foreign countries (including own branches).....	262,676	4,484	237,678	1,707	1,523	397	1,265	4,147	1,557	808	144	621	9,715
Certified and officers' checks outstanding.....	464,006	11,989	349,649	6,758	14,923	5,337	3,952	21,599	5,443	5,709	9,036	7,169	22,242
Cash letters of credit and travelers' checks outstanding.....	17,958	367	11,974	6,575	2,449	50	21	1,552	85	6	18	24	1,355
Demand deposits.....	13,081,243	1,033,622	5,358,114	903,995	1,006,660	389,076	336,059	1,537,145	422,101	273,692	535,969	404,105	880,705
Time deposits.....	10,601,689	832,464	2,393,502	996,385	1,269,297	462,858	350,186	1,418,933	394,230	387,005	330,911	189,788	1,576,130
United States deposits.....	737,769	40,088	342,393	59,111	50,284	26,356	58,321	13,648	5,062	10,924	31,612	44,079	24,079
<b>Total deposits.....</b>	<b>28,466,391</b>	<b>2,106,549</b>	<b>10,125,363</b>	<b>2,181,551</b>	<b>2,585,638</b>	<b>980,257</b>	<b>835,576</b>	<b>3,443,887</b>	<b>945,635</b>	<b>737,414</b>	<b>1,059,493</b>	<b>724,512</b>	<b>2,740,271</b>
Agreements to repurchase United States Government or other securities sold.....	42,111	5,094	2,406	13,732	10,041	1,010	1,518	1,828	508	464	258	492	4,760
Bills payable and discounts:													
With Federal reserve banks.....	331,345	15,352	69,504	52,914	26,561	22,888	16,583	23,110	9,525	10,834	17,796	11,167	55,111
All other.....	365,404	8,129	56,020	37,144	67,420	26,682	42,715	74,725	13,397	4,415	1,302	5,735	27,720
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	18,558	44	8,745	421	5,433	960	1,051	711	223	-----	-----	-----	1,969
Acceptances executed for customers.....	448,440	18,065	373,707	11,453	7,496	1,378	4,469	21,325	1,314	480	-----	1,574	7,179
Acceptances executed by other banks for account of reporting banks.....	5,416	571	3,800	267	206	108	82	73	-----	8	20	-----	281
National-bank notes outstanding.....	739,793	45,887	106,368	70,705	79,344	47,729	48,897	86,067	30,126	27,717	39,561	48,533	108,859
Securities borrowed.....	11,259	26	470	235	3,595	2,282	794	869	1,455	52	333	326	822
Other liabilities.....	179,998	6,640	85,692	15,129	5,400	10,936	3,881	25,733	20,051	1,150	765	1,088	3,533
<b>Total.....</b>	<b>36,309,845</b>	<b>2,602,642</b>	<b>13,058,712</b>	<b>2,973,487</b>	<b>3,343,529</b>	<b>1,288,647</b>	<b>1,130,013</b>	<b>4,249,194</b>	<b>1,188,394</b>	<b>892,680</b>	<b>1,271,894</b>	<b>941,292</b>	<b>3,369,361</b>
Number of banks.....	6,904	367	824	697	634	388	333	810	440	557	796	594	464

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## ALL MEMBER BANKS—RESERVE POSITION ON SEPTEMBER 30, 1932

[Amounts in thousands of dollars]

Class of bank and Federal reserve district	Net demand deposits			Time deposits	Net demand plus time deposits	Reserve with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits <sup>1</sup>	Due to banks, net <sup>2</sup>	Total			Required	Held	Excess <sup>3</sup>	
All member banks.....	13,081,243	1,545,066	14,626,309	10,601,689	25,227,998	1,862,541	2,234,919	372,378	7.4
Central reserve city banks.....	5,184,528	1,203,428	6,387,956	1,214,560	7,602,516	866,871	1,185,510	318,639	11.4
Reserve city banks.....	4,270,724	308,351	4,579,075	4,229,998	8,809,073	584,807	608,679	23,872	6.6
Country banks.....	3,625,991	33,287	3,659,278	5,157,131	8,816,409	410,863	440,730	29,867	4.7
All member banks:									
Boston.....	1,033,622	19,756	1,053,378	832,464	1,885,842	116,232	125,712	9,480	6.2
New York.....	5,358,114	1,145,484	6,503,598	2,393,502	8,897,100	863,654	1,089,837	226,183	9.7
Philadelphia.....	903,995	57,063	961,058	996,385	1,957,443	114,667	120,705	6,038	5.9
Cleveland.....	1,006,660	113,690	1,120,350	1,269,297	2,389,647	140,179	146,341	6,162	5.9
Richmond.....	389,076	12,864	401,940	462,858	864,798	48,526	50,131	1,605	5.6
Atlanta.....	336,059	10,713	346,772	350,186	696,958	40,809	42,449	1,640	5.9
Chicago.....	1,537,145	81,763	1,618,908	1,418,933	3,037,841	218,241	322,232	103,991	7.2
St. Louis.....	422,101	13,347	435,448	394,230	829,678	50,505	54,600	4,095	6.1
Minneapolis.....	273,692	9,965	283,657	387,005	670,662	35,312	36,852	1,540	5.3
Kansas City.....	535,969	24,657	560,626	330,911	891,537	59,463	63,551	4,088	6.7
Dallas.....	404,105	9,182	413,287	189,788	2,603,075	40,650	43,742	3,092	6.7
San Francisco.....	880,705	46,582	927,287	1,576,130	2,503,417	134,303	138,767	4,464	5.4
Central reserve city banks:									
New York.....	4,417,177	1,132,614	5,549,791	889,564	6,439,355	748,160	971,480	223,320	11.6
Chicago.....	767,351	70,814	838,165	324,996	1,163,161	118,711	214,030	95,319	10.2
Reserve city banks:									
Boston.....	569,785	14,258	584,043	207,587	791,630	64,632	72,842	8,210	8.2
New York.....	3,558	3,558	120,330	172,807	293,137	17,217	17,561	344	5.9
Philadelphia.....	528,041	55,336	583,377	236,037	819,414	65,419	69,229	3,810	8.0
Cleveland.....	676,202	112,979	789,181	740,518	1,529,699	101,134	102,230	1,096	6.6
Richmond.....	205,947	10,872	216,819	172,902	389,721	26,869	27,185	316	6.9
Atlanta.....	192,193	8,790	200,983	175,063	376,046	25,350	25,323	-27	6.7
Chicago.....	393,589	8,166	402,025	567,133	969,158	57,216	59,184	1,968	5.9
St. Louis.....	262,620	10,606	273,226	187,910	461,136	32,960	35,346	2,386	7.1
Minneapolis.....	119,511	8,698	128,209	111,004	239,213	16,151	15,572	-579	6.8
Kansas City.....	319,747	23,317	343,064	178,968	522,032	39,675	41,448	1,773	7.6
Dallas.....	193,016	7,833	200,854	115,993	316,847	23,565	24,592	1,027	7.4
San Francisco.....	693,031	43,933	736,964	1,364,076	2,101,040	114,619	118,167	3,548	5.5
Country banks:									
Boston.....	463,837	5,498	469,335	624,877	1,094,212	51,600	52,870	1,270	4.7
New York.....	824,165	9,312	833,477	1,331,131	2,164,608	98,277	100,796	2,519	4.5
Philadelphia.....	375,954	1,727	377,681	760,348	1,138,029	49,248	51,478	2,228	4.3
Cleveland.....	330,458	711	331,169	528,779	859,948	39,045	44,111	5,066	4.5
Richmond.....	183,129	1,992	185,121	289,956	475,077	21,657	22,946	1,289	4.6
Atlanta.....	143,866	1,923	145,789	175,123	320,912	15,459	17,126	1,667	4.8
Chicago.....	375,935	2,783	378,718	526,804	905,522	42,314	49,018	6,704	4.7
St. Louis.....	159,481	2,741	162,222	206,320	368,542	17,545	19,254	1,709	4.8
Minneapolis.....	154,181	1,267	155,448	276,001	431,449	19,161	21,280	2,119	4.4
Kansas City.....	216,222	1,340	217,562	151,943	369,505	19,788	22,103	2,315	5.4
Dallas.....	211,089	1,344	212,433	73,795	286,228	17,085	19,150	2,065	6.0
San Francisco.....	187,674	2,649	190,323	212,054	402,377	19,684	20,600	916	4.9

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

**STATE BANK MEMBERS—CONDITION ON SEPTEMBER 30, 1932, BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
<b>RESOURCES</b>													
Loans (including overdrafts).....	6,019,836	296,579	2,864,265	400,393	843,863	146,248	134,500	802,130	199,660	19,494	36,830	26,164	249,710
United States Government securities.....	2,708,854	95,674	1,790,975	131,893	235,845	26,190	12,709	220,325	58,714	4,194	21,064	5,055	106,216
Other securities.....	1,982,253	115,780	873,539	208,599	206,548	53,003	42,189	251,789	94,236	12,288	20,588	6,636	97,058
<b>Total loans and investments.....</b>	<b>10,710,943</b>	<b>508,033</b>	<b>5,528,779</b>	<b>740,885</b>	<b>1,286,256</b>	<b>225,441</b>	<b>189,398</b>	<b>1,274,244</b>	<b>352,610</b>	<b>35,976</b>	<b>78,482</b>	<b>37,855</b>	<b>452,994</b>
Customers' liability on account of acceptances.....	205,804	157	184,091	717	5,449	1,064	2,238	8,865	1,049				2,174
Banking house, furniture, and fixtures.....	411,725	9,566	209,005	31,216	61,121	14,697	15,688	39,405	12,338	1,293	3,002	2,673	11,721
Other real estate owned.....	98,276	1,931	20,941	13,390	24,341	3,192	2,999	13,052	8,278	458	1,628	1,063	7,003
Cash in vault.....	113,302	7,232	42,933	7,547	16,381	3,742	2,195	18,282	5,167	1,084	1,773	1,090	5,876
Reserve with Federal reserve banks.....	853,854	25,549	538,978	39,315	69,014	11,356	8,874	103,868	21,433	1,668	5,753	2,598	25,448
Items with Federal reserve banks in process of collection.....	144,363	4,868	68,811	11,404	18,354	7,757	1,375	15,264	7,435	240	4,434	525	3,896
Due from banks in United States.....	624,709	31,757	144,278	55,535	62,707	25,658	12,399	176,574	33,202	3,111	29,238	7,287	42,963
Due from banks in foreign countries (including own branches).....	41,227	164	37,487	104	908	64	154	811	50	21	217		1,247
Exchanges for clearing house and other checks on local banks.....	435,766	4,697	374,465	9,598	12,805	2,601	4,444	17,371	3,832	385	1,006	537	4,025
Outside checks and other cash items.....	13,919	523	3,321	314	3,047	311	741	3,680	841	53	92	82	914
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	13,957		7,691	68	4,037	938	298	702	223				
Securities borrowed.....	3,367		400		877	224	402	504	947	8			3
Other assets.....	114,237	3,589	55,832	11,382	15,836	2,413	2,606	12,824	3,004	312	881	501	5,057
<b>Total.....</b>	<b>13,785,449</b>	<b>598,066</b>	<b>7,217,012</b>	<b>921,475</b>	<b>1,581,133</b>	<b>299,458</b>	<b>243,811</b>	<b>1,685,446</b>	<b>450,409</b>	<b>44,609</b>	<b>126,506</b>	<b>54,214</b>	<b>563,310</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	871,881	35,905	422,570	53,668	90,602	25,025	18,950	132,806	37,960	3,190	8,745	6,685	35,775
Surplus.....	1,058,245	40,790	603,631	125,681	136,112	16,021	12,959	72,470	21,426	1,693	3,332	2,102	22,028
Undivided profits—net.....	208,742	9,620	130,496	14,491	17,141	3,347	3,983	13,379	4,063	677	2,293	951	8,301
Reserves for dividends, contingencies, etc.....	194,506	9,962	113,794	25,699	23,985	2,221	1,422	12,234	2,534	405	560	125	1,565
Reserves for interest, taxes, and other expenses accrued and unpaid.....	61,219	4,205	19,560	4,472	8,132	1,129	1,420	17,640	1,928	175	308	169	2,081
Due to Federal reserve banks.....	7,759	803	3,402	1,158	1,096	929	65	257			21	20	8
Due to other banks in United States.....	1,398,814	20,451	865,907	69,607	94,385	29,855	17,757	174,787	40,966	1,740	31,304	4,701	47,354
Due to banks in foreign countries (including own branches).....	92,776	415	84,565	35	932	80	970	2,303	38		64		3,374
Certified and officers' checks outstanding.....	267,038	2,726	234,400	2,358	8,829	1,902	954	8,958	2,358	253	703	419	3,178
Cash letters of credit and travelers' checks outstanding.....	10,096	5	9,398		12	6	14	571	52		1		37
Demand deposits.....	5,244,316	228,488	3,103,469	325,808	451,493	96,025	62,434	579,584	155,369	12,665	51,465	25,024	152,492
Time deposits.....	3,381,007	227,897	1,107,290	227,533	636,807	86,960	73,695	545,432	148,329	22,065	25,084	8,566	271,349
United States deposits.....	365,297	10,702	208,438	40,465	29,027	9,021	19,779	32,560	4,830	27	1,760	3,835	4,853
<b>Total deposits.....</b>	<b>10,767,103</b>	<b>491,497</b>	<b>5,616,869</b>	<b>666,964</b>	<b>1,222,681</b>	<b>224,778</b>	<b>175,668</b>	<b>1,344,452</b>	<b>351,942</b>	<b>36,750</b>	<b>110,402</b>	<b>42,565</b>	<b>482,645</b>
Agreements to repurchase U. S. Government or other securities sold.....	15,516		1,090	1,067	9,457	1,000	60	373	130			171	2,168
Bills payable and rediscounts:													
With Federal reserve banks.....	73,884	1,668	26,423	7,317	9,876	4,515	5,600	9,074	3,740	1,280	574	706	3,111
All other.....	179,291	2,990	24,810	9,947	49,716	10,707	17,119	55,223	5,533	369	65	303	2,509
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	13,957		7,691	68	4,037	938	298	702	223				
Acceptances executed for customers.....	209,459	224	180,505	660	5,244	1,020	3,104	9,349	1,049				2,304
Acceptances executed by other banks for account of reporting banks.....	3,397	57	2,967	56	202	38	1	39					37
Securities borrowed.....	3,367		400		877	224	402	504	947	8			3
Other liabilities.....	124,882	1,158	60,206	11,385	3,171	8,495	2,825	17,201	18,934	62	227	434	784
<b>Total.....</b>	<b>13,785,449</b>	<b>598,066</b>	<b>7,217,012</b>	<b>921,475</b>	<b>1,581,133</b>	<b>299,458</b>	<b>243,811</b>	<b>1,685,446</b>	<b>450,409</b>	<b>44,609</b>	<b>126,506</b>	<b>54,214</b>	<b>563,310</b>
Number of banks.....	824	29	141	65	69	32	42	155	81	41	23	63	83

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)**

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

	District No. 1		District No. 2			District No. 3		District No. 4					
	BOSTON	Country banks	NEW YORK <sup>2</sup>	Buffalo	Country banks	PHILADELPHIA	Country banks	CLEVELAND	Cincinnati	Pittsburgh	Columbus	Toledo	Country banks
<b>RESOURCES</b>													
Loans (including overdrafts).....	504,794	704,860	3,617,746	221,324	1,352,852	555,342	808,441	495,876	151,571	270,101	41,329	28,139	605,987
United States Government securities.....	202,534	200,238	2,433,228	44,311	324,757	210,372	174,677	78,279	30,415	325,032	12,513	17,312	126,979
Other securities.....	121,110	317,627	1,088,026	71,784	761,169	242,485	422,509	84,140	45,742	145,206	15,152	8,656	232,281
<b>Total loans and investments.....</b>	<b>828,438</b>	<b>1,222,725</b>	<b>7,138,000</b>	<b>337,419</b>	<b>435,778</b>	<b>1,008,199</b>	<b>1,405,627</b>	<b>658,295</b>	<b>237,798</b>	<b>740,339</b>	<b>68,994</b>	<b>54,107</b>	<b>965,247</b>
Customers' liability on account of acceptances.....	16,551	208	363,867	3,014	2,030	10,997	212	7,111	125	192	7	200	---
Banking house, furniture, and fixtures.....	28,355	39,923	252,658	16,439	94,653	30,508	73,246	29,975	13,849	25,929	5,585	3,106	53,215
Other real estate owned.....	2,838	7,228	17,243	1,821	22,115	9,401	25,846	12,922	4,190	4,322	86	207	16,233
Cash in vault.....	6,794	23,763	43,053	1,722	40,986	8,718	24,881	6,569	4,132	4,766	1,354	2,036	22,236
Reserve with Federal reserve banks.....	72,842	52,870	973,281	15,760	100,796	69,229	51,476	31,598	13,978	47,696	5,051	3,907	44,111
Items with Federal reserve banks in process of collection.....	22,938	16,331	95,341	4,006	33,533	22,385	8,599	10,090	5,487	12,760	3,375	1,401	5,350
Due from banks in United States.....	121,167	74,797	99,677	17,104	97,517	111,980	50,479	36,394	12,171	38,988	6,506	3,690	63,228
Due from banks in foreign countries (including own branches).....	22,770	471	128,997	2,665	1,142	3,023	81	995	38	250	159	---	38
Exchanges for clearing house and other checks on local banks.....	17,148	5,713	588,861	3,467	11,385	28,681	4,153	6,774	2,885	7,596	1,773	582	3,166
Outside checks and other cash items.....	2,968	1,589	3,269	618	2,407	1,220	1,124	1,454	758	709	83	350	1,118
Redemption fund and due from United States Treasurer.....	25	2,283	2,284	30	3,184	416	3,125	350	103	713	124	25	2,687
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	44	---	6,068	2,481	196	406	15	5,425	---	---	---	---	8
Securities borrowed.....	---	26	---	---	470	---	235	394	1,257	---	65	---	1,879
Other assets.....	6,532	5,305	67,824	2,032	19,639	14,404	4,821	12,605	968	6,988	---	367	2,032
<b>Total.....</b>	<b>1,149,410</b>	<b>1,453,232</b>	<b>9,781,403</b>	<b>408,478</b>	<b>2,868,831</b>	<b>1,319,567</b>	<b>1,653,920</b>	<b>820,951</b>	<b>287,669</b>	<b>891,248</b>	<b>93,162</b>	<b>69,981</b>	<b>1,180,518</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	84,900	91,155	640,949	24,800	176,501	63,589	114,041	50,650	19,980	35,300	7,200	5,500	84,335
Surplus.....	54,780	85,346	782,465	30,300	143,714	156,065	156,856	31,450	18,360	117,600	5,600	3,500	75,724
Undivided profits—net.....	14,086	30,786	145,310	8,535	40,891	17,310	34,925	7,048	5,637	10,338	904	643	22,776
Reserves for dividends, contingencies, etc.....	12,651	11,823	156,709	17,380	26,909	26,837	11,419	11,237	1,799	14,609	457	503	7,428
Reserves for interest, taxes, and other expenses accrued and unpaid.....	4,260	6,498	22,107	941	9,186	4,558	4,006	4,846	1,361	3,773	234	296	3,342
Due to Federal reserve banks.....	---	5,722	---	103	9,121	198	4,084	---	---	---	---	1,207	776
Due to other banks in United States.....	138,004	39,809	1,346,881	24,648	51,242	198,866	10,690	46,145	21,979	139,264	11,947	7,628	9,952
Due to banks in foreign countries (including own branches).....	4,089	395	236,105	1,093	480	1,706	1	933	41	504	45	---	---
Certified and officers' checks outstanding.....	7,453	4,539	338,548	1,753	9,348	3,238	3,520	5,989	1,104	4,048	460	292	3,030
Cash letters of credit and travelers' checks outstanding.....	359	8	11,917	---	57	54	3	2	---	2,446	---	---	1
Demand deposits.....	569,785	463,837	4,430,990	102,959	824,165	528,041	375,964	191,469	96,422	319,765	39,350	29,196	330,458
Time deposits.....	207,587	624,877	898,162	164,209	1,351,131	236,087	760,348	386,904	108,993	205,004	21,375	18,242	528,779
United States deposits.....	25,416	14,672	306,162	12,939	23,290	46,141	12,970	20,802	6,621	16,193	1,710	2,624	2,894
<b>Total deposits.....</b>	<b>802,693</b>	<b>1,153,856</b>	<b>7,568,765</b>	<b>307,704</b>	<b>2,248,684</b>	<b>1,014,281</b>	<b>1,167,570</b>	<b>651,744</b>	<b>235,160</b>	<b>687,341</b>	<b>76,094</b>	<b>58,758</b>	<b>676,556</b>
Agreements to repurchase U. S. Government or other securities sold.....	2,739	2,355	295	2,111	175	13,557	---	9,257	---	330	---	---	534
Bills payable and rediscounts:													
With Federal reserve banks.....	---	15,352	2,158	3,328	64,018	10,866	42,048	2,861	1,881	2,627	140	---	19,052
All other.....	---	8,129	896	4,623	50,501	2,364	34,780	29,370	---	4,017	---	---	34,033
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	44	---	6,068	2,481	196	406	15	5,425	---	---	---	---	8
Acceptances executed for customers.....	17,823	242	369,747	3,014	946	11,244	209	7,178	125	185	8	---	---
Acceptances executed by other banks for account of reporting banks.....	510	61	2,706	---	1,094	265	2	2	---	---	---	---	---
National-bank notes outstanding.....	493	45,394	42,220	600	63,548	8,494	62,211	7,000	2,067	14,250	2,460	498	53,071
Securities borrowed.....	---	26	---	---	470	---	235	394	1,257	---	65	---	1,879
Other liabilities.....	4,431	2,209	41,008	4,772	39,912	3,083	12,046	2,489	92	954	---	85	1,780
<b>Total.....</b>	<b>1,149,410</b>	<b>1,453,232</b>	<b>9,781,403</b>	<b>408,478</b>	<b>2,868,831</b>	<b>1,319,567</b>	<b>1,653,920</b>	<b>820,951</b>	<b>287,669</b>	<b>891,248</b>	<b>93,162</b>	<b>69,981</b>	<b>1,180,518</b>
Number of banks.....	11	356	45	6	773	28	669	5	8	12	3	2	604

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

<sup>2</sup> Includes both central reserve city and reserve city banks.

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 5					District No. 6						
	RICH- MOND	Balti- more	Char- lotte	Washing- ton	Country banks	ATLAN- TA	Birming- ham	Jackson- ville	Nash- ville	New Orleans	Savannah	Country banks
<b>RESOURCES</b>												
Loans (including overdrafts).....	57,859	79,404	20,520	67,625	378,221	46,896	38,542	14,143	40,193	113,619	36,350	241,299
United States Government securities.....	17,775	51,506	5,503	45,144	78,285	22,728	10,041	22,610	4,313	14,418	9,950	85,594
Other securities.....	21,910	53,379	3,192	19,490	97,459	15,068	6,077	11,019	6,935	35,674	3,341	72,739
<b>Total loans and investments.....</b>	<b>97,544</b>	<b>184,289</b>	<b>28,215</b>	<b>132,259</b>	<b>553,965</b>	<b>84,692</b>	<b>54,660</b>	<b>47,772</b>	<b>51,441</b>	<b>163,711</b>	<b>49,641</b>	<b>399,632</b>
Customers' liability on account of acceptances.....		1,149	38	12	293				117	2,444	20	986
Banking house, furniture, and fixtures.....	1,226	10,701	2,469	11,281	28,211	6,181	1,804	3,502	1,703	14,930	5,099	21,312
Other real estate owned.....	1,139	295	116	2,954	11,894	1,054	3,481	117	424	734	1,200	8,795
Cash in vault.....	849	2,339	370	4,212	14,694	972	634	1,013	448	1,695	1,312	13,156
Reserve with Federal reserve banks.....	6,289	10,660	1,475	8,761	22,946	5,581	3,156	2,921	2,505	7,678	3,482	17,126
Items with Federal reserve banks in process of collection.....	4,802	7,082	1,592	1,872	5,110	2,574	1,051	1,489	1,489	1,665	715	1,692
Due from banks in United States.....	20,533	14,575	7,352	15,975	42,714	26,426	4,486	6,976	4,380	17,566	12,411	38,910
Due from banks in foreign countries (including own branches).....	14	64		27	7			28		162	2	42
Exchanges for clearing house and other checks on local banks.....	1,139	4,284	216	3,466	2,339	653	189	236	467	5,350	678	1,778
Outside checks and other cash items.....	108	175	90	387	986	217	194	154	319	655	105	813
Redemption fund and due from United States Treasurer.....	50	245	62	180	1,853	125	245	139	180	140	50	1,691
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	165	792			3					309		742
Securities borrowed.....	100			570	1,612	80				400	100	214
Other assets.....	801	2,171	253	1,378	1,858	362	413	282	164	2,718	280	1,395
<b>Total.....</b>	<b>134,759</b>	<b>238,821</b>	<b>43,248</b>	<b>183,334</b>	<b>688,485</b>	<b>128,917</b>	<b>70,313</b>	<b>63,860</b>	<b>63,637</b>	<b>220,157</b>	<b>75,095</b>	<b>508,034</b>
<b>LIABILITIES</b>												
Capital stock paid in.....	10,600	15,500	3,700	11,175	55,390	8,900	6,000	6,000	3,900	13,125	6,600	49,125
Surplus.....	7,100	12,350	3,000	8,675	36,317	8,250	6,200	1,865	3,450	9,100	3,384	26,412
Undivided profits—net.....	1,594	3,737	1,438	2,160	10,111	2,690	169	391	425	2,962	512	7,210
Reserves for dividends, contingencies, etc.....	1,652	1,454	208	869	2,713	841	97	70	10	437	464	1,365
Reserves for interest, taxes, and other expenses accrued and unpaid.....	524	771	188	592	2,599	840	397	198	420	1,040	247	1,351
Due to Federal reserve banks.....				1,002	2,431		34				51	1,215
Due to other banks in United States.....	19,692	31,148	8,559	11,120	22,031	16,324	3,980	7,386	6,700	26,554	9,242	16,684
Due to banks in foreign countries (including own branches).....	21	119		244	13			12		1,161		122
Certified and officers' checks outstanding.....	628	1,410	111	845	2,543	185	184	241	489	1,003	150	1,700
Cash letters of credit and travelers' checks outstanding.....				44	6	1						6
Demand deposits.....	47,463	75,868	13,066	69,550	183,129	37,573	25,480	21,211	18,389	64,586	24,954	143,866
Time deposits.....	36,518	60,353	9,081	66,950	289,956	42,650	19,417	21,247	18,462	48,640	24,647	175,123
United States deposits.....	4,915	12,385	244	2,891	5,921	7,270	2,813	2,327	1,728	24,369	2,979	14,407
<b>Total deposits.....</b>	<b>109,237</b>	<b>181,283</b>	<b>31,061</b>	<b>152,646</b>	<b>506,030</b>	<b>104,063</b>	<b>51,922</b>	<b>52,424</b>	<b>45,768</b>	<b>166,313</b>	<b>62,023</b>	<b>353,123</b>
Agreements to repurchase U. S. Government or other securities sold.....					1,010					60		1,458
Bills payable and rediscounts:												
With Federal reserve banks.....	1,325	1,438	274	1,081	18,770	763	400		425	2,302	433	12,260
All other.....	1,202	7,321	1,881	1,893	14,385				5,391	14,875	586	21,863
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	165	792			3					309		742
Acceptances executed by customers.....		1,149			229				117	3,308		1,044
Acceptances executed by other banks for account of reporting banks.....			38	12	58					61	20	1
National-bank notes outstanding.....	1,000	4,895	1,250	3,596	36,988	2,468	4,900	2,880	3,600	2,800	614	31,635
Securities borrowed.....	100			570	1,612	80				400	100	214
Other liabilities.....	260	8,131	210	65	2,270	82	228	32	131	3,065	112	231
<b>Total.....</b>	<b>134,759</b>	<b>238,821</b>	<b>43,248</b>	<b>183,334</b>	<b>688,485</b>	<b>128,917</b>	<b>70,313</b>	<b>63,860</b>	<b>63,637</b>	<b>220,157</b>	<b>75,095</b>	<b>508,034</b>
Number of banks.....	5	7	6	12	358	4	2	3	3	5	4	312

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

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup>  
AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 7											District No. 8 (see also p. 15)		
	CHI-CAGO <sup>2</sup>	Detroit	Cedar Rapids	Des Moines	Du-buque	Grand Rapids	Indianapolis	Mil-waukee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock	Louis-ville
<b>RESOURCES</b>														
Loans (including overdrafts).....	753,401	439,209	6,650	20,693	1,480	43,637	47,397	119,402	16,237	5,991	577,077	175,976	12,549	62,299
United States Government securities.....	260,023	91,941	2,332	3,272	722	3,426	22,954	34,341	8,805	3,901	151,838	79,006	2,106	24,786
Other securities.....	194,524	49,964	3,260	12,966	1,451	6,595	13,511	15,478	6,937	4,220	251,217	87,555	2,426	12,083
<b>Total loans and investments.....</b>	<b>1,207,948</b>	<b>581,114</b>	<b>12,242</b>	<b>36,931</b>	<b>3,653</b>	<b>53,658</b>	<b>83,862</b>	<b>169,221</b>	<b>31,979</b>	<b>14,112</b>	<b>980,132</b>	<b>342,537</b>	<b>17,081</b>	<b>99,168</b>
Customers' liability on account of acceptances.....	16,727	1,270					3	2,601			71	250		
Banking house, furniture, and fixtures.....	28,276	23,097	903	1,436	68	5,431	4,841	6,063	2,761	549	60,155	5,703	657	1,859
Other real estate owned.....	5,040	15,490		347	42	899	458	237	412		17,581	4,877	439	510
Cash in vault.....	16,055	4,326	446	990	202	1,239	6,099	2,775	806	553	29,269	2,856	325	1,138
Reserve with Federal reserve banks.....	216,711	29,323	831	2,774	296	2,640	7,129	10,084	2,295	1,131	49,018	25,418	1,454	4,986
Items with Federal reserve banks in process of collection.....	21,399	7,088	385	1,447	80	633	2,405	3,007	495	116	7,537	9,742	774	2,749
Due from banks in United States.....	203,273	32,680	4,052	5,935	161	3,412	17,031	18,545	3,516	2,881	70,931	55,863	3,004	5,768
Due from banks in foreign countries (including own branches).....	2,471	673	15			26	246	143			93	139		
Exchanges for clearing house and other checks on local banks.....	22,673	7,347	58	1,256	3	792	1,125	1,286	191	412	4,311	4,060	238	873
Outside checks and other cash items.....	2,754	2,185	105	129	10	93	430	446	34	40	1,887	523	85	211
Redemption fund and due from United States Treasurer.....	44	737	25	63	10	45	271	496	145	32	2,745	135		100
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	702							9						
Securities borrowed.....				150		266	81				372			
Other assets.....	11,161	5,235		517	29	111	636	1,230	296	115	10,826	2,932	435	1,016
<b>Total.....</b>	<b>1,755,234</b>	<b>710,565</b>	<b>19,062</b>	<b>51,975</b>	<b>4,554</b>	<b>69,245</b>	<b>124,617</b>	<b>216,143</b>	<b>42,930</b>	<b>19,941</b>	<b>1,234,928</b>	<b>455,035</b>	<b>24,528</b>	<b>118,378</b>
<b>LIABILITIES</b>														
Capital stock paid in.....	132,100	37,500	500	3,750	200	4,850	8,350	13,900	3,260	1,050	94,981	36,070	1,650	4,750
Surplus.....	65,363	33,300	500	1,653	200	3,225	5,750	8,350	3,550	800	57,850	15,829	760	6,850
Undivided profits—net.....	14,685	3,655	10	276	158	361	1,879	4,402	355	159	16,278	4,958	184	800
Reserves for dividends, contingencies, etc.....	8,241	2,140		81	95	590	72	643	35	87	6,254	1,359	146	1,146
Reserves for interest, taxes, and other expenses accrued and unpaid.....	17,875	4,181	563	230	16	85	550	1,261	73	32	4,562	1,477	120	779
Due to Federal reserve banks.....							751	1,390			697			
Due to other banks in the United States.....	284,767	35,598	4,496	7,372	137	3,877	14,394	22,479	2,219	4,412	19,601	67,048	4,554	12,797
Due to banks in foreign countries (including own branches).....	3,214	774					24	89			46	157		
Certified and officers' checks outstanding.....	10,500	3,927	133	471	13	140	685	711	306	170	4,543	2,721	215	570
Cash letters of credit and travelers' checks outstanding.....	1,492	7					1	18			34	68	1	
Demand deposits.....	777,738	187,931	6,134	22,431	1,997	18,374	52,599	73,431	13,843	6,732	375,935	187,197	9,968	37,577
Time deposits.....	332,210	379,344	6,198	13,180	1,466	32,744	32,622	72,726	16,166	5,473	526,804	127,529	6,658	27,853
United States deposits.....	32,157	8,460	28	297	71	70	1,178	4,686	229	110	11,035	5,605	272	4,096
<b>Total deposits.....</b>	<b>1,442,078</b>	<b>616,041</b>	<b>16,969</b>	<b>43,751</b>	<b>3,684</b>	<b>55,205</b>	<b>102,254</b>	<b>175,530</b>	<b>32,763</b>	<b>16,897</b>	<b>938,695</b>	<b>390,325</b>	<b>21,668</b>	<b>82,993</b>
Agreements to repurchase U. S. Government or other securities sold											1,828			
Bills payable and rediscounts:														
With Federal reserve banks.....	3,862					757				233	18,258	606		300
All other.....	37,793	1,200		336		2,781				24	32,591	815		
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	702							9						
Acceptances executed for customers.....	17,429	1,272					3	2,601			20	267		
Acceptances executed by other banks for account of reporting banks.....	48										25			
National-bank notes outstanding.....	895	10,886	500	1,264	200	900	5,419	7,910	2,894	650	54,549	2,691		2,000
Securities borrowed.....				150		266	81				372			
Other liabilities.....	14,163	390		484	1	225	259	1,537		9	8,665	638		18,860
<b>Total.....</b>	<b>1,755,234</b>	<b>710,565</b>	<b>19,062</b>	<b>51,975</b>	<b>4,554</b>	<b>69,245</b>	<b>124,617</b>	<b>216,143</b>	<b>42,930</b>	<b>19,941</b>	<b>1,234,928</b>	<b>455,035</b>	<b>24,528</b>	<b>118,378</b>
Number of banks.....	18	4	1	4	1	4	4	4	3	4	763	13	4	5

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



**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES <sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 8 (continued)		District No. 9				District No. 10 (see also p. 16)						
	Mem- phis	Country banks	MINN- EAPOLIS	Helena	St. Paul	Country banks	KAN- SAS CITY	Denver	Okla- homa City	Omaha	Kansas City, Kans.	Lincoln	Pueblo
<b>RESOURCES</b>													
Loans (including overdrafts).....	39,009	220,904	95,152	3,300	56,045	219,726	75,696	42,905	30,788	35,845	5,342	9,918	3,480
United States Government securities.....	6,268	63,126	32,517	1,141	19,663	70,264	37,223	43,938	11,689	12,865	3,029	5,104	1,846
Other securities.....	11,505	123,720	22,797	3,669	15,346	162,830	38,924	18,417	17,486	11,643	1,345	2,266	4,345
<b>Total loans and investments.....</b>	<b>56,782</b>	<b>407,750</b>	<b>150,466</b>	<b>8,110</b>	<b>91,054</b>	<b>452,820</b>	<b>151,843</b>	<b>105,260</b>	<b>59,943</b>	<b>60,353</b>	<b>9,716</b>	<b>17,288</b>	<b>9,671</b>
Customers' liability on account of acceptances.....	1,025	22	467		21					20			
Banking house, furniture, and fixtures.....	4,935	19,206	2,450	415	6,050	19,280	3,497	2,678	1,653	3,704	788	951	254
Other real estate owned.....	2,286	5,682	641			3,640	1,448	379	53	174	118	46	20
Cash in vault.....	1,065	11,659	1,518	75	1,332	11,879	1,747	6,080	647	1,047	94	677	458
Reserve with Federal reserve banks.....	3,488	19,254	8,749	565	6,258	21,280	12,508	8,692	3,981	4,333	600	1,472	753
Items with Federal reserve banks in process of collection.....	1,670	1,894	2,707	437	986	1,372	8,187	2,822	1,994	2,585	237	471	
Due from banks in United States.....	10,535	34,581	25,582	1,137	10,456	42,350	57,365	19,834	13,012	13,701	629	2,600	5,483
Due from banks in foreign countries (including own branches).....		4	568	11	306	238	243	33		43		4	
Exchanges for clearing house and other checks on local banks.....	1,002	1,693	3,393	35	905	1,709	2,134	1,340	392	1,052	77	213	63
Outside checks and other cash items.....	102	907	907	35	275	765	183	660	191	343	43	146	8
Redemption fund and due from United States Treasurer.....	117	1,156	170	10	115	1,181	57	165	112	117	47	68	25
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		223											
Securities borrowed.....		1,455				52	212			7	10		
Other assets.....	827	1,132	1,177	162	1,636	6,923	1,104	641	153	402	7	91	
<b>Total.....</b>	<b>83,835</b>	<b>506,618</b>	<b>198,805</b>	<b>10,992</b>	<b>119,394</b>	<b>563,489</b>	<b>240,528</b>	<b>148,584</b>	<b>82,131</b>	<b>87,881</b>	<b>12,366</b>	<b>24,027</b>	<b>16,735</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	7,500	42,054	12,200	550	6,850	40,475	14,500	6,300	7,200	5,000	950	1,350	600
Surplus.....	6,900	22,525	7,240	450	4,650	20,669	5,141	5,603	1,510	2,325	300	550	1,100
Undivided profits—net.....	447	7,152	590	127	688	7,470	4,276	3,385	900	631	45	135	26
Reserves for dividends, contingencies, etc.....	917	1,174	83	152	34	3,163	660	47	154	419	1	125	
Reserves for interest, taxes, and other expenses accrued and unpaid.....	195	1,318	982	73	1,014	2,686	327	307	258	168	5	32	117
Due to Federal reserve banks.....		160				26						175	
Due to other banks in United States.....	9,376	16,036	35,204	1,692	14,073	14,137	77,100	14,779	12,980	16,346	2,039	4,844	2,634
Due to banks in foreign countries (including own branches).....			504		178	126	86	30		23			
Certified and officers' checks outstanding.....	422	1,515	1,581	63	479	3,586	2,256	1,197	601	702	78	248	34
Cash letters of credit and travelers' checks outstanding.....		16	6			7				3		4	
Demand deposits.....	27,878	159,481	71,804	4,044	43,663	154,181	101,170	61,341	30,546	35,693	3,359	10,793	5,918
Time deposits.....	25,870	206,320	61,337	3,445	46,222	276,001	30,880	51,440	25,063	21,009	4,026	3,954	5,781
United States deposits.....	1,513	2,162	2,887	19	513	1,643	2,850	1,394	679	1,780	589	439	29
<b>Total deposits.....</b>	<b>65,659</b>	<b>385,690</b>	<b>173,323</b>	<b>9,263</b>	<b>105,128</b>	<b>449,700</b>	<b>213,849</b>	<b>130,182</b>	<b>69,869</b>	<b>75,556</b>	<b>10,091</b>	<b>20,457</b>	<b>14,396</b>
Agreements to repurchase U. S. Government or other securities sold.....		508				464	11						
Bills payable and rediscounts:													
With Federal reserve banks.....	125	8,494		176		10,658	100	392		1,319	20		
All other.....		12,582				4,415	40			38			
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....		223											
Acceptances executed for customers.....	1,025	22	459		21								
Acceptances executed by other banks for account of reporting banks.....			8							20			
National-bank notes outstanding.....	2,350	23,085	3,346	200	817	23,354	1,124	2,300	2,239	2,350	944	1,350	492
Securities borrowed.....		1,455				52	212			7	10		
Other liabilities.....	217	336	574	1	192	383	328	28	1	148		28	4
<b>Total.....</b>	<b>83,835</b>	<b>506,618</b>	<b>198,805</b>	<b>10,992</b>	<b>119,394</b>	<b>563,489</b>	<b>240,528</b>	<b>148,584</b>	<b>82,131</b>	<b>87,881</b>	<b>12,366</b>	<b>24,027</b>	<b>16,735</b>
Number of banks.....	3	415	4	2	3	548	9	8	5	6	2	3	2

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

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 10—Continued					District No. 11							
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	DAL-LAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
<b>RESOURCES</b>													
Loans (including overdrafts).....	8,840	5,765	31,909	7,135	212,238	83,703	5,681	55,209	18,888	32,858	11,995	7,583	205,548
United States Government securities.....	3,984	5,449	7,549	8,879	72,095	26,047	4,162	27,133	11,326	9,663	5,540	3,480	56,870
Other securities.....	2,260	4,361	11,831	5,626	96,563	16,769	2,462	13,763	4,854	5,759	4,004	3,205	49,853
<b>Total loans and investments.....</b>	<b>15,084</b>	<b>15,571</b>	<b>51,289</b>	<b>21,640</b>	<b>380,896</b>	<b>126,519</b>	<b>12,305</b>	<b>96,105</b>	<b>35,068</b>	<b>48,280</b>	<b>21,539</b>	<b>14,268</b>	<b>312,271</b>
Customers' liability on account of acceptances.....						1,410		10			148		1
Banking house, furniture, and fixtures.....	373	737	4,924	1,634	19,394	6,460	428	6,514	4,547	2,502	969	346	19,959
Other real estate owned.....	32	65	373	7	3,779	1,830	2	391	335	756	149	206	6,588
Cash in vault.....	646	379	924	504	12,015	1,076	430	1,465	865	898	707	425	11,974
Reserve with Federal reserve banks.....	1,093	1,433	4,094	2,489	22,103	7,464	1,114	6,835	3,228	3,404	1,396	1,151	19,150
Items with Federal reserve banks in process of collection.....	194	543	229	473	735	4,201	346	3,709	1,130	1,346	282	215	1,146
Due from banks in United States.....	5,018	5,295	11,623	9,295	58,528	19,145	2,476	32,510	11,551	7,676	4,941	2,250	53,865
Due from banks in foreign countries (including own branches).....					55	43		11	1	1	161		140
Exchanges for clearing house and other checks on local banks.....	139	286	616	280	1,247	1,516	105	1,901	534	494	231	61	1,155
Outside checks and other cash items.....	22	10	160	9	903	287	26	220	88	69	89	26	26
Redemption fund and due from United States Treasurer.....	17	30	70	17	1,333	358	30	345	163	110	88	67	1,291
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....								1					
Securities borrowed.....					104								326
Other assets.....	61	24	124	63	657	414	3	589	312	15		13	805
<b>Total.....</b>	<b>22,679</b>	<b>24,377</b>	<b>74,426</b>	<b>36,411</b>	<b>501,749</b>	<b>170,723</b>	<b>17,265</b>	<b>150,606</b>	<b>57,822</b>	<b>65,551</b>	<b>30,700</b>	<b>19,028</b>	<b>429,597</b>
<b>LIABILITIES</b>													
Capital stock paid in.....	1,300	1,400	5,950	2,400	42,928	15,150	600	9,100	5,050	4,550	2,150	1,350	45,078
Surplus.....	1,050	453	950	1,300	19,466	4,500	850	5,175	2,030	2,805	750	400	23,340
Undivided profits—net.....	168	434	842	495	6,387	5,926	330	1,360	887	1,057	274	150	7,901
Reserves for dividends, contingencies, etc.....	43	16	23	65	1,053	722	45	2,321	94		34	15	1,374
Reserves for interest, taxes, and other expenses accrued and unpaid.....	13	28	373	250	642	590	92	415	173		154	4	734
Due to Federal reserve banks.....		1			88					334	185	69	524
Due to other banks in United States.....	5,325	4,321	8,140	9,080	14,629	25,612	922	24,551	8,027	8,451	4,585	1,359	16,738
Due to banks in foreign countries (including own branches).....					5	13	186	32	107				283
Certified and officers' checks outstanding.....	77	70	584	290	2,899	1,971	185	1,485	467	389	176	90	2,406
Cash letters of credit and travelers' checks outstanding.....	1				2			1					23
Demand deposits.....	6,782	11,893	37,894	14,358	216,222	62,610	9,151	56,159	22,173	27,638	7,883	7,402	211,089
Time deposits.....	7,519	4,759	17,805	7,232	151,943	32,011	4,094	35,155	11,697	14,809	12,350	5,877	73,795
United States deposits.....	53	395	441	573	1,702	12,296	208	7,705	3,666	3,132	742	363	3,000
<b>Total deposits.....</b>	<b>19,757</b>	<b>21,439</b>	<b>64,864</b>	<b>31,533</b>	<b>387,490</b>	<b>134,513</b>	<b>14,746</b>	<b>125,088</b>	<b>46,197</b>	<b>54,604</b>	<b>25,805</b>	<b>15,761</b>	<b>307,858</b>
Agreements to repurchase U. S. Government or other securities sold.....					247	216							276
Bills payable and rediscounts:													
With Federal reserve banks.....					15,965					25			11,142
All other.....					1,224					125			5,610
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....								1					
Acceptances executed for customers.....						1,410		10			148		6
Acceptances executed by other banks for account of reporting banks.....													
National bank notes outstanding.....	333	600	1,399	350	26,080	7,313	600	6,897	3,250	2,200	1,385	1,347	25,541
Securities borrowed.....					104								326
Other liabilities.....	15	7	25	18	163	383	2	239	51	1		1	411
<b>Total.....</b>	<b>22,679</b>	<b>24,377</b>	<b>74,426</b>	<b>36,411</b>	<b>501,749</b>	<b>170,723</b>	<b>17,265</b>	<b>150,606</b>	<b>57,822</b>	<b>65,551</b>	<b>30,700</b>	<b>19,028</b>	<b>429,597</b>
Number of banks.....	5	4	4	4	744	5	2	7	7	4	4	3	562

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

**ALL MEMBER BANKS—CONDITION ON SEPTEMBER 30, 1932, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 12									Recapitulation				
	SAN FRAN- CISCO	Los Ange- les	Port- land	Salt Lake City	Seattle	Spokane	Oak- land	Odgen	Country banks	Federal reserve bank cities	Federal reserve branch cities	Other reserve cities	Country banks	Total
<b>RESOURCES</b>														
Loans (including overdrafts).....	869,794	380,265	27,158	18,408	47,391	18,132	18,034	4,306	239,860	7,332,235	2,186,453	638,140	5,767,013	15,923,841
United States Government securities.....	293,716	122,402	35,778	9,446	38,846	4,717	4,106	1,448	66,743	3,693,448	956,773	244,412	1,471,466	6,366,099
Other securities.....	219,985	108,801	29,957	12,976	23,600	5,926	4,719	1,686	127,133	2,153,293	708,540	177,810	2,715,100	5,754,743
<b>Total loans and investments.....</b>	<b>1,383,495</b>	<b>611,468</b>	<b>92,893</b>	<b>40,830</b>	<b>108,937</b>	<b>28,775</b>	<b>26,859</b>	<b>7,440</b>	<b>433,736</b>	<b>13,178,976</b>	<b>3,851,766</b>	<b>1,660,362</b>	<b>9,933,579</b>	<b>28,044,633</b>
Customers' liability on account of acceptances.....	4,236	1,973	70	253	91	4	72	8	8	421,616	11,791	3,088	3,781	440,276
Banking house, furniture, and fixtures.....	57,509	25,382	2,916	2,958	2,124	354	220	23,308	452,798	175,875	67,228	471,862	1,167,763	
Other real estate owned.....	11,428	3,205	59	502	27	246	130	6	5,732	63,861	39,588	8,750	135,133	253,342
Cash in vault.....	12,189	7,121	1,095	278	1,182	369	416	145	13,524	102,396	44,627	29,629	230,036	406,638
Reserve with Federal reserve banks.....	63,784	35,213	5,786	2,633	6,814	1,838	1,479	550	20,600	1,493,454	226,172	74,563	440,730	2,234,919
Items with Federal reserve banks in process of collection.....	6,506	5,227	1,031	1,441	1,504	715	127	1,045	210,872	51,207	21,034	84,244	387,225	
Due from banks in United States.....	75,848	48,032	19,734	5,779	16,155	2,049	1,794	1,401	43,315	853,263	301,590	162,576	671,215	2,048,644
Due from banks in foreign countries (including own branches).....	6,502	1,153	360	394	82	82	241	93	1,881	165,765	5,970	1,090	2,552	175,377
Exchanges for clearing house and other checks on local banks.....	22,103	4,558	1,127	752	1,557	420	213	93	1,881	699,135	47,923	15,293	40,530	802,881
Outside checks and other cash items.....	1,071	5,757	142	91	351	49	16	20	14,961	14,108	3,110	14,923	47,102	
Redemption fund and due from United States Treasurer.....	2,338	851	355	90	350	100	85	25	1,167	6,332	5,499	2,230	23,566	37,627
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	392	103	249	109	18	-----	-----	73	25	13,202	4,062	82	1,212	18,558
Securities borrowed.....	166	-----	-----	-----	-----	-----	-----	656	952	1,664	1,242	7,401	11,259	
Other assets.....	16,967	6,176	756	185	646	28	46	5	1,226	136,283	33,555	7,044	56,619	233,501
<b>Total.....</b>	<b>1,664,534</b>	<b>756,219</b>	<b>126,573</b>	<b>53,685</b>	<b>141,984</b>	<b>36,796</b>	<b>31,395</b>	<b>10,193</b>	<b>547,982</b>	<b>17,819,866</b>	<b>4,895,275</b>	<b>1,457,321</b>	<b>12,137,383</b>	<b>36,309,845</b>
<b>LIABILITIES</b>														
Capital stock paid in.....	95,900	45,500	7,100	3,900	13,900	3,200	1,700	800	45,357	1,165,508	287,075	97,685	881,420	2,431,688
Surplus.....	67,027	31,000	3,300	1,790	3,375	680	1,600	200	20,155	1,205,240	307,213	61,295	688,374	2,262,122
Undivided profits—net.....	20,917	10,460	1,217	881	1,630	430	500	119	7,536	239,390	60,856	16,822	199,423	516,491
Reserves for dividends, contingencies, etc.....	10,645	3,195	182	169	496	52	25	122	2,410	231,637	47,739	4,399	77,085	360,860
Reserves for interest, taxes, and other expenses accrued and unpaid.....	6,345	3,469	587	235	489	68	21	27	1,075	64,731	20,688	6,551	37,999	129,969
Due to Federal reserve banks.....	9	-----	-----	-----	-----	-----	-----	-----	388	207	254	5,777	25,958	32,196
Due to other banks in United States.....	110,844	33,411	13,254	7,279	17,621	3,631	6,010	1,197	12,401	2,366,487	487,036	171,381	243,950	3,268,854
Due to banks in foreign countries (including own branches).....	7,548	1,054	270	-----	743	32	-----	-----	68	254,376	6,181	580	1,539	262,676
Certified and officers' checks outstanding.....	11,298	5,284	385	241	1,146	241	128	58	3,461	386,368	27,474	7,077	43,087	464,006
Cash letters of credit and travelers' checks outstanding.....	803	484	5	-----	44	-----	-----	-----	18	14,709	3,006	69	174	17,958
Demand deposits.....	364,570	195,874	37,970	20,279	48,413	10,990	10,617	4,318	187,674	7,370,410	1,533,733	551,109	3,625,991	13,051,243
Time deposits.....	830,805	400,422	52,091	16,390	41,517	11,986	8,372	2,493	212,504	3,222,130	1,769,440	452,988	5,157,131	10,601,689
United States deposits.....	28,071	5,104	2,445	202	5,337	199	632	77	2,012	494,072	122,698	25,351	95,648	737,769
<b>Total deposits.....</b>	<b>1,353,948</b>	<b>641,633</b>	<b>106,420</b>	<b>44,391</b>	<b>114,821</b>	<b>27,079</b>	<b>25,760</b>	<b>8,143</b>	<b>418,076</b>	<b>14,108,759</b>	<b>3,949,822</b>	<b>1,214,332</b>	<b>9,193,478</b>	<b>28,466,391</b>
Agreements to repurchase U. S. Government or other securities sold.....	4,623	-----	-----	-----	-----	-----	-----	70	67	17,316	310	70	24,415	42,111
Bills payable and rediscounts: With Federal reserve banks.....	38,044	8	-----	-----	-----	2,466	-----	-----	14,593	60,585	17,486	2,664	250,610	331,345
All other.....	10,664	1,294	-----	135	-----	821	-----	50	14,766	83,104	41,761	5,670	234,869	365,404
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	392	103	249	109	18	-----	-----	73	25	13,202	4,062	82	1,212	18,558
Acceptances executed for customers.....	4,652	1,999	64	268	91	-----	4	93	8	430,209	12,627	2,878	2,726	448,440
Acceptances executed by other banks for account of reporting banks.....	261	8	12	-----	-----	-----	-----	-----	-----	3,800	143	232	1,241	5,416
National-bank notes outstanding.....	48,740	17,002	7,100	1,795	6,999	2,000	1,700	496	23,027	125,784	105,210	40,316	468,483	739,793
Securities borrowed.....	166	-----	-----	-----	-----	-----	-----	-----	656	1,664	1,242	7,401	11,259	
Other liabilities.....	2,210	548	342	12	165	-----	15	-----	241	69,649	38,619	3,083	68,647	179,998
<b>Total.....</b>	<b>1,664,534</b>	<b>756,219</b>	<b>126,573</b>	<b>53,685</b>	<b>141,984</b>	<b>36,796</b>	<b>31,395</b>	<b>10,193</b>	<b>547,982</b>	<b>17,819,866</b>	<b>4,895,275</b>	<b>1,457,321</b>	<b>12,137,383</b>	<b>36,309,845</b>
Number of banks.....	8	4	4	6	6	4	2	2	426	155	131	88	6,530	6,904

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

## ALL MEMBER BANKS—CONDITION OF BANKS,

RESOURCES (in thousands of dollars)

State	Number of banks	Loans (including overdrafts)	United States Government securities	Other securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Cash in vault	Reserve with Federal Reserve banks
Total	6,904	15,923,841	6,366,099	5,754,743	28,044,683	440,276	1,167,763	253,342	406,688	2,234,919
New England:										
Maine	45	61,960	13,323	44,432	119,715		2,661	631	1,896	5,774
New Hampshire	54	35,849	13,334	17,163	66,346		2,890	182	1,613	2,994
Vermont	45	31,974	6,855	20,343	59,172		1,255	350	1,046	2,206
Massachusetts	160	778,482	278,503	260,407	1,317,392	16,637	48,055	6,257	17,095	94,260
Rhode Island	14	163,772	58,738	62,057	284,567		2,666	925	4,774	11,256
Connecticut	61	163,493	40,146	42,483	246,122		13,940	2,226	5,427	10,765
Middle Atlantic:										
New York	586	4,627,717	2,664,676	1,601,529	8,893,922	367,978	317,711	30,305	67,434	1,046,757
New Jersey	327	701,210	156,541	371,611	1,229,262	891	59,324	3,902	21,264	51,443
Pennsylvania	824	1,675,756	724,749	858,244	3,258,749	11,393	134,039	38,316	41,820	172,513
East North Central:										
Ohio	312	1,000,663	199,140	245,183	1,444,986	7,443	78,815	26,009	25,518	76,997
Indiana	166	163,806	58,453	61,167	283,426		17,659	3,902	13,015	15,952
Illinois	377	943,502	334,524	297,816	1,575,842	16,727	48,388	10,951	27,968	238,894
Michigan	201	707,707	139,771	168,709	1,016,187	1,338	54,770	24,715	15,082	47,805
Wisconsin	146	244,741	66,571	74,943	386,255	2,604	17,701	1,828	8,688	19,653
West North Central:										
Minnesota	240	242,574	82,980	107,749	433,303	488	15,669	2,244	7,058	23,542
Iowa	188	102,230	26,548	50,098	178,876		7,429	2,361	5,539	11,535
Missouri	153	335,256	141,521	178,156	654,933	250	16,800	8,111	9,224	46,184
North Dakota	79	29,595	6,713	14,869	51,177		2,838	586	1,125	2,381
South Dakota	84	26,064	6,746	17,259	50,069		2,450	361	1,244	2,449
Nebraska	159	87,839	30,782	27,097	145,718	20	7,316	644	3,503	9,919
Kansas	227	76,607	34,035	30,329	140,971		8,676	1,633	3,984	10,156
South Atlantic:										
Delaware	20	45,699	10,834	18,577	75,110		1,903	598	1,001	3,493
Maryland	73	132,443	60,232	86,132	278,802	1,155	13,661	1,435	4,212	14,263
District of Columbia	12	67,625	45,144	19,490	132,259		12	11,281	2,954	8,761
Virginia	148	216,782	50,984	46,497	314,263	36	12,232	4,407	6,845	15,512
West Virginia	95	108,045	18,440	25,694	152,179	1	7,969	4,046	3,349	6,281
North Carolina	47	70,540	19,968	10,592	101,100	189	7,827	2,282	2,732	4,452
South Carolina	25	28,385	7,891	10,981	47,257	99	2,374	1,491	1,702	2,017
Georgia	86	125,832	43,957	27,501	197,290	43	14,415	4,614	4,212	11,741
Florida	53	37,855	59,805	30,103	127,823	1	7,402	1,176	4,876	7,025
East South Central:										
Kentucky	113	139,322	39,216	29,359	207,997		5,841	2,002	3,648	9,437
Tennessee	85	163,524	37,340	31,590	222,354	1,493	13,192	5,020	4,635	10,238
Alabama	87	98,631	25,577	26,899	151,107	561	6,943	5,484	3,848	7,404
Mississippi	26	27,443	4,949	12,001	44,393	22	1,842	862	1,176	2,000
West South Central:										
Arkansas	64	41,456	11,621	14,428	67,505		2,323	1,172	2,094	4,250
Louisiana	34	151,646	19,462	44,958	216,066	2,444	19,093	2,006	2,960	9,803
Oklahoma	243	111,171	40,519	65,902	217,592		12,592	1,068	4,350	14,570
Texas	549	389,800	134,862	89,174	613,836	1,569	38,452	9,317	16,259	41,184
Mountain:										
Montana	69	32,120	13,489	27,699	73,308		3,520	456	2,526	4,699
Idaho	40	12,259	4,380	6,822	23,461		1,140	454	867	1,251
Wyoming	29	18,036	5,068	5,420	28,524		1,049	186	1,446	1,501
Colorado	103	79,237	56,438	38,433	174,108		5,824	1,164	8,716	12,546
New Mexico	28	11,668	4,463	5,605	21,736		1,213	231	857	1,084
Arizona	12	9,533	7,519	4,873	21,925		1,484	485	1,955	1,288
Utah	32	33,007	12,623	16,255	62,485	333	1,561	695	765	3,732
Nevada	9	12,405	2,979	3,190	18,574		880	48	395	650
Pacific:										
Washington	115	116,538	62,034	59,137	237,709	91	10,343	823	4,969	13,384
Oregon	85	59,511	45,323	46,509	151,343	70	6,138	708	3,461	8,579
California	174	1,381,931	446,273	399,378	2,227,582	6,213	94,214	18,149	24,313	110,249

## STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district No. 2	12	25,876	8,127	8,148	42,151	50	3,192	505	1,294	1,543
New Jersey—district No. 2	226	538,329	129,493	311,302	979,124	883	42,847	10,369	17,033	41,537
Kentucky—district No. 4	62	51,596	9,362	10,002	70,960		2,726	964	1,544	2,982
Pennsylvania—district No. 4	248	520,553	377,582	272,036	1,170,171	192	48,665	10,770	13,453	65,207
West Virginia—district No. 4	12	20,191	4,446	3,956	28,593		1,456	217	578	1,155
Louisiana—district No. 6	22	129,313	16,364	38,086	183,763	2,444	16,762	1,244	2,247	8,243
Mississippi—district No. 6	16	21,912	3,950	9,803	35,665		1,410	775	881	1,709
Tennessee—district No. 6	69	117,499	19,941	18,461	155,901	468	7,599	2,512	3,166	6,327
Illinois—district No. 7	240	882,213	313,143	256,011	1,451,367	16,727	42,524	9,199	24,961	233,092
Indiana—district No. 7	120	138,153	51,179	47,428	236,760	3	14,874	3,037	11,341	13,928
Michigan—district No. 7	159	684,176	132,987	143,916	961,079	1,338	52,891	24,354	13,423	45,630
Wisconsin—district No. 7	103	224,402	59,698	62,670	346,770	2,604	15,862	1,555	7,496	18,047
Missouri—district No. 10	37	92,199	44,757	45,523	182,479		4,552	1,739	2,824	14,407
New Mexico—district No. 10	9	6,554	2,637	4,095	13,286		775	89	488	6,675
Oklahoma—district No. 10	232	109,389	39,913	64,170	213,472		12,395	1,039	4,257	14,347
Arizona—district No. 12	9	7,097	3,690	3,492	14,279		1,177	478	1,549	922

BY STATES, ON SEPTEMBER 30, 1932

RESOURCES (in thousands of dollars)

Items with Federal reserve banks in process of collection	Due from banks in—		Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from U. S. Treasurer	Acceptances of other banks and bills of exchange or drafts sold with indorsement	Securities borrowed	Other assets	Total	State
	United States	Foreign countries (including own branches)								
387,225	2,048,644	175,377	802,881	47,102	37,627	18,558	11,259	233,501	36,309,845	Total.
803	7,497	138	441	267	248	-----	-----	531	140,605	New England:
1,230	3,618	24	172	172	248	-----	26	140	79,655	Maine.
646	2,000	69	97	93	220	-----	-----	368	67,522	New Hampshire.
30,463	147,121	22,835	18,608	3,450	956	44	-----	8,032	1,731,205	Vermont.
1,458	10,556	124	1,773	109	204	-----	-----	2,178	320,712	Massachusetts.
5,433	26,525	54	2,296	493	545	-----	-----	784	314,660	Rhode Island.
										Connecticut.
119,143	169,522	132,663	596,443	5,355	4,398	8,635	470	79,204	11,839,940	Middle Atlantic:
14,917	52,374	167	7,567	975	1,380	120	75	12,332	1,469,563	New York.
42,073	208,887	3,351	39,855	3,135	4,762	411	280	24,742	3,984,336	New Jersey.
										Pennsylvania.
23,945	90,685	1,203	13,995	3,368	1,921	5,425	3,436	14,907	1,818,643	East North Central:
4,157	30,053	246	1,897	943	1,120	473	-----	2,882	375,728	Ohio.
24,690	240,166	2,473	24,032	3,534	1,196	702	132	12,521	2,228,216	Indiana.
10,477	55,942	800	10,205	2,796	1,458	-----	523	11,210	1,253,308	Illinois.
3,964	36,655	145	1,996	782	1,187	9	2	3,272	484,741	Michigan.
										Wisconsin.
4,484	56,861	1,006	4,952	1,444	853	-----	43	6,966	558,913	West North Central:
2,600	22,479	15	2,083	532	482	-----	150	1,045	235,126	Minnesota.
18,583	129,950	382	7,605	1,072	455	-----	1,157	4,749	899,455	Iowa.
150	3,534	36	225	123	148	-----	1	867	63,191	Missouri.
140	3,702	-----	166	118	93	-----	-----	779	61,571	North Dakota.
3,151	23,031	47	1,410	634	439	-----	8	577	196,417	South Dakota.
1,516	32,712	12	861	253	494	-----	61	278	201,607	Nebraska.
										Kansas.
1,004	9,040	-----	706	38	54	-----	-----	171	93,118	South Atlantic:
7,140	19,526	64	4,445	262	433	792	-----	2,244	348,439	Delaware.
1,872	15,975	27	3,466	387	180	-----	570	1,378	183,334	Maryland.
6,874	35,719	16	2,033	549	989	168	-----	960	1,151,404	District of Columbia.
1,532	8,627	-----	624	159	467	-----	499	779	186,512	Virginia.
3,008	17,028	-----	748	256	249	-----	230	719	140,810	West Virginia.
455	5,747	5	242	144	151	-----	23	224	61,931	North Carolina.
3,453	44,158	2	1,995	483	407	-----	210	796	283,819	South Carolina.
1,092	15,140	39	490	233	403	-----	141	732	166,573	Georgia.
										Florida.
2,819	12,106	1	1,032	360	569	8	71	1,130	247,021	East South Central:
3,911	27,386	1	1,848	775	865	-----	43	1,357	293,118	Kentucky.
1,294	13,188	31	504	353	683	742	2	677	192,821	Tennessee.
63	4,378	-----	183	77	103	223	69	56	55,537	Alabama.
										Mississippi.
945	10,946	4	377	261	167	-----	-----	646	90,690	West South Central:
2,018	26,405	162	5,651	747	320	309	400	3,034	291,418	Arkansas.
2,374	43,423	43	1,332	574	506	-----	82	514	299,020	Louisiana.
11,999	125,387	287	5,639	1,603	2,274	1	290	1,892	869,989	Oklahoma.
										Texas.
706	8,058	69	259	166	109	-----	-----	837	94,713	Mountain:
98	2,800	-----	30	108	46	-----	-----	147	30,402	Montana.
21	3,307	-----	97	46	78	-----	-----	22	36,277	Idaho.
2,927	32,640	33	1,669	872	359	-----	-----	687	241,545	Wyoming.
91	1,900	-----	53	86	68	-----	-----	21	27,340	Colorado.
179	2,382	70	281	64	70	-----	41	79	30,303	New Mexico.
1,597	8,033	-----	860	134	133	182	2	222	80,734	Arizona.
10	1,158	-----	63	19	61	-----	-----	-----	21,858	Utah.
										Nevada.
2,334	27,204	693	2,371	854	709	18	-----	773	302,275	Pacific:
1,078	24,576	360	1,303	216	524	274	-----	918	199,548	Washington.
12,308	148,537	7,680	27,901	7,638	3,843	495	779	23,931	2,713,832	Oregon.
										California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

764	1,353	3	526	27	113	-----	-----	196	51,717	Connecticut—district No. 2.
12,973	43,423	138	6,744	812	967	110	-----	10,095	1,107,065	New Jersey—district No. 2.
58	4,400	1	117	111	284	8	29	84	84,278	Kentucky—district No. 4.
14,037	64,419	276	8,550	992	1,688	-----	130	7,925	1,406,475	Pennsylvania—district No. 4.
423	1,473	-----	114	11	79	-----	-----	34	34,133	West Virginia—district No. 4.
1,686	18,732	162	5,411	673	203	309	400	2,885	245,114	Louisiana—district No. 6.
63	3,655	-----	141	67	69	-----	41	56	44,533	Mississippi—district No. 6.
2,219	16,281	-----	810	647	705	-----	-----	518	197,153	Tennessee—district No. 6.
23,877	228,803	2,473	23,845	3,279	533	702	43	12,216	2,073,941	Illinois—district No. 7.
3,696	25,918	248	1,785	855	926	-----	159	2,862	316,370	Indiana—district No. 7.
10,465	51,983	788	9,861	2,717	1,320	-----	515	11,015	1,187,379	Michigan—district No. 7.
3,954	33,234	145	1,900	730	1,052	9	2	3,018	436,378	Wisconsin—district No. 7.
8,426	66,141	243	2,430	234	150	-----	218	1,253	285,096	Missouri—district No. 10.
74	1,398	-----	46	74	46	-----	-----	42	16,963	New Mexico—district No. 10.
2,355	43,154	43	1,326	565	492	-----	46	498	283,989	Oklahoma—district No. 10.
171	1,799	-----	176	31	45	-----	41	44	20,712	Arizona—district No. 12.





# FEDERAL RESERVE DISTRICTS

