

Member Bank Call Report

No. 62

Condition of Member Banks
June 30, 1934

FEDERAL RESERVE BOARD

WASHINGTON



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

MEMBER BANK CALL REPORT

Washington, August 30, 1934.

CONDITION OF LICENSED MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 30, 1934	Mar. 5, 1934	June 30, 1933	Mar. 5, 1934	June 30, 1933
ASSETS					
Loans (including overdrafts).....	12,522,980	12,705,759	12,858,099	-182,779	-335,119
United States Government securities.....	9,136,684	8,667,064	6,887,123	+469,620	+2,249,561
Securities guaranteed by United States Government.....	508,643	208,692	.....	+299,951	+508,643
Other securities.....	5,006,532	4,966,696	5,041,149	+39,836	-34,617
Total loans and investments.....	27,174,839	26,548,211	24,786,371	+626,828	+2,388,468
Customers' liability on account of acceptances.....	252,916	395,503	424,263	-142,587	-171,347
Banking house, furniture, and fixtures.....	997,817	982,606	982,036	+15,211	+15,781
Other real estate owned.....	286,348	290,329	227,074	-3,981	+59,274
Cash in vault.....	472,643	486,086	404,502	-13,443	+68,141
Reserve with Federal Reserve banks.....	3,819,410	3,148,124	2,235,179	+671,286	+1,584,231
Items with Federal Reserve banks in process of collection.....	473,810	413,397	423,163	+60,413	+50,647
Due from member banks.....	2,574,608	2,303,449	2,008,218	+362,828	+658,059
Due from nonmember banks.....	91,669	.....	.....	.....	.....
Due from banks in foreign countries (including own branches).....	232,606	209,335	214,111	+23,271	+18,495
Exchanges for clearing house and other checks on local banks.....	518,239	702,682	1,008,400	-184,443	-490,161
Outside checks and other cash items.....	64,730	42,916	53,780	+21,814	+10,950
Redemption fund and due from United States Treasurer.....	36,249	40,674	37,261	-4,425	-1,012
Acceptances of other banks and bills sold with endorsement.....	1,920	24,741	7,948	-22,821	-6,028
Securities borrowed.....	2,524	6,099	6,654	-3,575	-4,130
Other assets.....	384,483	331,132	227,820	+53,351	+156,663
Total assets.....	37,384,811	35,925,284	33,046,780	+1,459,527	+4,338,031
LIABILITIES					
Demand deposits.....	14,963,215	13,692,248	12,927,778	+1,270,967	+2,035,437
Time deposits.....	9,811,153	9,416,145	8,980,860	+395,008	+830,293
United States deposits.....	1,657,793	1,790,401	806,297	-132,608	+851,496
Due to Federal Reserve banks.....	41,563	39,305	34,004	+2,258	+7,559
Due to other banks in United States.....	4,054,103	3,660,352	3,047,327	+393,751	+1,006,776
Due to banks in foreign countries (including own branches).....	154,437	217,128	168,276	-62,691	-13,839
Certified and officers' checks outstanding.....	317,387	499,636	609,484	-182,249	-292,097
Cash letters of credit and travelers' checks outstanding.....	12,716	9,610	13,430	+3,106	-714
Total deposits.....	31,012,367	29,324,825	26,587,456	+1,687,542	+4,424,911
National bank notes outstanding.....	694,790	786,514	727,110	-91,724	-32,320
Agreements to repurchase U.S. Government or other securities sold.....	5,314	10,193	14,244	-4,879	-8,930
Bills payable and rediscounts:					
With Federal Reserve banks:					
Bills payable.....	15,997	39,025	64,121	-23,028	-48,124
Rediscounts.....	3,071	7,218	35,105	-4,147	-32,034
All other:					
Bills payable.....	15,755	44,390	91,285	-28,635	-75,530
Rediscounts.....	17	308	717	-291	-700
Acceptances of other banks and bills sold with endorsement.....	1,920	24,741	7,948	-22,821	-6,028
Acceptances executed for customers.....	266,646	413,794	434,997	-147,148	-168,351
Acceptances executed by other banks for reporting banks.....	11,352	10,441	7,302	+911	+4,050
Securities borrowed.....	2,524	6,099	6,654	-3,575	-4,130
Interest, taxes, and other expenses accrued and unpaid.....	70,759	88,330	67,111	-17,571	+3,648
Other liabilities.....	179,375	163,544	165,648	+15,831	+13,727
Capital notes and debentures.....	154,839	125,673	.....	+29,166	+154,839
Capital stock (see memorandum below).....	2,497,343	2,378,117	2,220,330	+119,226	+277,013
Surplus.....	1,690,560	1,724,409	1,847,462	-33,849	-156,902
Undivided profits—net.....	387,925	376,282	373,258	+11,643	+14,667
Reserves for contingencies.....	374,257	401,381	396,032	-27,124	-21,775
Total liabilities, including capital account.....	37,384,811	35,925,284	33,046,780	+1,459,527	+4,338,031
MEMORANDUM					
Par value of capital stock:					
First preferred.....	2,459,047	266,278	.....	+192,769	+459,047
Second preferred.....	15,758	6,885	.....	+8,873	+15,758
Common.....	2,025,022	2,106,621	2,220,330	-81,599	-195,308
Total.....	2,499,827	2,379,784	2,220,330	+120,043	+279,497
Number of banks.....	6,375	6,206	5,606	+169	+769

¹ \$151,629,000 sold to the Reconstruction Finance Corporation and \$3,210,000 sold to others by State bank members.

² Retirable value exceeds par value in the case of State bank members as follows: First preferred stock, by \$2,849,000; second preferred stock by \$677,000.

ALL MEMBER BANKS—CONDITION ON CALL DATES MAR. 25, 1931, TO JUNE 30, 1934

[Amounts in thousands of dollars]

	1931				1932			1933 ¹			1934 ¹	
	Mar. 25	June 30	Sept. 29	Dec. 31	June 30	Sept. 30	Dec. 31	June 30	Oct. 25	Dec. 30	Mar. 5	June 30
ASSETS												
Loans (including overdrafts).....	22,839,946	21,816,243	20,874,054	19,260,635	16,587,185	15,923,841	15,204,050	12,858,099	13,058,608	12,833,483	12,705,759	12,522,980
United States Government securities.....	5,002,262	5,343,032	5,564,461	5,318,654	5,627,854	6,366,099	6,539,706	6,887,123	6,801,360	7,254,234	8,667,064	9,136,684
Securities guaranteed by United States Government Other securities.....	6,886,357	6,763,247	6,634,689	5,995,786	5,785,764	5,754,743	5,725,714	5,041,149	5,092,856	5,131,926	5,175,388	5,008,643
Total loans and investments	34,728,565	33,922,522	33,073,234	30,575,125	28,000,803	28,044,683	27,469,470	24,786,371	24,952,824	25,219,643	26,548,211	27,174,839
Customers' liability on account of acceptances.....	1,035,978	888,454	662,415	718,500	458,952	440,276	412,248	424,263	392,814	459,264	395,503	252,916
Banking house, furniture, and fixtures.....	1,239,935	1,234,404	1,220,317	1,174,957	1,166,263	1,167,763	1,150,245	982,036	987,366	981,206	982,606	997,817
Other real estate owned.....	199,935	206,569	209,518	211,755	233,014	253,342	268,045	227,074	268,215	274,966	290,329	286,348
Cash in vault.....	461,267	519,135	554,150	522,551	478,224	406,688	422,838	404,502	446,983	471,006	486,080	472,643
Reserve with Federal Reserve banks.....	2,364,478	2,396,421	2,339,230	1,975,169	1,997,656	2,234,919	2,511,374	2,235,179	2,651,476	2,677,693	3,148,124	3,819,410
Items with Federal Reserve banks in process of collection	524,765	629,418	531,691	598,285	419,706	387,225	449,848	423,163	433,626	485,022	413,397	473,810
Due from member banks.....	2,791,204	2,517,096	1,935,119	1,662,226	1,730,770	2,048,644	2,415,656	2,008,218	1,848,418	1,969,141	2,303,449	2,574,608
Due from nonmember banks.....	296,376	351,320	215,692	174,183	192,619	175,377	193,881	214,111	257,598	302,499	209,335	232,606
Exchanges for clearing house and other checks on local banks	975,215	1,771,312	959,218	1,388,409	859,340	802,881	594,695	5,008,400	591,596	588,237	702,682	518,239
Outside checks and other cash items.....	43,344	87,358	50,696	108,128	58,092	47,102	77,406	1,538,780	34,863	59,079	42,916	64,730
Redemption fund and due from United States Treasurer.....	32,264	32,001	31,524	31,372	32,548	37,627	39,242	37,261	38,220	40,307	40,374	36,249
Acceptances of other banks and bills sold with endorsement	524,104	452,045	329,756	310,502	55,022	18,558	14,869	7,948	8,172	46,349	24,741	1,920
Securities borrowed.....	24,822	20,279	17,150	13,473	11,664	11,259	12,928	6,654	5,566	10,827	6,099	2,524
Other assets.....	300,024	260,254	249,067	223,687	216,388	233,501	226,281	227,820	258,804	291,087	331,132	384,483
Total assets	45,542,276	45,288,588	42,378,777	39,688,322	35,911,061	36,309,845	36,259,926	33,046,780	33,176,541	33,876,326	35,925,284	37,384,811
LIABILITIES												
Demand deposits.....	16,338,728	16,622,224	15,526,182	14,955,400	13,203,732	13,081,243	13,393,235	12,927,778	12,993,682	13,442,260	13,692,248	14,963,215
Time deposits.....	13,663,258	13,515,468	12,776,332	11,315,842	10,636,021	10,601,689	10,549,579	8,980,860	9,114,380	9,125,241	9,416,145	9,811,153
United States deposits.....	502,204	395,397	526,161	411,845	387,463	737,769	474,741	806,297	917,881	967,167	1,790,401	1,657,793
Due to Federal Reserve banks.....	43,323	41,073	41,070	48,381	38,362	32,196	36,663	34,004	37,441	35,930	39,305	41,563
Due to other banks in United States.....	4,236,451	4,004,077	3,222,466	2,832,296	2,870,029	3,268,854	3,607,649	3,047,327	2,975,675	3,124,968	3,660,352	4,054,103
Due to banks in foreign countries (including own branches)	566,579	657,285	747,023	433,740	200,589	262,676	295,989	168,276	135,584	142,833	217,128	154,437
Certified and officers' checks outstanding.....	626,747	999,310	617,053	729,301	503,336	464,006	369,891	609,484	418,434	331,157	499,636	317,387
Cash letters of credit and travelers' checks outstanding	22,506	33,231	23,701	19,581	24,475	17,958	15,250	13,430	9,367	8,166	9,610	12,716
Total deposits	35,999,796	36,268,065	33,450,247	30,746,386	27,863,987	28,466,391	28,742,997	26,587,456	26,602,444	27,180,722	29,324,825	31,012,367
National bank notes outstanding.....	642,284	636,041	628,334	624,234	648,906	739,793	776,749	727,110	743,589	775,270	786,514	694,790
Agreements to repurchase securities sold.....	23,599	15,371	25,303	81,583	62,983	42,111	45,579	14,244	20,306	11,669	10,193	5,314
Bills payable with Federal Reserve banks.....	81,242	61,994	209,024	402,003	280,359	192,878	136,920	64,121	60,647	56,154	39,225	15,997
Rediscounts with Federal Reserve banks.....	83,864	84,825	114,330	220,649	180,145	138,467	97,604	35,105	23,817	18,602	7,218	3,071
Bills payable—All other.....	112,012	65,428	133,002	202,833	368,435	360,120	308,495	91,285	103,076	67,187	44,390	15,755
Rediscounts—All other.....	4,324	4,651	9,355	13,643	6,184	5,284	3,766	717	889	1,397	308	17
Acceptances of other banks and bills sold with endorsement	524,104	452,045	329,756	310,502	55,022	18,558	14,869	8,532	46,349	24,741	1,920	
Acceptances executed for customers.....	1,063,334	901,351	681,145	732,253	483,064	448,440	429,738	434,997	410,150	480,969	413,794	266,646
Acceptances executed by other banks for reporting banks	15,553	11,514	13,197	14,169	6,912	5,416	7,335	7,302	14,555	10,725	10,441	11,352
Securities borrowed.....	24,822	20,279	17,150	13,473	11,664	11,259	12,928	6,654	5,566	10,827	6,099	2,524
Interest, taxes, and other expenses accrued and unpaid	158,416	127,345	162,507	98,668	109,927	129,969	73,276	67,111	94,640	69,120	88,330	70,759
Other liabilities.....	210,385	209,455	216,728	228,597	192,553	179,998	200,501	165,648	180,816	184,973	163,544	179,375
Capital notes and debentures.....	2,657,172	2,620,606	2,580,550	2,490,098	2,440,467	2,431,688	2,409,859	2,220,330	2,273,720	2,312,019	2,378,117	2,497,343
Surplus.....	2,804,906	2,741,351	2,695,285	2,524,460	2,366,239	2,262,122	2,148,260	1,847,462	1,817,194	1,749,935	1,724,409	1,690,560
Undivided profits—net.....	910,480	804,199	811,456	605,409	510,696	516,491	438,521	373,258	412,990	358,386	376,282	387,925
Reserves for contingencies.....	225,483	264,068	271,408	370,368	343,518	360,860	412,529	396,022	403,610	441,412	401,381	374,257
Total liabilities, including capital account	45,542,276	45,288,588	42,378,777	39,688,322	35,911,061	36,309,845	36,259,926	33,046,780	33,176,541	33,876,326	35,925,284	37,384,811
Number of banks.....	7,928	7,782	7,599	7,246	6,980	6,904	6,816	5,606	5,818	6,011	6,206	6,375

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Loans—Total	22, 839, 946	21, 816, 243	20, 874, 084	19, 260, 685	16, 557, 185	15, 923, 841	15, 204, 050	12, 858, 099	13, 058, 608	12, 833, 453	12, 705, 759	12, 522, 980
Acceptances of other banks payable in United States	361, 471	388, 534	268, 490	145, 830	312, 938	407, 103	375, 424	290, 750	302, 941	223, 361	349, 802	263, 740
Bills, acceptances, etc., payable in foreign countries	100, 618	112, 757	69, 973	41, 183	34, 423	33, 629	30, 130	24, 604	23, 601	36, 524	25, 901	20, 202
Commercial paper bought in open market	361, 052	383, 873	296, 433	139, 661	121, 620	114, 621	92, 647	87, 244	164, 041	131, 557	156, 511	200, 004
Loans to banks—On securities	218, 503	228, 602	310, 909	455, 206	345, 372	270, 114	241, 861	179, 367	155, 570	157, 582	107, 453	52, 641
All other	227, 771	228, 265	287, 621	334, 428	227, 635	186, 776	202, 254	150, 361	141, 856	129, 421	118, 040	160, 425
Loans on securities, exclusive of loans to banks—total	9, 053, 749	8, 334, 479	7, 770, 142	6, 865, 072	5, 570, 457	5, 500, 191	5, 205, 405	4, 704, 362	4, 557, 050	4, 611, 378	4, 498, 910	4, 598, 023
To brokers and dealers in New York	1, 630, 494	1, 217, 451	927, 813	574, 748	278, 212	414, 409	357, 162	788, 315	747, 748	839, 649	855, 242	1, 081, 627
To brokers and dealers elsewhere	574, 978	514, 684	521, 157	391, 012	283, 058	257, 794	240, 513	164, 511	178, 457	166, 044	163, 599	207, 538
To others	6, 848, 277	6, 602, 344	6, 321, 172	5, 899, 312	5, 009, 187	4, 827, 988	4, 607, 730	3, 751, 536	3, 630, 845	3, 605, 685	3, 480, 069	3, 308, 858
Real-estate loans—On farm land	385, 558	388, 124	375, 973	359, 065	362, 964	367, 748	356, 221	308, 352	311, 398	317, 853	298, 108	288, 480
On other real estate	2, 833, 559	2, 830, 109	2, 772, 606	2, 678, 494	2, 531, 074	2, 516, 783	2, 505, 420	2, 064, 089	2, 052, 454	2, 041, 442	2, 083, 643	2, 068, 220
Reporting banks' own acceptances	9, 297, 695	1, 777, 732	130, 298	116, 002	188, 952	158, 467	225, 185	191, 802	257, 382	212, 637	250, 051	210, 158
All other loans (including overdrafts)	8, 743, 708	8, 591, 639	8, 125, 744	6, 891, 750	6, 368, 409	5, 969, 503	4, 857, 168	5, 092, 315	4, 971, 728	4, 817, 340	4, 721, 087	
Loans eligible for rediscount with Federal Reserve banks	3, 418, 472	3, 197, 984	2, 996, 167	2, 572, 891	2, 427, 959	2, 423, 913	2, 246, 185	1, 977, 459	2, 237, 068	2, 097, 854	2, 129, 253	2, 082, 945
United States Government securities—total	5, 002, 262	5, 343, 032	5, 564, 461	5, 318, 654	5, 627, 854	6, 366, 099	6, 539, 706	6, 887, 123	6, 801, 360	7, 254, 234	8, 667, 064	9, 136, 684
Bonds	3, 771, 086	4, 038, 894	4, 278, 845	4, 199, 485	4, 163, 463	4, 147, 937	4, 095, 505	3, 725, 142	4, 122, 079	4, 410, 878	4, 372, 649	4, 838, 443
Treasury notes	332, 295	403, 248	371, 494	440, 574	502, 713	1, 336, 968	1, 649, 106	2, 048, 681	1, 959, 719	1, 916, 299	2, 723, 659	2, 870, 298
Certificates of indebtedness	725, 852	638, 054	553, 996	519, 595	775, 142	651, 595	550, 738	558, 938	270, 311	485, 017	866, 366	636, 782
Treasury bills	173, 029	262, 836	360, 126	159, 000	186, 536	229, 599	244, 357	554, 362	449, 251	442, 040	704, 450	790, 561
Other securities—total	6, 886, 357	6, 763, 247	6, 634, 689	5, 995, 786	5, 785, 764	5, 754, 743	5, 725, 714	5, 041, 149	5, 092, 856	5, 131, 926	5, 175, 388	5, 515, 175
Obligations of:												
States, counties, municipalities, etc.	1, 767, 805	1, 701, 044	1, 748, 428	1, 562, 772	1, 635, 220	1, 673, 729	1, 751, 045	1, 744, 189	1, 791, 226	1, 788, 686	1, 824, 841	1, 832, 058
Public utilities	1, 102, 961	1, 115, 864	1, 028, 292	942, 324	891, 649	882, 729	852, 702	711, 673	718, 025	704, 698	709, 285	711, 601
Railroads											734, 920	735, 608
Reconstruction Finance Corporation											180, 888	235, 020
Home Owners' Loan Corporation											27, 804	232, 499
Federal Farm Mortgage Corporation											41, 124	41, 124
Federal land and intermediate credit banks	2, 570, 120	2, 551, 658	2, 469, 933	2, 281, 154	2, 135, 522	2, 087, 829	2, 051, 659	1, 678, 547	1, 670, 226	1, 729, 426	161, 617	238, 654
Joint-stock land banks											24, 224	26, 442
Territorial and insular possessions											19, 018	18, 729
Real-estate corporations											74, 046	77, 779
Other domestic corporations											554, 927	538, 847
Stock of:												
Federal Reserve banks	167, 028	165, 419	164, 327	158, 328	153, 003	152, 090	150, 445	136, 685	138, 957	139, 829	143, 170	145, 990
Real-estate corporations											62, 643	62, 978
Banks and banking corporations	573, 611	587, 360	561, 772	511, 136	495, 423	501, 902	469, 895	415, 476	435, 257	456, 212	74, 621	72, 127
Other domestic corporations											300, 721	268, 852
Foreign securities:												
Central governments											139, 103	140, 496
Provincial, State, and municipal governments	704, 832	641, 902	661, 937	540, 072	474, 947	456, 464	449, 968	354, 579	339, 165	313, 075	70, 937	61, 493
Other foreign securities											72, 623	74, 878
Demand deposits—total	16, 338, 728	16, 622, 224	15, 526, 182	14, 955, 400	13, 203, 732	13, 081, 243	13, 393, 235	12, 927, 778	12, 993, 682	13, 442, 260	13, 692, 248	14, 963, 215
Individual deposits subject to check	14, 387, 465	14, 520, 925	13, 702, 657	13, 151, 115	11, 491, 459	11, 696, 622	11, 852, 556	11, 419, 189	11, 506, 650	11, 676, 964	11, 870, 997	12, 825, 557
Certificates of deposit	179, 078	180, 334	171, 582	166, 076	138, 154	115, 132	148, 249	120, 492	127, 324	133, 275	133, 600	122, 360
State, county, and municipal deposits	1, 478, 593	1, 556, 292	1, 349, 502	1, 303, 273	1, 313, 569	1, 034, 187	1, 118, 702	1, 087, 329	1, 105, 871	1, 319, 689	1, 424, 731	1, 597, 870
All other	323, 592	364, 673	302, 441	334, 936	235, 302	273, 728	300, 768	250, 530	253, 831	212, 332	262, 920	417, 428
Net demand deposits (see p. 10)	18, 481, 083	18, 357, 000	17, 445, 203	16, 067, 418	14, 481, 998	14, 626, 309	15, 193, 116	14, 156, 304	14, 388, 829	14, 821, 139	15, 582, 434	17, 066, 519
Time deposits	13, 663, 258	13, 515, 468	12, 776, 332	11, 315, 842	10, 636, 021	10, 601, 689	10, 549, 579	8, 980, 560	9, 114, 380	9, 125, 241	9, 416, 145	9, 811, 153
States, counties, municipalities, etc.	529, 635	507, 855	439, 571	387, 700	336, 929	341, 516	342, 417	299, 659	269, 652	300, 559	304, 926	332, 674
Banks in United States	135, 463	113, 753	86, 136	62, 899	69, 525	70, 485	86, 627	89, 084	86, 910	82, 793	91, 846	122, 078
Banks in foreign countries	201, 284	155, 094	112, 146	26, 125	6, 676	4, 625	1, 289	998	5, 809	6, 642	7, 170	8, 136
Deposits the payment of which has been deferred								33, 418	35, 731	27, 288	34, 030	14, 473
Other time deposits:												
Evidenced by savings passbooks	9, 446, 356	9, 316, 020	8, 768, 492	8, 134, 097	7, 491, 268	7, 257, 550	7, 259, 337	6, 127, 412	6, 261, 017	6, 438, 536	6, 746, 532	7, 168, 239
Certificates of deposit	1, 928, 323	1, 906, 471	1, 786, 746	1, 471, 624	1, 349, 514	1, 380, 932	1, 352, 347	1, 037, 747	988, 619	900, 043	879, 665	930, 705
Christmas savings, etc.	1, 179, 744	1, 237, 301	1, 222, 950	770, 750	772, 363	851, 190	799, 136	58, 656	74, 347	18, 061	36, 162	59, 449
Open accounts								545, 394	611, 184	583, 114	561, 119	590, 372
Postal Savings	242, 453	278, 974	360, 291	462, 647	609, 746	695, 391	708, 426	788, 492	781, 111	778, 205	754, 595	585, 027

1 Beginning with 1933, figures relate to licensed banks only.

ALL LICENSED MEMBER BANKS—CONDITION ON JUNE 30, AND MAR. 5, 1934, AND JUNE 30, 1933, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	Central reserve city banks						Other reserve city banks			Country banks		
	New York			Chicago			June 30, 1934	Mar. 5, 1934	June 30, 1933	June 30, 1934	Mar. 5, 1934	June 30, 1933
	June 30, 1934	Mar. 5, 1934	June 30, 1933	June 30, 1934	Mar. 5, 1934	June 30, 1933						
ASSETS												
Loans (including overdrafts).....	3,400,531	3,418,898	3,423,941	555,805	587,455	676,951	4,394,368	4,465,896	4,481,773	4,172,276	4,233,510	4,275,434
United States Government securities.....	3,052,766	2,767,604	2,551,429	585,375	563,926	384,479	3,516,386	3,389,864	2,482,571	1,982,157	1,945,670	1,468,644
Securities guaranteed by United States Government Other securities.....	198,353	1,164,070	1,157,992	77,250	288,315	225,693	113,756	1,520,711	1,528,124	119,284	2,202,292	2,129,340
Total loans and investments.....	7,665,582	7,350,572	7,133,362	1,445,056	1,439,696	1,287,123	9,608,683	9,376,471	8,492,468	8,455,518	8,381,472	7,873,418
Customers' liability on account of acceptances.....	200,281	318,385	350,586	9,265	21,160	24,852	40,783	52,696	45,237	2,587	3,262	3,588
Banking house, furniture, and fixtures.....	250,387	232,568	246,757	25,910	27,474	28,173	333,964	336,688	337,699	387,556	385,876	369,407
Other real estate owned.....	25,160	39,510	18,095	1,909	2,369	803	118,930	113,272	91,042	140,349	135,178	117,134
Cash in vault.....	63,673	66,705	46,040	39,543	42,428	34,229	154,073	146,835	121,572	215,352	230,118	202,661
Reserve with Federal Reserve banks.....	1,416,885	1,170,006	845,917	455,636	307,641	232,199	1,197,440	985,397	705,034	769,449	685,080	452,029
Items with Federal Reserve banks in process of collection.....	96,704	96,147	103,455	28,717	25,791	25,769	230,347	199,199	197,956	118,042	92,260	95,983
Due from member banks.....	76,497	91,345	100,768	155,459	156,687	203,054	1,316,037	1,137,957	1,002,399	1,026,615	917,460	701,997
Due from nonmember banks.....	20,565	167,987	164,824	6,053	3,956	2,227	35,144	35,162	44,539	29,907	1,888	2,521
Due from banks in foreign countries (including own branches).....	191,503	167,987	164,824	4,053	3,956	2,227	35,162	35,162	44,539	1,888	1,843	2,521
Exchanges for clearing house and other checks on local banks.....	313,316	530,440	766,679	25,437	25,418	32,376	140,414	116,029	169,678	39,072	30,795	39,667
Outside checks and other cash items.....	4,668	4,844	4,335	2,461	1,055	2,877	40,394	25,372	33,099	17,207	11,645	13,469
Redemption fund and due from United States Treasurer.....	738	3,700	2,440	135	130	95	13,370	14,371	13,926	22,006	22,473	20,800
Acceptances of other banks and bills sold with endorsement.....	1,459	13,881	4,983	8	77	303	349	10,630	2,211	104	3,153	451
Securities borrowed.....	20						548	2,586	1,606	1,956	3,513	5,048
Other assets.....	100,813	80,962	64,017	26,150	15,640	25,135	143,242	132,845	90,129	114,278	101,685	48,539
Total assets.....	10,428,251	10,167,052	9,852,258	2,205,792	2,069,522	1,899,215	13,408,882	12,685,897	11,348,595	11,341,886	11,002,813	9,946,712
LIABILITIES												
Demand deposits.....	5,061,470	4,532,598	4,775,685	1,117,979	998,384	957,047	4,900,063	4,449,471	4,061,598	3,883,703	3,711,795	3,133,448
Time deposits.....	738,333	724,370	808,246	363,446	368,243	304,723	3,963,787	3,761,975	3,597,009	4,745,587	4,561,557	4,210,882
United States deposits.....	802,032	843,434	332,022	46,994	70,038	634,840	634,840	695,582	312,314	173,927	181,347	116,324
Due to Federal Reserve banks.....						7,870	7,870	7,293	7,344	33,693	32,012	26,660
Due to other banks in United States.....	1,591,315	1,401,793	1,251,783	391,381	335,736	259,166	1,771,625	1,641,378	1,311,091	299,782	281,445	225,287
Due to banks in foreign countries (including own branches).....	135,089	197,875	150,871	2,206	1,935	2,060	16,261	16,292	14,508	881	1,026	837
Certified and officers' checks outstanding.....	148,098	363,274	453,615	13,886	14,188	14,801	104,384	80,403	96,151	51,109	41,771	44,917
Cash letters of credit and travelers' checks outstanding.....	6,270	4,463	7,430	1,404	1,878	1,359	4,771	3,080	4,428	271	189	213
Total deposits.....	8,482,517	8,067,897	7,779,652	1,937,296	1,790,402	1,644,793	11,403,601	10,655,474	9,404,443	9,188,953	8,811,142	7,758,568
National bank notes outstanding.....	9,600	68,930	43,772	2,688	2,591	1,896	250,144	273,061	267,097	432,358	441,932	414,345
Agreements to repurchase securities sold.....			3,331				3,229	7,155	3,645	2,085	3,038	7,268
Bills payable with Federal Reserve banks.....		40					55	3,977	6,347	15,942	35,008	57,774
Rediscounts with Federal Reserve banks.....								359	1,441	3,071	6,859	33,664
Bills payable—All other.....			8,300				125	3,848	8,345	15,630	40,542	74,640
Rediscounts—All other.....									47	17	308	670
Acceptances of other banks and bills sold with endorsement.....	1,459	13,880	4,983	8	77	303	349	10,631	2,211	104	153	451
Acceptances executed for customers.....	213,265	336,327	360,080	10,323	21,791	25,499	41,024	52,701	46,861	2,034	2,975	2,572
Acceptances executed by other banks for reporting banks.....	6,386	5,785	3,551	227	160	164	4,164	4,060	2,389	575	436	1,103
Securities borrowed.....	20						548	2,586	1,606	1,956	3,513	5,048
Interest, taxes, and other expenses accrued and unpaid.....	16,627	18,507	12,296	8,201	16,816	12,830	28,210	32,247	24,648	17,721	20,760	17,337
Other liabilities.....	66,379	64,156	54,168	19,399	8,205	9,276	44,324	39,580	46,085	49,273	51,603	56,119
Capital notes and debentures.....	78,500	78,300	250	250	250		55,800	40,250		20,239	6,873	
Capital stock (see memorandum below).....	642,404	630,249	632,249	146,550	148,720	122,599	813,647	763,569	723,134	894,742	835,579	742,348
Surplus.....	675,373	651,168	674,335	36,880	37,423	56,262	491,960	520,685	565,369	486,347	515,133	551,496
Undivided profits—net.....	98,625	89,688	96,714	15,267	11,671	10,820	134,155	131,714	123,044	139,878	143,209	142,680
Reserves for contingencies.....	137,046	142,215	178,827	28,708	31,416	14,783	137,547	144,000	121,883	70,961	83,750	80,539
Total liabilities (including capital account).....	10,428,251	10,167,052	9,852,258	2,205,792	2,069,522	1,899,215	13,408,882	12,685,897	11,348,595	11,341,886	11,002,813	9,946,712
MEMORANDUM												
Par value of capital stock:												
First preferred.....	100,300	50,000		76,100	75,000		151,368	82,319	38,950	131,279	58,959	17,964
Second preferred.....							7,600	4,200	2,500	8,158	2,685	300
Common.....	542,104	580,249	632,249	70,450	73,720	122,599	654,775	677,139	681,674	757,693	775,513	725,909
Total.....	642,404	630,249	632,249	146,550	148,720	122,599	813,743	763,658	723,124	897,130	837,157	744,173
Number of banks.....	37	36	36	15	25	26	328	308	285	5,995	5,837	5,259

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Loans—total	3,400,531	3,418,898	3,423,941	555,805	587,455	676,951	4,394,365	4,465,896	4,481,773	4,172,276	4,233,510	4,275,434
Acceptances of other banks payable in United States.....	224,510	276,129	223,746	13,272	18,181	26,625	21,126	45,966	36,106	4,832	9,526	4,273
Bills, acceptances, etc., payable in foreign countries.....	10,062	8,432	10,464	1,239	7,152	6,620	6,437	7,953	6,305	2,464	2,364	1,215
Commercial paper bought in open market.....	13,209	14,263	9,901	18,396	16,641	12,399	96,545	71,932	38,113	71,854	53,675	26,831
Loans to banks—On securities.....	20,314	51,742	85,301	11,620	14,839	23,513	16,764	34,109	63,320	3,943	6,763	7,233
All other.....	47,390	59,890	77,136	1,249	1,194	6,099	23,037	28,679	36,014	28,749	28,277	31,112
Loans on securities exclusive of loans to banks—total	1,819,909	1,672,755	1,802,780	248,631	253,753	311,678	1,431,408	1,449,969	1,447,397	1,098,015	1,122,433	1,142,507
To brokers and dealers in New York.....	883,282	687,327	720,315	18,870	15,100	12,600	134,720	122,902	44,908	44,755	29,913	10,492
To brokers and dealers elsewhere.....	55,126	46,943	38,425	41,456	35,996	48,361	96,531	64,849	14,425	15,811	14,840	1,175
To others.....	881,561	938,485	1,044,040	188,305	202,657	250,717	1,200,157	1,262,218	1,339,604	1,038,835	1,076,709	1,117,150
Real estate loans—On farm land.....	468	335	521	1,409	1,297	3,041	116,214	115,543	122,702	170,389	180,933	182,088
On other real estate.....	155,116	155,320	156,703	19,562	26,863	26,499	1,007,793	1,014,071	1,008,197	885,749	887,389	872,690
Reporting banks, own acceptances.....	144,329	170,537	120,081	21,171	26,746	23,519	41,408	48,012	45,526	3,250	4,756	2,676
All other loans (including overdrafts).....	965,164	1,009,495	937,308	219,256	220,789	236,958	1,633,636	1,649,662	1,678,093	1,903,031	1,937,394	2,004,809
Loans eligible for rediscount with Federal Reserve banks	641,475	644,516	581,745	102,457	113,416	99,736	636,365	667,974	628,519	702,648	703,347	667,459
United States Government securities—total	3,052,766	2,767,604	2,551,429	555,375	563,926	384,479	3,516,386	3,389,864	2,482,571	1,982,157	1,945,670	1,468,644
Bonds.....	1,015,119	1,012,004	925,770	268,297	142,375	97,032	2,087,798	1,850,181	1,596,696	1,467,229	1,368,089	1,105,644
Treasury notes.....	1,083,565	1,021,816	987,170	194,136	121,208	81,641	1,147,583	1,094,272	681,319	445,614	486,273	298,551
Certificates of indebtedness.....	346,608	366,112	308,525	58,962	124,793	56,531	177,879	303,562	131,231	63,333	71,839	62,651
Treasury bills.....	607,474	367,672	329,964	63,980	175,460	149,275	103,126	141,849	73,325	15,981	19,469	1,798
Other securities—total	1,212,285	1,164,070	1,157,992	303,876	288,315	225,693	1,697,929	1,520,711	1,528,124	2,301,085	2,202,292	2,129,340
Obligations of:												
States, counties, municipalities, etc.....	425,077	486,787	478,047	113,483	98,995	87,354	623,801	586,253	598,176	669,607	652,806	580,612
Public utilities.....	82,157	85,866	95,334	26,155	26,970	32,973	162,338	151,861	149,387	440,951	444,588	433,979
Railroads.....	132,604	139,849		13,606	17,786		190,222	192,102		399,176	385,183	
Reconstruction Finance Corporation.....	151,594	105,367		75,570	75,000		6,616	23		1,060	498	
Home Owners' Loan Corporation.....	41,601	1,661		1,477	41		95,159	11,573		94,262	14,529	
Federal Farm Mortgage Corporation.....	5,158			23			11,981			23,962		
Federal land and intermediate credit banks.....	61,895	31,708	340,858	751	677	77,235	103,148	65,805	485,156	72,860	63,427	775,298
Joint stock land banks.....	149			21	113		15,708	10,182		10,564	13,929	
Territorial and insular possessions.....	100	18		41	4		7,643	7,330		10,945	11,666	
Real estate corporations.....	12,471	11,904		4,839	543		35,782	35,744		24,687	25,855	
Other domestic corporations.....	70,749	99,991		30,426	36,649		172,365	169,436		265,316	278,851	
Stock of:												
Federal Reserve banks.....	48,192	46,990	46,005	5,916	6,045	5,680	45,453	44,656	42,821	46,429	45,479	42,179
Real estate corporations.....	2,546	1,951		3,998	2,715		26,246	28,512		30,188	29,465	
Banks and banking corporations.....	24,079	23,748	104,170	498	493	11,069	31,724	31,523	164,462	15,826	18,857	135,775
Other domestic corporations.....	90,848	95,793		8,096	10,407		98,271	113,526		71,637	80,995	
Foreign securities:												
Central governments.....	38,271	42,823		16,401	9,066		35,090	31,576		50,734	55,638	
Provincial, State, and municipal governments.....	5,409	8,747	93,578	1,670	2,206	11,382	17,233	19,048	88,122	37,181	40,936	161,497
Other foreign securities.....	19,394	10,867		725	605		19,059	21,561		35,700	39,590	
Demand deposits—total	5,061,470	4,532,598	4,775,685	1,117,979	998,384	957,047	4,900,063	4,449,471	4,061,598	3,883,703	3,711,795	3,133,448
Individual deposits subject to check.....	4,609,932	4,249,052	4,473,921	922,546	852,185	849,900	4,228,574	3,845,626	3,606,969	3,064,505	2,924,134	2,488,399
Certificates of deposit.....	32,338	43,010	38,493	6,082	6,073	2,245	36,590	33,906	28,458	47,350	50,611	51,296
State, county, and municipal deposits.....	166,637	109,442	95,961	173,750	133,155	87,326	526,366	480,078	349,259	731,117	702,056	554,783
All other.....	252,563	131,094	167,310	15,601	6,971	17,576	108,533	89,861	76,912	40,731	34,994	38,970
Net demand deposits (see p. 10).....	6,462,017	5,763,324	5,678,103	1,320,777	1,157,858	990,745	5,377,153	4,929,825	4,332,114	3,906,572	3,741,427	3,155,342
Time deposits—total	783,333	724,370	808,246	363,446	368,243	364,723	3,963,787	3,761,975	3,597,009	4,745,587	4,561,557	4,210,832
States, counties, and municipalities.....	11,788	12,537	4,420	320	258	765	233,887	205,608	208,417	86,679	86,523	86,057
Banks in United States.....	1,330	429	22,343	1,103	543	300	104,778	79,808	59,132	14,867	11,066	7,309
Banks in foreign countries.....	7,193	6,789	794				943	381	204			
Deposits the payment of which has been deferred.....	80	100	622				6,122	1,511	1,667	12,882	30,809	25,007
Other time deposits:												
Evidenced by savings pass books.....	293,490	284,213	280,075	301,061	296,321	265,173	2,845,056	2,648,286	2,449,755	3,728,632	3,517,712	3,132,409
Certificates of deposit.....	105,931	83,131	133,479	21,025	32,938	34,148	238,754	210,085	264,783	564,995	553,511	605,337
Christmas savings, etc.....	3,222	1,612	6,638	2,584	2,637	535	19,298	11,302	17,510	34,345	20,611	33,973
Open accounts.....	246,193	230,900	250,339	36,333	31,697	51,870	260,915	258,121	207,315	46,931	40,501	35,870
Postal savings.....	69,106	104,659	109,536	1,020	3,849	5,810	258,645	345,263	388,226	256,256	300,824	284,920

LICENSED NATIONAL AND STATE MEMBERS—CONDITION ON JUNE 30, 1934, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All licensed member banks				Licensed national banks ¹				Licensed 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
ASSETS												
Loans (including overdrafts).....	12,522,980	3,956,336	4,394,368	4,172,276	7,680,576	1,642,034	3,008,876	3,029,666	4,842,404	2,314,302	1,385,492	1,142,610
United States Government securities.....	9,136,684	3,638,141	3,516,386	1,982,157	5,637,522	1,390,331	2,627,588	1,619,603	3,499,162	2,247,810	888,798	362,554
Securities guaranteed by United States Government.....	508,643	275,603	113,756	119,284	357,618	180,346	79,778	97,494	151,025	95,257	33,978	21,790
Other securities.....	5,006,532	1,240,558	1,584,173	2,181,801	3,335,729	617,361	1,019,542	1,698,826	1,670,803	623,197	564,631	482,975
Total loans and investments.....	27,174,839	9,110,638	9,608,683	8,455,518	17,011,445	3,830,072	6,735,784	6,445,589	10,163,394	5,280,566	2,872,890	2,009,929
Customers' liability on account of acceptances.....	252,916	209,546	40,783	2,587	129,097	92,304	35,616	1,177	123,819	117,242	5,167	1,410
Banking house, furniture, and fixtures.....	997,817	276,297	333,964	387,556	654,135	125,307	229,735	299,093	343,682	150,990	104,229	88,463
Other real estate owned.....	286,348	27,069	118,930	140,349	151,859	4,479	51,542	95,838	134,489	22,500	67,388	44,511
Cash in vault.....	472,643	103,216	154,075	215,352	349,870	60,384	117,942	171,544	122,773	42,832	36,133	43,808
Reserve with Federal Reserve banks.....	3,819,410	1,852,521	1,197,440	769,449	2,497,400	1,004,005	884,331	609,664	1,322,010	848,516	313,109	160,385
Items with Federal Reserve banks in process of collection.....	473,810	125,421	230,347	118,042	322,143	66,360	172,961	82,822	151,667	59,061	57,386	35,220
Due from member banks.....	2,574,608	231,956	1,316,037	1,026,615	2,009,917	151,210	1,026,036	832,671	564,691	80,746	290,001	193,614
Due from nonmember banks.....	91,669	26,618	35,144	29,907	54,998	5,584	25,405	24,009	36,671	21,034	9,739	5,898
Due from banks in foreign countries (including own branches).....	232,606	195,556	35,162	1,888	92,103	60,915	29,562	1,626	140,503	134,641	5,600	262
Exchanges for clearing house and other checks on local banks.....	518,239	338,753	140,414	39,072	262,563	126,938	108,297	27,328	255,676	211,815	32,117	11,744
Outside checks and other cash items.....	46,730	7,129	40,394	17,207	48,783	3,497	31,677	13,609	15,947	3,632	8,717	3,598
Redemption fund and due from United States Treasurer.....	36,249	873	13,370	22,006	36,249	873	13,370	22,006	-----	-----	-----	-----
Acceptances of other banks and bills sold with endorsement.....	1,920	1,467	349	104	1,408	1,095	211	102	512	372	138	2
Securities borrowed.....	2,524	20	548	1,956	2,112	-----	-----	548	412	20	-----	392
Other assets.....	384,483	126,963	143,242	114,278	231,452	46,979	97,134	87,339	153,031	79,984	46,108	26,939
Total assets.....	37,384,811	12,634,043	13,408,882	11,341,886	23,855,534	5,580,002	9,560,151	8,715,381	13,529,277	7,054,041	3,848,731	2,626,505
LIABILITIES												
Demand deposits.....	14,963,215	6,179,449	4,900,063	3,883,703	9,266,117	2,776,545	3,505,974	2,983,598	5,697,098	3,402,904	1,394,089	900,105
Time deposits.....	9,811,153	1,101,779	3,963,787	4,745,587	6,872,452	591,687	2,672,032	3,608,733	2,938,701	510,092	1,201,755	1,136,854
United States deposits.....	1,657,793	849,026	634,840	173,927	887,293	278,027	475,904	133,362	770,500	570,999	158,936	40,565
Due to Federal Reserve banks.....	41,563	-----	7,870	33,693	31,176	-----	6,494	24,682	10,387	-----	1,376	9,011
Due to other banks in United States.....	4,054,103	1,982,696	1,771,625	299,782	2,578,743	922,518	1,422,282	233,943	1,475,360	1,060,178	349,343	65,830
Due to banks in foreign countries (including own branches).....	154,437	137,295	16,261	881	73,671	60,789	12,198	684	80,766	76,506	4,063	197
Certified and officers' checks outstanding.....	317,387	161,894	104,384	51,109	177,335	60,429	78,800	38,106	140,052	101,465	25,584	13,003
Cash letters of credit and travelers' checks outstanding.....	12,716	7,674	4,771	271	9,110	4,464	4,527	119	3,606	3,210	244	152
Total deposits.....	31,012,367	10,419,813	11,403,601	9,188,953	19,895,897	4,694,459	8,178,211	7,023,227	11,116,470	5,725,354	3,225,390	2,165,726
National-bank notes outstanding.....	694,790	12,288	250,144	432,358	694,790	12,288	250,144	432,358	-----	-----	-----	-----
Agreements to repurchase securities sold.....	5,314	-----	3,229	2,085	4,399	-----	2,475	1,924	915	-----	754	161
Bills payable with Federal Reserve banks.....	15,997	-----	55	15,942	6,339	-----	55	6,284	9,658	-----	-----	9,658
Rediscounts with Federal Reserve banks.....	3,071	-----	-----	3,071	1,993	-----	-----	1,993	1,078	-----	-----	1,078
Bills payable—All other.....	15,755	-----	125	15,630	7,333	-----	125	7,208	8,422	-----	-----	8,422
Rediscounts—All other.....	17	-----	-----	17	14	-----	-----	14	3	-----	-----	3
Acceptances of other banks and bills sold with endorsement.....	1,920	1,467	349	104	1,408	1,095	211	102	512	372	138	2
Acceptances executed for customers.....	266,646	223,588	41,024	2,034	133,190	96,523	35,757	910	133,456	127,065	5,267	1,124
Acceptances executed by other banks for reporting banks.....	11,352	6,613	4,164	575	6,683	2,525	3,865	293	4,669	4,088	299	282
Securities borrowed.....	2,524	20	548	1,956	2,112	-----	548	1,564	412	20	-----	392
Interest, taxes, and other expenses accrued and unpaid.....	70,759	24,828	28,210	17,721	41,662	13,836	16,631	11,195	29,097	10,992	11,579	6,526
Other liabilities.....	179,375	85,778	44,324	49,273	64,363	29,916	18,737	15,710	115,012	55,862	25,587	33,563
Capital notes and debentures.....	154,839	78,800	55,800	20,239	-----	-----	-----	-----	154,839	78,800	55,800	20,239
Capital stock (see memorandum below).....	2,497,343	788,954	813,647	894,742	1,734,164	443,184	590,386	700,594	763,179	345,770	223,261	194,148
Surplus.....	1,690,560	712,253	491,960	486,347	852,225	195,745	290,587	365,893	838,335	516,508	201,373	120,454
Undivided profits—net.....	387,925	113,829	134,155	139,878	257,809	46,483	98,125	113,201	130,116	67,409	36,030	26,677
Reserves for contingencies.....	374,257	165,749	137,547	70,961	151,153	43,948	74,294	32,911	223,104	121,801	63,253	38,050
Total liabilities, including capital account.....	37,384,811	12,634,043	13,408,882	11,341,886	23,855,534	5,580,002	9,560,151	8,715,381	13,529,277	7,054,041	3,848,731	2,626,505
MEMORANDUM												
Par value of capital stock.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
First preferred.....	459,047	176,400	151,368	131,279	401,951	176,400	114,257	111,294	57,096	-----	37,111	2 19,985
Second preferred.....	15,758	-----	7,600	8,158	10,081	-----	3,750	6,331	5,677	-----	3,850	1 1,827
Common.....	2,025,022	612,554	654,775	757,693	1,323,097	266,784	472,379	583,934	701,925	345,770	182,396	173,579
Total.....	2,499,827	788,954	813,743	897,130	1,735,129	443,184	590,386	701,559	764,698	345,770	223,357	195,671
Number of banks.....	6,375	52	328	5,995	5,417	20	229	5,168	958	32	99	827

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Loans—total	12,522,950	3,956,336	4,394,368	4,172,276	7,650,576	1,642,034	3,005,876	3,029,666	4,842,404	2,314,302	1,355,492	1,142,610
Acceptances of other banks payable in United States.....	233,740	237,782	21,126	4,832	86,945	64,991	19,497	2,457	176,795	172,791	1,629	2,375
Bills, acceptances, etc., payable in foreign countries.....	20,202	11,301	6,437	2,464	13,444	6,910	4,323	2,211	6,758	4,331	2,114	253
Commercial paper bought in open market.....	200,004	31,605	96,545	71,854	133,330	11,375	67,803	57,152	63,674	20,230	28,742	14,702
Loans to banks—On securities.....	52,641	31,934	16,764	3,943	37,826	19,820	14,632	3,374	14,815	12,114	2,132	569
All other.....	100,425	48,639	23,037	28,749	66,150	21,894	18,655	25,601	34,275	26,745	4,382	3,148
Loans on securities exclusive of loans to banks—total	4,598,023	2,068,600	1,431,408	1,098,015	2,585,501	866,220	931,635	787,646	2,012,522	1,202,380	499,773	310,369
To brokers and dealers in New York.....	1,081,627	902,152	134,720	44,755	332,825	238,104	93,445	31,276	718,802	664,048	41,275	13,479
To brokers and dealers elsewhere.....	207,538	96,582	96,531	14,425	134,661	54,122	72,403	8,136	72,877	42,460	24,128	6,289
To others.....	3,308,858	1,069,866	1,200,157	1,038,835	2,088,015	573,994	765,787	748,234	1,220,843	495,872	434,370	290,601
Real estate loans—On farm land	288,480	1,877	116,214	170,389	232,657	1,551	92,413	138,693	55,823	326	23,801	31,696
On other real estate.....	2,063,720	174,678	1,007,793	885,749	1,033,520	26,612	561,108	505,800	974,700	148,066	446,655	379,949
Reporting banks own acceptances.....	210,158	165,500	41,408	3,250	105,712	66,377	36,790	2,545	104,446	99,123	4,618	705
All other loans (including overdrafts).....	4,721,087	1,184,420	1,633,636	1,903,031	3,322,491	556,284	1,262,020	1,504,187	1,398,596	628,136	371,616	398,844
Loans eligible for rediscount with Federal Reserve banks	2,082,945	743,932	636,365	702,648	1,335,278	267,297	486,910	581,071	747,667	476,635	149,455	121,577
United States Government securities—total	9,136,684	3,638,141	3,516,386	1,982,157	5,637,522	1,390,331	2,627,588	1,619,603	3,499,162	2,247,810	888,798	362,554
Bonds.....	4,838,443	1,283,416	2,087,798	1,467,229	3,420,023	631,147	1,567,998	1,220,878	1,418,420	652,269	519,800	246,351
Treasury notes.....	2,870,898	1,277,701	1,147,583	445,614	1,619,931	432,664	848,037	339,230	1,250,967	845,037	299,546	106,384
Certificates of indebtedness.....	686,782	405,570	177,879	53,333	298,357	108,288	143,599	46,470	338,425	227,282	34,280	6,863
Treasury bills.....	790,561	671,454	103,126	15,981	299,211	218,232	67,954	13,025	491,350	453,222	35,172	2,956
Other securities—total	5,515,175	1,516,161	1,697,929	2,301,085	3,693,347	797,707	1,099,320	1,796,320	1,821,828	718,454	598,609	504,765
Obligations of—												
States, counties, municipalities, etc.....	1,832,058	538,560	623,891	669,607	1,209,031	236,211	441,946	530,874	623,027	302,349	181,945	138,733
Public utilities.....	711,601	108,312	162,338	440,951	517,917	54,023	96,260	367,634	193,684	54,289	66,078	73,317
Railroads.....	735,608	146,210	190,222	399,176	527,308	92,585	117,853	316,870	208,300	53,269	72,369	82,306
Reconstruction Finance Corporation.....	235,020	227,344	6,616	1,060	175,970	171,065	4,609	286	59,050	56,279	2,007	764
Home Owners' Loan Corporation.....	232,499	43,078	95,159	94,262	147,977	6,646	64,158	77,173	84,522	36,429	31,001	17,089
Federal Farm Mortgage Corporation.....	41,124	5,181	11,981	23,962	33,671	2,635	11,011	20,225	7,453	6,272	970	3,937
Federal land and intermediate credit banks.....	238,644	62,646	103,148	72,860	184,272	36,072	85,976	62,224	54,382	26,574	17,172	10,636
Joint-stock land banks.....	26,442	170	15,708	10,564	23,309	21	13,971	9,317	3,133	149	1,737	1,247
Territorial and insular possessions.....	18,729	141	7,643	10,945	15,628	11	5,700	9,317	3,101	130	1,943	1,028
Real-estate corporations.....	77,778	17,310	35,782	24,687	38,696	6,008	17,481	15,207	39,083	11,302	18,301	9,480
Other domestic corporations.....	538,847	101,166	172,365	265,316	389,920	62,280	110,397	217,243	148,927	38,886	61,968	48,073
Stock of—												
Federal Reserve banks.....	145,990	54,108	45,453	46,429	88,674	24,564	28,766	35,344	57,316	29,544	16,687	11,085
Real estate corporations.....	62,978	6,544	26,246	30,188	32,314	4,370	15,637	12,307	30,664	2,174	10,609	17,881
Banks and banking corporations.....	72,127	24,577	31,724	15,826	25,744	16,990	6,364	2,390	46,383	7,587	25,360	13,436
Other domestic corporations.....	268,852	98,944	98,271	71,637	85,126	42,263	25,354	17,509	183,726	56,631	72,917	54,128
Foreign securities:												
Central governments.....	140,496	54,672	35,090	50,734	95,321	25,177	28,136	42,008	45,175	29,495	6,954	8,726
Provincial, State, and municipal governments.....	61,493	7,079	17,233	37,181	48,743	5,427	12,067	31,249	12,750	1,652	5,166	5,932
Other foreign securities.....	74,878	20,119	19,059	35,700	53,726	11,359	13,634	28,733	21,152	8,760	5,425	6,967
Demand deposits—total	14,963,215	6,179,449	4,900,063	3,883,703	9,266,117	2,776,545	3,565,974	2,983,598	5,697,098	3,402,904	1,394,489	960,105
Individual deposits subject to check.....	12,825,557	5,532,478	4,228,574	3,064,505	7,798,154	2,440,197	3,014,563	2,343,394	5,027,403	3,092,281	1,214,011	721,111
Certificates of deposit.....	122,366	38,420	36,590	47,350	77,478	14,589	26,974	35,915	44,882	23,831	9,616	11,435
State, county, and municipal deposits.....	1,597,870	340,387	526,366	731,117	1,222,529	247,662	398,528	576,339	375,341	92,725	127,838	154,778
All other.....	417,428	268,164	108,533	40,731	167,956	74,097	65,909	27,950	249,472	194,067	42,624	12,781
Net demand deposits (see p. 10).....	17,066,519	7,782,794	5,377,153	3,906,572	10,377,682	3,489,144	3,886,987	3,001,551	6,688,837	4,293,650	1,490,166	905,021
Time deposits—total	9,811,153	1,101,779	3,963,787	4,745,587	6,872,452	591,687	2,672,032	3,608,733	2,938,701	510,092	1,291,755	1,136,854
States, counties, and municipalities.....	332,674	12,108	233,887	56,679	274,655	5,635	196,627	72,393	58,019	6,473	37,260	14,286
Banks in United States.....	122,078	2,433	104,778	14,867	92,685	1,756	78,673	12,256	29,393	677	26,105	2,611
Banks in foreign countries.....	8,136	7,193	943	-----	7,287	6,347	940	-----	846	-----	-----	-----
Deposits the payment of which has been deferred.....	14,473	80	1,511	12,882	10,640	-----	1,101	9,539	3,833	80	4	3,343
Other time deposits:												
Evidenced by savings passbooks.....	7,168,239	594,551	2,845,056	3,728,632	5,060,283	388,048	1,886,509	2,785,726	2,107,956	206,503	958,547	942,906
Certificates of deposit.....	390,705	126,956	238,754	564,995	674,677	61,759	149,336	463,582	256,028	65,197	89,418	101,413
Christmas savings, etc.....	59,449	5,806	19,298	34,345	36,862	738	11,386	24,738	22,587	5,068	7,912	9,607
Open accounts.....	590,372	282,526	260,915	46,931	275,287	92,693	153,588	29,006	315,085	189,833	107,327	17,925
Postal Savings.....	585,027	70,126	258,645	256,256	440,076	34,711	193,872	211,493	144,951	35,415	64,773	44,763

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

2 Retirable value \$22,834,000.

3 Retirable value \$2,504,000.

ALL LICENSED MEMBER BANKS—CONDITION ON JUNE 30, 1934, 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 Francisco
ASSETS													
Loans (including overdrafts).....	12,522,980	1,057,136	4,623,760	1,058,942	1,001,763	475,901	392,319	1,124,217	358,052	282,799	361,225	328,060	1,458,806
United States Government securities.....	9,136,684	481,587	3,520,916	495,257	866,490	342,131	266,503	1,162,661	317,314	227,353	330,969	251,363	874,140
Securities guaranteed by United States Government.....	508,643	13,738	225,239	18,367	28,436	7,589	19,438	109,879	21,745	14,686	9,686	4,339	55,501
Other securities.....	5,006,532	338,760	1,707,705	568,035	411,358	170,740	133,309	481,023	179,748	157,884	202,781	99,277	555,912
Total loans and investments.....	27,174,839	1,891,221	10,077,620	2,140,601	2,308,047	996,361	811,569	2,877,780	876,859	682,722	904,661	683,039	2,924,359
Customers' liability on account of acceptances.....	252,916	15,020	201,417	12,675	564	528	1,394	9,474	469	184	46	212	10,933
Banking house, furniture, and fixtures.....	997,817	65,199	353,094	87,706	96,067	44,711	39,259	82,327	26,819	24,982	35,161	36,554	105,938
Other real estate owned.....	286,348	13,699	62,890	49,583	32,355	16,923	14,979	16,592	11,725	3,540	5,718	8,417	49,927
Cash in vault.....	472,643	63,395	103,481	32,843	43,136	26,329	18,787	83,415	16,530	11,528	18,667	16,665	37,867
Reserve with Federal Reserve banks.....	3,819,410	306,488	1,581,115	213,048	228,585	124,072	73,968	636,553	103,555	70,731	139,148	111,998	250,149
Items with Federal Reserve banks in process of collection.....	473,810	43,729	148,367	30,877	46,062	31,762	16,369	61,282	20,547	11,510	26,637	16,671	19,997
Due from member banks.....	2,574,608	167,662	225,416	219,303	201,553	146,297	158,578	417,591	137,706	120,771	302,871	222,584	254,376
Due from nonmember banks.....	91,669	3,672	23,036	6,202	5,884	7,329	6,291	11,670	3,714	3,478	8,157	3,376	8,860
Due from banks in foreign countries (including own branches).....	232,606	16,299	193,955	1,951	1,410	339	199	7,763	142	684	206	6,904	34,644
Exchanges for clearing house and other checks on local banks.....	518,239	13,962	327,273	27,024	16,637	12,544	8,565	43,351	8,649	8,300	10,586	2,795	17,369
Outside checks and other cash items.....	64,730	3,888	7,495	3,405	5,451	2,274	3,020	10,098	2,183	3,027	3,725	2,382	6,254
Redemption fund and due from United States Treasurer.....	36,249	2,929	4,091	3,706	3,880	2,058	2,494	3,166	1,515	1,779	1,995	83	26
Acceptances of other banks and bills sold with endorsement.....	1,920		1,651	21	17	20	92	9			1	245	206
Securities borrowed.....	2,524	9	73	226	1,330	58	128	91	41	6	343	8,140	48,242
Other assets.....	384,483	15,716	125,236	30,007	26,852	13,035	13,344	47,050	11,831	17,287	27,743	8,140	48,242
Total assets.....	37,384,811	2,622,888	13,436,210	2,859,178	3,017,830	1,424,640	1,169,036	4,308,212	1,222,285	960,530	1,485,466	1,120,435	3,758,101
LIABILITIES													
Demand deposits.....	14,963,215	1,058,039	5,940,097	927,697	1,037,247	530,416	422,535	2,011,758	468,114	347,268	656,713	505,331	1,058,000
Time deposits.....	9,811,153	741,185	2,156,864	1,001,773	1,101,904	467,773	331,306	1,028,139	334,093	337,096	318,163	197,280	1,795,577
United States deposits.....	1,657,793	128,534	870,630	87,291	90,644	45,088	64,903	106,847	42,919	13,422	32,180	77,003	98,332
Due to Federal Reserve banks.....	41,563	8,713	11,790	3,878	3,815	5,770	1,311	3,042	559	571	275	1,554	285
Due to other banks in United States.....	4,054,103	219,498	1,670,759	239,550	208,282	145,470	132,600	550,067	167,140	103,705	268,021	134,947	213,726
Due to banks in foreign countries (including own branches).....	154,437	3,297	136,191	1,750	840	368	762	2,938	146	172	118	516	7,045
Certified and officers' checks outstanding.....	317,387	9,346	159,527	9,454	14,586	8,262	4,778	28,872	8,820	10,154	17,581	14,994	31,013
Cash letters of credit and travelers' checks outstanding.....	12,716	790	6,410	61	2,256	58		1,490	38	10	34	11	1,058
Total deposits.....	31,012,367	2,169,402	10,952,268	2,271,454	2,459,574	1,203,205	958,195	3,733,153	1,022,161	812,698	1,293,053	931,636	2,558,536
National-bank notes outstanding.....	694,790	46,293	75,970	73,723	75,077	40,817	49,544	61,901	29,059	33,423	39,536	46,526	122,861
Agreements to repurchase securities sold.....	5,314	3,465	69		641	71	183	4	98		58	58	543
Bills payable with Federal Reserve banks.....	15,997	622	11,855	1,899	222	313	269	203	167	129	85	106	127
Rediscounts with Federal Reserve banks.....	3,071	10	1,099	759	291	91	176	80		74	54	303	134
Bills payable—All other.....	15,755	262	8,319	3,311	610	389	985	1,385	255	101	3	47	87
Rediscounts—All other.....	17		4	2	17	20	10	9				83	26
Acceptances of other banks and bills sold with endorsement.....	1,920		1,651	21	17	20	92	9			1	245	206
Acceptances executed for customers.....	266,646	15,117	213,978	12,436	383	286	1,405	10,484	485	178	7	201	11,687
Acceptances executed by other banks for reporting banks.....	11,352	1,520	6,799	1,450	197	218	83	244		7	40	794	794
Securities borrowed.....	2,524	9	73	226	1,330	58	128	91	41	6	343	8,140	48,242
Interest, taxes, and other expenses accrued and unpaid.....	70,759	6,340	22,188	4,892	9,121	2,681	1,856	11,516	1,988	2,501	1,574	1,577	4,435
Other liabilities.....	179,375	7,122	91,999	14,873	3,561	2,055	1,977	25,007	21,545	1,145	949	1,303	7,839
Capital notes and debentures.....	154,839		101,890		32,178	3,130	1,160	4,350	5,740	386	2,000	380	3,625
Capital stock (see memorandum below).....	2,497,343	196,101	856,479	181,579	186,251	96,636	99,836	295,905	92,995	72,346	92,856	91,910	233,489
Surplus.....	1,690,560	118,112	782,579	218,932	185,094	49,346	34,464	87,078	28,496	25,054	33,915	29,870	98,600
Undivided profits—net.....	387,925	32,067	129,885	42,315	31,059	16,029	10,974	36,166	12,380	6,315	16,611	12,886	41,237
Reserves for contingencies.....	374,257	26,446	179,108	31,304	32,224	9,295	7,690	40,576	6,875	5,911	4,406	3,343	27,070
Total liabilities, including capital account.....	37,384,811	2,622,888	13,436,210	2,859,178	3,017,830	1,424,640	1,169,036	4,308,212	1,222,285	960,530	1,485,466	1,120,435	3,758,101
MEMORANDUM													
Par value of capital stock:													
First preferred.....	459,047	22,992	130,618	15,152	20,287	13,102	22,435	116,823	16,944	19,518	19,781	19,789	41,606
Second preferred.....	15,758	3,297	1,742	3,440	280	513	3,150	1,240	755	280	1,030	25	25
Common.....	2,025,022	169,812	724,983	162,987	165,736	82,959	74,270	177,842	76,582	52,544	73,005	72,096	192,206
Total.....	2,499,827	196,101	857,343	181,579	186,303	96,574	99,855	295,905	94,281	72,348	93,816	91,910	233,812
Number of banks.....	6,375	373	788	644	613	394	324	658	383	531	736	554	377

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Loans—total	12,522,980	1,057,136	4,623,760	1,058,942	1,001,763	475,901	392,319	1,124,217	358,052	282,799	361,225	328,060	1,453,806
Acceptances of other banks payable in United States	263,740	5,689	224,592	113	5	320	801	13,295	897	2,209	5,917	2,102	7,505
Bills, acceptances, etc., payable in foreign countries	20,202	970	10,470	641	5	177	2,252	1,291	187	-----	-----	273	3,936
Commercial paper bought in open market	200,004	52,357	19,496	15,800	7,165	9,421	6,255	45,294	10,649	6,008	15,173	3,568	8,818
Loans to banks—On securities	52,641	3,577	20,702	4,796	3,671	651	1,022	13,472	420	209	2,858	319	944
All other	100,425	500	50,802	3,585	14,466	1,527	3,897	7,316	2,243	1,719	10,974	1,743	1,653
Loans on securities exclusive of loans to banks—total	4,598,023	353,827	2,238,475	377,045	379,588	141,401	110,961	417,888	92,806	61,977	76,113	75,010	272,932
To brokers and dealers in New York	1,081,627	27,861	921,088	29,612	6,158	11,001	8,750	40,665	6,901	996	8,408	5,380	14,801
To brokers and dealers elsewhere	207,538	47,115	59,018	18,032	9,914	3,076	3,748	46,030	3,165	2,102	3,282	1,417	10,639
To others	3,308,858	278,851	1,258,369	329,401	363,516	127,324	98,457	331,193	82,740	58,879	64,423	68,213	247,492
Real estate loans—On farm land	288,480	3,926	12,914	14,000	25,266	15,497	13,125	29,772	21,999	13,281	18,283	17,793	102,624
On other real estate	2,068,220	200,209	477,405	195,770	254,167	67,850	35,466	131,601	62,738	18,294	18,032	28,295	578,393
Reporting banks' own acceptances	210,158	19,151	147,040	3,556	1,335	475	2,341	22,489	120	1,964	786	233	10,668
All other loans (including overdrafts)	4,721,087	416,930	1,421,864	443,636	316,100	238,582	216,199	441,799	165,993	177,138	213,089	198,724	471,933
Loans eligible for rediscount with Federal Reserve banks	2,082,945	155,567	772,883	147,769	130,426	87,479	77,445	201,457	61,146	106,810	124,337	93,129	124,497
United States Government securities—total	9,136,684	481,587	3,520,916	495,257	866,490	342,131	266,503	1,162,661	317,314	227,353	330,969	251,363	874,140
Bonds	4,838,443	285,507	1,358,120	365,256	518,850	240,077	169,839	597,728	166,071	148,522	184,467	167,909	636,097
Treasury notes	2,870,898	159,710	1,192,905	117,124	293,671	78,317	78,319	404,049	96,498	66,216	120,322	63,873	199,894
Certificates of indebtedness	636,782	22,274	362,383	12,048	37,186	22,484	14,227	90,929	28,096	12,318	14,682	6,609	13,546
Treasury bills	790,561	14,096	607,508	829	16,783	1,253	4,118	69,955	26,649	297	11,498	12,972	24,603
Other securities—total	5,515,175	352,498	1,932,944	586,402	439,794	178,329	152,747	590,902	201,493	172,570	212,467	103,616	591,413
Obligations of—													
States, counties, municipalities, etc.	1,832,058	53,512	610,876	90,544	80,036	63,209	65,648	202,027	62,953	64,887	123,665	59,393	355,308
Public utilities	711,601	97,508	220,265	134,661	62,682	17,072	10,014	71,682	22,580	18,997	10,981	3,382	41,777
Railroads	735,608	57,622	292,228	140,606	70,758	18,282	9,598	48,716	20,299	21,898	10,510	2,181	42,910
Reconstruction Finance Corporation	235,020	-----	151,594	23	-----	-----	-----	76,810	6,091	-----	-----	-----	502
Home Owners' Loan Corporation	232,409	11,944	66,074	17,252	23,999	6,355	18,170	27,711	13,998	12,232	6,393	2,772	25,599
Federal Farm Mortgage Corporation	41,124	1,794	7,571	1,092	4,437	1,234	1,268	5,358	1,656	2,454	3,293	1,567	9,400
Federal land and intermediate credit banks	238,654	14,804	68,377	11,694	19,537	29,167	10,563	17,397	18,721	8,574	20,958	8,710	10,152
Joint-stock land banks	26,442	744	888	1,647	1,464	198	820	2,741	559	1,210	1,579	2,711	11,881
Territorial and insular possessions	18,729	1,175	952	1,686	2,349	595	1,639	2,728	2,132	723	1,999	434	2,317
Real-estate corporations	77,779	3,033	17,213	9,329	7,284	2,591	3,455	9,914	5,877	1,675	520	3,532	13,556
Other domestic corporations	538,847	38,215	144,452	77,326	89,688	16,651	13,657	62,346	20,253	22,936	14,459	9,000	29,814
Stock of—													
Federal Reserve banks	145,990	10,685	60,139	14,976	12,612	4,944	4,279	12,505	4,026	3,044	4,133	3,968	10,679
Real-estate corporations	62,978	11,835	14,796	6,139	3,664	5,276	1,654	5,754	277	1,153	918	1,478	10,034
Banks and banking corporations	72,127	6,288	33,343	8,553	15,608	1,400	1,390	2,191	273	16	261	456	2,348
Other domestic corporations	268,852	15,213	143,985	32,165	25,279	5,980	4,954	11,910	16,204	590	5,711	2,592	4,269
Foreign securities:													
Central governments	140,496	13,577	51,556	14,909	10,218	2,456	3,643	22,611	2,911	4,759	3,342	744	9,770
Provincial, State, and municipal governments	61,493	6,515	17,535	11,146	4,019	1,232	646	5,564	1,593	4,096	2,021	202	6,924
Other foreign securities	74,878	8,034	31,100	12,654	6,160	1,687	1,349	2,937	1,090	3,276	1,724	494	4,373
Demand deposits—total	14,963,215	1,058,039	5,940,097	927,697	1,037,247	530,416	422,535	2,011,758	468,114	347,268	656,713	505,331	1,058,000
Individual deposits subject to check	12,825,557	954,428	5,270,184	792,707	862,666	454,591	346,729	1,645,469	396,509	258,201	515,830	429,706	898,562
Certificates of deposit	122,360	6,519	38,523	3,029	9,499	3,180	2,991	12,881	4,740	6,239	14,554	5,426	14,754
State, county, and municipal deposits	1,597,870	81,266	367,888	114,375	129,212	57,629	67,162	329,584	62,678	79,246	116,656	67,704	124,470
All other	417,428	15,826	263,502	17,586	35,870	15,016	5,653	23,824	4,187	3,582	2,495	2,495	20,214
Net demand deposits (see p. 10)	17,066,519	1,150,400	7,355,381	993,888	1,111,522	561,156	436,198	2,237,017	526,515	370,729	715,886	518,380	1,089,447
Time deposits—total	9,811,153	741,185	2,156,864	1,001,773	1,101,904	467,773	331,306	1,028,139	334,093	337,096	318,163	197,280	1,795,577
States, counties, and municipalities	332,674	21,935	41,704	15,514	18,352	7,916	12,695	4,099	6,459	4,493	5,309	7,116	187,082
Banks in United States	122,078	3,628	4,925	16,461	22,819	6,264	8,115	9,381	6,753	7,713	23,744	2,397	9,878
Banks in foreign countries	8,136	-----	7,193	-----	-----	-----	-----	-----	-----	-----	-----	-----	943
Deposits the payment of which has been deferred	14,473	662	242	949	875	2,942	233	4,906	224	3,321	104	7	8
Other time deposits:													
Evidenced by savings passbooks	7,168,239	593,730	1,546,880	720,216	804,456	352,199	225,602	817,316	208,929	218,695	180,033	141,173	1,359,010
Certificates of deposit	930,705	61,481	144,314	108,428	93,850	59,962	36,234	113,079	81,210	75,933	65,296	23,199	67,719
Christmas savings, etc.	59,449	5,966	14,359	7,923	7,444	4,145	1,895	7,249	1,365	1,176	3,003	789	4,155
Open accounts	590,372	33,650	273,175	76,136	86,468	11,485	9,968	41,909	5,157	2,151	15,490	3,637	31,146
Postal savings	585,027	20,133	124,072	56,146	67,640	22,860	36,564	30,200	23,996	23,614	25,184	18,982	135,636

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ALL LICENSED MEMBER BANKS—RESERVE POSITION ON JUNE 30, 1934

[Amounts in thousands of dollars]

	Demand deposits ¹	Due to banks net ²	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 (percent)	Ratio of reserves held to net demand plus time deposits (percent)
						Required	Held	Excess		
All member banks.....	14,963,215	2,103,304	17,066,519	9,811,153	26,877,672	2,117,273	3,819,410	1,702,137	7.9	14.2
Central reserve city banks.....	6,179,449	1,603,345	7,782,794	1,101,779	8,884,573	1,044,816	1,852,521	807,705	11.8	20.9
Reserve city banks.....	4,900,063	477,090	5,377,153	3,963,787	9,340,940	656,629	1,197,440	540,811	7.0	12.8
Country banks.....	3,883,703	22,869	3,906,572	4,745,587	8,652,159	415,828	769,449	353,621	4.8	8.9
All member banks:										
Boston.....	1,058,039	92,361	1,150,400	741,185	1,891,585	122,176	306,488	184,312	6.5	16.2
New York.....	5,940,097	1,415,284	7,355,381	2,156,864	9,512,245	971,044	1,581,115	610,071	10.2	16.6
Philadelphia.....	927,697	66,191	993,888	1,001,773	1,995,661	118,619	213,048	94,429	5.9	10.7
Cleveland.....	1,037,247	74,275	1,111,522	1,101,904	2,213,426	134,264	228,585	94,321	6.1	10.3
Richmond.....	530,416	30,740	561,156	467,773	1,028,929	62,631	124,072	61,441	6.1	12.1
Atlanta.....	422,555	13,663	436,198	331,306	767,504	47,450	73,968	26,518	6.2	9.6
Chicago.....	2,011,758	225,259	2,237,017	1,028,139	3,265,156	282,430	636,553	354,123	8.6	19.5
St. Louis.....	468,114	58,401	526,515	334,093	860,608	57,331	103,555	46,224	6.7	12.0
Minneapolis.....	347,288	23,461	370,729	337,096	707,825	41,863	70,731	28,868	5.9	10.0
Kansas City.....	656,713	59,173	715,886	318,163	1,034,049	72,950	139,148	60,198	7.1	13.5
Dallas.....	505,331	13,049	518,380	197,280	715,660	49,820	111,908	62,178	7.0	15.6
San Francisco.....	1,058,000	31,447	1,089,447	1,795,577	2,885,024	156,695	230,149	73,454	5.4	8.0
Central reserve city banks:										
New York.....	5,061,470	1,400,547	6,462,017	738,333	7,200,350	862,212	1,416,885	554,673	12.0	19.7
Chicago.....	1,117,979	202,798	1,320,777	363,446	1,684,223	182,604	435,636	253,032	10.8	25.9
Reserve city banks:										
Boston.....	560,232	86,860	647,092	160,591	807,683	69,527	212,569	143,042	8.6	26.3
New York.....	113,020	11,671	124,691	138,737	263,428	16,631	17,650	1,019	6.3	6.7
Philadelphia.....	567,315	65,827	633,142	260,443	893,585	71,127	139,143	68,016	8.0	15.6
Cleveland.....	706,146	73,870	780,016	633,020	1,413,036	96,902	159,431	62,439	6.9	11.3
Richmond.....	281,265	29,299	310,564	180,001	490,565	36,456	77,561	41,105	7.4	15.8
Atlanta.....	219,761	12,770	232,531	157,715	391,246	26,015	37,812	9,797	7.2	9.7
Chicago.....	503,095	21,855	524,950	297,689	822,639	61,426	105,280	43,854	7.5	12.8
St. Louis.....	297,892	50,488	348,380	158,490	506,870	39,593	68,921	29,328	7.8	13.6
Minneapolis.....	170,815	22,493	193,308	94,769	288,077	22,174	29,736	7,562	7.7	10.3
Kansas City.....	384,575	58,548	443,123	172,564	615,687	49,489	85,826	36,337	8.0	13.9
Dallas.....	241,858	11,962	253,820	111,854	365,674	28,738	63,933	34,895	7.9	17.4
San Francisco.....	854,089	31,447	885,536	1,596,914	2,482,450	136,461	199,878	63,417	5.5	8.1
Country banks:										
Boston.....	497,807	5,501	503,308	580,594	1,083,902	52,649	93,919	41,270	4.9	8.7
New York.....	765,607	3,066	768,673	1,279,794	2,048,467	92,201	146,580	54,379	4.5	7.2
Philadelphia.....	360,382	364	360,746	741,330	1,102,076	47,492	73,905	26,413	4.3	6.7
Cleveland.....	331,101	405	331,506	468,854	800,390	37,272	69,154	31,882	4.7	8.6
Richmond.....	249,151	1,441	250,592	287,772	538,364	26,175	46,511	20,336	4.9	9.6
Atlanta.....	202,774	893	203,667	179,591	376,258	19,435	36,156	16,721	5.2	9.6
Chicago.....	390,684	606	391,290	367,004	758,294	38,400	95,637	57,237	5.1	12.6
St. Louis.....	170,222	7,913	178,135	175,603	353,738	17,738	34,624	16,896	5.0	9.8
Minneapolis.....	176,453	968	177,421	242,327	419,748	19,689	40,995	21,306	4.7	9.8
Kansas City.....	272,138	625	272,763	145,589	418,362	23,461	53,322	29,861	5.6	12.7
Dallas.....	263,473	1,087	264,560	85,426	349,986	21,082	48,365	27,283	6.0	13.8
San Francisco.....	203,911		203,911	198,663	402,574	20,234	30,271	10,037	5.0	7.5

¹ Except U.S. Government deposits, due to banks, certified and cashiers' or treasurers' checks outstanding, and letters of credit and travelers' checks sold for cash and outstanding.

² Combined excess of amounts due to banks over amounts due from banks as shown by individual bank reports. In this calculation the amounts due to banks include due to Federal Reserve banks (deferred credits), due to other banks and trust companies (subject to immediate withdrawal), 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 (subject to immediate withdrawal), balances payable in dollars due from foreign branches of other American banks (subject to immediate withdrawal), and exchanges for clearing house and other checks on local banks.

ALL LICENSED MEMBER BANKS—LOANS AND INVESTMENTS PLEDGED TO SECURE LIABILITIES ON JUNE 30, 1934

[In thousands of dollars]

	Total, all member banks	Central reserve city banks		Other reserve city banks	Country banks
		New York	Chicago		
United States Government securities.....	3,739,970	913,871	86,804	1,696,105	1,043,190
Other bonds, stocks, and securities.....	1,314,049	258,894	74,092	449,217	531,846
Loans and discounts.....	195,800	1,785	196	81,919	111,900
Total pledged.....	5,249,819	1,174,550	161,092	2,227,241	1,686,936
Pledged—					
Against national bank notes.....	720,933	14,723	2,700	268,295	435,215
Against U.S. Government and postal savings deposits.....	2,404,518	903,665	48,241	965,615	486,997
Against State, county, and municipal deposits.....	1,265,667	61,039	27,477	699,227	477,924
Against trust department deposits.....	349,253	62,650	56,164	132,839	97,600
Against other deposits.....	241,921	58,402	22,103	111,120	50,296
Against borrowings.....	63,573			239	63,334
With State authorities to qualify for exercise of fiduciary powers.....	124,195	51,823	4,357	26,830	41,185
For other purposes.....	79,759	22,248	50	23,076	34,385

LICENSED STATE MEMBER BANKS—CONDITION ON JUNE 30, 1934, 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 Francisco
ASSETS													
Loans (including overdrafts).....	4,842,404	249,257	2,891,417	331,811	458,796	137,358	45,285	226,772	133,722	17,608	45,284	16,517	288,577
United States Government securities.....	3,499,162	109,582	2,253,378	138,244	331,672	70,188	17,366	288,588	99,183	6,956	37,541	8,764	137,700
Securities guaranteed by United States Government.....	151,025	3,151	99,982	7,043	11,797	1,068	839	7,311	8,472	1,006	1,114	418	8,824
Other securities.....	1,670,803	80,773	826,720	160,122	136,947	49,504	14,061	150,971	65,518	12,653	29,145	6,063	138,326
Total loans and investments.....	10,163,394	442,763	6,071,497	637,220	939,212	258,118	77,551	673,642	306,895	38,233	113,084	31,762	573,427
Customers' liability on account of acceptances.....	123,819	454	117,609	519	84	249	33	538	137	4	11	4	1,181
Banking house, furniture, and fixtures.....	343,682	11,299	202,025	24,497	38,201	14,727	4,418	15,768	9,490	1,554	3,144	2,646	15,913
Other real estate owned.....	134,489	5,077	42,102	23,968	19,700	5,489	3,013	7,526	6,485	384	1,992	681	18,072
Cash in vault.....	122,773	7,551	46,108	7,214	15,323	5,882	1,698	23,100	4,361	1,184	1,809	911	7,632
Reserve with Federal Reserve banks.....	1,322,010	43,900	869,657	64,406	98,120	31,917	7,759	94,994	30,373	6,012	17,365	4,743	52,764
Items with Federal Reserve banks in process of collection.....	151,067	5,804	81,009	7,676	16,136	11,752	1,543	8,358	7,656	305	4,581	321	6,526
Due from member banks.....	564,691	35,525	126,201	74,906	61,789	42,541	16,712	54,020	32,549	7,854	37,051	12,143	63,400
Due from nonmember banks.....	36,671	639	21,515	2,415	1,497	4,691	124	1,454	807	222	1,442	135	1,730
Due from banks in foreign countries (including own branches).....	140,503	1,080	135,754	237	204	73	---	1,036	58	3	110	5	1,943
Exchanges for clearing house and other checks on local banks.....	255,676	2,232	216,621	4,903	7,388	3,844	985	8,569	3,735	131	1,294	616	5,358
Outside checks and other cash items.....	15,947	906	3,355	624	2,442	112	367	3,804	960	79	86	83	2,828
Acceptances of other banks and bills sold with endorsement.....	412	---	506	---	---	---	---	---	---	---	---	---	---
Securities borrowed.....	512	---	20	78	125	34	7	91	---	6	---	40	11
Other assets.....	153,031	4,448	88,669	13,474	11,870	4,596	2,930	8,597	4,424	1,544	1,640	288	10,551
Total assets.....	13,529,277	561,678	8,022,642	862,137	1,212,091	384,338	117,140	901,497	407,930	57,501	183,602	54,385	764,336
LIABILITIES													
Demand deposits.....	5,697,098	227,349	3,606,831	341,191	413,885	159,478	44,778	391,925	152,387	21,911	76,012	25,419	235,932
Time deposits.....	2,938,701	208,876	1,033,985	238,571	462,165	110,783	35,767	303,711	111,005	24,520	29,006	9,874	370,438
United States deposits.....	770,500	14,553	592,826	41,771	46,397	7,537	4,267	25,516	14,393	297	6,238	4,891	9,814
Due to Federal Reserve banks.....	10,387	1,856	5,274	767	1,045	1,576	7	258	---	---	---	104	---
Due to other banks in United States.....	1,475,360	17,993	1,056,466	60,112	53,921	49,603	8,577	69,119	51,308	2,360	52,330	5,061	48,510
Due to banks in foreign countries (including own branches).....	80,766	105	77,317	212	303	65	61	237	17	2	69	2	2,376
Certified and officers' checks outstanding.....	140,052	2,447	105,367	2,646	5,152	3,485	981	6,418	4,052	415	1,225	1,303	6,561
Cash letters of credit and travelers' checks outstanding.....	3,606	---	3,283	7	27	35	---	83	18	---	---	1	152
Total deposits.....	11,116,470	472,679	6,451,349	685,277	982,895	334,562	94,438	797,267	333,180	49,505	164,880	46,655	673,783
Agreements to repurchase securities sold.....	915	---	59	---	190	21	---	4	98	---	---	---	543
Bills payable with Federal Reserve banks.....	9,658	100	8,696	446	100	43	8	60	100	24	70	---	11
Rediscounts with Federal Reserve banks.....	1,078	---	691	79	141	---	69	16	---	---	19	31	32
Bills payable—All other.....	8,422	199	5,889	1,459	73	---	---	692	55	23	---	---	32
Rediscounts—All other.....	3	---	---	---	---	---	---	---	---	3	---	---	---
Acceptances of other banks and bills sold with endorsement.....	512	---	500	---	---	12	---	---	---	---	---	---	---
Acceptances executed for customers.....	133,456	400	127,035	519	81	55	24	687	137	---	4	---	4,514
Acceptances executed by other banks for reporting banks.....	4,669	132	4,294	---	3	170	8	---	---	---	---	---	62
Securities borrowed.....	412	---	20	78	125	34	7	91	---	6	---	40	11
Interest, taxes, and other expenses accrued and unpaid.....	20,097	2,593	13,668	2,799	5,180	832	255	1,428	1,014	98	265	83	882
Other liabilities.....	115,012	1,010	74,309	11,102	1,535	793	357	4,700	19,727	16	70	25	1,368
Capital notes and debentures.....	154,839	---	101,890	---	32,178	3,130	1,160	4,350	5,740	386	2,000	380	3,625
Capital stock (see memorandum below).....	763,179	37,675	428,350	55,295	59,346	23,662	11,510	45,414	33,326	4,965	9,845	4,578	49,213
Surplus.....	838,335	31,572	551,872	79,140	101,053	14,844	5,344	22,814	7,892	1,422	3,725	1,741	16,916
Undivided profits—net.....	130,116	6,234	75,620	10,207	9,136	3,009	1,422	9,385	3,463	740	2,368	701	7,831
Reserves for contingencies.....	223,104	9,084	148,400	15,736	20,055	3,171	2,538	14,589	3,198	313	356	151	5,513
Total liabilities, including capital account.....	13,529,277	561,678	8,022,642	862,137	1,212,091	384,338	117,140	901,497	407,930	57,501	183,602	54,385	764,336
MEMORANDUM													
Par value of capital stock:													
First preferred.....	57,096	5,625	1,10,120	4,853	1,050	2,425	1,810	8,300	4,955	1,175	475	12	16,296
Second preferred.....	5,677	550	2,527	3,025	---	3,300	500	100	465	130	80	---	---
Common.....	701,925	31,500	417,687	47,417	58,296	20,875	9,200	37,014	29,180	3,660	9,290	4,566	33,240
Total.....	764,698	37,675	428,334	55,295	59,346	23,600	11,510	45,414	34,600	4,965	9,845	4,578	49,536
Number of banks.....	958	47	163	61	95	60	56	152	70	71	46	60	77

¹ Retirable value \$12,969,000.

² Retirable value \$1,054,000.

³ Retirable value \$450,000.

ALL LICENSED MEMBER BANKS—CONDITION ON JUNE 30, 1934, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES ¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)

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

	District No. 1		District No. 2			District No. 3		District No. 4					
	BOS- TON	Country banks	NEW YORK ²	Buffalo	Country banks	PHILA- DEL- PHIA	Country banks	CLEVE- LAND	Cincin- nati	Pitts- burgh	Colum- bus	Toledo	Country banks
ASSETS													
Loans (including overdrafts).....	463,423	593,713	3,408,015	170,413	1,045,332	435,372	623,570	225,177	118,488	204,793	32,402	20,623	400,280
United States Government securities.....	207,491	274,096	3,058,208	54,795	407,913	267,119	228,138	118,519	66,363	439,643	32,773	28,971	180,221
Securities guaranteed by United States Government.....	1,303	12,435	198,547	1,623	25,069	10,445	7,922	10,720	1,499	337	3,282	1,276	11,322
Other securities.....	94,002	244,758	1,020,718	60,045	626,942	212,905	355,130	46,020	42,641	111,090	20,741	4,817	186,049
Total loans and investments.....	766,219	1,135,002	7,685,488	286,876	2,105,256	925,841	1,214,760	400,436	228,991	755,863	89,198	55,687	777,872
Customers' liability on account of acceptances.....	14,505	515	200,283	1	1,133	12,612	63	156	130	278			
Banking house, furniture, and fixtures.....	27,733	37,466	251,526	15,236	86,332	25,586	62,120	9,972	13,872	23,249	5,490	2,565	40,919
Other real estate owned.....	2,344	11,355	25,459	2,575	34,856	19,042	30,541	7,492	5,594	4,921	86	953	13,309
Cash in vault.....	37,403	25,992	64,163	1,829	37,489	8,907	23,936	5,916	5,302	5,302	2,020	3,029	23,623
Reserve with Federal Reserve banks.....	212,569	93,919	1,418,531	16,004	146,580	139,143	73,905	37,292	18,607	81,337	7,931	14,264	69,154
Items with Federal Reserve banks in process of collection.....	24,335	19,394	97,094	6,189	45,084	20,023	10,854	7,932	6,901	16,912	4,074	2,167	8,076
Due from member banks.....	63,296	104,366	77,432	10,501	137,483	150,630	68,673	36,994	27,551	45,163	9,605	7,035	75,205
Due from nonmember banks.....	1,798	1,874	20,584	383	2,069	3,790	2,412	40	55	3,112	287		2,390
Due from banks in foreign countries (including own branches).....	15,963	336	191,578	1,904	473	1,949	2	993	21	131	252		13
Exchanges for clearing house and other checks on local banks.....	9,126	4,836	313,715	3,492	10,066	24,159	2,865	3,778	3,092	4,158	1,148	868	3,593
Outside checks and other cash items.....	1,878	2,010	4,672	136	2,687	2,129	1,276	2,012	386	1,084	393	418	1,158
Redemption fund and due from United States Treasurer.....	525	2,404	819	18	3,254	414	3,292	350	108	831	157	10	2,424
Acceptances of other banks and bills sold with endorsement.....			1,459	126	66	21							17
Securities borrowed.....		9	20		53		226		245				1,085
Other assets.....	8,004	7,712	101,020	2,045	22,171	19,608	10,399	7,525	1,288	5,978	245	1,167	10,649
Total assets.....	1,185,698	1,437,190	10,453,843	347,315	2,635,052	1,353,854	1,505,324	520,888	310,087	948,319	120,886	88,163	1,029,487
LIABILITIES													
Demand deposits.....	560,232	497,807	5,072,282	102,208	765,607	567,315	360,382	169,340	104,629	334,231	58,227	39,719	331,101
Time deposits.....	160,591	580,594	746,265	130,805	1,279,794	290,443	741,330	217,940	115,748	250,521	27,383	21,428	468,884
United States deposits.....	102,441	26,093	802,247	15,840	52,543	63,676	23,615	25,601	12,124	39,288	2,141	2,723	8,787
Due to Federal Reserve banks.....		8,713		157	11,633	238	3,640				1,221	799	1,795
Due to other banks in United States.....	165,735	53,763	1,591,507	28,147	51,105	232,598	6,952	30,050	27,324	122,561	14,287	6,086	7,974
Due to banks in foreign countries (including own branches).....	3,168	129	135,091	911	189	1,749	1	557	38	202	43		
Certified and officers' checks outstanding.....	4,221	5,125	148,147	2,861	8,519	5,043	4,411	5,128	1,246	2,605	777	454	4,376
Cash letters of credit and travelers' checks outstanding.....	784	6	6,270		140	16	45	3		2,238	9		6
Total deposits.....	997,172	1,172,230	8,501,809	280,929	2,169,530	1,131,078	1,140,376	448,619	261,109	751,646	104,088	71,209	822,903
National bank notes outstanding.....	500	45,793	11,214	360	64,396	8,233	65,490	6,931	2,159	14,452	3,126	200	48,209
Agreements to repurchase securities sold.....	1,858	1,607			69					190	435		16
Bills payable with Federal Reserve banks.....		622			11,855		1,899		55				167
Rediscounts with Federal Reserve banks.....		10			759		1,099						291
Bills payable—All other.....		262	125		8,194		3,311						610
Rediscounts—All other.....							4						
Acceptances of other banks and bills sold with endorsement.....			1,459	126	66	21							17
Acceptances executed for customers.....	14,679	438	213,267		711	12,373	63	172	127	84			
Acceptances executed by other banks for reporting banks.....	1,378	142	6,386	1	412	1,450			3	194			
Securities borrowed.....		9	20		53		226		245				1,085
Interest, taxes, and other expenses accrued and unpaid.....	2,125	4,215	16,668	853	4,667	3,311	1,581	1,873	745	3,735	540	519	1,709
Other liabilities.....	4,987	2,135	66,437	121	25,441	3,175	11,698	992	56	766	40	115	1,592
Capital notes and debentures.....			78,550	14,000	9,340			15,000	9,000			6,400	1,778
Capital stock (see memorandum below).....	83,450	112,651	645,929	19,000	191,550	67,247	114,332	35,500	20,400	35,550	7,400	6,100	81,301
Surplus.....	53,352	64,780	675,971	9,227	97,381	91,304	127,628	4,715	12,050	110,280	4,362	1,480	52,207
Undivided profits—net.....	12,237	19,830	98,833	4,019	27,034	15,238	27,077	825	3,052	11,402	699	812	14,269
Reserves for contingencies.....	13,960	12,486	137,175	18,679	23,254	20,424	10,880	6,261	1,086	20,020	196	1,328	3,333
Total liabilities, including capital account.....	1,185,698	1,437,190	10,453,843	347,315	2,635,052	1,353,854	1,505,324	520,888	310,087	948,319	120,886	88,163	1,029,487
MEMORANDUM													
Par value of capital stock:													
First preferred.....	1,750	21,242	100,950	90	29,578	6,400	8,752	12,000		750		200	7,337
Second preferred.....		3,297			1,742	3,300	140						280
Common.....	81,700	88,112	544,979	18,910	161,094	57,547	105,440	23,500	20,400	34,800	7,400	5,900	73,736
Total.....	83,450	112,651	645,929	19,000	192,414	67,247	114,332	35,500	20,400	35,550	7,400	6,100	81,353
Number of banks.....	11	362	44	5	739	24	620	3	10	12	4	4	580

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

² Includes both central reserve city and reserve city banks.

ALL LICENSED MEMBER BANKS—CONDITION ON JUNE 30, 1934, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 5					District No. 6						
	RICH- MOND	Balti- more	Char- lotte	Wash- ington	Country banks	ATLAN- TA	Birming- ham	Jackson- ville	Nash- ville	New Orleans	Savan- nah	Country banks
ASSETS												
Loans (including overdrafts).....	46,203	51,660	13,780	62,687	301,571	48,853	32,217	13,997	31,853	60,158	37,231	168,010
United States Government securities.....	23,573	115,295	10,571	70,188	122,504	35,170	13,614	20,238	8,124	49,716	11,977	118,664
Securities guaranteed by United States Government.....	65	188	159	426	6,751	2,420	1,782	365	143	5,943	107	8,678
Other securities.....	19,738	35,616	6,937	18,723	89,726	12,078	6,187	11,648	11,171	15,354	4,133	72,738
Total loans and investments	89,579	202,759	31,447	152,024	520,552	98,521	53,800	55,248	51,291	131,171	53,448	368,090
Customs' liability on account of acceptances.....	263	171	7	7	87	—	—	—	129	428	93	744
Banking house, furniture, and fixtures.....	231	7,485	1,337	11,255	24,405	4,529	1,629	3,672	1,591	5,247	4,925	17,666
Other real estate owned.....	1,218	393	75	2,708	12,529	973	3,660	244	704	1,104	1,035	7,259
Cash in vault.....	988	2,733	278	6,525	13,805	944	581	731	440	1,786	1,193	13,112
Reserve with Federal Reserve banks.....	8,300	41,277	3,900	24,084	46,511	8,273	4,773	4,487	3,714	12,483	4,082	36,156
Items with Federal Reserve banks in process of collection.....	4,429	9,362	3,516	2,515	11,940	4,134	2,583	1,429	1,541	1,806	1,402	3,474
Due from member banks.....	17,283	27,835	6,734	18,587	75,808	21,074	10,459	11,246	7,834	19,263	15,960	72,742
Due from nonmember banks.....	1,010	144	1,589	131	4,455	909	408	409	847	85	472	3,246
Due from banks in foreign countries (including own branches).....	—	21	—	89	229	—	—	—	—	85	—	112
Exchanges for clearing house and other checks on local banks.....	2,261	2,872	336	4,272	2,809	816	390	522	429	3,400	912	2,096
Outside checks and other cash items.....	34	347	164	300	1,423	354	414	215	416	576	161	884
Redemption fund and due from United States Treasurer.....	50	74	52	133	1,749	290	125	154	190	250	99	1,416
Acceptances of other banks and bills sold with endorsement.....	12	—	—	—	8	—	—	—	1	12	67	12
Securities borrowed.....	—	—	—	—	58	80	—	—	—	—	—	48
Other assets.....	2,913	2,157	597	1,131	6,237	596	567	1,346	314	2,849	222	7,450
Total assets	128,308	297,772	50,190	223,767	724,603	141,463	79,389	79,705	68,594	181,307	84,071	534,507
LIABILITIES												
Demand deposits.....	50,173	113,890	18,249	98,953	249,151	49,554	27,199	27,377	22,848	62,373	30,410	202,774
Time deposits.....	30,240	71,238	7,653	70,872	287,772	30,648	19,272	17,883	20,474	46,852	23,586	172,591
United States deposits.....	4,715	39,829	812	3,223	5,509	13,571	3,805	6,608	3,453	15,411	3,879	18,176
Due to Federal Reserve banks.....	—	—	—	2,139	3,631	—	—	—	—	—	60	1,251
Due to other banks in United States.....	26,953	48,977	16,769	15,692	37,079	24,359	9,110	16,097	8,557	32,798	13,833	27,796
Due to banks in foreign countries (including own branches).....	17	81	261	261	9	27	—	9	—	605	—	121
Certified and officers' checks outstanding.....	845	1,278	267	1,407	4,465	310	132	296	245	1,194	240	2,361
Cash letters of credit and travelers' checks outstanding.....	—	8	28	22	—	—	—	—	—	—	—	—
Total deposits	112,943	266,299	43,750	192,375	587,638	118,469	59,518	68,270	55,577	159,233	72,058	425,070
National bank notes outstanding.....	1,000	1,255	1,033	2,852	34,677	5,042	2,500	3,060	3,791	4,984	1,985	28,182
Agreements to repurchase securities sold.....	—	—	—	21	50	—	—	—	—	—	—	183
Bills payable with Federal Reserve banks.....	—	—	—	—	313	—	—	—	—	—	—	269
Rediscounts with Federal Reserve banks.....	—	—	—	—	91	—	—	—	—	—	—	176
Bills payable—All other.....	—	—	—	—	389	—	—	—	—	—	—	985
Rediscounts—All other.....	—	—	—	—	8	—	—	—	—	—	12	12
Acceptances of other banks and bills sold with endorsement.....	12	—	—	—	8	—	—	—	1	—	—	67
Acceptances executed for customers.....	—	229	—	—	57	—	—	—	129	478	61	737
Acceptances executed by other banks for reporting banks.....	—	33	170	7	8	—	—	—	—	45	31	7
Securities borrowed.....	—	—	—	—	58	80	—	—	—	—	—	48
Interest, taxes, and other expenses accrued and unpaid.....	124	803	132	516	1,106	403	160	76	158	397	81	581
Other liabilities.....	381	571	132	92	879	210	351	54	90	575	39	658
Capital notes and debentures.....	—	2,500	—	—	630	—	—	—	—	—	500	660
Capital stock (see memorandum below).....	8,100	12,250	2,500	13,850	59,936	8,900	12,500	6,000	7,900	9,200	6,150	49,186
Surplus.....	2,840	8,350	1,450	10,050	26,656	4,450	2,507	1,680	450	4,140	2,150	19,087
Undivided profits—net.....	1,273	3,334	619	3,098	7,705	1,746	163	433	442	2,003	682	5,505
Reserves for contingencies.....	1,635	2,148	404	706	4,402	2,163	1,690	132	56	240	267	3,151
Total liabilities, including capital account	128,308	297,772	50,190	223,767	724,603	141,463	79,389	79,705	68,594	181,307	84,071	534,507
MEMORANDUM												
Par value of capital stock:.....												
First preferred.....	2,050	1,000	250	1,500	8,302	500	6,500	—	4,000	3,000	300	8,135
Second preferred.....	—	—	—	—	513	—	3,000	—	—	—	—	150
Common.....	6,050	11,250	2,250	12,350	51,059	8,400	3,000	6,000	3,900	6,200	5,850	40,920
Total	8,100	12,250	2,500	13,850	59,874	8,900	12,500	6,000	7,900	9,200	6,150	49,205
Number of banks.....	5	9	4	11	365	3	2	3	3	4	4	305

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

ALL LICENSED MEMBER BANKS—CONDITION ON JUNE 30, 1934, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 7										District No. 8 (see also p. 15)			
	CHI-CAGO ²	Detroit	Cedar Rapids	Des Moines	Du-buque	Grand Rapids	Indianapolis	Mil-waukee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock	Louis-ville
ASSETS														
Loans (including overdrafts).....	578,753	95,976	8,596	14,022	924	18,130	27,629	84,210	12,755	5,691	277,531	121,336	5,608	55,855
United States Government securities.....	612,584	161,445	4,643	25,220	3,252	11,616	41,673	84,529	11,874	6,574	199,251	163,381	4,046	39,646
Securities guaranteed by United States Government.....	78,086	899	182	1,202	155	1,040	9,489	738	30	211	17,847	10,815	1,052	3,584
Other securities.....	243,341	30,313	3,801	9,711	772	5,258	9,597	14,102	6,088	3,261	154,779	56,899	1,684	15,436
Total loans and investments.....	1,512,764	288,633	17,222	50,155	5,103	36,044	88,388	183,579	30,747	15,737	649,408	352,431	12,390	114,521
Customers' liability on account of acceptances.....	9,308	10					3	151			2	463		
Banking house, furniture, and fixtures.....	28,427	2,871	1,040	363	63	1,684	4,089	6,062	2,373	513	34,842	6,040	564	2,114
Other real estate owned.....	3,568	2,975		93	43	768	318	758	375		7,694	4,393	144	1,421
Cash in vault.....	42,788	5,748	342	705	1,223	3,161	3,091	739	500		24,980	3,992	249	1,275
Reserve with Federal Reserve banks.....	446,208	37,976	2,162	4,194	520	5,007	14,217	24,271	3,656	2,705	95,637	52,227	2,381	7,902
Items with Federal Reserve banks in process of collection.....	31,406	9,235	300	1,987	253	694	2,734	4,942	594	162	8,975	10,102	902	5,339
Due from member banks.....	167,200	65,826	2,603	7,776	342	2,051	27,989	23,345	4,845	5,591	110,023	48,696	4,218	12,108
Due from nonmember banks.....	6,816	4	103				80	2,860		72	1,735	964	68	300
Due from banks in foreign countries (including own branches).....	4,078	2,900				13	41	575			156	94		
Exchanges for clearing house and other checks on local banks.....	27,802	6,874	74	838	13	504	1,330	1,320	352	284	3,960	4,518	200	1,289
Outside checks and other cash items.....	2,611	3,314	91	83	11	202	399	494	242	4	2,647	735	124	316
Redemption fund and due from United States Treasurer.....	180		25	62	10	45	250	585	117	33	1,859	120	15	100
Securities borrowed.....	8							1						
Other assets.....	27,115	2,803	14	405	63	193	2,547	1,115	496	203	91	4,456	184	1,453
Total assets.....	2,310,279	429,169	23,976	66,661	6,559	48,428	145,546	253,149	44,536	25,804	954,105	489,231	21,439	148,138
LIABILITIES														
Demand deposits.....	1,170,175	207,100	7,259	32,350	2,449	16,491	61,498	96,542	16,844	10,366	390,684	206,706	10,969	43,467
Time deposits.....	398,687	113,964	5,437	8,727	3,000	20,189	29,360	64,157	14,496	3,118	367,004	100,707	3,733	28,494
United States deposits.....	49,524	19,012	23	2,624	26	248	6,560	15,039	489	646	12,656	23,864	470	7,626
Due to Federal Reserve banks.....							1,046	1,382		1	613			
Due to other banks in United States.....	391,619	41,461	9,052	12,936	229	3,505	24,245	36,132	3,661	8,338	18,889	95,505	3,539	27,057
Due to banks in foreign countries (including own branches).....	2,234	474					33	80			117	112		
Certified and officers' checks outstanding.....	15,037	3,856	201	456	32	229	775	1,538	762	609	5,377	2,377	133	3,733
Cash letters of credit and travelers' checks outstanding.....	1,439	1					21	5			24	32	2	1
Total deposits.....	2,028,715	385,868	21,972	57,093	5,736	40,662	123,517	214,891	36,257	23,078	795,364	429,303	18,846	110,378
National-bank notes outstanding.....	3,582		500	1,247	200	896	4,881	11,655	2,298	648	36,054	2,388	300	1,963
Agreements to repurchase securities sold.....											203			
Bills payable with Federal Reserve banks.....											80			
Rediscunts with Federal Reserve banks.....											1,385			
Bills payable—All other.....														
Rediscunts—All other.....														
Acceptances of other banks and bills sold with endorsement.....	8													
Acceptances executed for customers.....	10,323	11						1						
Acceptances executed by other banks for reporting banks.....	241						3	148			2	479		
Securities borrowed.....														
Interest, taxes, and other expenses accrued and unpaid.....	8,524	531		108	9		474	514	28	31	1,297	891	34	575
Other liabilities.....	19,568	361		59	1	24	268	151		9	4,566	1,289	22	19,574
Capital notes and debentures.....	900						1,000	1,500			950	1,500		
Capital stock (see memorandum below).....	152,870	27,500	500	6,600	200	5,150	8,550	14,300	3,260	1,250	75,725	38,145	1,675	8,250
Surplus.....	39,424	7,550	500	750	200	750	3,400	6,240	1,950	550	25,764	7,262	210	5,200
Undivided profits—net.....	16,482	4,787	51	449	141	248	2,584	1,390	256	97	9,681	4,038	236	1,357
Reserves for contingencies.....	29,642	2,561	453	355	81	689	869	2,359	487	141	2,939	3,936	116	841
Total liabilities, including capital account.....	2,310,279	429,169	23,976	66,661	6,559	48,428	145,546	253,149	44,536	25,804	954,105	489,231	21,439	148,138
MEMORANDUM														
Par value of capital stock:														
First preferred.....	76,450	17,500		4,900		3,250	1,800		500	200	12,223	6,707	500	2,600
Second preferred.....				200							1,040		250	
Common.....	76,420	10,000	500	1,500	200	1,900	6,750	14,300	2,760	1,050	62,462	31,438	925	5,650
Total.....	152,870	27,500	500	6,600	200	5,150	8,550	14,300	3,260	1,250	75,725	38,145	1,675	8,250
Number of banks.....	35	4	1	3	1	3	4	5	3	4	595	12	4	6

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

ALL LICENSED MEMBER BANKS—CONDITION ON JUNE 30, 1934, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 8 (continued)		District No. 9				District No. 10 (see also p. 16)						
	Mem- phis	Country banks	MIN- NEAP- OLIS	Helena	St. Paul	Country banks	KAN- SAS CITY	Denver	Okla- homa City	Omaha	Kansas City, Kans.	Lincoln	Pueblo
ASSETS													
Loans (including overdrafts).....	27,194	148,059	88,301	2,043	48,444	144,011	69,699	29,490	20,263	26,297	3,958	7,399	1,989
United States Government securities.....	22,315	87,926	73,786	2,904	42,704	107,959	68,329	57,480	12,849	32,781	2,617	14,629	4,488
Securities guaranteed by United States Government.....	108	6,186	1,512	107	3,710	9,357	1,058	693	1,741	464	140	27	8
Other securities.....	14,420	91,309	21,613	2,815	11,604	121,852	39,593	16,267	23,262	13,373	1,654	1,596	2,377
Total loans and investments	64,037	333,490	185,212	7,869	106,462	383,179	178,679	103,930	56,545	72,915	8,369	23,651	8,862
Customers' liability on account of acceptances.....	3,184	14,917	2,787	395	5,179	16,621	3,222	2,034	1,610	3,590	620	897	230
Banking house, furniture, and fixtures.....	263	5,504	521	70	2,949	1,773	392	8	145	55	143	55	143
Other real estate owned.....	1,232	9,782	1,358	38	927	9,205	1,940	3,608	583	695	75	592	256
Cash in vault.....	6,411	34,634	17,467	1,145	11,124	40,995	24,693	15,730	9,435	12,563	676	2,917	3,780
Reserve with Federal Reserve banks.....	1,518	2,686	5,723	426	3,525	1,836	8,911	6,720	3,320	2,555	284	948	8
Items with Federal Reserve banks in process of collection.....	18,051	54,633	38,197	2,743	15,002	64,829	84,686	20,371	13,667	21,753	3,316	6,852	7,504
Due from member banks.....	900	1,482	721	63	2,694	1,450	363	1,450	363	1,450	363	166	19
Due from nonmember banks.....	22	26	535	48	101	135	8	8	2	2	2	2	2
Due from banks in foreign countries (including own branches).....	873	1,769	5,510	38	1,161	5,591	2,989	1,601	652	1,481	138	247	89
Exchanges for clearing house and other checks on local banks.....	348	660	1,074	59	918	976	369	951	271	535	132	108	2
Outside checks and other cash items.....	275	1,005	360	10	290	1,119	42	200	155	113	20	68	30
Redemption fund and due from United States Treasurer.....		41				1							
Acceptances of other banks and bills sold with endorsement.....		6				223							
Securities borrowed.....	2,397	3,341	2,841	845	2,387	11,214	6,632	4,317	986	331	583	134	10
Other assets.....													
Total assets	99,511	463,966	262,456	13,701	147,051	537,322	315,748	160,225	87,419	117,452	14,358	36,637	20,933
LIABILITIES													
Demand deposits.....	36,750	170,222	105,340	6,458	59,017	176,453	118,692	69,555	35,767	44,415	5,245	15,522	9,030
Time deposits.....	25,556	175,603	54,833	3,132	36,804	242,327	36,963	48,369	17,662	16,674	3,429	4,193	6,153
United States deposits.....	5,316	5,643	6,663	18	1,319	5,422	12,824	1,273	919	2,001	647	1,539	20
Due to Federal Reserve banks.....		559				571						125	
Due to other banks in United States.....	15,814	25,563	55,867	2,429	28,135	17,274	113,123	20,083	18,530	41,065	3,334	11,061	3,304
Due to banks in foreign countries (including own branches).....		28	324	1	97	50	77	25	15	15			
Certified and officers' checks outstanding.....	532	2,045	5,242	57	1,121	3,734	7,888	1,565	1,275	1,018	109	265	59
Cash letters of credit and travelers' checks outstanding.....		3	6		2	2	5	1	1	14		3	
Total deposits	83,968	379,666	228,275	12,095	126,495	445,833	289,572	140,871	74,154	105,202	12,764	32,708	18,566
National bank notes outstanding.....	4,457	19,951	6,303	199	5,748	21,173	831	3,993	3,100	2,239	397	1,345	597
Agreements to repurchase securities sold.....		98	182										
Bills payable with Federal Reserve banks.....		167				129							
Rediscounts with Federal Reserve banks.....						74							
Bills payable—All other.....		255				101							
Rediscounts—All other.....						3							
Acceptances of other banks and bills sold with endorsement.....					28							2	
Acceptances executed for customers.....		6	150			6	4						
Acceptances executed by other banks for reporting banks.....		1				6			31				
Securities borrowed.....		41				6	223						
Interest, taxes, and other expenses accrued and unpaid.....	45	443	619	48	659	1,265	236	559	35	164	13	18	77
Other liabilities.....	163	497	495	3	162	485	288	84	14	93		30	4
Capital notes and debentures.....		4,240				386	2,000						
Capital stock (see memorandum below).....	5,500	39,425	17,400	800	9,000	45,146	13,350	7,350	7,200	7,425	950	1,650	600
Surplus.....	3,000	12,824	6,300	350	4,150	14,234	4,801	4,100	955	1,085	160	500	1,075
Undivided profits—net.....	1,917	4,832	784	39	772	4,720	4,183	3,048	865	507	74	198	14
Reserves for contingencies.....	461	1,521	1,947	167	37	3,760	260	220	1,096	706		186	
Total liabilities, including capital account	99,511	463,966	262,456	13,701	147,051	537,322	315,748	160,225	87,419	117,452	14,358	36,637	20,933
MEMORANDUM													
Par value of capital stock:													
First preferred.....		7,137	5,600	400	2,250	11,268	1,350	2,700	2,850	3,525	450	300	
Second preferred.....		505				286			250	500	100		
Common.....	5,500	33,069	11,800	400	6,750	33,594	12,000	4,650	4,100	3,400	400	1,350	600
Total	5,500	40,711	17,400	800	9,000	45,148	13,350	7,350	7,200	7,425	950	1,650	600
Number of banks.....	3	358	4	2	3	522	10	7	5	6	2	3	2

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

ALL LICENSED MEMBER BANKS—CONDITION ON JUNE 30, 1934, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 10—Continued					District No. 11							
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	DAI-LAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
ASSETS													
Loans (including overdrafts).....	9,970	5,058	28,926	11,742	146,434	65,450	6,195	45,815	14,123	26,805	9,011	5,230	155,431
United States Government securities.....	6,009	8,134	18,228	11,516	93,909	50,878	5,589	68,092	22,748	13,139	6,186	5,467	79,264
Securities guaranteed by United States Government.....	133	66	364	77	6,485	599	—	861	229	3	6	15	2,626
Other securities.....	2,316	4,906	9,018	3,160	85,256	15,203	1,291	11,092	4,064	7,172	3,614	2,279	54,562
Total loans and investments.....	18,428	18,167	56,536	26,495	332,084	132,130	13,075	125,860	41,164	47,119	18,817	12,991	291,883
Customers' liability on account of acceptances.....	—	—	9	—	—	—	—	19	—	—	162	—	31
Banking house, furniture, and fixtures.....	369	700	3,968	1,574	16,347	6,729	400	6,585	2,878	2,340	746	341	16,535
Other real estate owned.....	43	70	240	—	2,849	1,979	—	621	176	451	159	185	4,846
Cash in vault.....	383	237	822	435	9,041	1,003	199	2,178	749	764	495	397	10,880
Reserve with Federal Reserve banks.....	2,323	2,360	5,614	5,735	53,322	25,711	1,407	18,123	4,813	9,453	2,307	1,819	48,365
Items with Federal Reserve banks in process of collection.....	292	610	430	662	1,997	4,956	510	4,462	994	3,056	389	194	2,110
Due from member banks.....	5,794	7,434	18,662	13,057	99,775	43,993	4,398	41,338	12,073	13,672	8,040	5,050	94,020
Due from nonmember banks.....	—	—	1,021	—	4,063	64	—	271	101	152	5	—	2,783
Due from banks in foreign countries (including own branches).....	—	—	—	—	61	11	29	2	—	—	139	—	228
Exchanges for clearing house and other checks on local banks.....	236	277	523	455	1,698	1,107	113	2,201	545	725	335	90	1,788
Outside checks and other cash items.....	39	92	339	44	843	618	54	490	28	170	154	44	1,237
Redemption fund and due from United States Treasurer.....	17	55	41	65	1,189	358	30	419	147	75	73	42	1,238
Acceptances of other banks and bills sold with endorsement.....	—	—	—	—	122	—	—	83	—	—	—	—	206
Securities borrowed.....	—	—	—	—	10,867	254	11	702	262	1,894	204	85	4,728
Other assets.....	126	654	3,033	70	10,867	254	11	702	262	1,894	204	85	4,728
Total assets.....	28,050	30,556	91,238	48,592	534,258	218,913	20,226	203,354	63,930	79,871	32,025	21,238	480,878
LIABILITIES													
Demand deposits.....	8,036	16,459	43,721	18,133	272,138	76,795	9,922	74,539	28,406	34,409	8,043	9,744	263,473
Time deposits.....	7,823	5,010	20,627	5,661	145,599	30,666	5,004	30,073	13,534	13,610	12,714	6,283	85,426
United States deposits.....	622	873	4,164	3,076	4,222	28,080	935	31,526	2,299	4,226	1,240	955	7,742
Due to Federal Reserve banks.....	—	—	1	—	149	—	—	—	—	346	232	110	866
Due to other banks in United States.....	8,618	4,723	8,681	14,998	20,501	44,607	1,719	32,282	9,214	17,589	4,974	1,114	23,448
Due to banks in foreign countries (including own branches).....	—	—	—	—	1	10	151	35	127	—	—	—	193
Certified and officers' checks outstanding.....	118	157	926	749	3,452	8,493	141	1,441	492	663	277	87	3,400
Cash letters of credit and travelers' checks outstanding.....	2	—	—	—	8	—	—	6	—	—	—	—	5
Total deposits.....	25,219	27,223	78,119	42,617	446,070	188,651	17,872	169,902	54,072	70,843	27,480	18,263	384,553
National-bank notes outstanding.....	335	1,100	725	1,297	23,577	7,077	600	8,352	2,792	1,483	888	848	24,486
Agreements to repurchase securities sold.....	—	—	—	—	85	—	—	—	—	—	—	—	58
Bills payable with Federal Reserve banks.....	—	—	—	—	54	—	—	—	—	—	—	—	106
Rediscounts with Federal Reserve banks.....	—	—	—	—	4	—	—	—	—	—	—	—	303
Bills payable—All other.....	—	—	—	—	—	—	—	—	—	—	—	—	47
Rediscounts—All other.....	—	—	—	—	—	—	—	—	—	—	—	—	—
Acceptances of other banks and bills sold with endorsement.....	—	—	—	—	—	—	—	83	—	—	—	—	—
Acceptances executed for customers.....	—	—	—	—	—	—	—	19	—	—	—	—	20
Acceptances executed by other banks for reporting banks.....	—	—	9	—	—	—	—	—	—	—	162	—	—
Securities borrowed.....	—	—	—	—	122	—	—	—	—	—	—	—	206
Interest, taxes, and other expenses accrued and unpaid.....	21	8	96	137	210	365	9	491	118	190	70	3	331
Other liabilities.....	15	16	80	19	306	68	—	342	39	73	10	2	769
Capital notes and debentures.....	—	—	—	—	—	—	—	—	—	—	—	—	380
Capital stock (see memorandum below).....	1,300	1,400	9,000	2,400	41,191	17,150	600	16,350	4,650	4,950	2,250	1,350	44,610
Surplus.....	900	418	2,400	1,300	15,261	3,650	850	4,625	1,522	1,206	775	450	16,798
Undivided profits—net.....	208	345	415	718	6,036	1,739	227	1,835	646	907	260	145	7,127
Reserves for contingencies.....	52	40	394	104	1,342	213	68	1,355	91	225	130	177	1,084
Total liabilities, including capital account.....	28,050	30,556	91,238	48,592	534,258	218,913	20,226	203,354	63,930	79,871	32,025	21,238	480,878
MEMORANDUM													
Par value of capital stock:													
First preferred.....	100	—	4,200	100	4,206	3,000	—	6,650	1,300	2,050	600	500	5,689
Second preferred.....	—	—	—	—	180	—	—	—	—	—	—	—	25
Common.....	1,200	1,400	4,800	2,300	36,805	14,150	600	9,700	3,350	2,900	1,650	850	38,896
Total.....	1,300	1,400	9,000	2,400	41,191	17,150	600	16,350	4,650	4,950	2,250	1,350	44,610
Number of banks.....	5	4	4	4	684	5	2	9	6	4	4	3	521

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

ALL LICENSED MEMBER BANKS—CONDITION ON JUNE 30, 1934, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 12										Recapitulation			
	SAN FRAN-CISCO	Los Angeles	Portland	Salt Lake City	Seattle	Spokane	Oakland	Ogden	Country banks	Federal Reserve bank cities	Federal Reserve branch cities	Other reserve cities	Country banks	Total
ASSETS														
Loans (including overdrafts).....	786,421	374,379	30,323	14,972	46,128	8,993	21,813	7,443	168,334	6,337,003	1,501,013	512,688	4,172,276	12,522,980
United States Government securities.....	461,532	177,996	59,381	16,321	58,455	10,154	5,169	2,820	82,312	5,140,570	1,539,561	474,396	1,982,157	9,136,684
Securities guaranteed by United States Government.....	19,626	4,008	4,029	341	1,849	564	140	338	4,606	335,196	30,998	23,165	119,284	508,643
Other securities.....	263,154	119,924	22,194	11,780	27,763	4,524	4,021	3,852	98,700	2,045,264	620,891	158,576	2,181,801	5,006,532
Total loans and investments.....	1,530,733	676,307	115,927	43,414	134,195	24,235	31,143	14,453	353,952	13,858,033	3,692,463	1,168,825	8,455,518	27,174,839
Customers' liability on account of acceptances.....	9,857	462	185	285	144	-----	-----	-----	247,338	2,536	455	-----	2,587	252,916
Banking house, furniture, and fixtures.....	49,916	24,853	4,104	643	3,310	938	2,460	326	19,388	416,698	133,391	60,172	387,556	997,817
Other real estate owned.....	18,283	21,038	161	561	731	94	2,352	49	6,658	87,045	47,925	11,029	140,349	286,348
Cash in vault.....	12,381	8,156	1,803	347	2,530	399	483	261	11,507	181,783	46,715	28,793	215,352	472,643
Reserve with Federal Reserve banks.....	103,109	65,634	7,822	5,147	10,335	5,246	1,592	993	30,271	2,493,523	398,652	157,786	769,449	3,819,410
Items with Federal Reserve banks in process of collection.....	6,223	5,937	974	1,089	2,224	1,446	320	168	1,616	225,268	97,890	32,610	118,042	473,810
Due from member banks.....	80,030	55,789	14,479	9,826	14,084	7,185	2,422	1,403	69,058	829,511	484,545	233,937	1,026,615	2,574,608
Due from nonmember banks.....	4,674	1,269	78	500	742	893	-----	-----	704	42,820	13,574	5,368	29,907	91,669
Due from banks in foreign countries (including own branches).....	7,649	908	288	-----	211	42	-----	-----	151	222,985	6,576	1,157	1,888	232,606
Exchanges for clearing house and other checks on local banks.....	22,637	5,211	1,534	723	1,591	763	115	69	2,001	418,418	44,374	16,375	39,072	518,239
Outside checks and other cash items.....	6,381	7,826	482	329	423	150	51	321	1,406	22,867	19,438	5,218	17,207	64,730
Redemption fund and due from United States Treasurer.....	3,253	951	325	90	520	38	-----	20	1,057	6,731	5,190	2,322	22,006	36,249
Acceptances of other banks and bills sold with endorsement.....	-----	-----	2	-----	24	-----	-----	-----	-----	1,500	248	68	104	1,920
Securities borrowed.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	323	245	-----	1,956	2,524
Other assets.....	22,663	6,893	5,138	1,214	3,674	686	529	31	7,414	203,627	49,037	17,541	114,278	384,483
Total assets.....	1,877,789	881,234	153,302	64,168	174,738	42,115	41,467	18,094	505,194	19,258,470	5,042,799	1,741,656	11,341,886	37,384,811
LIABILITIES														
Demand deposits.....	419,081	251,876	55,196	24,832	72,619	16,793	7,099	6,593	203,911	8,565,685	1,801,668	712,159	3,883,703	14,963,215
Time deposits.....	979,194	451,514	62,163	19,334	40,856	9,007	27,454	7,392	198,663	3,047,177	1,569,513	448,876	4,745,587	9,811,153
United States deposits.....	73,592	10,474	1,500	917	7,712	39	130	349	3,539	1,206,798	220,287	56,781	173,927	1,657,793
Due to Federal Reserve banks.....	13	-----	-----	-----	-----	-----	-----	-----	272	251	157	7,462	33,693	41,563
Due to other banks in United States.....	110,412	39,235	14,251	8,506	19,868	9,732	975	1,309	9,438	2,882,335	615,125	256,861	299,782	4,054,103
Due to banks in foreign countries (including own branches).....	5,409	707	212	10	619	45	-----	-----	43	148,775	4,267	514	881	154,437
Certified and officers' checks outstanding.....	15,918	6,806	792	346	1,264	1,892	80	71	3,844	218,649	35,467	12,162	51,109	317,387
Cash letters of credit and travelers' checks outstanding.....	1,300	223	3	2	14	6	-----	-----	10	9,855	2,520	70	271	12,716
Total deposits.....	1,604,919	760,835	134,197	53,947	142,952	37,514	35,738	15,714	419,720	16,079,525	4,249,004	1,494,885	9,188,953	31,012,367
National bank notes outstanding.....	64,596	18,204	6,448	1,779	10,314	750	-----	400	20,370	117,697	99,034	45,651	432,358	694,790
Agreements to repurchase securities sold.....	543	-----	-----	-----	-----	-----	-----	-----	-----	2,583	190	456	2,085	5,314
Bills payable with Federal Reserve banks.....	-----	-----	-----	-----	-----	-----	-----	-----	127	-----	55	-----	15,942	15,997
Rediscounts with Federal Reserve banks.....	-----	-----	-----	-----	-----	-----	-----	-----	134	-----	-----	-----	3,071	3,071
Bills payable—All other.....	-----	-----	-----	-----	-----	-----	-----	-----	87	125	-----	-----	15,630	15,755
Rediscounts—All other.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	17	17
Acceptances of other banks and bills sold with endorsement.....	-----	-----	2	-----	24	-----	-----	-----	-----	1,500	248	68	104	1,920
Acceptances executed for customers.....	10,650	530	64	285	158	-----	-----	-----	-----	262,097	2,114	401	2,034	266,646
Acceptances executed by other banks for reporting banks.....	663	7	121	-----	3	-----	-----	-----	-----	10,119	608	50	575	11,352
Securities borrowed.....	-----	-----	-----	-----	-----	-----	-----	-----	11	323	245	-----	1,956	2,524
Interest, taxes, and other expenses accrued and unpaid.....	2,200	1,255	234	116	230	16	2	66	316	37,339	11,519	4,180	17,721	70,759
Other liabilities.....	4,604	1,976	342	183	325	14	145	3	247	102,494	26,251	1,357	49,273	179,375
Capital notes and debentures.....	-----	-----	-----	1,000	500	-----	-----	-----	250	1,875	97,950	27,000	9,650	154,839
Capital stock (see memorandum below).....	105,400	55,000	6,500	4,700	14,150	2,700	4,146	1,204	39,689	1,193,441	295,650	113,510	894,742	2,497,343
Surplus.....	53,364	20,675	4,000	1,080	3,600	580	1,354	200	13,747	947,433	209,516	47,264	486,347	1,690,560
Undivided profits—net.....	26,359	4,467	1,003	942	1,678	485	82	159	6,062	183,737	49,506	14,804	139,878	387,925
Reserves for contingencies.....	4,491	18,285	391	136	804	56	-----	98	2,809	222,107	71,809	9,390	70,961	374,257
Total liabilities, including capital account.....	1,877,789	881,234	153,302	64,168	174,738	42,115	41,467	18,094	505,194	19,258,470	5,042,799	1,741,656	11,341,886	37,384,811
MEMORANDUM														
Par value of capital stock:														
First preferred.....	13,000	16,000	-----	900	-----	750	2,946	600	7,410	229,757	71,265	26,746	131,279	459,047
Second preferred.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	3,300	4,000	300	8,158	15,758
Common.....	92,400	39,000	6,500	3,800	14,150	1,950	1,200	700	32,506	960,384	220,385	86,560	757,693	2,025,022
Total.....	105,400	55,000	6,500	4,700	14,150	2,700	4,146	1,300	39,916	1,193,441	295,650	113,606	897,130	2,499,827
Number of banks.....	7	6	2	6	5	4	1	2	344	163	129	88	5,995	6,375

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

ALL LICENSED MEMBER BANKS—CONDITION OF

ASSETS (in thousands of dollars)

State	Number of banks	Loans (including overdrafts)	United States Government securities	Securities guaranteed by United States Government	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, 375	12, 522, 980	9, 136, 684	508, 643	5, 006, 532	27, 174, 839	252, 916	997, 817	286, 348	472, 643	3, 819, 410
New England:											
Maine.....	45	54, 830	29, 254	1, 671	36, 377	122, 132	-----	1, 610	442	3, 586	12, , 550
New Hampshire.....	53	29, 722	14, 486	560	14, 101	58, 869	-----	2, 344	274	1, 759	4, 144
Vermont.....	42	21, 809	9, 157	924	14, 199	46, 089	-----	1, 099	294	978	2, 608
Massachusetts.....	170	715, 933	322, 255	7, 523	204, 358	1, 250, 069	14, 562	45, 386	8, 701	47, 762	245, 316
Rhode Island.....	14	107, 757	59, 690	2, 286	33, 146	202, 879	458	2, 511	1, 587	4, 781	25, 744
Connecticut.....	60	145, 450	55, 638	1, 155	44, 038	246, 281	-----	15, 184	3, 137	5, 577	19, 908
Middle Atlantic:											
New York.....	574	4, 206, 183	3, 339, 887	210, 866	1, 458, 769	9, 215, 705	200, 878	312, 144	45, 659	87, 373	1, 518, 718
New Jersey.....	287	500, 860	199, 147	15, 208	280, 355	995, 570	559	50, 452	24, 094	18, 728	75, 190
Pennsylvania.....	769	1, 283, 194	966, 558	20, 490	719, 074	2, 989, 316	12, 933	113, 936	52, 059	42, 806	296, 913
East North Central:											
Ohio.....	316	571, 054	331, 958	23, 452	188, 286	1, 114, 750	286	51, 829	19, 052	25, 711	114, 045
Indiana.....	126	87, 242	81, 917	13, 859	45, 270	228, 288	3	12, 264	2, 637	8, 917	32, 232
Illinois.....	347	697, 973	720, 809	83, 544	317, 910	1, 820, 236	9, 308	43, 636	7, 714	53, 394	493, 775
Michigan.....	154	196, 877	223, 498	5, 696	89, 542	515, 613	12	17, 136	6, 429	14, 969	64, 438
Wisconsin.....	119	155, 110	128, 643	7, 548	54, 208	345, 509	151	14, 211	1, 735	7, 563	41, 048
West North Central:											
Minnesota.....	229	197, 796	165, 260	8, 592	88, 337	459, 985	184	14, 290	1, 814	5, 801	45, 744
Iowa.....	144	71, 764	68, 178	3, 824	38, 210	181, 976	-----	4, 999	776	4, 695	24, 766
Missouri.....	140	253, 191	266, 897	14, 256	131, 764	666, 108	471	14, 628	8, 345	9, 474	91, 692
North Dakota.....	71	15, 918	12, 540	1, 331	10, 106	39, 895	-----	2, 080	441	729	3, 115
South Dakota.....	87	17, 986	9, 239	1, 162	14, 230	42, 617	-----	2, 394	376	881	5, 325
Nebraska.....	146	59, 416	67, 764	2, 317	25, 615	155, 112	33	6, 612	285	2, 514	29, 139
Kansas.....	209	63, 175	45, 506	2, 156	27, 559	138, 396	-----	7, 811	1, 427	2, 802	22, 923
South Atlantic:											
Delaware.....	20	42, 943	11, 673	105	17, 739	72, 465	-----	1, 802	1, 227	967	3, 655
Maryland.....	69	90, 151	129, 882	1, 337	58, 441	279, 811	265	9, 856	1, 415	4, 709	46, 856
District of Columbia.....	11	62, 687	70, 188	426	18, 723	152, 024	7	11, 255	2, 708	6, 525	24, 084
Virginia.....	155	177, 884	72, 599	2, 819	44, 150	297, 452	8	10, 396	5, 465	6, 515	26, 535
West Virginia.....	96	92, 548	36, 321	1, 685	27, 699	158, 253	-----	7, 331	5, 140	4, 870	14, 001
North Carolina.....	52	63, 024	31, 237	811	20, 456	115, 528	248	6, 034	2, 013	3, 386	11, 619
South Carolina.....	22	12, 891	10, 838	678	7, 223	31, 630	-----	1, 145	1, 159	1, 600	5, 106
Georgia.....	80	121, 067	59, 944	3, 309	26, 004	210, 324	117	12, 014	4, 146	4, 291	17, 000
Florida.....	54	33, 294	74, 198	4, 177	27, 753	139, 422	7	7, 282	1, 230	4, 403	13, 489
East South Central:											
Kentucky.....	107	112, 309	62, 596	5, 854	31, 368	212, 127	-----	5, 731	2, 843	3, 840	17, 340
Tennessee.....	75	104, 736	60, 303	2, 779	38, 433	206, 251	464	9, 655	1, 874	4, 403	16, 929
Alabama.....	88	79, 337	35, 311	2, 921	27, 823	145, 392	378	6, 337	5, 748	3, 816	14, 198
Mississippi.....	28	18, 874	8, 299	689	12, 963	40, 825	2	1, 665	1, 083	1, 213	4, 647
West South Central:											
Arkansas.....	58	28, 342	18, 152	1, 886	13, 674	62, 054	-----	2, 137	862	1, 735	9, 510
Louisiana.....	31	86, 350	58, 244	6, 229	24, 149	174, 972	428	7, 698	1, 828	3, 270	23, 153
Oklahoma.....	220	83, 680	52, 614	1, 580	67, 523	205, 397	9	10, 395	634	3, 568	26, 910
Texas.....	511	303, 199	237, 591	3, 984	87, 936	632, 710	212	33, 901	7, 871	15, 050	101, 838
Mountain:											
Montana.....	63	21, 256	20, 609	1, 104	21, 078	64, 047	-----	3, 256	366	2, 009	10, 088
Idaho.....	34	12, 019	11, 870	366	7, 727	31, 982	-----	1, 612	121	1, 338	4, 159
Wyoming.....	34	14, 086	6, 937	548	4, 595	26, 166	-----	1, 100	112	1, 087	3, 663
Colorado.....	85	51, 100	75, 105	1, 352	29, 659	157, 219	-----	4, 478	1, 142	5, 435	25, 221
New Mexico.....	27	7, 675	4, 971	342	4, 643	17, 631	-----	1, 145	153	887	3, 077
Arizona.....	12	10, 434	9, 917	393	8, 051	28, 795	-----	1, 594	617	1, 197	3, 102
Utah.....	32	30, 899	21, 235	859	17, 127	70, 120	285	1, 559	802	922	6, 986
Nevada.....	6	2, 563	5, 103	184	2, 816	10, 666	-----	360	25	320	1, 128
Pacific:											
Washington.....	94	88, 290	89, 352	3, 061	53, 123	233, 826	144	8, 527	1, 451	5, 572	21, 842
Oregon.....	59	44, 159	69, 046	4, 617	31, 857	149, 679	185	6, 199	656	3, 452	11, 153
California.....	145	1, 273, 943	674, 263	26, 125	438, 345	2, 412, 676	10, 319	86, 797	46, 379	25, 463	182, 788

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—district no. 2.....	11	18, 365	8, 893	381	7, 459	35, 098	-----	2, 935	736	1, 048	3, 782
New Jersey—district no. 2.....	203	399, 212	172, 136	13, 992	241, 477	826, 817	539	38, 015	16, 495	15, 060	58, 615
Kentucky—district no. 4.....	57	38, 582	15, 608	1, 373	9, 464	65, 027	-----	2, 463	1, 034	1, 551	6, 316
Pennsylvania—district no. 4.....	229	368, 843	509, 990	3, 444	207, 656	1, 089, 933	278	40, 469	11, 302	14, 598	104, 095
West Virginia—district no. 4.....	11	23, 284	8, 934	167	5, 952	38, 337	-----	306	967	1, 276	4, 129
Louisiana—district no. 6.....	22	70, 033	53, 643	6, 062	18, 493	148, 231	428	3, 361	1, 526	2, 512	15, 503
Mississippi—district no. 6.....	18	15, 596	6, 783	472	10, 676	33, 527	-----	380	881	904	3, 997
Tennessee—district no. 6.....	62	72, 992	36, 624	2, 497	22, 560	134, 673	464	5, 835	1, 448	2, 861	9, 781
Indiana—district no. 7.....	88	70, 022	70, 108	13, 207	33, 726	187, 063	3	9, 658	1, 786	7, 432	29, 149
Illinois—district no. 7.....	229	660, 287	691, 939	82, 101	289, 470	1, 723, 797	9, 308	39, 285	6, 409	50, 864	483, 611
Michigan—district no. 7.....	117	179, 878	213, 675	5, 109	73, 343	472, 005	12	15, 510	6, 125	13, 738	61, 193
Wisconsin—district no. 7.....	80	142, 266	118, 761	5, 638	46, 274	312, 939	151	12, 875	1, 496	6, 686	37, 834
Missouri—district no. 10.....	44	87, 136	80, 597	1, 472	45, 738	214, 943	4	4, 226	2, 075	2, 834	29, 716
New Mexico—district no. 10.....	8	4, 053	2, 936	279	3, 343	10, 611	-----	730	64	520	1, 861
Oklahoma—district no. 10.....	210	82, 259	52, 124	1, 559	66, 272	202, 214	9	10, 204	603	3, 475	26, 625
Arizona—district no. 12.....	7	6, 933	3, 271	289	4, 917	15, 410	-----	884	493	800	2, 063

BANKS, BY STATES, ON JUNE 30, 1934

ASSETS (in thousands of dollars)

Items with Federal Reserve banks in process of collection	Due from banks in—			Ex-changes for clearing hours 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 sold with endorsement	Securities borrowed	Other assets	Total assets	State
	United States		Foreign countries (including own branches)								
	Member banks	Non-member banks									
473,810	2,574,608	91,669	232,606	518,239	64,730	36,249	1,920	2,524	384,483	37,384,811	Total.
1,554	12,811	37	19	339	286	221			867	156,454	New England:
1,622	4,290	245	17	180	206	244		9	210	74,413	Maine.
766	3,116	143	48	103	89	200			342	55,875	New Hampshire.
33,342	101,018	2,878	16,062	10,614	2,371	1,470			11,785	1,791,336	Vermont.
1,480	8,278	45	110	1,068	471	309			1,802	251,523	Massachusetts.
5,686	41,646	347	68	2,030	488	585			1,384	342,321	Rhode Island.
											Connecticut.
125,944	157,490	22,230	193,835	322,080	6,386	2,980	1,638	73	114,883	12,328,016	Middle Atlantic:
24,501	74,214	1,164	97	5,275	1,280	1,397	13		12,676	1,285,210	New York.
46,438	271,745	9,816	2,092	31,368	4,567	4,998	21	286	36,545	3,915,839	New Jersey.
											Pennsylvania.
25,846	118,409	1,416	1,267	11,023	3,963	1,810	1	1,270	15,753	1,506,431	East North Central:
5,043	50,228	710	46	2,303	938	774			3,955	348,338	Ohio.
36,115	229,370	7,233	4,080	29,423	3,693	1,098	8	5	31,050	2,770,143	Indiana.
12,258	86,423	132	3,071	8,409	4,458	513		97	9,154	743,112	Illinois.
6,008	49,247	3,162	575	2,194	1,029	1,117	1		3,972	477,522	Michigan.
											Wisconsin.
10,042	82,405	2,439	636	7,406	2,396	1,249	1		11,027	645,419	West North Central:
3,859	37,502	929	1	1,671	493	345			1,494	263,605	Minnesota.
20,037	156,737	2,877	229	8,929	1,344	399		223	12,894	994,407	Iowa.
140	7,012	394	15	213	102	109			865	55,110	Missouri.
305	8,598	175		172	179	73			759	61,854	North Dakota.
3,625	45,070	2,022	2	1,924	763	388		1	931	248,431	South Dakota.
2,239	53,063	861	61	1,335	458	494		46	5,020	236,938	Nebraska.
											Kansas.
808	10,614	92		340	33	60			269	92,332	South Atlantic:
9,557	35,017	214	21	3,162	417	254			2,645	394,199	Delaware.
2,515	18,587	131	89	4,272	306	133			1,131	223,767	Maryland.
7,751	41,996	2,105		3,514	749	945	20	24	4,204	407,669	District of Columbia.
4,950	19,022	250	33	722	165	469			2,778	218,054	Virginia.
7,419	25,990	4,585	274	761	488	204		34	2,310	180,619	West Virginia.
553	9,112	44	196	298	163	124			260	51,390	North Carolina.
5,900	47,311	1,780	4	2,173	690	567	67	85	1,214	307,683	South Carolina.
2,702	28,080	2,193	15	1,080	304	412	12		2,777	203,408	Georgia.
											Florida.
5,469	22,974	991		1,717	445	529	16		2,653	276,675	East South Central:
3,925	45,613	1,539	22	1,798	1,037	863	1	36	6,721	301,131	Kentucky.
3,231	28,110	476	95	748	659	570			1,888	211,646	Tennessee.
224	7,600	383		177	97	116		41	185	58,258	Alabama.
											Mississippi.
1,162	13,488	418	21	296	213	185			698	92,779	West South Central:
2,346	34,121	1,051	85	4,088	821	433	12	2	3,955	258,263	Arkansas.
4,106	58,224	2,622		1,704	905	511		75	7,073	322,133	Louisiana.
16,115	207,918	2,933	255	6,235	2,558	2,214	83	206	6,917	1,037,016	Oklahoma.
											Texas.
732	13,422	330	29	235	169	112			3,537	98,332	Mountain:
419	8,228	98		164	187	65			768	49,141	Montana.
26	6,844	64		96	49	68			1,025	40,300	Idaho.
6,941	40,785	924	8	1,913	1,072	378			5,690	251,206	Wyoming.
469	5,284	149		129	58	60			851	29,923	Colorado.
252	6,370	285	154	287	28	63			1,012	43,726	New Mexico.
1,269	12,861	509		818	663	124		2	1,432	98,352	Arizona.
9	1,986	19		5	21	23			194	14,756	Utah.
											Nevada.
3,918	37,959	1,863	391	2,690	916	811	24		5,048	324,982	Pacific:
1,060	21,223	283	288	1,619	579	443	2		5,689	202,510	Washington.
13,132	167,105	6,083	8,570	29,134	14,978	4,740		9	34,191	3,042,364	Oregon.
											California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

721	3,497	23	25	372	23	100			674	49,034	Connecticut—district no. 2.
21,702	64,429	783	95	4,821	1,086	1,011	13		9,679	1,059,160	New Jersey—district no. 2.
65	6,806	381		291	85	261	16		1,002	85,298	Kentucky—district no. 4.
19,168	72,841	4,087	143	5,138	1,389	1,738		60	9,804	1,375,043	Pennsylvania—district no. 4.
983	3,497			185	14	17			293	51,058	West Virginia—district no. 4.
1,910	22,909	1,003	85	3,514	608	317	12	2	3,109	208,030	Louisiana—district no. 6.
224	6,298	290		157	79	80		41	161	48,019	Mississippi—district no. 6.
2,402	25,870	549		893	680	548	1		4,195	190,250	Tennessee—district no. 6.
4,701	42,978	629	41	2,103	783	612			3,799	290,737	Indiana—district no. 7.
34,747	210,775	6,958	4,080	29,248	3,516	815	8		29,730	2,633,151	Illinois—district no. 7.
12,177	81,821	105	3,067	8,250	4,388	388		91	8,328	687,198	Michigan—district no. 7.
5,798	44,515	3,049	575	2,079	918	1,006	1		3,699	433,621	Wisconsin—district no. 7.
9,289	95,597	1,630	135	3,307	441	133		223	7,438	371,991	Missouri—district no. 10.
447	3,891	34		120	42	37			629	18,986	New Mexico—district no. 10.
4,070	57,619	2,622		1,691	900	497		75	7,010	317,614	Oklahoma—district no. 10.
190	4,914	5		214	25	48			920	25,996	Arizona—district no. 12.

ALL LICENSED MEMBER BANKS—CONDITION OF

LIABILITIES (in thousands of dollars)

State	Demand deposits	Time deposits	United States deposits	Due to Federal Reserve banks	Due to other banks in—		Certified and officers' checks	Cash letters of credit and travelers' checks	National bank notes outstanding	Agreements to repurchase securities sold	Bills payable and rediscounts		Acceptances of other banks and bills sold with endorsement
					United States	Foreign countries (including own branches)					With Federal Reserve banks	All other	
Total	14,963,215	9,811,153	1,657,793	41,563	4,054,103	154,437	317,387	12,716	694,790	5,314	19,068	15,772	1,920
New England:													
Maine	41,654	82,211	1,222	191	4,731		365		4,403		22		
New Hampshire	27,909	22,572	829	510	3,823		437		4,891		274	47	
Vermont	11,970	27,935	446	210	1,015		229		3,971		106	5	
Massachusetts	768,918	404,329	113,883	4,422	188,137	3,168	6,732	784	19,217	3,465	230	210	
Rhode Island	86,095	108,588	4,581	217	9,858	129	490	5	6,143				
Connecticut	136,805	116,487	8,993	3,469	13,752		1,283	1	9,404		100		
Middle Atlantic:													
New York	5,602,514	1,629,963	844,721	6,510	1,649,741	136,147	156,100	6,279	54,124	10	8,586	6,557	1,638
New Jersey	402,724	601,392	28,463	5,545	20,047	44	3,710	131	27,623	59	4,990	2,152	13
Pennsylvania	1,256,093	1,359,512	123,118	3,251	361,916	1,952	12,995	2,292	97,464	190	2,028	3,062	21
East North Central:													
Ohio	545,041	572,493	45,494	3,197	81,433	638	9,535	14	36,016	451	202	284	1
Indiana	145,006	100,710	8,705	1,887	32,365	39	1,903		14,613		8	5	
Illinois	1,367,318	553,248	57,999	88	413,164	2,234	17,861	1,468	21,828		35	152	8
Michigan	302,901	266,379	21,525	39	47,532	478	5,319	1	10,054	4	263	917	
Wisconsin	168,643	167,764	18,464	1,511	40,902	80	2,741	21	22,209		1	50	1
West North Central:													
Minnesota	234,954	203,375	10,371	571	92,898	470	8,040	8	22,951	182	5	11	1
Iowa	118,243	69,061	4,518	2	34,696	108	2,142		6,887			455	
Missouri	399,213	206,199	39,179	48	222,344	189	11,408	39	7,933	98	100	95	
North Dakota	19,394	22,407	915		1,973		353	2	2,171		38		
South Dakota	27,148	19,845	800		2,588		441		1,481		139	30	
Nebraska	107,328	47,572	4,385	143	54,924	16	1,822	17	7,705				
Kansas	114,894	47,868	6,175	18	30,664		1,748	2	9,753		14	4	
South Atlantic:													
Delaware	40,615	16,934	2,675	205	1,471		216	7	1,203		134	20	
Maryland	137,090	127,380	31,194	23	49,489	81	1,473	8	4,844		162	143	
District of Columbia	98,953	70,872	3,223	2,139	15,692	261	1,407	28	2,852	21			
Virginia	126,560	157,387	6,878	1,143	37,581	26	1,866		18,825	50	191	66	20
West Virginia	82,137	82,375	1,860	1,144	7,633		1,080	4	9,314		51	131	
North Carolina	76,865	41,648	1,367	1,301	31,279		2,499	22	4,064			49	
South Carolina	23,254	12,518	1,022	297	5,229		157		2,332				
Georgia	107,182	82,261	19,562	94	41,731	27	797		11,159		72	23	67
Florida	90,727	47,076	10,601	222	21,781	44	1,285		8,168				12
East South Central:													
Kentucky	88,141	77,802	10,140	192	28,471		4,623	1	10,507		85	169	16
Tennessee	100,350	94,898	15,021	626	36,073	28	1,197		16,181	170	47	61	1
Alabama	73,503	63,126	8,195	363	13,471	86	576		11,355	12	57	37	
Mississippi	21,997	21,633	1,072	6	2,614		176		2,331		303	874	
West South Central:													
Arkansas	38,144	29,209	1,111	26	7,893		412	5	3,606		25	29	
Louisiana	91,268	71,123	17,541	338	40,361	605	1,819		8,587	27			12
Oklahoma	156,742	74,951	5,868	15	31,144		3,509	7	10,053		25		
Texas	470,731	171,572	75,224	1,102	127,494	452	14,219	9	43,263	32	394	47	83
Mountain:													
Montana	41,602	36,089	258		4,850	1	831		2,061		5		
Idaho	25,724	13,629	490	65	1,677		336		1,299				
Wyoming	17,359	13,685	100	11	2,392		201		1,352		90		
Colorado	111,619	79,330	1,444		24,136	25	2,036	1	7,517		15		
New Mexico	17,892	6,119	233	103	943		201		1,204		10		
Arizona	24,084	12,402	156	99	1,048	64	439	2	854				
Utah	36,523	34,242	1,269		9,888	10	498	2	2,456		19	49	
Nevada	7,506	5,416	60	29	54		208		417				
Pacific:													
Washington	132,421	91,706	9,100	18	32,046	675	3,721	20	16,089		6		24
Oregon	79,132	78,353	1,644		14,661	212	1,122	3	8,738		31	20	2
California	760,329	1,567,507	85,699	173	154,498	6,148	24,835	1,533	93,308	543	205	18	

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—dist. no. 2	15,312	20,937	1,420	306	1,818		184		1,736				
New Jersey—dist. no. 2	322,271	505,964	24,489	4,974	19,200	44	3,243	131	20,110	59	4,268	1,762	13
Kentucky—dist. no. 4	28,299	34,903	2,218	192	732		607		5,190		85	169	16
Pennsylvania—dist. no. 4	449,464	470,101	42,476	149	124,684	202	4,224	2,238	32,457	190	226	157	
West Virginia—dist. no. 4	14,443	24,407	456	277	1,433		220	4	1,414				
Louisiana—dist. no. 6	74,023	55,548	15,894		33,328	605	1,309		6,321	1			12
Mississippi—dist. no. 6	17,625	18,074	1,034	6	2,449		165		1,609		269	874	
Tennessee—dist. no. 6	59,475	65,221	9,617	626	19,840		646		10,932	170	47	61	1
Indiana—dist. no. 7	126,028	78,628	8,175	1,435	28,235	39	1,747		11,377				
Illinois—dist. no. 7	1,320,113	501,687	55,243	55	400,098	2,234	17,412	1,468	16,193		35	26	8
Michigan—dist. no. 7	290,904	232,836	20,965	39	47,310	477	5,109	1	7,496	4	248	854	
Wisconsin—dist. no. 7	156,470	145,927	17,946	1,511	39,728	80	2,462	21	20,008			50	1
Missouri—dist. no. 10	140,515	51,093	14,021		124,092	77	8,183	7	2,639				
New Mexico—dist. no. 10	10,925	4,324	230	103	740		127		750		10		
Oklahoma—dist. no. 10	154,073	74,291	5,825		31,073		3,464	7	9,820		10		
Arizona—dist. no. 12	16,365	4,724	70		902		293		554				

BANKS, BY STATES, ON JUNE 30, 1934—Continued

LIABILITIES (in thousands of dollars)

Acceptances executed for customers	Acceptances executed by other banks for reporting banks	Securities borrowed	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Capital notes and debentures	Capital stock	Surplus	Undivided profits, net	Reserves for contingencies	Total liabilities, including capital account	Par value of—		State
											Preferred stock	Common stock	
266,646	11,352	2,524	70,759	179,375	154,839	2,497,343	1,690,560	387,925	374,257	37,384,811	474,805	2,025,022	Total.
		9	178	199		13,361	5,594	1,810	513	156,454	5,156	8,205	New England:
			53	52		6,570	4,009	2,255	173	74,413	898	5,672	Maine.
			74	38		6,635	1,892	949	406	55,875	1,535	5,100	New Hampshire.
14,679	1,436		3,620	5,694		134,306	76,682	21,087	20,337	1,791,336	15,373	118,933	Vermont.
438	84		1,728	595		12,470	15,896	1,538	2,668	251,523	350	12,120	Massachusetts.
			874	608		27,166	15,817	4,994	2,568	342,321	4,162	23,005	Rhode Island.
													Connecticut.
													Middle Atlantic:
213,513	6,735	73	19,639	77,770	101,890	767,313	746,944	120,600	170,649	12,328,016	112,505	655,423	New York.
485	64		2,794	14,455		100,024	46,311	12,996	11,188	1,285,210	20,245	80,027	New Jersey.
12,500	1,644	286	8,905	16,286		223,325	326,482	53,852	48,665	3,915,839	21,200	202,125	Pennsylvania.
													East North Central:
299	3	1,270	4,343	1,481	32,178	108,301	42,702	11,334	9,721	1,506,431	15,534	92,769	Ohio.
	3		621	618	1,050	27,062	8,437	4,183	1,123	348,338	7,932	19,130	Indiana.
10,323	241	5	8,816	19,879	2,350	188,318	52,564	20,966	31,278	2,770,143	81,520	106,945	Illinois.
13		97	951	4,132		54,924	15,321	7,576	4,686	743,112	25,615	29,309	Michigan.
148			1,156	411	1,500	31,632	12,885	4,256	3,147	477,522	1,527	30,105	Wisconsin.
													West North Central:
178	7		1,836	826	63	45,698	16,236	3,261	3,477	645,419	11,936	33,762	Minnesota.
			255	153		17,976	5,546	1,889	1,574	263,505	6,581	11,395	Iowa.
487		223	1,349	1,654	7,190	65,446	16,586	9,827	4,800	994,407	10,209	56,373	Missouri.
			196	106		5,283	1,511	468	293	55,110	1,855	3,430	North Dakota.
			160	171	140	6,460	1,343	641	467	61,854	2,695	3,765	South Dakota.
2	31	1	219	140		16,398	4,456	2,082	1,190	248,431	5,460	10,938	Nebraska.
		46	201	99		16,212	6,020	2,846	374	236,938	1,590	14,622	Kansas.
													South Atlantic:
			245	219		9,454	15,530	1,817	1,587	92,332	100	9,354	Delaware.
231	33		843	617	2,500	18,500	12,190	4,813	2,585	394,199	2,207	16,293	Maryland.
	7		516	92		13,850	10,050	3,098	706	223,767	1,500	12,350	District of Columbia
	8	24	752	854		33,716	14,536	4,192	2,994	407,669	4,873	28,781	Virginia.
			268	70	630	19,060	8,631	2,334	1,332	218,054	2,305	16,755	West Virginia.
55	170	34	269	439		11,770	5,404	1,736	1,648	180,619	1,880	9,890	North Carolina.
			67	15		4,175	1,520	566	238	51,390	900	3,275	South Carolina.
85	31	85	587	458	1,160	24,151	10,780	3,715	3,656	307,683	1,300	22,870	Georgia.
	7		211	141		16,260	4,720	1,557	596	203,408	730	15,530	Florida.
													East South Central:
			658	19,733		20,070	11,332	3,125	1,610	276,675	4,100	16,020	Kentucky.
464		36	232	455		23,974	7,272	3,460	585	301,131	5,425	18,549	Tennessee.
378			345	638		26,345	8,411	1,750	2,998	211,646	12,925	13,420	Alabama.
2		41	103	2		4,835	1,752	430	87	58,258	1,455	3,380	Mississippi.
													West South Central:
			108	108		7,562	2,672	1,591	278	92,779	1,880	5,685	Arkansas.
478	45	2	1,132	1,132		15,555	5,876	2,483	394	258,263	3,950	11,605	Louisiana.
	9		193	229		27,278	7,222	2,833	1,980	322,133	8,103	19,175	Oklahoma.
201		206	1,385	694	380	85,830	28,057	12,462	3,179	1,037,016	19,427	66,403	Texas.
													Mountain:
			247	23	183	7,236	3,135	937	874	98,332	1,716	5,520	Montana.
			101	6		3,840	765	571	638	49,141	1,345	2,495	Idaho.
			7	67		2,845	1,429	643	119	40,300	395	2,450	Wyoming.
			694	118		13,343	7,025	3,487	416	251,206	3,588	9,755	Colorado.
				5		2,165	817	203	28	29,923	462	1,703	New Mexico.
			102	80	840	2,160	1,137	256	3	43,726	100	2,060	Arizona.
285		2	189	194	1,565	7,330	2,054	1,292	485	98,352	1,663	5,780	Utah.
			39			550	240	217	20	14,756	50	500	Nevada.
													Pacific:
158	3		279	351	1,170	25,692	6,913	3,347	1,243	324,982	1,613	24,280	Washington.
64	121		237	346	50	10,361	5,290	1,541	582	202,510	572	9,798	Oregon.
11,180	670	9	3,507	6,922		184,556	82,566	34,059	24,099	3,042,364	36,363	148,193	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

465	64		187	64		4,407	1,778	566	219	49,034	1,185	3,223	Connecticut—dist. no. 2.
			2,362	14,165		84,759	33,857	8,720	8,240	1,059,160	18,670	66,337	New Jersey—dist. no. 2.
			54	126		7,050	3,873	1,385	399	85,298	700	6,400	Kentucky—dist. no. 4.
84	194	60	4,690	1,922		66,465	135,534	17,630	21,896	1,375,043	4,283	62,132	Pennsylvania—dist. no. 4.
			34	32		4,435	2,985	710	208	51,058	50	4,385	West Virginia—dist. no. 4.
478	45	2	436	597		11,955	4,956	2,238	282	208,030	3,950	8,005	Louisiana—dist. no. 6.
			90	2		3,790	1,569	355	67	48,019	1,355	2,435	Mississippi—dist. no. 6.
464		41	187	141		17,335	4,028	1,359	100	190,250	5,325	12,010	Tennessee—dist. no. 6.
			571	592	1,050	21,377	6,687	3,724	1,069	290,737	6,392	14,985	Indiana—dist. no. 7.
10,323	241		8,735	19,738	1,550	177,915	49,448	19,729	30,900	2,633,151	79,800	98,115	Illinois—dist. no. 7.
13		91	860	4,125		51,192	13,504	6,992	4,278	687,198	24,955	26,237	Michigan—dist. no. 7.
148			1,095	399	1,500	27,695	11,893	3,932	2,755	433,621	585	27,110	Wisconsin—dist. no. 7.
4		223	262	305	2,000	17,055	6,514	4,650	351	371,991	1,500	15,555	Missouri—dist. no. 10.
				1		1,230	422	120	4	18,986	275	955	New Mexico—dist. no. 10.
			191	219		26,733	7,089	2,783	1,952	317,614	8,003	18,730	Oklahoma—dist. no. 10.
	9	75	83	20	840	1,160	772	210	3	25,996		1,160	Arizona—dist. no. 12.

FEDERAL RESERVE DISTRICTS

