

Member Bank Call Report

No. 63

Condition of Member Banks
October 17, 1934

FEDERAL RESERVE BOARD

WASHINGTON



UNITED STATES
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THE MEMBER BANK CALL REPORT is published following each official call upon member banks for statements of their condition. It contains tables showing assets 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 assets 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, January 2, 1935.

CONDITION OF LICENSED MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Oct. 17, 1934	June 30, 1934	Oct. 25, 1933	June 30, 1934	Oct. 25, 1933
ASSETS					
Loans (including overdrafts).....	12,292,533	12,522,980	13,058,608	-230,447	-768,075
United States Government direct obligations.....	9,186,237	9,136,684	6,801,360	+49,553	+2,384,877
Securities fully guaranteed by U. S. Government.....	709,035	5,515,175	5,092,856	+565,367	+987,686
Other securities.....	5,371,507			392,814	+5,003
Total loans and investments.....	27,559,312	27,174,839	24,952,824	+334,473	+2,606,488
Customers' liability on account of acceptances.....	257,919	252,916	268,215	+5,003	+8,632
Banking house, furniture, and fixtures.....	995,998	997,817	987,366	-1,819	+35,659
Other real estate owned.....	303,904	286,348	268,215	+17,556	+1,324,601
Reserve with Federal Reserve banks.....	3,976,077	3,819,410	2,651,476	+156,667	+103,488
Cash in vault.....	550,471	472,643	446,983	+77,828	+161,971
Due from member banks.....	2,736,579	2,574,608	1,848,418	+161,971	+974,957
Due from nonmember banks.....	86,796	91,669	91,669	-4,873	+37,803
Balances with domestic banks, not subject to immediate withdrawal.....	106,339	94,009	68,536	+12,330	+51,813
Balances with banks in foreign countries (excluding own branches).....	185,187	140,680	133,374	+44,507	+3,294
Balances with foreign branches.....	120,930	91,926	124,224	-29,004	+213,192
Due from Federal Reserve banks in process of collection.....	646,818	473,810	433,626	+173,008	+111,749
Items with Federal Reserve banks and other checks on local banks.....	703,345	518,239	591,596	+185,106	+22,076
Exchanges for clearing house and other checks on local banks.....	56,939	64,730	34,863	-7,791	-3,740
Outside checks and other cash items.....	34,480	36,249	38,220	-1,769	-6,061
Redemption fund and due from United States Treasurer.....	2,111	1,920	8,172	+191	1-3,594
Acceptances of other banks and bills sold with endorsement.....	1,972	2,524	5,566	-552	+01,441
Securities borrowed.....	291,709	290,474	190,268	+1,235	
Other assets.....					
Total assets.....	38,616,886	37,384,811	33,176,541	+1,232,075	+5,440,345
LIABILITIES					
Demand deposits.....	16,148,819	14,963,215	12,993,682	+1,185,604	+3,155,137
Time deposits.....	9,821,146	9,811,153	9,114,380	+9,993	+706,766
United States deposits.....	1,142,847	1,657,793	917,881	-514,946	+224,966
Due to Federal Reserve banks (deferred credits).....	59,911	41,563	37,441	+18,348	+22,470
Due to other banks in United States.....	4,447,420	4,054,103	2,975,675	+393,317	+1,471,745
Due to banks in foreign countries (excluding own branches).....	135,709	154,437	117,141	-18,728	+18,568
Certified and officers' checks outstanding.....	520,754	317,387	418,344	+203,367	+102,320
Cash letters of credit and travelers' checks outstanding.....	8,837	12,716	9,367	-3,879	-530
Total deposits (excluding due to own foreign branches).....	32,285,443	31,012,367	26,534,001	+1,273,076	+5,701,442
Secured by pledge of loans and/or investments.....	3,134,540	(1)	3,824,137	(1)	(1)
Not secured by pledge of loans and/or investments.....	29,150,863	27,188,230	(2)	+1,962,633	(2)
Due to own foreign branches.....			18,443		-18,443
National bank notes outstanding.....	662,320	694,790	743,589	-32,470	-81,269
Agreements to repurchase securities sold.....	6,144	5,314	20,306	+830	-14,162
Bills payable and rediscounts:					
With Federal Reserve banks.....	10,123	19,068	84,464	-8,945	-74,341
All other.....	14,032	15,772	103,765	-1,740	-89,733
Acceptances of other banks and bills sold with endorsement.....	2,111	1,920	8,532	+191	-6,421
Acceptances executed for customers.....	267,697	266,646	410,150	+951	-142,553
Acceptances executed by other banks for reporting banks.....	10,391	11,352	14,555	-961	-4,164
Securities borrowed.....	1,972	2,524	5,566	-552	-3,594
Interest, taxes, and other expenses accrued and unpaid.....	87,328	70,759	94,640	+16,569	-7,312
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	7,796	(2)	(2)	+7,796	+7,796
Other liabilities.....	141,649	179,375	180,816	-37,726	-39,187
Capital notes and debentures.....	117,102	154,839	200	-37,737	+116,902
Capital stock (see par value below).....	2,534,440	2,497,343	2,273,720	+37,097	+260,720
Surplus.....	1,677,190	1,690,560	1,817,194	-13,370	-140,004
Undivided profits—net.....	427,714	387,228	412,990	+40,486	+14,724
Reserves for contingencies.....	362,424	374,257	403,610	-11,833	-41,186
Retirement fund for preferred stock and capital notes and debentures.....	1,110	697	(3)	+413	+1,110
Total liabilities (including capital account).....	38,616,886	37,384,811	33,176,541	+1,232,075	+5,440,345
Par value of capital stock:					
First preferred.....	4,504,683	459,047	81,488	+45,636	+423,195
Second preferred.....	4,21,077	15,758	4,300	+5,319	+16,777
Common.....	2,011,613	2,025,022	2,189,060	-13,409	-177,447
Total.....	2,537,373	2,499,827	2,274,848	+37,546	+262,525
Number of banks.....	6,433	6,375	5,818	+58	+615

¹ Not reported separately.

² Prior to Oct. 17, 1934, dividends declared but not yet payable were included in "Other liabilities", and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures in "Undivided profits."

³ Included in undivided profits.

⁴ Retirable value exceeds par value in the case of State bank members as follows: First preferred stock, by \$2,761,000; second preferred stock, by \$677,000.

⁵ Revised.

ALL MEMBER BANKS—CONDITION ON SELECTED CALL DATES, OCT. 4, 1929, TO OCT. 17, 1934

[Amounts in thousands of dollars]

	1929 Oct. 4	1930 Sept. 24	1931 Sept. 29	1932 Sept. 30	1933 ¹ Oct. 25	1934 ¹ June 30	1934 ¹ Oct. 17
ASSETS							
Loans (including overdrafts).....	26,164,829	24,738,011	20,874,084	15,923,841	13,058,608	12,522,980	12,292,533
United States Government direct obligations.....	4,021,636	4,095,270	5,564,461	6,366,099	6,801,360	9,136,684	9,186,237
Securities fully guaranteed by U. S. Government.....							709,035
Other securities.....	5,727,306	6,638,969	6,634,689	5,754,743	5,092,856	5,515,175	5,371,507
Total loans and investments.....	35,913,771	35,472,250	33,073,234	28,044,683	24,952,824	27,174,839	27,559,912
Customers' liability on account of acceptances.....	988,912	912,852	662,415	440,276	392,814	252,916	257,919
Banking house, furniture, and fixtures.....	1,175,393	1,230,764	1,220,317	1,167,763	987,366	997,817	995,998
Other real estate owned.....	182,796	197,869	209,518	253,342	268,215	286,348	303,904
Reserve with Federal Reserve banks.....	2,321,806	2,414,991	2,339,230	2,234,919	2,651,476	3,819,410	3,976,077
Cash in vault.....	497,212	479,367	554,150	406,688	446,983	472,643	550,471
Due from member banks.....						2,574,608	2,736,579
Due from nonmember banks.....	2,004,938	2,462,827	1,935,119	2,048,644	1,848,418	91,669	86,796
Balances with domestic banks, not subject to immediate withdrawal.....	(²)	(²)	(²)	(²)	68,536	94,009	106,339
Balances with banks in foreign countries (excluding own branches).....	135,348	116,347	115,586	90,420	133,374	140,680	185,187
Due from own foreign branches.....	111,648	86,100	100,106	84,957	124,224	91,926	120,930
Items with Federal Reserve banks in process of collection.....	923,363	698,871	531,691	387,225	433,626	473,810	646,818
Exchanges for clearing house and other checks on local banks.....	2,132,331	1,146,915	959,218	802,881	591,596	518,239	703,345
Outside checks and other cash items.....	102,363	51,706	50,696	47,102	34,863	64,730	56,939
Redemption fund and due from United States Treasurer.....	32,828	32,604	31,524	37,627	38,220	36,249	34,480
Acceptances of other banks and bills sold with endorsement.....	551,587	592,732	329,756	18,558	8,172	1,920	2,111
Securities borrowed.....	32,592	23,866	17,150	11,259	5,566	2,524	1,972
Other assets.....	198,700	242,062	249,067	233,501	190,268	290,474	291,709
Total assets.....	47,305,588	46,153,113	42,378,777	36,309,845	33,176,541	37,384,811	38,616,886
LIABILITIES							
Demand deposits.....	17,937,478	16,838,351	15,526,182	13,081,243	12,993,682	14,963,215	16,148,819
Time deposits.....	13,317,649	13,944,868	12,776,332	10,601,689	9,114,380	9,811,153	9,821,146
United States deposits.....	315,479	257,185	526,161	737,769	917,881	1,657,793	1,142,847
Due to Federal Reserve banks (deferred credits).....	55,720	47,147	41,070	32,196	37,441	41,563	59,911
Due to other banks in United States.....	3,153,077	3,817,132	3,222,466	3,268,854	2,975,675	4,054,103	4,447,420
Due to banks in foreign countries (excluding own branches).....	431,303	541,502	663,092	213,213	117,141	154,437	135,709
Certified and officers' checks outstanding.....	1,405,446	771,941	617,053	464,006	418,434	317,387	520,754
Cash letters of credit and travelers' checks outstanding.....	27,613	26,638	23,701	17,958	9,367	12,716	8,837
Total deposits (excluding due to own foreign branches).....	36,643,765	36,244,764	33,396,057	28,416,925	26,584,001	31,012,367	32,285,443
Secured by pledge of loans and/or investments.....	(³)	(³)	(³)	(³)	(³)	3,824,137	3,134,580
Not secured by pledge of loans and/or investments.....	(³)	(³)	(³)	(³)	(³)	27,188,230	29,150,863
Due to own foreign branches.....	50,393	119,110	84,190	49,463	18,443		
National bank notes outstanding.....	640,610	648,999	628,354	739,793	743,589	694,790	662,320
Agreements to repurchase securities sold.....	149,090	38,144	25,303	42,111	20,306	5,314	6,144
Bills payable with Federal Reserve banks.....	583,665	76,865	209,024	192,878	60,647	15,997	8,968
Rediscounts with Federal Reserve banks.....	315,646	95,713	114,330	138,467	23,817	3,071	1,155
Bills payable—all other.....	226,742	137,890	133,002	360,120	102,876	15,755	14,009
Rediscounts—all other.....	23,845	5,512	9,355	5,284	889	17	23
Acceptances of other banks and bills sold with endorsement.....	551,586	592,732	329,756	18,558	8,532	1,920	2,111
Acceptances executed for customers.....	984,670	929,337	681,145	448,440	410,150	266,646	267,597
Acceptances executed by other banks for reporting banks.....	40,400	18,127	13,197	5,416	14,555	11,352	10,391
Securities borrowed.....	32,592	23,866	17,150	11,259	5,566	2,524	1,972
Interest, taxes, and other expenses accrued and unpaid.....	172,193	182,397	162,507	129,969	94,640	70,759	87,328
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	(⁴)	(⁴)	(⁴)	(⁴)	(⁴)	697	1,110
Other liabilities.....	214,946	212,698	216,728	179,998	180,816	179,375	7,796
Capital notes and debentures.....					200	154,839	141,649
Capital stock (see par value below).....							117,102
Surplus.....	2,739,645	2,728,664	2,580,550	2,431,688	2,273,720	2,497,343	2,534,440
Undivided profits—net.....	2,811,269	2,903,258	2,695,285	2,262,122	1,817,194	1,690,560	1,677,190
Reserves for contingencies.....	980,928	1,009,435	811,456	516,491	412,990	387,228	427,714
Retirement fund for preferred stock and capital notes and debentures.....	143,603	185,602	271,408	360,860	403,610	374,257	362,424
Total liabilities (including capital account).....	47,305,588	46,153,113	42,378,777	36,309,845	33,176,541	37,384,811	38,616,886
Par value of capital stock:							
First preferred.....					81,488	459,047	504,683
Second preferred.....					4,300	15,758	21,077
Common.....	2,739,645	2,728,664	2,580,550	2,431,688	2,189,060	2,025,022	2,011,613
Total.....	2,739,645	2,728,664	2,580,550	2,431,688	2,274,848	2,499,827	2,537,373
Number of banks.....	8,616	8,246	7,599	6,904	5,818	6,375	6,433

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

² Included in "Other assets."

³ Not reported separately.

⁴ See note 2 on page 1.

⁵ Included in "Undivided profits."

⁶ Revised.

**ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS ON SELECTED
CALL DATES, OCT. 4, 1929, TO OCT. 17, 1934**

[In thousands of dollars]

	1929 Oct. 4	1930 Sept. 24	1931 Sept. 29	1932 Sept. 30	1933 ¹ Oct. 25	1934 ¹ June 30	1934 ¹ Oct. 17
Loans—Total	26,164,829	24,738,011	20,874,084	15,923,841	13,058,608	12,522,980	12,292,533
Acceptances of other banks payable in United States.....	93,107	205,432	268,490	407,103	302,941	263,740	276,229
Bills, acceptances, etc., payable in foreign countries.....	69,561	61,934	69,973	33,629	23,601	20,202	29,533
Commercial paper bought in open market.....	227,574	523,129	296,433	114,621	164,041	200,004	253,302
Loans to banks:							
On securities.....	640,301	174,857	310,909	270,114	155,570	52,641	51,818
All other.....		290,936	287,621	186,776	141,856	100,425	97,659
Loans on securities exclusive of loans to banks—total.....	9,993,767	10,335,938	7,770,142	5,500,191	4,557,050	4,598,023	4,126,420
To brokers and dealers in New York.....	1,884,886	2,471,781	927,813	414,409	747,748	1,081,627	801,840
To brokers and dealers elsewhere.....	939,068	773,775	521,157	257,794	178,457	207,538	167,061
To others.....	7,169,813	7,090,382	6,321,172	4,827,988	3,630,845	3,308,858	3,157,519
Real-estate loans:							
On farm land.....	392,076	387,366	375,973	367,748	311,398	288,480	266,216
On other real estate.....	2,760,422	2,776,344	2,772,606	2,516,783	2,052,454	2,068,220	2,030,399
Reporting banks' own acceptances.....			130,298	158,467	237,382	210,158	229,132
All other loans (including overdrafts).....	11,988,021	9,982,075	8,591,639	6,368,409	5,092,315	4,721,087	4,931,825
Loans eligible for rediscount with Federal Reserve banks.....	4,598,240	3,812,169	2,996,167	2,423,913	2,237,068	2,082,945	2,210,476
Loans secured by U. S. Government obligations.....	148,493	140,392	167,255	229,022	144,486	248,735	177,888
United States Government direct obligations—Total	4,021,636	4,095,270	5,564,461	6,366,099	6,801,360	9,136,684	9,186,237
Bonds.....	2,992,184	3,342,974	4,278,845	4,147,937	4,122,079	4,838,443	4,454,175
Treasury notes.....	664,821	418,495	371,494	1,336,968	1,959,719	2,870,898	3,371,461
Certificates of indebtedness.....	251,392	284,953	553,996	651,595	270,311	636,782	415,078
Treasury bills.....	113,239	48,848	360,126	229,599	449,251	790,561	945,523
Obligations guaranteed by U. S. Government as to interest and principal—Total						2,276,144	709,035
Reconstruction Finance Corporation.....						235,020	239,463
Federal Farm Mortgage Corporation.....						41,124	185,087
Home Owners' Loan Corporation.....						(?)	284,485
Other securities—Total	5,727,306	6,638,969	6,634,689	5,754,743	5,092,856	5,239,031	5,371,507
Obligations of:							
States, counties, municipalities, etc.....	1,285,777	1,561,429	1,748,428	1,673,729	1,791,226	1,832,058	1,952,893
Public utilities.....	902,764	1,074,627	1,028,292	882,729	718,025	711,601	713,340
Railroads.....						735,608	784,672
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....						232,499	221,683
Federal land and intermediate credit banks.....	2,255,827	2,559,050	2,469,933	2,087,829	1,670,226	238,654	260,702
Joint stock land banks.....						26,442	24,001
Territorial and insular possessions.....						18,729	18,997
Real estate corporations.....						77,779	79,432
Other domestic corporations.....						538,847	519,993
Stock of:							
Federal Reserve banks.....	166,686	170,260	164,327	152,090	138,957	145,990	146,719
Real estate corporations.....						62,978	63,366
Banks and banking corporations.....	503,848	572,941	561,772	501,902	435,257	72,127	71,219
Other domestic corporations.....						268,852	261,040
Foreign securities:							
Central governments.....						140,496	129,814
Provincial, state, and municipal governments.....	612,404	700,662	661,937	456,464	339,165	61,493	51,155
Other foreign securities.....						74,877	72,481
Demand deposits—Total	17,937,478	16,838,351	15,526,182	13,081,243	12,993,682	14,963,216	16,148,519
Individual deposits subject to check.....	16,167,047	15,107,131	13,702,657	11,696,622	11,506,650	12,825,557	13,961,457
Certificates of deposit.....	188,152	196,673	171,582	115,132	127,324	122,360	130,269
State, county, and municipal deposits.....	1,224,375	1,276,471	1,349,502	1,034,187	1,105,871	1,597,870	1,680,285
Banks in United States.....	(3)	(3)	(3)	(3)	14,733	16,216	19,028
Banks in foreign countries.....	(3)	(3)	(3)	(3)	30	405	506
All other.....	357,904	258,076	302,441	235,302	239,074	400,807	357,214
Net demand deposits subject to reserve (see p. 10).....	18,951,600	18,667,238	17,445,203	14,626,309	14,388,829	17,066,516	18,408,369
Time deposits—Total	13,317,649	13,944,868	12,776,332	10,601,689	9,114,380	9,811,153	9,821,146
States, counties, and municipalities.....	491,095	572,004	439,571	341,516	269,652	332,674	294,275
Banks in United States.....	111,148	101,313	86,136	70,485	86,910	122,078	134,972
Banks in foreign countries.....	112,405	233,873	112,146	4,625	5,809	8,136	4,017
Deposits the payment of which has been deferred.....					35,731	14,473	
Other time deposits:							
Evidenced by savings pass books.....	9,603,720	9,631,588	8,768,492	7,257,550	6,261,017	7,168,239	7,352,170
Certificates of deposit.....	1,743,212	1,959,775	1,786,746	1,380,932	988,619	930,705	934,089
Christmas savings, etc.....					59,449	74,347	79,592
Open accounts.....	1,136,043	1,302,785	1,222,950	851,190	611,184	590,372	549,799
Postal Savings.....	120,026	143,530	360,291	695,391	781,111	585,027	472,232

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

² An estimated small amount of Home Owners' Loan Corporation bonds guaranteed by United States Government as to both interest and principal, held by member banks on June 30, are included in item "Obligations of: Home Owners' Loan Corporation guaranteed by United States Government as to interest only."

³ Not reported separately; probably included in "Due to" banks.

ALL LICENSED MEMBER BANKS—CONDITION ON OCT. 17, 1934, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks	All national member banks	All State member banks	Central reserve city member banks		Reserve city member banks	Country member banks
				New York	Chicago		
ASSETS							
Loans (including overdrafts).....	12,292,533	7,622,071	4,670,462	3,243,078	560,002	4,384,923	4,104,530
United States Government direct obligations.....	9,186,237	5,826,523	3,359,714	2,954,182	686,903	3,552,697	1,992,455
Securities fully guaranteed by U. S. Government.....	709,035	510,747	198,288	236,567	77,229	180,073	215,166
Other securities.....	5,371,507	3,561,929	1,809,578	1,108,817	217,570	1,708,069	2,337,051
Total loans and investments.....	27,559,312	17,521,270	10,038,042	7,542,644	1,541,704	9,825,762	8,649,202
Customers' liability on account of acceptances.....	257,919	137,127	120,792	206,782	7,438	41,584	2,115
Banking house, furniture, and fixtures.....	995,998	652,369	343,629	247,714	25,765	332,623	389,896
Other real estate owned.....	303,904	158,764	145,140	26,583	3,748	126,623	146,950
Reserve with Federal Reserve banks.....	3,976,077	2,509,639	1,466,438	1,443,298	455,416	1,229,211	848,152
Cash in vault.....	550,471	415,861	134,610	64,400	35,119	193,317	257,635
Due from member banks.....	2,736,579	2,121,810	614,769	81,041	161,985	1,324,791	1,168,762
Due from nonmember banks.....	86,796	64,537	22,259	2,592	4,506	44,248	35,450
Balances with domestic banks, not subject to immediate withdrawal.....	106,339	88,672	17,667	83	1,000	52,575	52,681
Balances with banks in foreign countries (excluding own branches).....	185,187	93,740	91,447	132,730	6,102	43,290	3,065
Due from own foreign branches.....	120,930	35,533	85,397	112,691	-----	8,239	-----
Items with Federal Reserve banks in process of collection.....	646,818	434,259	212,559	163,549	45,442	303,364	134,463
Exchanges for clearing house and other checks on local banks.....	703,345	295,072	408,273	498,617	28,976	136,907	38,845
Outside checks and other cash items.....	56,939	43,952	12,987	4,129	2,027	35,319	15,464
Redemption fund and due from United States Treasurer.....	34,480	34,480	-----	728	135	12,480	21,137
Acceptances of other banks and bills sold with endorsement.....	2,111	1,201	910	1,333	-----	641	137
Securities borrowed.....	1,972	1,646	326	-----	-----	302	1,670
Other assets.....	291,709	155,259	136,450	92,477	43,574	94,131	61,527
Total assets.....	38,616,886	24,765,191	13,851,695	10,621,391	2,362,937	13,805,407	11,827,151
LIABILITIES							
Demand deposits.....	16,148,819	10,098,118	6,050,701	5,308,477	1,252,471	5,326,867	4,261,004
Time deposits.....	9,821,146	6,887,753	2,933,393	701,303	358,278	3,947,583	4,813,982
United States deposits.....	1,142,847	608,602	534,245	559,285	30,879	427,228	125,455
Due to Federal Reserve banks (deferred credits).....	59,911	44,509	15,402	-----	-----	10,120	49,791
Due to other banks in United States.....	4,447,420	2,854,729	1,592,691	1,689,287	434,057	1,979,368	344,708
Due to banks in foreign countries (excluding own branches).....	135,709	69,631	66,078	115,749	2,106	16,901	953
Certified and officers' checks outstanding.....	520,754	214,790	305,964	355,603	18,577	98,552	48,022
Cash letters of credit and travelers' checks outstanding.....	8,837	6,437	2,400	4,101	1,337	3,232	167
Total deposits (excluding due to own foreign branches).....	32,285,443	20,784,569	11,500,874	8,733,805	2,097,705	11,809,851	9,644,082
Secured by pledge of loans and/or investments.....	3,134,580	2,096,031	1,038,549	782,257	129,084	1,380,777	842,462
Not secured by pledge of loans and/or investments.....	29,150,863	18,688,538	10,462,325	7,951,548	1,968,621	10,429,074	8,801,620
National-bank notes outstanding.....	662,320	662,320	-----	9,435	2,693	230,875	419,317
Agreements to repurchase securities sold.....	6,144	4,432	1,712	1,000	-----	3,287	1,857
Bills payable with Federal Reserve banks.....	8,968	4,534	4,434	125	-----	50	8,793
Rediscounts with Federal Reserve banks.....	1,155	559	596	-----	-----	-----	1,155
Bills payable—all other.....	14,009	3,673	10,336	7,250	-----	150	6,609
Rediscounts—all other.....	23	20	3	-----	-----	5	18
Acceptances of other banks and bills sold with endorsement.....	2,111	1,201	910	1,333	-----	641	137
Acceptances executed for customers.....	267,597	137,864	129,733	217,653	7,452	40,869	1,623
Acceptances executed by other banks for reporting banks.....	10,391	5,497	4,894	6,688	385	2,712	606
Securities borrowed.....	1,972	1,646	326	-----	-----	302	1,670
Interest, taxes, and other expenses accrued and unpaid.....	87,328	53,771	33,557	14,355	9,988	39,269	23,716
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	7,796	4,324	3,472	3,841	180	2,576	1,199
Other liabilities.....	141,649	50,187	91,462	53,360	14,777	32,609	40,903
Capital notes and debentures.....	117,102	-----	117,102	25,250	250	53,925	37,677
Capital stock (see par value below).....	2,534,440	1,768,850	765,590	642,404	147,050	813,756	931,230
Surplus.....	1,677,190	843,504	833,686	675,377	37,300	493,168	471,345
Undivided profits—net.....	427,714	286,125	141,589	102,813	14,572	146,984	163,345
Reserves for contingencies.....	362,424	151,202	211,222	126,695	30,585	134,050	71,094
Retirement fund for preferred stock and capital notes and debentures.....	1,110	913	197	7	-----	328	775
Total liabilities (including capital account).....	38,616,886	24,765,191	13,851,695	10,621,391	2,362,937	13,805,407	11,827,151
Par value of capital stock:							
First preferred.....	504,683	444,588	60,095	100,300	76,150	154,936	173,297
Second preferred.....	21,077	15,205	5,872	-----	-----	7,650	13,427
Common.....	2,011,613	1,310,372	701,241	542,104	70,900	651,267	747,342
Total.....	2,537,373	1,770,165	767,208	642,404	147,050	813,853	934,066
Number of banks.....	5,433	5,461	972	37	17	328	6,051

**ALL LICENSED MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS AND DEPOSITS
ON OCT. 17, 1934, BY CLASSES OF BANKS**

[In thousands of dollars]

	All member banks	All national member banks	All State member banks	Central reserve city member banks		Reserve city member banks	Country member banks
				New York	Chicago		
Loans—Total	12,292,533	7,622,071	4,670,462	3,243,078	560,002	4,384,923	4,104,530
Acceptances of other banks payable in United States.....	276,229	107,982	168,247	231,880	19,790	19,428	5,131
Bills, acceptances, etc., payable in foreign countries.....	29,533	17,305	12,228	11,572	6,750	8,490	2,721
Commercial paper bought in open market.....	253,302	176,614	76,688	8,085	24,541	126,148	94,528
Loans to banks:							
On securities.....	51,818	32,127	19,691	23,691	9,947	15,503	2,677
All other.....	97,659	68,822	28,837	42,538	1,064	28,757	25,300
Loans on securities exclusive of loans to banks—Total.....	4,126,420	2,366,681	1,759,739	1,507,533	224,107	1,319,919	1,074,861
To brokers and dealers in New York.....	801,840	292,419	509,421	631,151	23,940	98,669	48,080
To brokers and dealers elsewhere.....	167,061	95,650	71,411	50,012	22,569	79,669	14,811
To others.....	3,157,519	1,978,612	1,178,907	826,370	177,598	1,141,581	1,011,970
Real estate loans:							
On farm land.....	266,216	221,359	44,857	402	1,226	103,621	160,967
On other real estate.....	2,030,399	1,075,101	955,298	149,902	18,729	996,281	865,487
Reporting banks' own acceptances.....	229,132	106,743	122,389	159,364	17,883	46,710	5,175
All other loans (including overdrafts).....	4,931,825	3,449,337	1,482,488	1,108,111	235,965	1,720,066	1,867,683
Loans eligible for rediscount with Federal Reserve banks.....	2,210,476	1,453,394	757,082	669,291	105,579	716,661	718,945
Loans secured by U. S. Government obligations.....	177,888	92,016	85,872	109,625	10,702	22,874	34,687
U. S. Government direct obligations—Total	9,186,237	5,826,523	3,359,714	2,954,182	656,903	3,552,697	1,992,455
Bonds.....	4,454,175	3,227,384	1,226,341	798,535	271,266	1,906,081	1,478,293
Treasury notes.....	3,371,461	1,995,164	1,376,297	1,280,715	206,159	1,426,455	458,132
Certificates of indebtedness.....	415,078	226,366	188,712	173,243	55,825	142,782	43,228
Treasury bills.....	945,523	377,159	568,364	701,689	153,653	77,379	12,802
Obligations guaranteed by U. S. Government as to interest and principal—Total	709,035	510,747	198,288	236,567	77,229	180,073	215,166
Reconstruction Finance Corporation.....	239,463	184,255	55,208	146,494	75,762	8,780	8,427
Federal Farm Mortgage Corporation.....	185,087	141,638	43,449	31,118	248	65,568	88,153
Home Owners' Loan Corporation.....	284,485	184,854	99,631	58,955	1,219	105,725	118,586
Other securities—Total	5,371,507	3,561,929	1,809,578	1,108,817	217,570	1,708,069	2,337,051
Obligations of:							
States, counties, municipalities, etc.....	1,952,893	1,291,478	661,415	491,027	122,180	631,189	708,497
Public utilities.....	713,340	510,542	202,798	75,009	24,718	170,357	443,256
Railroads.....	784,672	568,800	215,872	154,654	13,966	198,223	417,829
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....	221,683	150,473	71,210	30,613	652	99,577	90,841
Federal land and intermediate credit banks.....	260,702	197,359	63,343	48,378	1,054	118,831	92,439
Joint stock land banks.....	24,001	21,193	2,808	149	14	14,870	8,968
Territorial and insular possessions.....	18,997	16,080	2,917	42	154	7,293	11,508
Real estate corporations.....	79,432	40,396	39,036	14,765	3,846	35,373	25,448
Other domestic corporations.....	519,993	371,264	148,729	55,132	27,598	170,768	266,535
Stock of:							
Federal Reserve banks.....	146,719	90,106	56,613	47,412	5,968	45,714	47,625
Real-estate corporations.....	63,366	34,199	29,167	1,661	3,955	28,026	29,724
Banks and banking corporations.....	71,219	26,618	44,601	24,691	625	30,896	15,007
Other domestic corporations.....	261,040	77,187	183,853	88,782	7,037	97,728	67,493
Foreign securities:							
Central governments.....	129,814	76,101	53,713	55,498	2,668	27,101	44,547
Provincial, State, and municipal governments.....	51,155	39,578	11,677	2,665	611	13,734	34,145
Other foreign securities.....	72,481	50,555	21,926	18,339	2,584	18,389	33,189
Demand deposits—Total	16,148,819	10,098,118	6,050,701	5,308,477	1,252,471	5,326,867	4,261,004
Individual deposits subject to check.....	13,961,487	8,606,031	5,355,456	4,858,620	1,062,525	4,652,487	3,387,855
Certificates of deposit.....	130,299	81,639	48,660	36,289	9,882	37,986	46,142
State, county, and municipal deposits.....	1,680,285	1,244,919	435,366	201,470	106,145	525,740	786,930
Banks in United States.....	19,028	16,685	2,343	5	5	16,484	2,639
Banks in foreign countries.....	506	500	6	506	-----	-----	-----
All other.....	357,214	148,344	208,870	211,592	13,914	94,170	37,538
Net demand deposits subject to reserve (see p. 10).....	18,408,369	11,324,535	7,083,834	6,756,452	1,476,675	5,883,758	4,291,484
Time deposits—Total	9,821,146	6,887,753	2,933,393	701,303	358,278	3,947,583	4,813,982
States, counties, and municipalities.....	294,275	237,526	56,749	8,425	624	198,304	86,922
Banks in United States.....	134,972	102,392	32,580	1,401	160	116,592	16,819
Banks in foreign countries.....	4,017	3,189	828	3,362	-----	655	-----
Other time deposits:							
Evidenced by savings pass books.....	7,352,170	5,194,507	2,157,663	289,874	317,519	2,915,175	3,829,602
Certificates of deposit.....	934,089	684,424	249,665	112,110	17,844	229,064	575,071
Christmas savings, etc.....	79,592	49,934	29,658	4,562	2,791	25,842	46,397
Open accounts.....	549,799	256,021	293,778	216,417	18,820	265,459	49,103
Postal savings.....	472,232	359,760	112,472	65,152	520	196,492	210,068

ALL LICENSED MEMBER BANKS—CONDITION ON OCT. 17, 1934, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta
ASSETS							
Loans (including overdrafts).....	12,292,533	1,038,154	4,442,250	1,027,244	969,662	465,184	407,277
U. S. Government direct obligations.....	9,186,237	531,434	3,430,811	498,341	853,353	355,579	241,658
Securities fully guaranteed by U. S. Government.....	709,035	22,705	284,913	27,320	45,522	18,932	19,499
Other securities.....	5,371,507	351,223	1,846,716	611,189	450,388	175,966	157,546
Total loans and investments	27,559,312	1,943,516	10,004,690	2,164,094	2,318,925	1,015,661	825,980
Customers' liability on account of acceptances.....	257,919	15,828	208,291	11,368	1,042	533	1,291
Banking house, furniture, and fixtures.....	995,998	65,015	350,617	88,597	96,106	44,779	40,087
Other real estate owned.....	303,904	15,167	67,708	52,587	34,213	17,174	15,213
Reserve with Federal Reserve banks.....	3,976,077	261,593	1,625,172	208,092	262,232	134,121	73,307
Cash in vault.....	550,471	91,931	110,878	38,763	50,096	35,093	23,055
Due from member banks.....	2,736,579	175,246	247,440	206,616	211,496	172,703	166,022
Due from nonmember banks.....	86,796	5,541	5,915	7,250	5,631	10,806	9,092
Balances with domestic banks, not subject to immediate withdrawal.....	106,339	3,726	2,913	12,129	7,992	5,379	5,556
Balances with banks in foreign countries (excluding own branches).....	185,187	9,785	135,249	2,441	3,287	3,105	928
Due from own foreign branches.....	120,930	8,239	112,691				
Items with Federal Reserve banks in process of collection.....	646,818	62,313	210,304	44,129	57,408	37,199	22,179
Exchanges for clearing house and other checks on local banks.....	703,345	116,116	516,753	24,480	13,099	9,821	7,545
Outside checks and other cash items.....	56,939	2,752	5,950	1,905	4,354	2,113	2,238
Redemption fund and due from United States Treasurer.....	34,480	2,704	3,964	3,654	3,779	1,951	2,173
Acceptances of other banks and bills sold with endorsement.....	2,111	40	1,522	39	45	28	142
Securities borrowed.....	1,972	9	45	205	1,061	41	137
Other assets.....	291,709	10,709	110,593	20,481	17,227	8,063	5,825
Total assets	38,616,886	2,690,230	13,720,650	2,886,830	3,087,993	1,498,570	1,200,770
LIABILITIES							
Demand deposits.....	16,148,819	1,159,299	6,269,817	943,697	1,103,873	582,355	459,762
Time deposits.....	9,821,146	732,639	2,141,777	1,017,469	1,114,788	466,043	331,463
United States deposits.....	1,142,847	79,182	606,738	63,956	61,361	31,849	46,731
Due to Federal Reserve banks (deferred credits).....	59,911	11,649	16,886	9,188	5,542	6,339	1,546
Due to other banks in United States.....	4,447,420	239,488	1,770,053	252,157	217,084	180,653	148,671
Due to banks in foreign countries (excluding own branches).....	135,709	3,124	116,910	1,461	949	344	868
Certified and officers' checks outstanding.....	520,754	11,411	364,770	8,277	14,291	7,401	4,180
Cash letters of credit and travelers' checks outstanding.....	8,837	394	4,190	51	1,664	27	33
Total deposits (excluding due to own foreign branches)	32,285,443	2,237,186	11,291,141	2,296,256	2,519,552	1,275,011	993,254
Secured by pledge of loans and/or investments.....	3,134,480	126,700	1,028,187	207,673	294,053	122,532	154,498
Not secured by pledge of loans and/or investments.....	29,150,963	2,110,486	10,262,954	2,088,583	2,225,499	1,152,479	838,756
National-bank notes outstanding.....	662,320	43,866	73,489	72,796	71,817	38,784	43,351
Agreements to repurchase securities sold.....	6,144	3,594	1,000		991		96
Bills payable with Federal Reserve banks.....	8,968	1,207	5,930	791	145	262	250
Rediscounts with Federal Reserve banks.....	1,155	40	580	248	100	5	43
Bills payable—all other.....	14,009	212	9,604	1,833	592	123	890
Rediscounts—all other.....	23						
Acceptances of other banks and bills sold with endorsement.....	2,123	40	1,522	39	45	28	142
Acceptances executed for customers.....	267,597	15,653	218,478	10,943	924	345	1,147
Acceptances executed by other banks for reporting banks.....	10,391	698	7,379	870	131	184	327
Securities borrowed.....	1,972	9	45	205	1,061	41	137
Interest, taxes, and other expenses accrued and unpaid.....	87,328	5,220	22,839	7,013	10,483	2,816	2,613
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	7,796	614	4,181	864	421	156	110
Other liabilities.....	141,649	4,919	72,103	11,993	3,671	1,663	1,736
Capital notes and debentures.....	117,102		64,695		33,043	3,205	1,160
Capital stock (see par value below).....	2,534,440	198,990	865,646	192,123	193,642	97,020	100,434
Surplus.....	1,677,190	116,638	776,579	216,450	183,253	48,512	34,878
Undivided profits—net.....	427,714	35,647	137,507	44,696	36,415	18,795	12,658
Reserves for contingencies.....	362,424	25,595	167,652	29,695	31,672	11,496	7,529
Retirement fund for preferred stock and capital notes and debentures.....	1,110	102	280	15	35	124	15
Total liabilities (including capital account)	38,616,886	2,690,230	13,720,650	2,886,830	3,087,993	1,498,570	1,200,770
Par value of capital stock:							
First preferred.....	504,683	26,181	140,907	22,732	27,002	15,477	23,462
Second preferred.....	21,077	3,847	3,276	5,082	560	423	3,275
Common.....	2,011,613	168,962	722,809	164,309	166,125	81,058	73,713
Total	2,537,373	198,990	866,992	192,123	193,687	96,958	100,450
Number of banks.....	6,433	376	790	652	622	399	331

ALL LICENSED MEMBER BANKS—CONDITION ON OCT. 17, 1934, BY FEDERAL RESERVE DISTRICTS—Continued

[Amounts in thousands of dollars]

	Federal Reserve District					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans (including overdrafts).....	1, 105, 890	377, 488	282, 159	366, 194	337, 830	1, 473, 201
U. S. Government direct obligations.....	1, 313, 275	277, 790	231, 892	342, 923	250, 095	859, 086
Securities fully guaranteed by U. S. Government.....	131, 748	30, 037	11, 602	29, 152	26, 070	61, 535
Other securities.....	506, 452	198, 140	170, 859	209, 270	101, 683	592, 075
Total loans and investments.....	3, 057, 365	883, 455	696, 512	947, 539	715, 678	2, 985, 897
Customers' liability on account of acceptances.....	7, 539	555	219	23	584	10, 646
Banking house, furniture, and fixtures.....	82, 056	26, 970	25, 024	34, 808	36, 383	105, 556
Other real estate owned.....	18, 880	12, 274	3, 488	5, 341	8, 459	53, 400
Reserve with Federal Reserve banks.....	664, 161	132, 238	93, 596	145, 621	123, 543	252, 401
Cash in vault.....	84, 656	19, 294	13, 222	21, 994	20, 679	40, 810
Due from member banks.....	429, 789	156, 013	146, 119	297, 481	234, 196	293, 458
Due from nonmember banks.....	11, 636	6, 620	3, 491	9, 506	4, 356	6, 952
Balances with domestic banks, not subject to immediate withdrawal.....	6, 239	4, 412	8, 662	28, 401	3, 217	17, 713
Balances with banks in foreign countries (excluding own branches).....	12, 058	1, 544	895	3, 121	545	12, 229
Due from own foreign branches.....	85, 538	31, 527	10, 558	31, 880	25, 438	28, 345
Items with Federal Reserve banks in process of collection.....	43, 599	8, 135	7, 080	8, 680	5, 643	42, 394
Exchanges for clearing house and other checks on local banks.....	9, 253	2, 808	2, 402	4, 906	2, 226	16, 077
Outside checks and other cash items.....	2, 879	1, 527	1, 615	1, 808	2, 344	6, 082
Redemption fund and due from United States Treasurer.....	15	28	28	95	95	157
Acceptances of other banks and bills sold with endorsement.....	77	19	6	298	74	36, 379
Securities borrowed.....	59, 493	6, 591	7, 247	4, 629	4, 597	36, 254
Other assets.....	59, 493	6, 591	7, 247	4, 629	4, 597	36, 254
Total assets.....	4, 575, 233	1, 294, 010	1, 020, 136	1, 546, 036	1, 188, 057	3, 908, 371
LIABILITIES						
Demand deposits.....	2, 240, 998	527, 222	378, 538	700, 402	564, 360	1, 218, 496
Time deposits.....	1, 045, 481	336, 404	338, 525	315, 539	195, 992	1, 785, 026
United States deposits.....	72, 399	28, 679	11, 132	21, 755	56, 487	62, 578
Due to Federal Reserve banks (deferred credits).....	5, 419	378	292	292	2, 302	370
Due to other banks in United States.....	604, 552	195, 220	132, 395	299, 231	168, 946	238, 970
Due to banks in foreign countries (excluding own branches).....	3, 033	152	453	172	566	7, 677
Certified and officers' checks outstanding.....	33, 387	6, 343	8, 520	17, 132	8, 663	36, 379
Cash letters of credit and travelers' checks outstanding.....	1, 407	41	6	15	3	1, 006
Total deposits (excluding due to own foreign branches).....	4, 006, 676	1, 094, 439	869, 569	1, 354, 538	997, 319	3, 350, 502
Secured by pledge of loans and/or investments.....	246, 617	104, 023	89, 013	149, 686	135, 297	476, 301
Not secured by pledge of loans and/or investments.....	3, 760, 059	990, 416	780, 556	1, 204, 852	862, 022	2, 874, 201
National-bank notes outstanding.....	55, 907	29, 162	30, 268	35, 853	45, 757	121, 270
Agreements to repurchase securities sold.....	2	85	80	35	261	261
Bills payable with Federal Reserve banks.....	210	10	113	25	25	25
Rediscounts with Federal Reserve banks.....	619	26	6	89	44	52
Bills payable—all other.....	15	28	3	31	5	157
Rediscounts—all other.....	7, 492	566	197	584	584	11, 268
Acceptances of other banks and bills sold with endorsement.....	398	31	23	298	350	350
Acceptances executed for customers.....	77	19	6	74	74	12, 099
Acceptances executed by other banks for reporting banks.....	14, 117	2, 791	3, 593	1, 640	2, 104	12, 099
Securities borrowed.....	572	171	42	93	307	265
Interest, taxes, and other expenses accrued and unpaid.....	20, 280	17, 746	1, 226	545	986	4, 781
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	4, 558	5, 065	451	710	4, 215	4, 215
Other liabilities.....	297, 271	93, 153	75, 331	94, 889	92, 762	233, 179
Capital notes and debentures.....	86, 960	28, 617	23, 761	33, 115	30, 089	98, 338
Capital stock (see par value below).....	38, 159	15, 063	9, 676	19, 548	14, 381	45, 169
Surplus.....	41, 959	6, 834	5, 847	5, 209	2, 682	26, 254
Undivided profits—net.....	156	35	12	52	46	238
Reserves for contingencies.....	156	35	12	52	46	238
Retirement fund for preferred stock and capital notes and debentures.....	156	35	12	52	46	238
Total liabilities (including capital account).....	4, 575, 233	1, 294, 010	1, 020, 136	1, 546, 036	1, 188, 057	3, 908, 371
Par value of capital stock:						
First preferred.....	121, 014	16, 832	23, 514	23, 116	21, 251	43, 195
Second preferred.....	1, 435	1, 288	586	1, 229	41	35
Common.....	174, 822	76, 324	51, 243	70, 544	71, 470	190, 234
Total.....	297, 271	94, 444	75, 343	94, 889	92, 762	233, 464
Number of banks.....	672	390	528	738	556	379

**ALL LICENSED MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS AND DEPOSITS
ON OCT. 17, 1934, BY FEDERAL RESERVE DISTRICTS**

[In thousands of dollars]

	Total, all districts	Federal Reserve District					
		Boston	New York	Philadel- phia	Cleve- land	Rich- mond	Atlanta
Loans—total	12,292,533	1,038,154	4,442,350	1,027,244	969,662	465,184	407,277
Acceptances of other banks payable in United States.....	276,229	5,978	232,003	89	475	122	2,721
Bills, acceptances, etc., payable in foreign countries.....	29,533	597	11,749	859	43	242	2,260
Commercial paper bought in open market.....	253,302	68,774	14,783	20,908	8,085	10,898	6,389
Loans to banks:							
On securities.....	51,818	3,965	23,895	2,585	3,997	528	1,289
All other.....	97,659	722	46,004	3,210	11,366	1,376	5,130
Loans on securities exclusive of loans to banks—Total.....	4,126,420	327,530	1,926,749	348,023	362,174	135,927	99,330
To brokers and dealers in New York.....	801,840	20,180	676,744	16,127	3,066	7,902	6,154
To brokers and dealers elsewhere.....	167,061	32,847	53,662	17,868	9,115	3,357	3,953
To others.....	3,157,519	274,503	1,196,343	314,028	349,993	124,668	89,223
Real-estate loans:							
On farm land.....	266,216	3,826	12,827	13,720	23,835	14,885	12,039
On other real estate.....	2,030,399	195,441	462,931	197,559	248,496	66,445	34,534
Reporting banks' own acceptances.....	229,132	17,796	161,385	3,381	4,351	296	4,218
All other loans (including overdrafts).....	4,931,825	413,525	1,549,924	436,880	306,840	234,465	239,367
Loans eligible for rediscount with Federal Reserve banks.....	2,210,476	179,368	803,463	147,998	111,596	91,138	94,667
Loans secured by U. S. Government obligations.....	177,888	15,981	113,770	2,712	5,617	2,838	2,392
U. S. Government direct obligations—Total	9,186,237	531,434	3,430,811	498,341	853,353	355,579	241,658
Bonds.....	4,454,175	295,769	1,141,344	362,191	498,594	184,592	156,410
Treasury notes.....	3,371,461	196,665	1,406,587	122,638	323,098	119,305	78,624
Certificates of indebtedness.....	415,078	13,160	180,696	12,782	17,159	49,938	6,214
Treasury bills.....	945,523	25,840	702,214	730	14,502	1,744	410
Obligations guaranteed by U. S. Government as to interest and principal—Total	709,035	22,705	284,913	27,320	45,522	18,932	19,499
Reconstruction Finance Corporation.....	239,463	1,050	147,470	85	615	614	407
Federal Farm Mortgage Corporation.....	185,087	6,494	45,347	8,638	14,342	5,713	4,763
Home Owners' Loan Corporation.....	284,485	15,161	92,096	18,597	30,565	12,605	14,329
Other securities—Total	5,371,507	351,223	1,846,716	611,189	450,388	175,966	157,546
Obligations of:							
States, counties, municipalities, etc.....	1,952,893	56,456	696,603	96,780	84,292	62,729	69,360
Public utilities.....	713,340	97,515	211,265	137,147	64,081	17,458	9,972
Railroads.....	784,672	61,145	315,789	146,816	77,014	18,720	9,706
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....	221,683	10,534	58,127	20,233	23,918	6,368	18,307
Federal land and intermediate credit banks.....	260,702	15,691	58,760	14,950	26,687	29,448	14,753
Joint stock land banks.....	24,001	995	1,000	1,337	1,170	143	699
Territorial and insular possessions.....	18,997	709	1,171	1,889	2,334	684	1,513
Real estate corporations.....	79,432	4,027	19,306	9,221	7,265	2,572	2,934
Other domestic corporations.....	519,993	35,487	127,867	82,521	90,198	15,665	13,996
Stock of:							
Federal Reserve banks.....	146,719	10,759	59,584	15,539	12,953	4,950	4,377
Real estate corporations.....	63,366	11,859	13,744	6,144	3,865	5,135	1,625
Banks and banking corporations.....	71,219	6,610	32,874	8,779	15,450	716	1,357
Other domestic corporations.....	261,040	14,887	141,005	32,122	22,921	6,718	5,125
Foreign securities:							
Central governments.....	129,814	11,064	67,349	15,182	8,654	1,661	2,094
Provincial, State, and municipal governments.....	51,155	5,481	13,062	10,866	3,457	1,153	660
Other foreign securities.....	72,481	8,004	29,210	11,663	6,129	1,846	1,068
Demand deposits—Total	16,148,819	1,159,299	6,269,817	943,697	1,103,873	582,355	459,762
Individual deposits subject to check.....	13,961,487	1,034,354	5,550,900	818,798	897,127	512,076	381,163
Certificates of deposit.....	130,299	6,183	43,108	4,706	11,519	2,808	1,812
State, county, and municipal deposits.....	1,680,285	106,616	453,952	99,504	151,029	57,124	71,382
Banks in United States.....	19,028	957	302	1,835	7,269	319	1,618
Banks in foreign countries.....	506						
All other.....	357,214	11,189	221,049	18,854	36,929	10,028	3,787
Net demand deposits subject to reserve (see p. 10).....	18,408,369	1,252,181	7,732,883	1,032,123	1,166,936	626,173	477,994
Time deposits—Total	9,821,146	732,639	2,141,777	1,017,469	1,114,788	466,043	331,463
States, counties, and municipalities.....	294,275	18,791	46,208	24,264	20,013	7,848	11,888
Banks in United States.....	134,972	4,056	5,208	16,109	26,629	7,044	8,800
Banks in foreign countries.....	4,017		3,362				
Other time deposits:							
Evidenced by savings pass books.....	7,352,170	595,761	1,555,285	732,560	826,368	365,334	234,392
Certificates of deposit.....	934,089	59,468	148,617	108,190	95,098	49,944	36,967
Christmas savings, etc.....	79,592	7,613	20,124	10,840	9,768	5,922	2,605
Open accounts.....	549,799	35,525	245,197	76,535	89,774	11,874	6,935
Postal savings.....	472,232	11,425	117,776	48,971	47,138	18,077	29,876

**ALL LICENSED MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS AND DEPOSITS
ON OCT. 17, 1934, BY FEDERAL RESERVE DISTRICTS—Continued**

[In thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—Total	1,105,890	377,488	282,159	366,194	337,830	1,473,201
Acceptances of other banks payable in United States.....	19,791	324	1,202	7,131	1,449	4,944
Bills, acceptances, etc., payable in foreign countries.....	6,804	237	21	-----	372	6,319
Commercial paper bought in open market.....	59,147	13,024	11,655	18,912	3,352	17,375
Loans to banks:						
On securities.....	11,018	670	22	2,286	373	1,190
All other.....	6,468	10,104	1,481	8,360	1,316	2,122
Loans on securities exclusive of loans to banks—Total.....	378,548	94,300	60,102	72,636	63,182	257,919
To brokers and dealers in New York.....	41,254	4,891	673	6,090	4,486	14,273
To brokers and dealers elsewhere.....	26,889	4,156	1,454	3,095	1,433	9,232
To others.....	310,405	85,253	57,975	63,451	57,263	234,414
Real-estate loans:						
On farm land.....	27,673	12,935	11,913	16,604	16,417	99,542
On other real estate.....	123,651	66,978	17,038	16,954	30,382	569,990
Reporting banks' own acceptances.....	19,112	391	3,947	580	1,150	12,525
All other loans (including overdrafts).....	453,678	178,525	174,778	222,731	219,837	501,275
Loans eligible for rediscount with Federal Reserve banks.....	209,890	88,807	113,722	129,596	95,912	144,319
Loan secured by U. S. Government obligations.....	14,627	3,969	4,629	5,720	2,832	2,801
U. S. Government direct obligations—Total	1,313,275	277,790	231,892	342,923	250,095	859,056
Bonds.....	574,727	137,521	125,305	171,671	157,626	648,425
Treasury notes.....	504,100	119,375	97,112	141,001	83,475	179,481
Certificates of indebtedness.....	79,328	13,023	8,820	14,423	6,179	13,386
Treasury bills.....	155,120	7,871	655	15,828	2,815	17,794
Obligations guaranteed by U. S. Government as to interest and principal—Total	131,748	30,037	11,602	29,152	26,070	61,535
Reconstruction Finance Corporation.....	77,456	6,428	1,315	2,138	633	1,252
Federal Farm Mortgage Corporation.....	24,256	6,884	5,213	15,213	13,625	34,599
Home Owners' Loan Corporation.....	30,036	16,725	5,074	11,801	11,812	25,684
Other securities—Total	506,452	198,140	170,859	209,270	101,693	592,075
Obligations of:						
States, counties, municipalities, etc.....	217,335	61,599	67,962	121,167	62,351	356,259
Public utilities.....	72,181	22,221	17,910	10,772	3,272	49,546
Railroads.....	52,887	20,601	21,245	11,076	2,078	47,595
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....	21,989	16,245	13,681	5,959	2,507	23,815
Federal land and intermediate credit banks.....	21,306	21,991	10,245	24,616	8,503	13,752
Joint-stock land banks.....	2,276	575	921	1,469	2,031	11,385
Territorial and insular possessions.....	2,708	2,047	703	2,432	355	2,452
Real-estate corporations.....	9,351	5,572	1,560	509	2,845	14,270
Other domestic corporations.....	58,468	21,910	21,844	13,978	7,871	30,188
Stock of:						
Federal Reserve banks.....	12,625	4,041	3,095	4,111	3,987	10,698
Real-estate corporations.....	6,704	518	1,105	1,970	1,404	9,293
Banks and banking corporations.....	2,351	227	11	607	398	1,839
Other domestic corporations.....	10,442	15,738	815	4,148	2,657	4,462
Foreign securities:						
Central governments.....	7,454	2,367	3,868	2,442	507	7,172
Provincial, State, and municipal governments.....	3,694	1,526	3,092	2,150	507	5,507
Other foreign securities.....	4,681	962	2,802	1,864	410	3,842
Demand deposits—Total	2,240,998	527,222	378,538	700,402	564,360	1,218,496
Individual deposits subject to check.....	1,871,897	459,489	300,290	571,450	494,236	1,069,707
Certificates of deposit.....	16,836	4,337	5,444	14,992	5,351	13,203
State, county, and municipal deposits.....	330,159	58,947	71,253	107,348	62,691	110,280
Banks in United States.....	1,260	81	497	3,651	250	989
Banks in foreign countries.....	20,846	4,368	1,054	2,961	1,832	24,317
All other.....	-----	-----	-----	-----	-----	-----
Net demand deposits subject to reserve (see p. 10).....	2,496,128	586,767	415,549	786,987	595,122	1,239,526
Time deposits—Total	1,045,481	336,404	338,525	315,539	195,992	1,785,026
States, counties, and municipalities.....	3,921	5,582	4,390	5,386	4,922	141,062
Banks in United States.....	9,157	7,060	8,394	24,626	2,614	15,275
Banks in foreign countries.....	-----	-----	-----	-----	-----	655
Other time deposits:						
Evidenced by savings pass books.....	868,920	218,028	226,501	185,595	144,567	1,398,859
Certificates of deposit.....	108,894	82,497	80,410	67,122	23,165	73,717
Christmas savings, etc.....	8,889	1,914	1,537	3,720	879	5,781
Open accounts.....	24,633	4,476	2,171	13,960	3,572	35,147
Postal Savings.....	21,067	16,847	15,122	15,130	16,273	114,530

ALL LICENSED MEMBER BANKS—RESERVE POSITION ON OCT. 17, 1934

[In thousands of dollars]

	Demand deposits ¹	Due to banks ²	Net demand deposits subject to reserve	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.....	16, 148, 819	2, 259, 550	18, 408, 369	9, 821, 146	28, 229, 515	2, 253, 719	3, 976, 077	1, 722, 358	8. 0	14. 1
Central reserve city banks.....	6, 560, 948	1, 672, 179	8, 233, 127	1, 059, 581	9, 292, 708	1, 102, 094	1, 898, 714	796, 620	11. 9	20. 4
Reserve city banks.....	5, 326, 867	556, 891	5, 883, 758	3, 947, 583	9, 831, 341	706, 803	1, 229, 211	522, 408	7. 2	12. 5
Country banks.....	4, 261, 004	30, 480	4, 291, 484	4, 813, 982	9, 105, 466	444, 822	848, 152	403, 330	4. 9	9. 3
All member banks:										
Boston.....	1, 150, 299	92, 882	1, 252, 181	732, 639	1, 984, 820	130, 650	261, 593	130, 943	6. 6	13. 2
New York.....	6, 269, 817	1, 463, 066	7, 732, 883	2, 141, 777	9, 874, 660	1, 014, 791	1, 625, 172	610, 381	10. 3	16. 5
Philadelphia.....	943, 697	88, 426	1, 032, 123	1, 017, 469	2, 049, 592	122, 041	208, 092	86, 051	6. 0	10. 2
Cleveland.....	1, 103, 873	63, 063	1, 166, 936	1, 114, 788	2, 281, 724	139, 553	262, 232	122, 679	6. 1	11. 5
Richmond.....	382, 355	43, 818	426, 173	466, 043	1, 092, 216	68, 358	134, 121	65, 763	6. 3	12. 3
Atlanta.....	459, 762	18, 232	477, 994	331, 463	809, 457	51, 107	73, 307	22, 200	6. 3	9. 1
Chicago.....	2, 240, 988	255, 130	2, 496, 128	1, 045, 481	3, 541, 609	312, 335	664, 161	351, 826	6. 8	18. 8
St. Louis.....	327, 222	59, 545	386, 767	336, 404	923, 171	62, 763	132, 238	69, 475	6. 8	14. 3
Minneapolis.....	700, 402	37, 011	737, 413	338, 525	754, 074	45, 847	93, 596	47, 749	6. 1	12. 4
Kansas City.....	378, 538	86, 585	465, 123	315, 539	1, 102, 526	79, 476	145, 621	66, 145	7. 2	13. 2
Dallas.....	564, 360	30, 762	595, 122	195, 992	791, 114	56, 404	123, 543	67, 139	7. 1	15. 6
San Francisco.....	1, 218, 496	21, 030	1, 239, 526	1, 785, 026	3, 024, 552	170, 394	252, 401	82, 007	5. 6	8. 3
Central reserve city banks:										
New York.....	5, 308, 477	1, 447, 975	6, 756, 452	701, 303	7, 457, 755	899, 378	1, 443, 298	543, 920	12. 1	19. 4
Chicago.....	1, 252, 471	224, 204	1, 476, 675	358, 278	1, 834, 953	202, 716	455, 416	252, 700	11. 1	24. 8
Reserve city banks:										
Boston.....	611, 146	89, 496	700, 642	156, 815	857, 457	74, 768	163, 885	89, 117	8. 7	19. 1
New York.....	121, 217	7, 076	128, 293	146, 789	275, 082	17, 233	19, 115	1, 882	6. 3	6. 9
Philadelphia.....	554, 771	87, 511	642, 282	263, 330	905, 612	72, 128	123, 968	51, 840	8. 0	13. 7
Cleveland.....	751, 208	62, 901	814, 109	633, 550	1, 447, 659	100, 418	187, 334	86, 916	6. 9	12. 9
Richmond.....	307, 834	43, 674	351, 508	173, 840	524, 524	40, 341	83, 503	43, 162	7. 7	15. 9
Atlanta.....	238, 863	17, 905	256, 768	153, 840	410, 608	30, 292	36, 637	6, 345	7. 4	8. 9
Chicago.....	557, 690	30, 371	588, 061	306, 968	895, 029	68, 015	101, 631	33, 616	7. 6	11. 4
St. Louis.....	338, 371	48, 186	386, 557	158, 921	545, 478	43, 424	94, 758	51, 334	8. 0	17. 4
Minneapolis.....	184, 106	35, 972	220, 078	96, 818	316, 896	24, 913	45, 423	20, 510	7. 9	14. 3
Kansas City.....	412, 251	85, 089	497, 340	170, 684	668, 024	54, 855	89, 105	34, 250	8. 2	13. 3
Dallas.....	267, 774	27, 790	295, 564	109, 410	404, 974	32, 838	66, 180	33, 342	8. 1	16. 3
San Francisco.....	981, 636	20, 920	1, 002, 556	1, 577, 442	2, 579, 998	147, 578	217, 672	70, 094	5. 7	8. 4
Country banks:										
Boston.....	548, 153	3, 386	551, 539	575, 824	1, 127, 363	55, 882	97, 708	41, 826	5. 0	8. 7
New York.....	840, 123	8, 015	848, 138	1, 293, 085	2, 141, 823	98, 180	162, 759	64, 579	4. 6	7. 6
Philadelphia.....	388, 926	915	389, 841	754, 139	1, 143, 980	49, 913	84, 124	34, 211	4. 4	7. 4
Cleveland.....	352, 665	162	352, 827	481, 238	834, 065	39, 135	74, 898	35, 763	4. 7	9. 0
Richmond.....	274, 521	144	274, 665	283, 027	567, 692	28, 017	50, 618	22, 601	4. 9	8. 9
Atlanta.....	220, 899	327	221, 226	177, 623	398, 849	20, 815	36, 670	15, 855	5. 2	9. 2
Chicago.....	408, 837	555	431, 392	380, 235	811, 627	41, 604	107, 114	65, 510	5. 1	13. 2
St. Louis.....	188, 851	11, 359	200, 210	177, 483	377, 693	19, 339	37, 480	18, 141	5. 1	9. 9
Minneapolis.....	194, 432	1, 039	195, 471	241, 707	437, 178	20, 934	48, 173	27, 239	4. 8	11. 0
Kansas City.....	288, 151	1, 496	289, 647	144, 855	434, 502	24, 621	56, 516	31, 895	5. 7	13. 0
Dallas.....	296, 586	2, 972	299, 558	86, 582	386, 140	23, 566	57, 363	33, 797	6. 1	14. 9
San Francisco.....	236, 860	110	236, 970	207, 584	444, 554	22, 816	34, 729	11, 913	5. 1	7. 8

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 OCT. 17, 1934

[In thousands of dollars]

	Total all member banks	Central reserve city banks		Other reserve city banks	Country banks
		New York	Chicago		
U. S. Government securities.....	3, 344, 285	727, 811	146, 055	1, 482, 260	988, 159
Other bonds, stocks, and securities.....	1, 130, 525	220, 691	3, 458	414, 525	491, 851
Loans and discounts.....	158, 181	1, 401	18	79, 936	76, 826
Total pledged.....	4, 632, 991	949, 903	149, 531	1, 976, 721	1, 556, 836
Pledged—					
Against national bank notes.....	691, 960	14, 578	2, 702	252, 910	421, 770
Against U. S. Government and Postal Savings deposits.....	1, 838, 111	660, 977	32, 447	745, 959	398, 728
Against State, county, and municipal deposits.....	1, 244, 195	62, 471	28, 178	669, 273	484, 273
Against trust department deposits.....	386, 225	78, 172	62, 515	144, 965	100, 573
Against other deposits.....	240, 560	60, 100	18, 855	111, 567	50, 038
Against borrowings.....	34, 320	125		6, 515	27, 680
With State authorities to qualify for exercise of fiduciary powers.....	127, 967	51, 758	4, 824	29, 035	42, 350
For other purposes.....	69, 653	21, 722	10	16, 497	31, 424

LICENSED STATE MEMBER BANKS - CONDITION ON OCT. 17, 1934, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve District											
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS													
Loans (including overdrafts)	4,670,462	254,579	2,745,369	312,740	440,604	134,237	47,162	230,500	130,350	16,678	45,634	16,043	296,566
U. S. Government direct obligations	3,359,714	111,034	2,161,222	143,872	322,500	79,226	19,957	271,926	68,847	7,283	31,537	8,747	133,563
Securities fully guaranteed by U. S. Government	198,288	6,379	116,303	15,495	10,930	3,573	950	15,719	10,117	1,771	2,093	3,129	11,829
Other securities	1,809,578	84,994	896,273	170,558	146,131	51,680	15,609	157,180	75,103	14,184	32,585	6,483	158,798
Total loans and investments	10,038,042	456,986	5,919,167	642,665	920,165	268,716	83,678	675,325	284,417	39,916	111,849	34,402	600,756
Customers' liability on account of acceptances	120,792	348	115,767	309	626	193	137	175	175	175	175	175	2,978
Banking house, furniture, and fixtures	343,629	11,280	201,708	24,761	38,191	14,735	4,408	15,800	9,580	1,564	3,138	2,599	15,865
Other real estate owned	145,140	6,272	45,374	26,218	21,024	5,489	3,037	7,913	6,906	505	1,920	692	19,890
Reserve with Federal Reserve banks	1,466,438	39,151	941,261	62,967	112,616	28,384	7,687	132,430	54,681	6,699	18,149	4,347	58,066
Cash in vault	134,610	9,765	48,025	8,719	18,254	8,573	2,367	20,894	4,984	1,293	2,011	1,165	8,560
Due from member banks	614,769	33,372	139,336	63,189	68,896	52,002	16,002	72,386	42,024	10,008	35,576	10,757	71,221
Due from nonmember banks	22,259	801	3,156	4,028	1,287	6,185	343	1,336	1,099	109	2,798	93	1,024
Balances with domestic banks, not subject to immediate withdrawal	17,667	180	849	4,088	1,118	746	790	1,042	1,497	159	2,923	33	4,242
Balances with banks in foreign countries (excluding own branches)	91,447	32	82,753	224	682	1,090	702	1,038	4	2,570	---	---	2,352
Due from own foreign branches	85,397	---	85,397	---	---	---	---	---	---	---	---	---	---
Items with Federal Reserve banks in process of collection	212,559	8,845	117,720	12,096	20,587	13,051	1,817	11,577	11,617	533	6,261	646	7,809
Exchanges for clearing house and other checks on local banks	408,273	3,623	369,685	6,879	5,929	2,948	732	7,622	2,851	110	963	230	6,701
Outside checks and other cash items	12,987	802	2,810	671	2,239	333	241	2,199	647	95	227	117	2,606
Acceptances of other banks and bills sold with endorsement	910	40	769	---	---	23	50	---	28	---	---	---	---
Securities borrowed	326	---	78	129	34	2	77	---	6	---	---	---	---
Other assets	136,450	3,143	86,963	12,836	9,097	4,060	985	6,461	3,040	237	1,067	94	8,467
Total assets	13,851,695	574,640	8,160,740	869,728	1,220,840	406,562	122,276	956,023	424,584	61,138	189,452	55,175	810,537
LIABILITIES													
Demand deposits	6,050,701	245,081	3,791,856	354,961	434,399	169,508	47,390	431,507	169,950	24,713	78,785	27,832	274,719
Time deposits	2,933,393	206,984	1,022,151	240,287	460,426	107,227	36,672	312,258	112,402	23,337	27,970	10,224	373,455
United States deposits	534,245	8,832	414,966	30,430	27,784	6,750	3,287	18,129	10,445	233	4,113	3,014	6,262
Due to Federal Reserve banks (deferred credits)	15,402	2,195	6,400	2,855	1,979	1,534	18	291	---	---	---	80	50
Due to other banks in United States	1,592,691	18,746	1,113,326	63,858	57,853	66,653	10,889	81,518	56,283	3,489	60,037	5,912	54,127
Due to banks in foreign countries (excluding own branches)	66,078	103	62,766	184	320	63	66	238	30	2	65	2	2,239
Certified and officers' checks outstanding	305,984	2,820	272,633	2,469	4,744	3,742	386	7,732	2,543	818	1,234	250	6,593
Cash letters of credit and travelers' checks outstanding	2,400	10	2,130	4	34	15	---	105	26	---	---	---	76
Total deposits (excluding due to own foreign branches)	11,500,874	484,771	6,686,228	695,048	987,539	355,492	98,708	851,778	351,679	52,592	172,204	47,314	717,521
Secured by pledge of loans and/or investments	1,038,549	15,058	619,615	75,192	114,233	38,066	15,340	48,429	27,330	4,842	17,796	6,692	55,956
Not secured by pledge of loans and/or investments	10,462,325	469,713	6,066,613	619,856	873,306	317,426	83,368	803,349	324,349	47,750	154,408	40,622	661,565
Agreements to repurchase securities sold	1,712	182	1,000	190	---	---	---	---	77	---	---	---	261
Bills payable with Federal Reserve banks	4,434	350	3,568	362	---	70	8	---	---	7	54	---	15
Rediscounts with Federal Reserve banks	596	---	471	82	34	---	---	---	---	---	7	---	---
Bills payable—all other	10,336	150	8,755	1,053	200	---	---	129	47	2	---	---	---
Rediscounts—all other	3	---	---	---	---	---	---	---	---	---	---	---	---
Acceptances of other banks and bills sold with endorsement	910	40	769	---	23	50	---	---	28	---	---	---	---
Acceptances executed for customers	129,733	313	124,627	309	609	73	122	307	175	---	---	---	3,198
Acceptances executed by other banks for reporting banks	4,894	90	4,601	---	17	116	15	---	---	---	---	---	55
Securities borrowed	326	---	78	129	34	2	77	---	6	---	---	---	---
Interest, taxes, and other expenses accrued and unpaid	33,557	1,868	14,238	3,804	5,857	821	324	2,315	1,328	130	305	75	2,492
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures	3,472	161	2,004	577	285	108	4	164	127	1	---	---	41
Other liabilities	91,462	993	55,854	9,781	1,697	1,112	583	2,880	17,018	15	39	21	1,469
Capital notes and debentures	117,102	---	64,695	---	33,043	3,205	1,160	4,558	5,065	451	---	710	4,215
Surplus	765,590	38,125	428,411	55,794	59,511	23,812	11,510	45,756	33,418	5,450	9,845	4,533	49,425
Undivided profits—net	839,686	31,673	548,459	79,153	100,718	14,772	5,344	22,358	7,958	1,010	3,720	1,564	16,957
Reserves for contingencies	141,589	7,149	77,999	10,479	11,579	3,656	1,759	10,506	4,293	1,054	2,534	709	9,872
Retirement fund for preferred stock and capital notes and debentures	211,222	8,774	139,059	13,206	19,432	3,265	2,543	15,266	3,386	418	744	223	4,906
Total liabilities (including capital account)	13,851,695	574,640	8,160,740	869,728	1,220,840	406,562	122,276	956,023	424,584	61,138	189,452	55,175	810,537
Number of banks	972	48	163	61	96	61	56	158	71	71	47	60	80

ALL LICENSED MEMBER BANKS—CONDITION ON OCT. 17, 1934, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)

[Amounts in thousands of dollars. Federal Reserve bank and branch cities are shown in bold-faced 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).....	452,416	585,738	3,250,331	171,690	1,020,229	416,906	610,338	219,088	116,854	188,152	30,857	24,610	390,101
U. S. Government direct obligations.....	250,323	281,111	2,959,832	48,670	422,309	262,572	235,769	112,361	62,795	443,855	35,411	15,991	182,940
Securities fully guaranteed by U. S. Government.....	2,613	20,092	237,290	5,596	42,027	16,249	11,071	13,725	2,672	1,489	6,195	883	20,558
Other securities.....	97,319	253,904	1,116,073	61,217	669,426	238,033	373,156	55,175	44,009	110,091	26,221	8,799	206,093
Total loans and investments.....	802,671	1,140,845	7,503,526	287,173	2,153,991	933,760	1,230,334	400,349	226,330	743,587	98,684	50,283	799,692
Customers' liability on account of acceptances.....	15,382	446	206,792	247	1,252	11,301	67	267	100	120	12	500	43
Banking house, furniture, and fixtures.....	27,572	37,443	248,500	15,227	86,540	25,555	63,042	9,932	13,877	23,247	5,474	2,537	41,039
Other real estate owned.....	2,506	12,661	26,903	3,034	37,771	20,885	31,702	8,237	5,886	5,200	110	962	13,818
Reserve with Federal Reserve banks.....	163,885	97,708	1,445,081	17,332	162,759	123,968	84,124	37,301	20,559	91,195	11,538	26,741	74,898
Cash in vault.....	58,521	35,420	64,986	2,012	43,880	11,457	27,306	6,594	4,181	7,196	2,079	3,067	26,979
Due from member banks.....	63,826	111,420	82,174	12,912	152,354	123,515	83,101	29,226	29,443	54,258	10,164	6,383	82,022
Due from nonmember banks.....	1,951	3,590	2,061	536	2,718	5,368	1,882	1,009	32	2,571	282	-----	1,737
Balances with domestic banks, not subject to immediate withdrawal.....	2,693	1,033	83	-----	2,830	7,629	4,500	1,014	213	101	55	-----	6,609
Balances with banks in foreign countries (excluding own branches).....	9,429	356	132,739	2,047	463	2,441	-----	2,936	28	65	234	14	10
Due from own foreign branches.....	8,239	-----	112,691	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Items with Federal Reserve banks in process of collection.....	34,872	27,441	164,001	6,345	39,958	31,670	12,459	10,978	9,127	19,664	5,024	2,365	10,250
Exchanges for clearing house and other checks on local banks.....	11,164	4,952	498,323	2,315	15,515	22,195	2,285	2,848	3,190	3,984	831	327	1,919
Outside checks and other cash items.....	975	1,777	4,135	111	1,659	826	1,079	1,543	774	402	134	321	1,180
Redemption fund and due from U. S. Treasurer.....	525	2,179	797	18	3,149	362	3,292	250	108	831	157	10	2,423
Acceptances of other banks and bills sold with endorsement.....	40	9	1,333	135	45	-----	205	-----	-----	-----	-----	-----	45
Securities borrowed.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	1,061
Other assets.....	4,881	5,828	92,746	1,320	16,527	15,051	5,430	6,304	1,095	4,083	386	616	4,743
Total assets.....	1,209,132	1,481,098	10,648,421	350,764	2,721,465	1,336,022	1,550,808	518,788	314,943	956,504	135,164	94,126	1,068,468
LIABILITIES													
Demand deposits.....	611,146	548,153	5,320,208	109,486	840,123	554,771	388,926	177,471	109,847	349,780	68,365	45,745	352,665
Time deposits.....	156,815	575,824	709,948	138,144	1,293,685	263,330	754,139	214,193	116,090	254,394	27,762	21,111	481,238
United States deposits.....	60,424	18,758	559,443	10,307	36,988	47,686	16,270	19,664	7,208	24,200	1,595	1,606	7,088
Due to Federal Reserve banks (deferred credits).....	-----	11,649	-----	-----	16,886	282	8,906	-----	-----	-----	1,370	1,467	2,705
Due to other banks in United States.....	183,801	55,687	1,689,507	25,524	55,022	244,518	7,639	30,781	30,343	126,516	15,447	5,986	8,011
Due to banks in foreign countries (excluding own branches).....	2,999	125	115,755	933	222	1,461	-----	642	38	203	65	-----	1,277
Certified and officers' checks outstanding.....	6,390	5,021	355,717	1,258	7,795	5,074	3,203	4,814	1,609	1,993	1,921	677	3,277
Cash letters of credit and travelers' checks outstanding.....	386	8	4,101	-----	89	34	17	5	26	1,615	12	-----	6
Total deposits (excluding due to own foreign branches).....	1,021,961	1,215,225	8,754,679	285,652	2,250,810	1,117,156	1,179,100	447,570	265,161	758,701	116,537	76,592	854,991
National-bank notes outstanding.....	500	43,366	10,810	350	62,329	7,233	65,563	5,000	2,166	13,216	3,023	197	48,215
Agreements to repurchase securities sold.....	1,969	1,625	1,000	-----	-----	-----	791	-----	-----	190	785	-----	16
Bills payable with Federal Reserve banks.....	-----	1,207	125	-----	5,805	-----	-----	-----	50	-----	-----	-----	95
Rediscounts with Federal Reserve banks.....	-----	40	-----	-----	590	-----	-----	-----	-----	-----	-----	-----	100
Bills payable—all other.....	150	62	7,250	-----	2,354	-----	1,833	-----	-----	-----	-----	-----	592
Rediscounts—all other.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Acceptances of other banks and bills sold with endorsement.....	40	-----	1,333	135	54	89	-----	-----	-----	-----	-----	-----	45
Acceptances executed for customers.....	15,232	421	217,663	1	814	10,882	61	280	100	18	-----	500	26
Acceptances executed by other banks for reporting banks.....	630	68	6,688	247	444	864	6	-----	102	12	-----	-----	17
Securities borrowed.....	-----	9	-----	-----	45	-----	205	-----	-----	-----	-----	-----	1,061
Interest, taxes, and other expenses accrued and unpaid.....	1,696	3,524	14,394	658	7,787	4,461	2,552	2,323	1,061	4,110	508	332	2,149
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	265	349	3,847	60	274	656	208	135	94	84	-----	65	43
Other liabilities.....	3,102	1,817	53,415	251	18,437	1,175	10,818	1,004	80	676	-----	71	1,840
Capital stock and debentures.....	-----	-----	25,250	14,000	25,445	-----	-----	15,000	9,400	-----	-----	6,400	2,243
Capital stock.....	83,650	115,340	645,979	19,000	200,667	67,372	124,751	35,500	20,400	36,200	8,900	6,100	86,542
Surplus.....	53,452	63,186	675,910	9,227	91,442	91,249	125,201	4,731	11,800	110,339	4,062	1,480	50,841
Undivided profits—net.....	12,962	22,685	103,118	4,008	30,381	15,671	29,025	1,345	3,595	13,437	838	731	16,469
Reserves for contingencies.....	13,522	11,073	126,953	17,175	23,524	19,264	10,431	5,900	1,036	19,431	499	1,658	3,148
Retirement fund for preferred stock and capital notes and debentures.....	1	7	273	-----	-----	-----	15	-----	-----	-----	-----	-----	35
Total liabilities (including capital account).....	1,209,132	1,481,098	10,648,421	350,764	2,721,465	1,336,022	1,550,808	518,788	314,943	956,504	135,164	94,126	1,068,468
Number of banks.....	12	364	44	5	741	24	628	3	10	14	4	4	587

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 OCT. 17, 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. 5					District No. 6						
	RICH-MOND	Balti-more	Char-lotte	Wash-ington	Country banks	AT-LANTA	Birming-ham	Jackson-ville	Nash-ville	New Or-leans	Savan-nah	Country banks
ASSETS												
Loans (including overdrafts).....	44,508	49,856	14,267	62,304	294,249	48,469	31,637	14,124	31,853	64,906	38,242	178,046
U. S. Government direct obligations.....	22,773	126,568	13,875	69,283	123,080	34,430	17,438	24,932	6,219	48,034	6,243	104,362
Securities fully guaranteed by U. S. Government.....	935	560	905	2,011	14,521	1,159	1	439	116	3,239	145	14,400
Other securities.....	20,694	29,637	7,224	19,993	98,418	15,186	9,129	12,158	12,195	21,676	4,815	82,387
Total loans and investments.....	88,910	206,621	36,271	153,591	530,268	99,244	58,205	51,653	50,983	137,555	49,445	379,195
Customers' liability on account of acceptances.....		275	116	27	115	100			289	615	137	150
Banking house, furniture, and fixtures.....	245	7,462	1,334	11,223	24,515	4,514	1,627	3,660	1,587	5,267	4,926	18,506
Other real estate owned.....	1,208	417	91	2,630	12,828	946	3,709	244	758	1,190	1,028	7,338
Reserve with Federal Reserve banks.....	16,176	30,469	4,307	32,551	50,618	7,166	4,178	5,236	3,161	11,779	5,117	36,670
Cash in vault.....	1,055	3,747	486	8,090	21,715	944	863	1,018	509	2,090	1,428	16,203
Due from member banks.....	15,997	26,963	9,799	22,866	97,078	21,211	5,422	11,313	8,635	23,805	18,168	77,468
Due from nonmember banks.....	2,000	284	2,684	187	5,651	448	1,025	530	173	1,868	1,896	3,152
Balances with domestic banks, not subject to immediate withdrawal.....	2,123	11	213	52	2,973			402	110	100		4,944
Balances with banks in foreign countries (excluding own branches).....	2,000	18		91	1,003	504		10		107		307
Items with Federal Reserve banks in process of collection.....	7,480	10,322	3,035	3,209	13,153	4,951	3,500	2,024	1,751	3,306	1,942	4,705
Exchanges for clearing house and other checks on local banks.....	973	3,060	242	3,013	2,533	1,030	205	3,138	315	3,138	829	1,627
Outside checks and other cash items.....	89	182	138	360	1,344	322	165	127	205	342	115	962
Redemption fund and due from United States Treasurer.....	25	64	29	110	1,723	15	125	154	190	250	35	1,404
Acceptances of other banks and bills sold with endorsement.....	23				5	50			1	6	57	28
Securities borrowed.....					41	80						57
Other assets.....	910	1,998	294	1,011	3,850	607	511	365	276	1,289	108	2,669
Total assets.....	139,214	291,893	59,039	239,011	769,413	142,132	79,535	77,137	68,343	193,007	85,231	555,385
LIABILITIES												
Demand deposits.....	53,114	122,495	20,766	111,459	274,521	55,255	27,917	30,783	21,663	69,060	34,185	220,899
Time deposits.....	29,445	61,056	7,814	74,701	293,027	29,660	17,150	16,470	21,683	46,110	46,110	177,623
United States deposits.....	3,713	21,386	579	1,587	4,584	9,736	2,236	4,415	2,601	12,447	3,044	12,252
Due to Federal Reserve banks (deferred credits).....				1,489	4,850						24	1,522
Due to other banks in United States.....	36,819	53,373	23,736	18,585	48,140	28,321	12,453	13,819	9,075	41,072	13,796	30,135
Due to banks in foreign countries (excluding own branches).....	17	67		258	2			11		669		167
Certified and officers' checks outstanding.....	952	985	112	763	4,589	283	180	176	217	881	309	2,134
Cash letters of credit and travelers' checks outstanding.....		11		12	4			7				26
Total deposits (excluding due to own foreign branches).....	124,069	259,373	53,007	208,854	629,717	123,276	59,936	65,681	55,239	170,239	74,125	444,758
National bank notes outstanding.....	500	1,269	575	2,400	34,040	293	2,500	3,082	3,791	4,968	700	28,017
Agreements to repurchase securities sold.....						262						96
Bills payable with Federal Reserve banks.....						5						250
Rediscounts with Federal Reserve banks.....						123						43
Bills payable—all other.....												890
Rediscounts—all other.....						5	50		1	6	57	28
Acceptances of other banks and bills sold with endorsement.....	23					73	100		16	714	110	207
Acceptances executed for customers.....		272				39			273	25	27	2
Acceptances executed by other banks for reporting banks.....		2	116	27		41	80					57
Securities borrowed.....							242	144		449	204	910
Interest, taxes, and other expenses accrued and unpaid.....	347	560	123	175	1,011	514			150	449		
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	24	33	6	20	73		64				3	43
Other liabilities.....	284	221	152	62	944	100	88	28	104	630	297	489
Capital notes and debentures.....		2,500			705						500	660
Capital stock.....	8,050	12,250	2,500	13,700	60,520	8,900	12,500	5,000	7,900	9,200	6,150	49,784
Surplus.....	2,840	8,350	1,450	9,950	25,922	4,450	2,507	1,688	450	4,170	2,151	19,462
Undivided profits—net.....	1,450	3,742	687	3,039	9,877	2,092	316	405	370	2,316	581	6,578
Reserves for contingencies.....	1,636	3,321	423	746	5,370	2,277	1,369	109	49	290	326	3,109
Retirement fund for preferred stock and capital notes and debentures.....				38	86							2
Total liabilities (including capital account).....	139,214	291,893	59,039	239,011	769,413	142,132	79,535	77,137	68,343	193,007	85,231	555,385
Number of banks.....	5	9	4	11	370	3	2	3	3	4	4	312

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 OCT. 17, 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. 7										District No. 8 (see also p. 15)		
	CHI-CAGO ²	De-troit	Cedar Rapids	Des Moines	Du-buque	Grand Rapids	Indian-apolis	Mil-waukee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock
ASSETS													
Loans (including overdrafts).....	582,003	85,358	9,026	15,632	821	16,722	29,222	81,350	13,533	5,738	266,485	129,951	6,186
United States Government direct obligations.....	711,888	196,789	4,629	22,319	3,696	11,997	43,843	100,247	11,451	7,682	198,734	135,056	4,291
Securities fully guaranteed by U. S. Government.....	78,101	7,238	540	4,065	314	1,926	4,576	1,082	532	605	32,769	14,933	1,272
Other securities.....	235,935	35,296	3,762	9,305	908	6,022	16,824	14,618	5,583	3,406	174,793	64,085	2,629
Total loans and investments.....	1,607,927	324,681	17,957	51,321	5,739	36,667	94,465	197,297	31,099	17,431	672,781	344,025	14,378
Customers' liability on account of acceptances.....	7,503	15						20			1	555	
Banking house, furniture, and fixtures.....	28,244	2,883	1,039	368	63	1,685	4,187	6,060	2,365	513	34,649	5,900	571
Other real estate owned.....	5,519	3,156		158	42	775	362	923	350		7,595	4,414	152
Reserve with Federal Reserve banks.....	468,116	34,721	2,035	6,925	422	4,432	16,946	18,014	3,201	2,235	107,114	75,984	2,392
Cash in vault.....	38,619	5,504	382	864	159	1,319	3,937	3,816	983	532	28,541	4,541	288
Due from member banks.....	176,729	56,225	4,808	12,098	342	2,746	25,687	16,184	6,326	5,708	122,936	52,500	4,466
Due from nonmember banks.....	4,581	503	124	295			127	3,601	225	72	2,108	1,555	
Balances with domestic banks, not subject to immediate withdrawal.....	1,000					67	1,600	77	577	101	2,817	905	185
Balances with banks in foreign countries (excluding own branches).....	6,174	5,459		122		5	30	72			196	1,074	218
Items with Federal Reserve banks in process of collection.....	49,315	9,736	442	1,903	302	841	3,657	6,780	717	265	11,580	17,341	1,009
Exchanges for clearing house and other checks on local banks.....	30,534	5,923	61	739	5	430	841	1,831	264	284	2,687	3,862	244
Outside checks and other cash items.....	2,158	2,555	54	104	26	120	1,651	350	194	21	2,020	696	355
Redemption fund and due from United States Treasurer.....	180			62	15	45	250	560	102	32	1,633	173	15
Acceptances of other banks and bills sold with endorsement.....								10			5	28	
Securities borrowed.....											77		
Other assets.....	44,442	2,653	15	356	84	145	871	1,304	84	98	9,441	3,429	97
Total assets.....	2,471,041	454,014	26,917	75,315	7,199	49,277	154,611	256,899	46,487	27,292	1,006,181	516,982	24,370
LIABILITIES													
* Demand deposits.....	1,307,208	239,663	7,988	38,218	2,628	17,929	68,752	99,678	17,906	10,191	430,837	231,523	12,339
* Time deposits.....	395,439	118,586	5,701	9,131	3,237	19,976	30,485	64,627	14,654	3,410	380,235	100,075	3,900
United States deposits.....	32,360	12,046	32	2,376	17	224	4,010	11,369	273		481	9,211	360
Due to Federal Reserve banks (deferred credits).....							1,927	2,426		100		866	
Due to other banks in United States.....	434,333	36,260	11,497	15,639	219	3,483	26,589	39,400	4,661	9,234	23,237	108,954	4,903
Due to banks in foreign countries (excluding own branches).....	2,137	780					33	80			3	152	
Certified and officers' checks outstanding.....	20,124	3,170	148	337	37	135	909	1,422	852	1,097	5,156	2,472	197
Cash letters of credit and travelers' checks outstanding.....	1,400						7					38	
Total deposits (excluding due to own foreign branches).....	2,193,001	410,505	25,366	65,701	6,138	41,747	132,705	219,009	38,346	24,513	849,645	457,219	21,699
National bank notes outstanding.....	3,593			1,250	300	900	4,878	10,581	1,898		646	31,861	3,419
Agreements to repurchase securities sold.....							2				2	2	
Bills payable—all other.....											619		
Rediscounts—all other.....	5										10		
Acceptances of other banks and bills sold with endorsement.....								10			5	28	
Acceptances executed for customers.....	7,452	20						20				566	
Acceptances executed by other banks for reporting banks.....	397												
Securities borrowed.....											1		
Interest, taxes, and other expenses accrued and unpaid.....	10,401	790		160		12	359	824	26	35	1,510	1,381	29
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	180	231				25	22	10	18		86	68	9
Other liabilities.....	14,996	279	1	102		42	269	167			4,413	486	34
Capital notes and debentures.....	900						1,000	1,500		11	1,158	750	
Capital stock.....	153,070	27,125	500	6,600	300	5,140	8,550	14,300	3,260	1,250	77,176	36,945	1,675
Surplus.....	39,752	8,425	500	750	200	750	3,560	6,240	1,950	550	24,283	7,237	212
Undivided profits—net.....	15,913	4,418	97	477	164	263	2,451	1,779	364	152	12,051	4,947	283
Reserves for contingencies.....	31,381	2,221	453	266	97	398	817	2,459	495	135	3,237	3,917	129
Retirement fund for preferred stock and capital notes and debentures.....				9							47	17	
Total liabilities (including capital account).....	2,471,041	454,014	26,917	75,315	7,199	49,277	154,611	256,899	46,487	27,292	1,006,181	516,982	24,370
Number of banks.....	36	4	1	3	1	3	4	5	3	4	608	11	4

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 OCT. 17, 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. 8—Contd.,			District No. 9				District No. 10 (see also p. 16)						
	Louisville	Memphis	Country banks	MINNEAPOLIS	Helena	St. Paul	Country banks	KANSAS CITY <i>Kans.</i>	Denver	Oklahoma City	Omaha	Kansas City, Kans. <i>Kans.</i>	Lincoln	Pueblo
ASSETS														
Loans (including overdrafts)	54,091	36,695	150,565	89,555	2,243	50,791	139,570	4,365	33,090	21,259	29,617	70,204	7,544	1,602
United States Government direct obligations	34,644	18,321	85,478	80,227	3,023	43,762	104,880	2,312	54,887	12,860	42,332	79,033	16,729	4,763
Securities fully guaranteed by U. S. Government	1,350	2,142	10,340	526	251	588	10,237	470	3,173	710	865	3,559	73	457
Other securities	18,835	13,231	99,360	21,362	3,387	17,132	128,978	2,125	18,704	23,341	13,766	39,248	1,643	2,204
Total loans and investments	108,920	70,389	345,743	191,670	8,904	112,273	383,665	9,272	109,854	58,170	86,580	192,044	25,989	9,026
Customers' liability on account of acceptances	2,106	3,171	15,222	2,784	396	5,184	16,660	620	2,016	1,601	3,573	3,201	899	227
Banking house, furniture, and fixtures	1,613	314	5,781	498	76	---	2,914	148	360	---	8	1,726	55	139
Other real estate owned	9,496	6,886	37,480	30,546	1,941	12,936	48,173	1,089	20,380	8,908	10,446	24,763	3,307	3,308
Reserve with Federal Reserve banks	1,551	1,512	11,402	1,493	41	1,155	10,533	117	3,950	593	902	2,239	502	246
Cash in vault	18,946	19,162	60,939	39,741	3,141	22,009	81,231	2,477	22,061	15,367	12,448	76,872	5,848	5,742
Due from member banks	881	2,300	1,884	766	29	---	2,696	---	56	146	399	3,322	82	---
Due from nonmember banks	416	1,200	1,706	1,500	925	---	6,237	321	3,050	800	---	7,535	---	2,500
Balances with domestic banks, not subject to immediate withdrawal	---	46	206	733	---	67	95	---	11	---	4	3,080	---	---
Balances with banks in foreign countries (excluding own branches)	6,436	2,727	4,014	5,365	535	2,179	2,479	287	6,103	4,394	4,474	11,621	1,108	15
Items with Federal Reserve banks in process of collection	1,147	1,515	1,367	4,104	41	1,354	1,581	57	1,507	826	1,479	2,256	163	47
Exchanges for clearing house and other checks on local banks	211	611	935	1,070	30	416	886	91	861	178	1,913	407	98	8
Outside checks and other cash items	100	275	964	338	10	290	977	20	165	155	69	---	68	30
Redemption fund and due from United States Treasurer	---	---	---	---	---	---	---	---	---	---	---	222	---	---
Acceptances of other banks and bills sold with endorsement	---	---	19	---	---	---	6	---	---	---	---	---	---	---
Securities borrowed	---	---	1,881	1,137	123	2,407	3,580	211	789	160	318	1,126	161	---
Other assets	924	260	---	---	---	---	---	---	---	---	---	---	---	---
Total assets	152,747	110,368	489,543	281,910	16,192	160,301	561,733	14,710	171,163	91,298	122,636	330,414	38,280	21,288
LIABILITIES														
Demand deposits	54,304	40,205	188,851	112,741	7,563	63,802	194,432	5,234	76,053	40,352	48,064	125,965	16,066	8,600
Time deposits	28,452	26,494	177,483	56,180	2,945	37,693	241,707	3,605	48,563	17,117	16,345	37,210	4,330	6,157
United States deposits	6,820	3,068	4,426	5,444	26	1,506	4,156	500	1,104	575	1,651	7,925	1,125	17
Due to Federal Reserve banks (deferred credits)	27,011	23,377	30,975	70,656	3,435	35,193	23,111	3,609	25,454	17,976	44,108	127,019	12,445	4,043
Due to other banks in United States	---	---	378	304	---	80	69	---	26	---	---	67	---	---
Due to banks in foreign countries (excluding own branches)	---	---	---	304	---	---	---	---	---	---	---	---	---	---
Certified and officers' checks outstanding	816	997	1,861	2,889	357	1,038	4,236	147	1,428	1,449	876	8,078	261	63
Cash letters of credit and travelers' checks outstanding	---	---	3	2	---	3	---	---	---	---	11	1	---	---
Total deposits (excluding due to own foreign branches)	117,403	94,141	403,977	248,216	14,326	139,315	467,712	13,095	152,623	77,469	111,055	306,265	34,329	18,880
National bank notes outstanding	1,816	4,500	19,127	5,470	198	5,280	19,320	400	3,285	3,100	1,292	10	1,347	599
Agreements to repurchase securities sold	---	---	83	80	---	---	---	---	---	---	---	---	---	---
Bills payable with Federal Reserve banks	---	---	210	---	---	---	10	---	---	---	---	---	---	---
Rediscounts with Federal Reserve banks	---	---	---	---	---	---	6	---	---	---	---	---	---	---
Bills payable—all other	---	---	26	---	---	---	27	---	---	---	---	---	---	---
Rediscounts—all other	---	---	---	---	---	---	3	---	---	---	---	---	---	---
Acceptances of other banks and bills sold with endorsement	---	---	---	163	---	34	---	---	---	---	---	---	---	---
Acceptances executed for customers	---	---	---	2	---	---	29	---	---	---	23	---	---	---
Acceptances executed by other banks for reporting banks	---	---	---	---	---	---	6	---	---	---	---	---	---	---
Securities borrowed	---	---	19	---	---	---	29	---	---	---	---	222	---	---
Interest, taxes, and other expenses accrued and unpaid	703	156	522	699	79	1,016	1,799	31	294	87	180	239	47	76
Dividends declared but not yet payable and amounts set aside for undivided dividends and for accrued interest on capital notes and debentures	28	---	66	33	---	---	9	7	16	17	19	16	---	---
Other liabilities	16,891	200	135	499	1	160	566	---	21	1	111	87	31	1
Capital notes and debentures	---	---	4,315	---	---	---	451	---	---	---	---	---	---	---
Capital stock	8,250	5,500	40,783	17,400	1,100	9,000	47,831	950	7,350	7,350	7,195	13,500	1,650	600
Surplus	5,200	3,000	12,968	6,300	200	4,162	13,099	160	990	1,355	4,751	500	1,075	56
Undivided profits—net	1,471	2,347	6,015	1,306	276	1,234	6,860	61	3,132	1,346	696	4,709	180	56
Reserves for contingencies	985	524	1,279	1,742	12	100	3,993	---	302	938	710	615	196	1
Retirement fund for preferred stock and capital notes and debentures	---	---	18	---	---	---	12	6	29	---	---	---	---	---
Total liabilities (including capital account)	152,747	110,368	489,543	281,910	16,192	160,301	561,733	14,710	171,163	91,298	122,636	330,414	38,280	21,288
Number of banks	6	3	366	4	2	3	519	2	7	5	6	10	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 OCT. 17, 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	DALLAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
ASSETS													
Loans (including overdrafts).....	10,281	5,243	28,147	13,040	141,802	71,252	6,571	48,100	12,414	27,178	10,488	5,156	156,671
United States Government direct obligations.....	5,038	8,123	15,105	10,400	91,341	47,790	6,019	73,106	24,148	10,914	5,531	4,787	77,800
Securities fully guaranteed by U. S. Government.....	696	352	2,228	1,663	14,906	5,536	109	5,726	420	2,923	659	115	10,582
Other securities.....	2,793	4,672	9,158	4,159	87,457	15,551	1,544	10,162	3,881	6,752	3,513	2,001	58,279
Total loans and investments.....	18,808	18,390	54,638	29,262	335,506	140,129	14,243	137,094	40,863	47,767	20,191	12,059	303,332
Customers' liability on account of acceptances.....					350			8			205		21
Banking house, furniture, and fixtures.....	368	699	3,875	1,533	16,196	6,727	400	6,569	2,869	2,328	751	341	16,398
Other real estate owned.....	58	71	208		2,568	1,885		657	269	451	159	189	4,849
Reserve with Federal Reserve banks.....	2,156	3,495	6,306	4,947	56,516	26,918	1,468	15,095	5,915	10,698	2,607	3,479	57,363
Cash in vault.....	463	285	984	518	11,195	1,237	306	2,420	980	1,120	592	502	13,522
Due from member banks.....	7,493	6,635	23,770	10,184	108,584	35,629	5,060	40,691	13,323	15,423	7,440	6,861	109,769
Due from nonmember banks.....	89		351		5,061	132		469	217	24	1		3,513
Balances with domestic banks, not subject to immediate withdrawal.....	40	993	2,155	1,050	9,957	4		53		1,100		4	2,056
Balances with banks in foreign countries (excluding own branches).....					26	13		1			264		239
Items with Federal Reserve banks in process of collection.....	372	272	232	1,079	1,923	8,580	906	5,455	2,195	3,593	237	638	3,834
Exchanges for clearing house and other checks on local banks.....	187	272	448	218	1,220	1,283	124	1,980	350	537	155	77	1,137
Outside checks and other cash items.....	112	95	229	42	872	489	41	389	21	112	89	72	1,013
Redemption fund and due from United States Treasurer.....	17	55	2	65	1,162	357	30	418	148	75	45	42	1,229
Acceptances of other banks and bills sold with endorsement.....								95					
Securities borrowed.....					76								74
Other assets.....	69	72	368	16	1,339	170	7	652	349	386	121	48	2,864
Total assets.....	30,232	31,334	93,566	48,914	552,201	223,903	22,613	212,046	67,499	83,614	32,857	24,312	521,213
LIABILITIES													
Demand deposits.....	8,680	16,334	47,181	19,722	288,151	85,251	11,564	79,411	30,708	39,467	9,891	11,482	296,586
Time deposits.....	7,730	5,108	18,827	5,692	144,855	30,310	5,201	30,452	13,148	12,470	11,335	6,494	86,582
United States deposits.....	320	689	2,803	1,761	3,285	19,001	734	25,926	1,524	2,277	596	435	5,994
Due to Federal Reserve banks (deferred credits).....					190					474	154	238	1,436
Due to other banks in United States.....	10,450	5,616	10,668	15,195	22,648	56,260	2,157	41,524	11,528	20,050	5,841	2,574	29,012
Due to banks in foreign countries (excluding own branches).....					79	4		213	15	195			139
Certified and officers' checks outstanding.....	160	141	740	531	3,258	2,341	257	1,020	535	374	444	148	3,544
Cash letters of credit and travelers' checks outstanding.....	2				1								3
Total deposits (excluding due to own foreign branches).....	27,342	27,888	80,219	42,901	462,467	193,167	20,126	178,348	57,638	75,112	28,261	21,371	423,296
National-bank notes outstanding.....	337	1,084	25	1,296	23,078	6,744	600	8,249	2,737	1,251	900	850	24,426
Agreements to repurchase securities sold.....					113								35
Bills payable with Federal Reserve banks.....					89								25
Rediscounts with Federal Reserve banks.....					31								44
Bills payable—all other.....													52
Rediscounts—all other.....													5
Acceptances of other banks and bills sold with endorsement.....								95					
Acceptances executed for customers.....						350		8			205		21
Acceptances executed by other banks for reporting banks.....													
Securities borrowed.....					76								74
Interest, taxes, and other expenses accrued and unpaid.....	21	43	222	148	252	525	61	469	247	292	51	21	438
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....		1	11	2	4	29		232	23	8	5		10
Other liabilities.....	15	11	110	16	141	9		122	33	60	1	1	760
Capital notes and debentures.....													710
Capital stock.....	1,300	1,400	9,000	2,400	42,194	17,150	600	16,750	4,650	4,750	2,250	1,350	45,262
Surplus.....	900	418	2,650	1,300	14,910	3,650	850	5,128	1,497	1,200	775	450	16,539
Undivided profits—net.....	240	437	446	743	7,502	2,046	322	1,618	647	893	284	219	8,352
Reserves for contingencies.....	77	52	883	108	1,327	233	54	1,027	27	48	125	50	1,118
Retirement fund for preferred stock and capital notes and debentures.....					17								46
Total liabilities (including capital account).....	30,232	31,334	93,566	48,914	552,201	223,903	22,613	212,046	67,499	83,614	32,857	24,312	521,213
Number of banks.....	5	4	4	4	686	5	2	9	6	3	4	3	524

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 OCT. 17, 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	Port- land	Salt Lake City	Seattle	Spokane	Oak- land	Ogden	Country banks	Federal Reserve bank cities	Federal Reserve branch cities	Other Reserve cities	Country banks	Total	
ASSETS															
Loans (including overdrafts).....	792,609	372,110	31,871	14,152	52,043	11,514	20,886	170,736	6,167,292	1,500,653	520,058	4,104,530	12,292,533		
United States Government direct obligations.....	427,342	200,522	56,322	17,705	53,667	11,612	5,168	2,007	84,651	5,123,627	1,602,634	467,521	1,992,455		
Securities fully guaranteed by U. S. Government.....	32,845	7,862	269	2,858	1,009	1,057	3,306	1,636	13,663	407,471	51,358	35,040	215,166		
Other securities.....	286,903	120,770	25,058	12,344	28,586	5,729	3,987	3,898	104,800	2,205,564	644,599	184,293	2,337,051		
Total loans and investments	1,539,699	701,264	113,550	47,059	135,305	29,912	30,347	14,911	373,850	13,903,954	3,799,244	1,206,912	8,649,202		
Customers' liability on account of acceptances.....	9,383	722	302	84	155	937	2,450	323	19,686	413,473	132,591	60,038	389,896		
Banking house, furniture, and fixtures.....	49,949	24,171	4,066	640	3,304	127	2,710	47	7,125	94,272	51,107	11,575	146,950		
Other real estate owned.....	19,545	22,478	109	564	695	127	1,549	1,130	34,729	2,536,176	404,585	187,164	848,152		
Reserve with Federal Reserve banks.....	116,272	66,398	9,243	5,525	12,192	5,363	5,226	258	12,949	204,606	54,306	33,924	257,635		
Cash in vault.....	12,920	8,722	2,079	365	2,586	405	526	2,337	81,860	813,006	504,465	250,346	1,668,762		
Due from member banks.....	95,586	59,254	15,630	9,447	19,374	7,320	2,650	5	1,458	27,473	7,361	35,450	86,796		
Due from nonmember banks.....	3,680	700	126	200	783	800	700	200	7,019	24,487	17,579	11,592	52,681		
Balances with domestic banks, not subject to immediate withdrawal.....	1	465	3,953	1,300	3,275	800	700	200	164	171,763	9,460	899	3,065		
Balances with banks in foreign countries (excluding own branches).....	10,640	904	252	—	225	44	—	—	—	120,930	—	—	120,930		
Due from own foreign branches.....	—	—	—	—	—	—	—	—	—	355,191	119,219	37,945	134,463		
Items with Federal Reserve banks in process of collection.....	9,017	6,421	2,077	2,876	2,898	1,903	202	284	2,667	606,200	45,164	13,136	38,845		
Exchanges for clearing house and other checks on local banks.....	27,028	8,801	1,205	550	1,827	795	94	72	2,022	17,508	18,906	5,061	15,464		
Outside checks and other cash items.....	4,798	7,550	352	376	407	610	24	223	1,737	6,249	4,987	2,107	21,137		
Redemption fund and due from United States Treasurer.....	3,227	911	275	90	520	37	—	20	1,002	1,514	393	67	137		
Acceptances of other banks and bills sold with endorsement.....	1	8	10 ^e	—	42	—	—	—	—	302	—	—	1,670		
Securities borrowed.....	—	—	—	—	—	—	—	—	—	193,030	28,101	9,051	61,527		
Other assets.....	22,227	6,580	1,618	329	1,790	221	76	38	3,375	193,030	28,101	9,051	61,527		
Total assets	1,923,973	915,349	154,973	69,405	185,378	48,474	41,328	19,848	549,643	19,741,932	5,209,690	1,838,113	11,827,151		
LIABILITIES															
Demand deposits.....	493,790	280,773	62,018	27,637	81,636	21,019	6,816	7,947	236,860	9,128,443	1,975,106	784,266	4,261,004		
Time deposits.....	964,626	452,392	54,376	19,609	41,600	9,734	27,469	7,636	207,584	2,987,231	1,567,825	452,108	4,813,982		
United States deposits.....	46,091	7,390	1,065	303	4,845	48	139	254	2,443	825,492	152,864	39,036	1,142,847		
Due to Federal Reserve banks (deferred credits).....	17	50	—	—	—	—	—	—	—	299	50	9,771	49,791		
Due to other banks in United States.....	119,847	42,438	17,209	11,307	22,743	12,010	836	1,489	11,091	3,130,816	679,351	292,545	344,708		
Due to banks in foreign countries (excluding own branches).....	5,941	682	221	21	612	54	—	—	146	129,500	4,740	516	953		
Certified and officers' checks outstanding.....	18,265	10,241	1,471	552	1,405	251	161	85	3,948	427,399	32,433	12,900	48,022		
Cash letters of credit and travelers' checks outstanding.....	849	132	3	—	13	—	—	—	9	6,816	1,818	36	167		
Total deposits (excluding due to own foreign branches)	1,649,426	794,098	136,363	59,429	152,854	43,116	35,421	17,411	462,384	16,635,996	4,414,187	1,591,178	9,644,082		
National bank notes outstanding.....	64,322	18,165	5,500	1,795	10,363	750	—	—	19,975	107,894	94,567	40,542	419,317		
Agreements to repurchase securities sold.....	261	—	—	—	—	—	—	—	25	3,312	190	785	1,857		
Bills payable with Federal Reserve banks.....	—	—	—	—	—	—	—	—	—	125	50	—	8,793		
Rediscounts with Federal Reserve banks.....	—	—	—	—	—	—	—	—	—	7,400	—	—	1,155		
Bills payable—all other.....	—	—	—	—	—	—	—	—	—	5	—	—	6,609		
Rediscounts—all other.....	1	8	106	—	42	—	—	—	—	1,514	—	—	137		
Acceptances of other banks and bills sold with endorsement.....	9,872	756	254	84	302	—	—	—	—	262,560	2,545	869	1,623		
Acceptances executed for customers.....	290	12	48	—	—	—	—	—	—	8,871	848	66	606		
Acceptances executed by other banks for reporting banks.....	—	—	—	—	—	—	—	—	—	302	—	—	1,670		
Securities borrowed.....	6,262	3,843	442	122	419	61	239	49	662	43,242	15,479	4,891	23,716		
Interest, taxes, and other expenses accrued and unpaid.....	—	—	—	—	—	—	—	—	—	—	—	—	—		
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	75	142	—	5	3	—	—	—	34	5,328	1,066	203	1,199		
Other liabilities.....	2,797	907	101	219	123	26	53	12	543	77,954	21,299	1,493	40,903		
Capital notes and debentures.....	104,900	54,600	6,500	4,700	14,150	2,700	4,146	1,203	40,380	1,192,416	296,045	114,749	931,290		
Capital stock.....	53,407	20,625	4,000	1,080	3,600	580	1,354	200	13,492	947,729	210,829	47,287	471,345		
Surplus.....	27,706	4,904	1,175	1,049	2,067	415	115	188	7,550	193,265	55,042	16,062	163,345		
Undivided profits—net.....	4,574	17,389	484	160	980	76	—	106	2,485	212,014	69,221	10,095	71,094		
Reserves for contingencies.....	—	—	—	—	—	—	—	—	—	—	—	—	—		
Retirement fund for preferred stock and capital notes and debentures.....	80	—	—	12	—	—	—	—	23	123	105	54	176		
Total liabilities (including capital account)	1,923,973	915,349	154,973	69,405	185,378	48,474	41,328	19,848	549,643	19,741,932	5,209,690	1,838,113	11,827,151		
Number of banks	7	6	2	6	5	4	1	2	346	164	131	87	6,051		

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

ASSETS (in thousands of dollars)

State	Number of banks	Loans (including overdrafts)	U. S. Government direct obligations	Securities fully guaranteed by U. S. Government	Other securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Reserve with Federal Reserve banks	Cash in vault
Total	6,433	12,292,533	9,186,237	709,035	5,371,507	27,559,312	257,919	995,998	303,904	3,976,077	550,471
New England:											
Maine	46	52,523	28,791	5,306	38,502	125,122		1,696	435	13,996	3,588
New Hampshire	53	29,415	14,618	1,336	15,111	60,480		2,276	301	4,834	2,094
Vermont	43	20,873	9,748	1,181	14,797	46,599		1,109	384	2,929	1,017
Massachusetts	171	699,988	367,113	10,083	212,032	1,289,216	15,438	45,207	9,796	204,357	72,823
Rhode Island	14	108,431	62,031	3,258	33,937	207,657	390	2,494	1,651	18,926	6,543
Connecticut	60	144,854	59,377	1,925	45,197	251,353		15,166	3,381	19,817	7,274
Middle Atlantic:											
New York	578	4,035,375	3,243,347	268,589	1,584,702	9,132,013	207,399	309,717	49,220	1,563,340	92,221
New Jersey	286	484,357	205,700	19,388	295,210	1,004,655	907	50,464	25,366	76,335	21,543
Pennsylvania	781	1,237,979	972,071	31,276	766,001	3,007,327	11,466	115,084	55,466	303,064	50,954
East North Central:											
Ohio	320	561,254	315,165	35,746	218,392	1,130,557	922	51,782	20,101	135,183	29,375
Indiana	129	88,400	81,208	10,866	57,774	238,248		12,374	2,637	39,392	10,985
Illinois	354	699,878	819,348	91,996	316,849	1,928,071	7,503	43,525	9,735	519,392	51,002
Michigan	160	181,153	260,001	16,599	99,312	557,095	15	17,244	6,588	64,661	15,057
Wisconsin	120	147,151	144,526	8,110	60,679	360,466	21	13,922	1,809	36,800	8,836
West North Central:											
Minnesota	229	200,647	170,858	4,919	96,834	473,258	219	14,244	1,741	64,724	6,566
Iowa	145	73,718	64,901	10,172	40,272	189,063		5,040	849	28,228	5,745
Missouri	140	260,099	248,454	22,640	142,569	673,762	555	14,613	8,454	116,584	10,909
North Dakota	70	14,838	11,963	1,651	10,598	39,050		2,122		3,815	1,023
South Dakota	88	16,762	9,905	966	14,906	42,539		2,396		6,789	1,208
Nebraska	147	63,672	78,454	4,182	27,505	173,813	23	6,567	302	27,841	2,918
Kansas	209	61,979	42,806	7,095	28,777	140,657		7,740	1,403	24,380	3,628
South Atlantic:											
Delaware	20	41,133	12,258	300	19,013	72,704		1,792	1,246	4,015	1,140
Maryland	70	87,586	142,355	2,738	53,881	286,560	286	9,855	1,486	36,835	5,975
District of Columbia	11	62,304	69,283	2,011	19,993	153,591	27	11,223	2,630	32,551	8,090
Virginia	157	174,477	72,326	6,014	49,225	302,642	28	10,498	5,562	35,712	8,455
West Virginia	96	89,433	31,307	4,609	26,487	151,236		7,315	5,413	15,441	6,251
North Carolina	53	59,948	37,747	1,901	23,977	123,573	192	6,050	2,047	14,912	6,271
South Carolina	23	13,804	10,025	2,220	8,494	34,543		1,172	1,141	4,327	2,041
Georgia	84	124,640	51,930	3,409	30,128	210,107	259	12,064	4,108	16,911	5,199
Florida	54	35,336	60,176	4,126	31,201	130,839	2	7,250	1,236	13,636	5,336
East South Central:											
Kentucky	109	111,605	58,328	4,421	36,980	211,334		5,568	3,235	17,283	4,288
Tennessee	77	114,236	52,872	6,266	41,895	215,269	310	9,643	2,085	18,100	5,361
Alabama	88	82,934	37,885	3,532	32,379	156,730	105	6,859	5,789	14,120	4,906
Mississippi	28	19,565	7,427	1,524	13,259	41,775		1,629	1,086	4,532	1,389
West South Central:											
Arkansas	58	31,929	18,125	2,979	15,272	68,305		2,136	836	8,530	2,147
Louisiana	33	92,756	57,328	3,770	31,477	185,331	615	8,000	1,884	20,535	4,172
Oklahoma	219	83,044	48,898	5,798	68,251	205,991		10,195	519	27,173	4,510
Texas	512	312,269	236,163	25,400	90,371	664,203	584	33,749	7,916	113,738	18,648
Mountain:											
Montana	66	20,593	20,475	1,616	22,854	65,538		3,253	411	10,260	2,164
Idaho	35	12,237	12,483	4,230	7,910	36,860		1,630	121	4,972	1,468
Wyoming	34	13,318	7,705	868	4,728	26,619		1,096	102	4,590	1,074
Colorado	87	53,895	72,396	5,921	31,311	163,523		4,489	960	30,039	6,016
New Mexico	27	7,737	5,139	580	5,013	18,469		1,143	161	4,180	1,110
Arizona	12	10,931	9,815	421	8,796	29,963		1,599	624	2,646	1,361
Utah	33	29,838	21,769	5,104	17,998	74,709	84	1,540	809	7,699	987
Nevada	6	2,431	5,180	398	3,339	11,348		390	16	1,631	573
Pacific:											
Washington	94	97,001	86,545	3,854	56,567	243,967	155	8,520	1,456	24,234	6,082
Oregon	59	45,802	65,954	1,652	35,499	148,907	302	6,185	610	13,392	3,828
California	145	1,278,405	663,958	46,089	465,253	2,453,705	10,105	86,403	49,898	198,806	26,920

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—District no. 2	11	17,930	10,244	384	8,353	36,911	7	2,933	781	3,266	1,408
New Jersey—District no. 2	201	388,945	177,220	15,940	253,661	835,766	885	37,967	17,707	58,566	17,249
Kentucky—District no. 4	57	38,760	16,256	1,511	10,531	67,058		2,244	1,223	4,636	1,706
Pennsylvania—District no. 4	234	347,280	514,468	7,704	215,374	1,084,826	120	40,776	11,784	116,756	17,625
West Virginia—District no. 4	11	22,368	7,464	561	6,091	30,484		1,304	1,105	5,657	1,390
Louisiana—District no. 6	23	75,661	52,432	3,500	26,002	157,595	615	6,682	1,595	14,372	3,146
Mississippi—District no. 6	18	16,098	5,954	1,327	10,851	36,230		1,344	885	3,678	1,045
Tennessee—District no. 6	64	72,608	33,281	3,605	26,985	136,479	310	5,888	1,600	10,690	3,423
Indiana—District no. 7	89	70,616	71,803	9,997	45,039	197,455		9,740	1,796	33,934	9,158
Illinois—District no. 7	233	662,571	790,735	89,320	286,817	1,829,443	7,503	39,119	8,276	508,546	48,121
Michigan—District no. 7	124	164,721	250,459	15,324	83,091	513,595	15	15,566	6,367	60,276	13,781
Wisconsin—District no. 7	81	134,264	135,377	6,985	51,233	327,809	21	12,591	1,592	33,177	7,851
Missouri—District no. 10	44	87,571	89,943	4,895	46,235	228,644		4,183	2,014	30,091	3,334
New Mexico—District no. 10	8	4,148	3,196	425	3,774	11,543		728	71	1,809	634
Oklahoma—District no. 10	209	81,611	48,423	5,766	66,940	202,740		10,005	489	26,871	4,390
Arizona—District no. 12	7	7,487	3,197	208	5,509	16,401		888	490	1,677	952

OF BANKS, BY STATES, ON OCT. 17, 1934

ASSETS (in thousands of dollars)

Due from member banks	Due from non-member banks	Time balances with domestic banks	Balances with banks in foreign countries (excluding own branches)	Items with Federal Reserve banks in process of collection	Exchanges for clearing house and other checks on local banks	Outside checks and other cash items	Redemption fund and due from United States Treasurer	Acceptances of other banks and bills sold with endorsement	Securities borrowed	Other assets (including due from own foreign branches)	Total assets	State
2,736,579	86,796	106,339	185,187	646,818	703,345	56,939	34,480	2,111	1,972	412,639	38,616,886	Total.
12,622	456	13	16	1,789	329	199	224			713	161,198	New England:
6,883	182		12	1,871	247	197	250		9	204	79,840	Maine.
3,304	450		53	800	87	88	198			297	57,315	New Hampshire.
105,077	3,089	2,875	9,610	48,590	12,521	1,556	1,357	40		15,858	1,837,410	Vermont.
11,115	1,233	753	71	1,801	1,462	510	289			1,332	256,227	Massachusetts.
41,066	271	86	23	8,925	1,615	221	482			1,134	350,821	Rhode Island.
												Connecticut.
179,452	4,882	2,781	135,164	194,230	511,338	5,204	2,871	1,493	45	215,047	12,606,417	Middle Atlantic:
49,540	1,247	1,991	85	16,955	5,687	816	1,380	29		8,591	1,290,915	New York.
265,836	10,272	12,436	2,515	62,600	28,275	2,459	4,962	39	265	25,381	3,958,401	New Jersey.
												Pennsylvania.
115,321	2,017	5,245	3,213	34,023	8,401	3,561	1,702	3	1,001	10,779	1,553,186	East North Central:
49,540	418	2,504	36	6,596	1,419	2,213	732			1,741	368,835	Ohio.
248,809	6,137	2,634	6,376	55,993	31,891	3,379	1,000			46,708	2,962,155	Indiana.
80,561	692	844	5,664	13,492	7,011	3,114	465	5	83	7,745	780,306	Illinois.
42,558	3,865	904	72	7,717	2,409	692	985	10		3,525	484,651	Michigan.
												Wisconsin.
93,315	2,213	6,057	847	8,427	6,289	1,825	1,128			4,879	685,732	West North Central:
49,540	1,293	485	122	4,443	1,310	445	317			1,057	286,497	Minnesota.
156,201	5,569	9,526	4,154	30,290	7,220	1,437	393	28	222	5,258	1,045,175	Iowa.
11,888	596	130	20	212	197	109	108			696	60,417	Missouri.
11,103	233	143		277	183	138	74			547	66,017	North Dakota.
34,631	2,111	292	4	5,784	1,764	343	343		1	695	259,214	South Dakota.
50,464	1,713	5,670	26	2,213	774	404	487			713	240,272	Nebraska.
												Kansas.
13,174	153	307		1,268	247	21	60			189	96,316	South Atlantic:
33,967	533	43	11	10,572	3,179	248	248			2,303	392,101	Delaware.
22,866	187	52	91	3,209	3,013	360	110			1,011	239,011	Maryland.
45,489	3,163	2,593	2,002	11,891	1,812	613	932	28	7	1,981	433,378	District of Columbia.
22,609	230	2,056		3,991	470	173	449			600	215,634	Virginia.
40,008	6,292	517	1,000	7,543	1,081	534	159		34	2,103	212,316	West Virginia.
12,858	401	185	1	1,133	389	197	124			172	58,682	North Carolina.
51,030	2,605	65	504	7,471	2,143	597	258	107	80	1,115	314,623	South Carolina.
27,360	753	1,334	26	3,058	809	202	408	4	14	951	193,118	Georgia.
												Florida.
29,466	1,171	664		6,699	1,330	338	523	42	6	1,322	283,269	East South Central:
50,625	4,046	4,858	106	5,832	2,311	1,048	852	1	13	1,013	321,473	Kentucky.
23,082	1,548	475	178	4,481	505	390	572	24		1,429	221,193	Tennessee.
8,796	579	8	53	417	191	86	116		41	180	60,878	Alabama.
												Mississippi.
15,123	580	341	218	1,558	367	624	181			539	101,485	West South Central:
41,880	2,127	125	107	4,751	3,423	696	434	6	2	2,298	276,386	Arkansas.
65,386	1,778	5,482		5,022	1,708	637	470		75	1,046	329,992	Louisiana.
215,722	4,250	3,092	361	24,099	5,352	2,057	2,179	95	74	3,503	1,099,622	Oklahoma.
												Texas.
19,382	232	2,212	22	1,389	237	171	103			590	105,964	Mountain:
8,529	209	908		1,059	181	613	65			1,041	57,656	Montana.
9,163	16	830		71	97	91	68			83	43,900	Idaho.
44,526	235	7,259	11	6,428	1,715	1,021	333			878	267,433	Wyoming.
6,353	20	801		329	81	56	57			35	32,795	Colorado.
6,650	22	415	184	395	359	45	43			278	44,584	New Mexico.
14,512	358	1,600		3,184	659	623	124			495	107,373	Arizona.
2,483		535		50	6	134	20			123	17,309	Utah.
												Nevada.
44,567	869	5,136	420	5,117	2,989	1,300	803	42		2,329	347,986	Pacific:
24,993	212	4,374	252	2,207	1,278	448	380	106		1,856	209,330	Washington.
193,230	5,288	4,745	11,557	16,566	36,984	12,924	4,662	9		30,276	3,142,078	Oregon.
												California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

4,821	140	1		1,463	145	19	96			590	52,581	Connecticut—District no. 2.
63,167	893	131	85	14,611	5,270	682	997	29		7,647	1,061,652	New Jersey—District no. 2.
6,990	85	208		162	116	72	255	42		308	85,105	Kentucky—District no. 4.
84,091	3,529	2,474	74	22,083	4,459	709	1,751		60	6,033	1,397,150	Pennsylvania—District no. 4.
5,094		65		1,140	123	12	12			107	52,552	West Virginia—District no. 4.
27,696	2,032	125	107	3,783	3,207	565	318	6	2	1,430	223,276	Louisiana—District no. 6.
7,214	412	5	53	392	152	73	80		41	164	49,768	Mississippi—District no. 6.
29,640	1,742	3,552	60	2,994	729	411	537	1		736	198,792	Tennessee—District no. 6.
41,277	301	2,449	30	6,218	1,266	2,016	594			1,592	307,826	Indiana—District no. 7.
227,684	5,702	1,717	6,176	53,921	31,777	3,145	720			46,109	2,817,959	Illinois—District no. 7.
75,568	670	749	5,658	13,440	6,929	3,031	354	5	77	7,439	723,493	Michigan—District no. 7.
37,120	3,670	879	72	7,543	2,517	616	894	10		3,296	439,458	Wisconsin—District no. 7.
89,742	3,638	8,192	3,080	12,771	2,554	600	84	222		1,261	389,810	Missouri—District no. 10.
4,256	15	701		270	74	38	37			18	20,194	New Mexico—District no. 10.
64,699	1,778	5,457		4,943	1,702	627	456		75	981	325,213	Oklahoma—District no. 10.
5,144	16	415		162	297	35	28			134	26,639	Arizona—District no. 12.

ALL LICENSED MEMBER BANKS—CONDITION
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 (excluding own branches)						
Total	16,148,819	9,821,146	1,142,847	59,911	4,447,420	135,709	520,754	8,837	662,320	6,144	24,155	2,111
New England:												
Maine.....	43,764	83,389	1,030	366	4,987		433		4,400			
New Hampshire.....	32,661	22,197	723	711	4,182		313		4,998		87	
Vermont.....	12,800	28,856	410	372	632		240		3,940		52	
Massachusetts.....	846,318	399,139	67,966	6,992	205,853	2,999	8,692	386	17,070	3,594	520	40
Rhode Island.....	94,826	106,770	2,936	394	9,741		125	8	5,756			
Connecticut.....	147,411	113,351	7,252	3,381	16,347		1,198		9,223		800	
Middle Atlantic:												
New York.....	5,926,709	1,608,295	588,969	10,774	1,747,862	116,872	361,138	4,110	52,094	1,000	11,495	1,493
New Jersey.....	407,194	608,359	19,470	6,595	21,058		38	80	27,544		5,008	29
Pennsylvania.....	1,288,995	1,384,030	86,282	6,399	378,388	1,664	10,772	1,665	95,471	190	2,651	39
East South Central:												
Ohio.....	587,487	575,765	32,465	4,911	86,374	746	10,878	45	33,748	801	335	3
Indiana.....	160,458	104,897	5,481	2,873	35,558	33	1,979		13,787		15	
Illinois.....	1,528,880	553,528	38,195	128	461,369	2,137	23,007	1,402	19,748		7	
Michigan.....	344,604	273,082	14,042	27	42,932	785	4,445		9,305	2	649	5
Wisconsin.....	172,466	172,640	13,926	2,569	45,359	80	2,602	7	19,032		10	10
West North Central:												
Minnesota.....	250,071	207,596	8,930		117,258	451	5,960	5	20,731	80		
Iowa.....	133,075	70,909	3,748	118	41,712		2,427		6,377			
Missouri.....	437,357	206,069	23,678	36	252,446	219	11,722	41	7,797	79		
North Dakota.....	23,826	22,363	748		2,506		531		2,154		9	
South Dakota.....	31,028	19,445	646		3,308		415		1,482		7	
Nebraska.....	114,912	47,752	3,445	136	59,386	78	1,553	11	6,738		98	
Kansas.....	118,167	48,520	4,138	21	31,787	1	1,423		9,705		31	
South Atlantic:												
Delaware.....	44,027	16,967	1,534	2,027	1,455		119	1	1,206		125	
Maryland.....	147,309	118,684	21,601	86	53,863	67	1,166	11	4,923			
District of Columbia.....	111,459	74,701	1,587	1,489	13,585	258	763	12	2,400			
Virginia.....	137,566	158,840	5,482	1,903	49,831	19	1,829	4	18,473		190	28
West Virginia.....	81,790	80,935	1,535	1,231	7,550		896	4	8,026		200	
North Carolina.....	92,256	43,315	1,183	1,566	45,920		2,589	4	3,160			
South Carolina.....	28,088	13,762	758	367	6,186		277		2,327			
Georgia.....	121,109	80,116	14,087	90	46,408	21	828		5,137		540	107
Florida.....	89,828	45,083	6,845	409	17,805	56	990	33	8,149	65		4
East South Central:												
Kentucky.....	100,296	79,019	9,002	40	28,216		1,139		10,273	6	234	42
Tennessee.....	109,729	99,714	10,207	641	45,840		1,512		16,014	10	10	1
Alabama.....	82,049	63,205	5,058	396	18,195	122	682		11,377	20	215	24
Mississippi.....	24,080	22,642	904	10	2,799		218		2,328		413	
West South Central:												
Arkansas.....	44,548	28,615	911	46	10,739		504	1	3,518		164	
Louisiana.....	102,415	71,444	14,055	402	49,280	669	1,165		8,639	28	35	6
Oklahoma.....	165,983	71,882	4,002	41	32,879		3,621	1	9,350		5	
Texas.....	826,196	169,309	55,165	1,729	160,728	508	8,252	3	42,502	8	121	95
Mountain:												
Montana.....	48,029	33,375	243		7,454		1,096	1	1,871			
Idaho.....	32,606	14,491	112	44	2,579		508		1,300			
Wyoming.....	19,073	14,179	79	1	3,754		188		1,346		61	
Colorado.....	122,863	78,816	1,270		30,601	26	1,846		6,581		43	
New Mexico.....	20,805	5,829	212	139	1,031		218		1,152			
Arizona.....	23,766	12,989	142	125	1,270		58		858			
Utah.....	42,430	35,028	560		12,894	21	719		2,473		15	
Nevada.....	9,033	5,958	62		267		268		406			
Pacific:												
Washington.....	150,859	93,444	6,026	13	37,386	676	2,183	13	16,025			42
Oregon.....	90,197	71,417	1,146		17,764	221	1,690	3	7,698			106
California.....	876,991	1,559,826	54,609	313	166,906	6,759	30,568	990	92,908	261	10	9

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. no. 2.....	18,481	21,063	1,135	567	2,254		153		1,521			
New Jersey—Dist. no. 2.....	324,627	512,419	16,634	5,545	19,937	38	3,479	80	19,874		4,619	29
Kentucky—Dist. no. 4.....	28,381	35,352	1,903	40	621		211		5,093		209	42
Pennsylvania—Dist. no. 4.....	471,892	479,468	26,696	288	128,807	203	3,083	1,615	31,551	190	293	
West Virginia—Dist. no. 4.....	16,113	24,203	297	303	1,282		119	4	1,425			
Louisiana—Dist. no. 6.....	83,046	55,268	12,807		41,653	669	976		6,359	1	35	6
Mississippi—Dist. no. 6.....	18,904	18,919	871	10	2,741		203		1,607		383	
Tennessee—Dist. no. 6.....	64,826	68,872	7,063	641	21,869		501		10,722	10	10	1
Indiana—Dist. no. 7.....	139,584	81,356	5,176	2,607	31,103	33	1,794		11,044			
Illinois—Dist. no. 7.....	1,476,853	502,640	36,072	98	445,125	2,137	22,637	1,400	14,179		5	
Michigan—Dist. no. 7.....	331,982	240,431	13,791	27	42,559	783	4,219		7,093	2	619	5
Wisconsin—Dist. no. 7.....	159,504	150,145	13,612	2,569	44,053	80	2,310	7	17,214		10	10
Missouri—Dist. no. 10.....	149,578	50,941	8,614		140,288	67	8,392	3	1,658			
New Mexico—Dist. no. 10.....	12,278	4,144	207	134	630		148		747			
Oklahoma—Dist. no. 10.....	163,501	71,187	4,002		32,785		3,582	1	9,078			
Arizona—Dist. no. 12.....	16,380	4,862	63		1,174		443		560			

OF BANKS, BY STATES, ON OCT. 17, 1934—Continued

LIABILITIES (in thousands of dollars)

Acceptances executed for customers	Acceptances executed by other banks for reporting banks	Securities borrowed	Expenses accrued and unpaid	Dividends declared, not yet payable, etc.	Other liabilities (including due to own foreign branches)	Capital notes and debentures	Capital stock	Surplus	Undivided profits, net	Reserves for contingencies	Retirement fund for preferred stock, etc.	Total liabilities, including capital account	State
267,597	10,391	1,972	87,328	7,796	141,649	117,102	2,534,440	1,677,190	427,714	362,424	1,110	38,616,886	Total.
			230	3	144		14,846	4,953	2,188	455	10	161,198	New England:
		9	80		6		7,310	4,015	2,370	172	6	79,840	Maine.
			45	1	41		6,555	1,892	1,011	449	19	57,315	New Hampshire.
15,250	669		3,214	375	3,772		135,202	76,411	23,095	19,791	62	1,837,410	Vermont.
403	29		1,010	202	607		12,620	15,668	1,751	2,693		256,227	Massachusetts.
	7		719	58	431		27,014	15,476	5,860	2,288	5	350,821	Rhode Island.
													Connecticut.
217,813	7,145	45	19,372	4,116	59,287	64,695	773,901	742,613	126,730	159,845	44	12,606,417	Middle Atlantic:
687	227		3,986	42	13,025		107,048	42,942	13,080	10,319	236	1,290,915	New York.
10,939	972	265	11,493	927	13,271		232,033	325,113	60,112	46,692	38	3,958,401	Pennsylvania.
													East North Central:
													Ohio.
906	29	1,001	4,866	309	1,875	33,043	112,802	41,404	13,407	9,985	1	1,553,186	Indiana.
			580	25	556	1,050	27,295	8,628	4,518	1,091	11	368,835	Illinois.
7,452	397		10,807	221	15,271	2,570	189,169	52,766	21,759	33,239	103	2,962,155	Michigan.
20		83	1,375	340	4,126		56,366	15,399	7,983	4,098	38	780,306	Wisconsin.
20	1		1,484	10	263	1,613	32,160	12,156	4,987	3,254	2	484,651	West North Central:
													Minnesota.
197	22		2,565	35	792	63	46,286	16,236	5,060	3,393	1	685,732	Iowa.
			310		175		18,491	5,363	2,313	1,469	10	286,497	Missouri.
566		222	1,875	126	678	4,440	64,527	16,484	11,737	5,021	27	1,045,175	North Dakota.
	9		203	1	55		5,393	1,451	727	334	7	60,417	South Dakota.
			186		160	155	6,583	1,345	726	441		66,017	Nebraska.
	23	1	267	19	154		16,297	4,674	2,477	1,189	4	259,214	Kansas.
			288	11	50		16,614	5,888	3,240	378	10	240,272	South Atlantic:
													Delaware.
272	13		248	45	172		9,524	15,530	1,942	1,394		96,316	Maryland.
	27		688	33	226	2,575	19,078	11,953	5,511	4,010	32	392,101	District of Columbia.
	28		175	20	62		13,700	9,950	3,039	746	38	239,011	Virginia.
		7	1,255	80	510		34,480	14,297	5,095	3,448	8	433,378	West Virginia.
			616	11	48	630	18,002	8,312	3,318	1,628	2	215,634	North Carolina.
73	116	34	269	2	54		11,870	5,431	2,058	1,675	19	212,316	South Carolina.
			74		54		4,325	1,557	698	182	25	58,682	Georgia.
232	27	80	854	10	539	1,160	24,384	10,822	4,347	3,725		314,623	Florida.
	2	14	352		122		16,385	4,718	1,690	566	2	193,118	East South Central:
													Kentucky.
		6	765	28	16,968		20,356	11,411	3,795	1,662	11	283,269	Tennessee.
37	273	13	357	5	249		24,849	7,300	3,932	670		321,473	Alabama.
164			484	80	358		24,970	8,962	2,181	2,748	13	221,193	Mississippi.
		41	194	15	5		5,205	1,410	553	61		60,878	West South Central:
													Arkansas.
													Louisiana.
714	25	2	117	11	55		7,520	2,610	1,842	281	3	101,485	Oklahoma.
			678	2	1,200	250	16,125	5,827	2,908	517		276,386	Texas.
			380	28	145		27,520	7,479	3,883	2,317	1	329,992	Mountain:
584		74	1,903	303	398	460	86,622	28,410	13,808	2,409	45	1,099,622	Montana.
													Idaho.
			370	2	161	183	8,081	2,393	1,808	896	1	105,964	Wyoming.
			58	10	4		3,890	758	628	630	38	57,656	Colorado.
			3		11		2,975	1,375	730	120	5	43,900	New Mexico.
			437	19	27		13,603	6,996	3,778	464	33	267,433	Arizona.
					10		2,175	817	382	25		32,795	Utah.
			164	10	55	840	2,160	1,187	306	56	42	44,584	Nevada.
84			176	23	282	1,340	7,358	2,033	1,437	450	50	107,373	Pacific:
			21		233		600	190	261	10		17,309	Washington.
302			546	3	161	1,985	26,065	6,801	4,042	1,395	19	347,986	Oregon.
254	48		449		104	50	10,461	5,234	1,934	652	2	209,330	California.
10,628	302		10,740	223	3,985		183,645	82,550	36,677	23,091	87	3,142,078	

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

665	7		78	25	82		4,557	1,777	628	253		52,581	Connecticut—Dist. no. 2.
	227		3,389	40	12,734		87,188	32,189	10,149	7,554	236	1,061,652	New Jersey—Dist. no. 2.
			31		52		7,111	3,915	1,795	338	11	85,105	Kentucky—Dist. no. 4.
18	102	60	5,325	110	1,741		69,294	134,946	20,289	21,156	23	1,397,150	Pennsylvania—Dist. no. 4.
			261	2	3		4,435	2,988	924	193		52,552	West Virginia—Dist. no. 4.
714	25	2	533	2	663		12,475	5,091	2,626	325		223,276	Louisiana—Dist. no. 6.
			189	15	5		4,160	1,229	452	126		49,768	Mississippi—Dist. no. 6.
37	273		201	3	159		18,060	4,056	1,362	128		198,792	Tennessee—Dist. no. 6.
			510	25	549	1,050	21,200	6,869	3,880	1,038	8	307,826	Indiana—Dist. no. 7.
7,452	397		10,707	201	15,225	1,945	178,042	49,509	20,351	32,883	101	2,817,959	Illinois—Dist. no. 7.
20		77	1,235	336	4,082		51,376	13,966	7,134	3,721	35	723,493	Michigan—Dist. no. 7.
20	1		1,355	10	249	1,563	28,162	11,253	4,481	2,848	2	389,458	Wisconsin—Dist. no. 7.
			266	16	156		17,195	6,414	5,293	767		389,810	Missouri—Dist. no. 10.
					4		1,230	421	247	4		20,194	New Mexico—Dist. no. 10.
					143		26,975	7,347	3,843	2,287		325,213	Oklahoma—Dist. no. 10.
			379	28	12	840	1,160	772	190	26	42	26,639	Arizona—Dist. no. 12.
			109	6									

FEDERAL RESERVE DISTRICTS

