

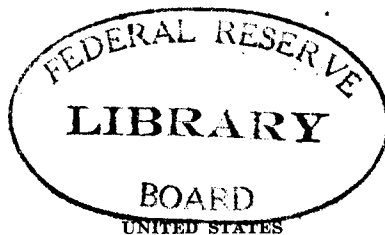
# Member Bank Call Report

No. 65

Condition of Member Banks  
March 4, 1935

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FEDERAL RESERVE BOARD  
WASHINGTON

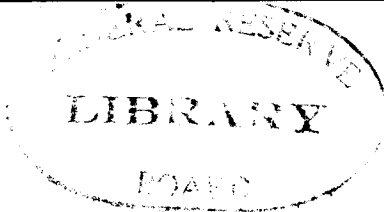


GOVERNMENT PRINTING OFFICE  
WASHINGTON : 1935

**T**HE 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.

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# MEMBER BANK CALL REPORT

Washington, May 22, 1935.

## CONDITION OF LICENSED MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Mar. 4, 1935	Dec. 31, 1934	Mar. 5, 1934	Dec. 31, 1934	Mar. 5, 1934
<b>ASSETS</b>					
Loans (including overdrafts).....	11,953,152	12,028,103	12,705,759	-74,951	-752,607
U. S. Government direct obligations.....	9,820,993	9,905,692	8,667,064	-84,699	+1,153,929
Securities fully guaranteed by U. S. Government.....	• 1,199,664	989,208	180,888	+210,456	+1,018,776
Other securities.....	5,297,641	5,227,275	4,994,500	+70,366	+303,141
<b>Total loans and investments.....</b>	<b>28,271,450</b>	<b>28,150,278</b>	<b>26,548,211</b>	<b>+121,172</b>	<b>+1,723,239</b>
Customers' liability on account of acceptances.....	217,545	241,951	395,503	-24,406	-177,958
Banking house, furniture, and fixtures.....	1,003,788	1,001,087	982,606	+2,701	+21,182
Other real estate owned.....	324,369	313,556	290,329	+10,813	+34,040
Reserve with Federal Reserve banks.....	4,517,625	4,081,565	3,148,124	+436,060	+1,369,501
Cash in vault.....	534,293	608,602	486,086	-74,309	+48,207
Due from member banks.....	3,180,888	2,950,105	2,303,449	+230,783	+962,611
Due from nonmember banks.....	85,172	85,729	-	-557	-
Balances with domestic banks, not subject to immediate withdrawal.....	120,334	113,139	72,520	+7,195	+47,814
Balances with banks in foreign countries (excluding own branches).....	135,190	184,515	111,282	-49,325	+23,908
Due from own foreign branches.....	38,083	92,536	98,053	-54,453	-59,970
Items with Federal Reserve banks in process of collection.....	502,094	590,987	413,397	-88,893	+88,697
Exchanges for clearing house and other checks on local banks.....	915,098	1,233,067	702,682	-317,969	+212,416
Outside checks and other cash items.....	57,600	79,253	42,916	+22,517	+14,684
Redemption fund and due from United States Treasurer.....	32,620	33,956	40,674	-1,336	-8,054
Acceptances of other banks and bills sold with endorsement.....	2,602	1,761	24,741	+841	-22,139
Securities borrowed.....	2,009	1,896	6,099	+113	-4,090
Other assets.....	327,397	313,208	258,612	+14,189	+68,785
<b>Total assets.....</b>	<b>40,268,157</b>	<b>40,077,191</b>	<b>35,925,284</b>	<b>+190,966</b>	<b>+4,342,873</b>
<b>LIABILITIES</b>					
Demand deposits.....	16,755,809	16,774,164	13,692,248	-18,355	+3,063,561
Time deposits.....	10,045,297	9,907,928	9,416,145	+137,369	+629,152
United States deposits.....	1,269,713	1,635,516	1,790,401	-365,803	-520,688
Due to Federal Reserve banks (deferred credits).....	47,206	48,204	39,305	-998	+7,901
Due to other banks in United States.....	5,073,179	4,546,038	3,660,352	+527,141	+1,412,827
Due to banks in foreign countries (excluding own branches).....	169,021	146,504	172,461	+22,517	-3,440
Certified and officers' checks outstanding.....	685,066	782,618	499,636	-97,552	+185,430
Cash letters of credit and travelers' checks outstanding.....	8,382	7,433	9,610	+949	-1,228
<b>Total deposits.....</b>	<b>34,053,673</b>	<b>33,848,405</b>	<b>29,280,158</b>	<b>+205,268</b>	<b>+4,773,515</b>
Secured by pledge of loans and/or investments.....	3,312,720	3,694,023	4,016,730	-381,303	-704,010
Not secured by pledge of loans and/or investments.....	30,740,953	30,154,382	25,263,428	+586,571	+5,477,525
Due to own foreign branches.....	957	-	44,667	+957	-43,710
National-bank notes outstanding.....	623,585	650,935	786,514	-27,350	-162,929
Agreements to repurchase securities sold.....	8,130	6,341	10,193	+1,789	-2,063
Bills payable and rediscounts:					
With Federal Reserve banks.....	6,153	6,889	46,243	-736	-40,090
All other.....	10,400	5,898	44,698	+4,502	-34,298
Acceptances of other banks and bills sold with endorsement.....	2,602	1,761	24,741	+841	-22,139
Acceptances executed for customers.....	225,000	253,791	413,794	-28,791	-188,794
Acceptances executed by other banks for reporting banks.....	10,166	8,976	10,441	+1,190	-275
Securities borrowed.....	2,009	1,896	6,099	+113	-4,090
Interest, taxes, and other expenses accrued and unpaid.....	79,444	63,378	88,330	+16,066	-8,886
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	12,674	40,312	(1)	-27,638	+12,674
Other liabilities.....	126,055	134,114	163,544	-8,059	-37,489
Capital notes and debentures.....	119,077	r 120,465	125,673	-1,388	-6,596
Capital stock (see par value below).....	2,560,582	r 2,543,621	2,378,117	+16,961	+182,465
Surplus.....	1,654,606	1,661,656	1,724,409	-7,050	-69,803
Undivided profits—net.....	419,272	391,013	376,141	+28,259	+43,131
Reserves for contingencies.....	351,586	335,218	401,381	+16,368	-49,795
Retirement fund for preferred stock and capital notes and debentures.....	2,186	2,522	141	-336	+2,045
<b>Total liabilities (including capital account).....</b>	<b>40,268,157</b>	<b>40,077,191</b>	<b>35,925,284</b>	<b>+190,966</b>	<b>+4,342,873</b>
Par value of capital stock:					
First preferred.....	• 561,907	530,628	266,278	+31,279	+295,629
Second preferred.....	• 26,791	22,946	7,135	+3,845	+19,656
Common.....	1,976,270	r 1,994,130	2,106,621	-17,860	-130,351
<b>Total.....</b>	<b>2,564,968</b>	<b>r 2,547,704</b>	<b>2,380,034</b>	<b>+17,264</b>	<b>+184,934</b>
Number of banks.....	6,422	6,442	6,206	-20	+216

\* Revised.

1 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."

2 Retirable value exceeds par value in the case of State bank members as follows: First preferred stock, by \$4,651,000; second preferred stock, by \$1,222,000.

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## ALL MEMBER BANKS—CONDITION ON SELECTED CALL DATES, MAR. 27, 1930, TO MAR. 4, 1935

[Amounts in thousands of dollars]

	1930	1931	1932	1933 <sup>1</sup>	1934 <sup>1</sup>	1934 <sup>1</sup>	1935 <sup>1</sup>
	Mar. 27	Mar. 25	June 30	June 30	Mar. 5	Dec. 31	Mar. 4
<b>ASSETS</b>							
Loans (including overdrafts).....	25, 118, 783	22, 839, 946	16, 587, 185	12, 858, 099	12, 705, 759	12, 028, 103	11, 953, 152
U. S. Government direct obligations.....	4, 085, 006	5, 002, 262	5, 627, 854	6, 887, 123	8, 667, 064	9, 905, 692	9, 820, 993
Securities fully guaranteed by U. S. Government.....					180, 888	989, 208	1, 199, 664
Other securities.....	5, 851, 908	6, 886, 357	5, 785, 764	5, 041, 149	4, 994, 500	5, 227, 275	5, 297, 041
<b>Total loans and investments.....</b>	<b>35, 055, 697</b>	<b>34, 728, 565</b>	<b>28, 000, 803</b>	<b>24, 786, 371</b>	<b>26, 549, 211</b>	<b>28, 150, 278</b>	<b>28, 271, 450</b>
Customers' liability on account of acceptances.....	1, 111, 153	1, 035, 973	458, 952	424, 263	395, 503	241, 951	217, 545
Banking house, furniture, and fixtures.....	1, 202, 486	1, 239, 935	1, 166, 263	932, 036	882, 606	1, 001, 087	1, 003, 788
Other real estate owned.....	188, 815	199, 935	233, 014	227, 074	290, 329	313, 556	324, 369
Reserve with Federal Reserve banks.....	2, 352, 738	2, 364, 478	1, 997, 656	2, 235, 179	3, 148, 124	4, 081, 565	4, 517, 225
Cash in vault.....	496, 633	461, 267	478, 224	404, 502	486, 086	608, 602	634, 293
Due from member banks.....						2, 950, 105	3, 180, 888
Due from nonmember banks.....	1, 901, 517	2, 791, 204	1, 730, 770	2, 008, 218	2, 303, 449	85, 729	85, 172
Balances with domestic banks, not subject to immediate withdrawal.....	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	72, 520	113, 139	120, 334
Balances with banks in foreign countries (excluding own branches).....	154, 438	145, 414	101, 070	108, 070	111, 282	184, 515	135, 190
Due from own foreign branches.....	93, 174	150, 962	91, 549	106, 041	98, 053	92, 536	38, 083
Items with Federal Reserve banks in process of collection.....	719, 201	524, 765	419, 706	423, 163	413, 397	590, 987	502, 094
Exchanges for clearing house and other checks on local banks.....	1, 616, 954	975, 215	859, 340	1, 008, 400	702, 682	1, 233, 067	915, 098
Outside checks and other cash items.....	65, 331	43, 344	58, 092	53, 780	42, 916	79, 253	57, 600
Redemption fund and due from United States Treasurer.....	32, 823	32, 264	32, 548	37, 261	40, 674	33, 956	32, 620
Acceptances of other banks and bills sold with endorsement.....	612, 193	524, 104	55, 022	7, 948	24, 741	1, 761	2, 602
Securities borrowed.....	25, 744	24, 822	11, 664	6, 654	6, 099	1, 896	2, 009
Other assets.....	231, 482	300, 024	216, 388	227, 820	258, 612	313, 208	327, 397
<b>Total assets.....</b>	<b>45, 860, 379</b>	<b>45, 542, 276</b>	<b>35, 911, 061</b>	<b>33, 046, 780</b>	<b>35, 925, 284</b>	<b>40, 077, 191</b>	<b>40, 268, 157</b>
<b>LIABILITIES</b>							
Demand deposits.....	17, 078, 905	16, 338, 728	13, 203, 732	12, 927, 778	13, 692, 248	16, 774, 164	16, 755, 809
Time deposits.....	13, 518, 731	13, 663, 258	10, 636, 021	8, 980, 860	9, 416, 145	9, 907, 928	10, 045, 297
United States deposits.....	324, 893	502, 204	387, 463	806, 297	1, 790, 401	1, 635, 516	1, 269, 713
Due to Federal Reserve banks (deferred credits).....	51, 915	43, 323	38, 362	34, 004	39, 305	48, 204	47, 206
Due to other banks in United States.....	3, 204, 316	4, 236, 451	2, 870, 029	3, 047, 327	3, 660, 352	4, 546, 038	5, 073, 179
Due to banks in foreign countries (excluding own branches).....	445, 976	468, 186	172, 383	144, 747	172, 461	146, 504	169, 021
Certified and officers' checks outstanding.....	1, 134, 283	626, 747	503, 336	609, 484	499, 636	782, 618	685, 066
Cash letters of credit and travelers' checks outstanding.....	25, 038	22, 506	24, 475	13, 430	9, 610	7, 433	8, 382
<b>Total deposits.....</b>	<b>35, 784, 057</b>	<b>35, 901, 403</b>	<b>27, 835, 801</b>	<b>26, 563, 927</b>	<b>29, 280, 158</b>	<b>33, 848, 405</b>	<b>34, 053, 673</b>
Secured by pledge of loans and/or investments.....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	4, 016, 730	3, 694, 023	3, 312, 720
Not secured by pledge of loans and/or investments.....	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	25, 263, 428	30, 154, 382	30, 740, 953
Due to own foreign branches.....	52, 099	98, 393	28, 186	23, 529	44, 667	-----	957
National-bank notes outstanding.....	647, 481	642, 284	648, 906	727, 110	786, 514	650, 935	623, 585
Agreements to repurchase securities sold.....	66, 214	23, 599	62, 983	14, 244	10, 193	6, 341	8, 130
Bills payable with Federal Reserve banks.....	105, 209	81, 242	260, 359	64, 121	39, 025	6, 291	5, 582
Rediscounts with Federal Reserve banks.....	100, 915	83, 864	180, 145	35, 105	7, 218	598	571
Bills payable—all other.....	134, 761	112, 012	368, 435	91, 285	44, 390	5, 830	10, 368
Rediscounts—all other.....	5, 706	4, 324	6, 184	717	308	68	32
Acceptances of other banks and bills sold with endorsement.....	612, 193	524, 104	55, 022	7, 948	24, 741	1, 761	2, 602
Acceptances executed for customers.....	1, 125, 907	1, 063, 334	483, 064	434, 997	413, 794	253, 791	225, 000
Acceptances executed by other banks for reporting banks.....	24, 654	15, 553	6, 912	7, 302	10, 441	8, 976	10, 166
Securities borrowed.....	25, 744	24, 822	11, 664	6, 654	6, 099	1, 896	2, 009
Interest, taxes, and other expenses accrued and unpaid.....	175, 896	158, 416	109, 927	67, 111	88, 330	63, 378	79, 444
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	40, 312	12, 674
Other liabilities.....	239, 961	210, 885	192, 553	165, 648	163, 544	134, 114	126, 055
Capital notes and debentures.....					125, 673	120, 465	119, 077
Capital stock (see par value below).....	2, 744, 975	2, 657, 172	2, 440, 467	2, 220, 330	2, 378, 117	2, 543, 621	2, 560, 582
Surplus.....	2, 881, 944	2, 804, 906	2, 366, 239	1, 847, 462	1, 724, 409	1, 661, 656	1, 654, 606
Undivided profits—net.....	956, 053	910, 480	510, 696	373, 258	376, 282	391, 013	419, 272
Reserves for contingencies.....	176, 610	225, 483	343, 518	396, 032	401, 381	335, 218	351, 586
Retirement fund for preferred stock and capital notes and debentures.....						2, 522	2, 186
<b>Total liabilities (including capital account).....</b>	<b>45, 860, 379</b>	<b>45, 542, 276</b>	<b>35, 911, 061</b>	<b>33, 046, 780</b>	<b>35, 925, 284</b>	<b>40, 077, 191</b>	<b>40, 268, 157</b>
<b>Par value of capital stock:</b>							
First preferred.....					266, 278	530, 628	561, 907
Second preferred.....					6, 885	22, 946	26, 791
Common.....	2, 744, 975	2, 657, 172	2, 440, 467	2, 220, 330	2, 106, 621	1, 994, 130	1, 976, 270
<b>Total.....</b>	<b>2, 744, 975</b>	<b>2, 657, 172</b>	<b>2, 440, 467</b>	<b>2, 220, 330</b>	<b>2, 379, 784</b>	<b>2, 547, 704</b>	<b>2, 564, 968</b>
Number of banks.....	8, 406	7, 928	6, 980	5, 606	6, 206	6, 442	6, 422

<sup>r</sup> Revised.<sup>1</sup> Beginning with 1933, figures relate to licensed banks only.<sup>2</sup> Included in "Other assets."<sup>3</sup> Not reported separately.<sup>4</sup> See note 1 on page 1.<sup>5</sup> Included in "Undivided profits."

**ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS ON SELECTED  
CALL DATES, MAR. 27, 1930, TO MAR. 4, 1935**

[In thousands of dollars]

	1930 Mar. 27	1931 Mar. 25	1932 June 30	1933 <sup>1</sup> June 30	1934 <sup>1</sup> Mar. 5	1934 <sup>1</sup> Dec. 31	1935 <sup>1</sup> Mar. 4
<b>Loans—Total</b> .....	<b>25, 118, 783</b>	<b>22, 839, 946</b>	<b>16, 587, 185</b>	<b>12, 858, 099</b>	<b>12, 705, 759</b>	<b>12, 028, 103</b>	<b>11, 953, 152</b>
Acceptances of other banks payable in United States.....	174, 509	361, 471	312, 938	290, 750	349, 802	256, 041	234, 996
Bills, acceptances, etc., payable in foreign countries.....	79, 219	100, 618	34, 423	24, 604	25, 901	31, 404	34, 085
Commercial paper bought in open market.....	499, 286	361, 052	121, 620	87, 244	156, 511	232, 441	255, 308
Loans to banks—On securities.....	260, 124	218, 503	345, 372	179, 367	107, 453	54, 762	41, 554
All other.....	266, 957	227, 771	227, 635	150, 361	118, 040	100, 735	91, 663
Loans on securities exclusive of loans to banks—total.....	10, 073, 809	9, 053, 749	5, 570, 457	4, 704, 362	4, 498, 910	4, 139, 633	4, 090, 752
To brokers and dealers in New York.....	2, 344, 242	1, 630, 494	278, 212	788, 315	855, 242	843, 368	875, 445
To brokers and dealers elsewhere.....	706, 053	574, 978	283, 058	164, 511	163, 599	186, 705	183, 836
To others.....	7, 023, 514	6, 848, 277	5, 009, 187	3, 751, 536	3, 480, 069	3, 109, 560	3, 031, 471
Real estate loans—On farm land.....	394, 117	385, 558	362, 064	308, 352	298, 108	261, 796	262, 757
On other real estate.....	2, 775, 673	2, 833, 559	2, 531, 074	2, 064, 089	2, 083, 643	2, 011, 565	1, 987, 122
Reporting banks' own acceptances.....			188, 952	191, 802	250, 051	231, 824	207, 300
All other loans (including overdrafts).....	10, 595, 089	9, 297, 665	6, 891, 750	4, 857, 168	4, 817, 340	4, 707, 902	4, 747, 615
Loans eligible for rediscount with Federal Reserve banks.....	4, 204, 395	3, 418, 472	2, 427, 959	1, 977, 459	2, 129, 253	2, 144, 381	2, 176, 164
Loans secured by U. S. Government obligations.....	137, 597	139, 038	162, 752	179, 447	141, 626	168, 085	270, 402
<b>U. S. Government direct obligations—Total</b> .....	<b>4, 085, 006</b>	<b>5, 002, 262</b>	<b>5, 627, 854</b>	<b>6, 887, 123</b>	<b>8, 667, 064</b>	<b>9, 905, 692</b>	<b>9, 820, 993</b>
Bonds.....	3, 287, 968	3, 771, 086	4, 163, 463	3, 725, 142	4, 372, 649	4, 658, 549	4, 630, 529
Treasury notes.....	524, 452	332, 295	502, 713	2, 048, 681	2, 723, 659	4, 217, 184	4, 226, 084
Certificates of indebtedness.....	234, 543	725, 852	775, 142	558, 938	866, 306	(?)	—
Treasury bills.....	38, 043	173, 029	186, 536	554, 362	704, 450	1, 029, 959	964, 380
<b>Obligations guaranteed by U. S. Government as to interest and principal—Total</b> .....					<b>180, 888</b>	<b>989, 208</b>	<b>1, 199, 664</b>
Reconstruction Finance Corporation.....					180, 888	241, 389	243, 130
Federal Farm Mortgage Corporation.....						242, 100	290, 242
Home Owners' Loan Corporation.....						505, 719	666, 292
<b>Other securities—Total</b> .....	<b>5, 851, 908</b>	<b>6, 886, 357</b>	<b>5, 785, 764</b>	<b>5, 041, 149</b>	<b>4, 994, 500</b>	<b>5, 227, 275</b>	<b>5, 297, 641</b>
Obligations of:							
States, counties, municipalities, etc.....	1, 331, 709	1, 767, 805	1, 635, 220	1, 744, 189	1, 824, 841	1, 947, 635	1, 997, 967
Public utilities.....	980, 210	1, 102, 961	891, 649	711, 673	709, 285	714, 803	717, 121
Railroads.....					734, 920	792, 983	810, 123
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....					27, 804	111, 148	134, 874
Federal land banks.....					161, 617	136, 015	141, 296
Intermediate credit banks.....	2, 229, 077	2, 570, 120	2, 135, 522	1, 678, 547	117, 289	117, 289	129, 160
Joint stock land banks.....					24, 224	18, 889	17, 732
Territorial and insular possessions.....					19, 018	17, 101	18, 742
Real-estate corporations.....					74, 046	74, 739	73, 159
Other domestic corporations.....					554, 927	535, 085	494, 408
Stock of:							
Federal Reserve banks.....	173, 384	167, 028	153, 003	136, 685	143, 170	146, 553	146, 735
Real-estate corporations.....					62, 643	55, 508	56, 805
Banks and banking corporations.....	527, 917	573, 611	495, 423	415, 476	74, 621	67, 068	68, 982
Other domestic corporations.....					300, 721	248, 194	252, 008
Foreign securities:							
Central governments.....					139, 103	127, 769	120, 482
Provincial, State, and municipal governments.....	609, 611	704, 832	474, 947	354, 579	70, 937	42, 582	45, 057
Other foreign securities.....					72, 623	73, 914	72, 990
<b>Demand deposits—Total</b> .....	<b>17, 078, 905</b>	<b>16, 338, 728</b>	<b>13, 203, 732</b>	<b>12, 927, 778</b>	<b>13, 692, 248</b>	<b>16, 774, 164</b>	<b>16, 755, 809</b>
Individual deposits subject to check.....	15, 194, 883	14, 387, 465	11, 491, 459	11, 419, 189	11, 870, 997	14, 367, 403	14, 348, 074
Certificates of deposit.....	182, 828	179, 078	138, 154	120, 492	133, 600	128, 739	124, 385
State, county, and municipal deposits.....	1, 446, 366	1, 478, 593	1, 313, 569	1, 087, 329	1, 424, 731	1, 799, 435	1, 861, 412
Banks in United States.....	(3)	(3)	(3)	(3)	9, 200	15, 347	23, 226
Banks in foreign countries.....	(3)	(3)	(3)	(3)	1, 003	307	403
All other.....	254, 828	293, 592	260, 550	290, 565	247, 296	455, 027	399, 655
Net demand deposits subject to reserve (see p. 10).....	18, 488, 669	18, 481, 083	14, 481, 998	14, 156, 304	15, 582, 434	18, 850, 646	19, 508, 098
<b>Time deposits—Total</b> .....	<b>13, 518, 731</b>	<b>13, 663, 258</b>	<b>10, 636, 021</b>	<b>8, 980, 860</b>	<b>9, 416, 145</b>	<b>9, 907, 928</b>	<b>10, 045, 297</b>
States, counties, and municipalities.....	535, 564	529, 635	336, 929	299, 659	304, 926	294, 452	290, 033
Banks in United States.....	102, 793	135, 463	69, 525	89, 084	91, 846	133, 552	145, 105
Banks in foreign countries.....	175, 529	201, 284	6, 676	998	7, 170	7, 494	7, 907
Deposits the payment of which has been deferred.....				33, 418	34, 030		
Other time deposits:							
Evidenced by savings pass books.....	9, 626, 033	9, 446, 356	7, 491, 268	6, 127, 412	6, 746, 532	7, 599, 028	7, 745, 809
Certificates of deposit.....	1, 811, 315	1, 928, 323	1, 349, 514	1, 037, 747	879, 665	881, 978	884, 424
Christmas savings, etc.....					36, 162	19, 347	39, 708
Open accounts.....	1, 139, 518	1, 179, 744	772, 363	545, 394	561, 219	520, 089	533, 198
Postal savings.....	127, 979	242, 453	609, 746	788, 492	754, 595	451, 988	399, 113

<sup>1</sup> Beginning with 1933, figures relate to licensed banks only.

<sup>2</sup> \$93,000 of certificates of indebtedness included with Treasury notes.

<sup>3</sup> Not reported separately; probably included in "Due to" banks.

## ALL LICENSED MEMBER BANKS—CONDITION ON MAR. 4, 1935, 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		
<b>ASSETS</b>							
Loans (including overdrafts).....	11,953,152	7,478,829	4,474,323	3,155,023	536,586	4,270,313	3,991,230
U. S. Government direct obligations.....	9,820,993	6,272,581	3,548,412	3,199,549	877,303	3,724,133	2,020,008
Securities fully guaranteed by U. S. Government.....	1,199,664	835,064	364,610	297,901	77,714	375,590	448,459
Other securities.....	5,297,641	3,480,699	1,816,942	1,130,829	212,008	1,065,780	2,289,024
<b>Total loans and investments.....</b>	<b>28,271,450</b>	<b>18,067,163</b>	<b>10,204,287</b>	<b>7,783,302</b>	<b>1,703,611</b>	<b>10,085,816</b>	<b>8,748,721</b>
Customers' liability on account of acceptances.....	217,545	117,456	100,089	108,120	11,870	35,398	2,457
Banking house, furniture, and fixtures.....	1,003,788	652,175	351,613	248,930	25,482	334,761	394,615
Other real estate owned.....	324,369	107,006	157,363	27,696	3,816	136,457	156,400
Reserve with Federal Reserve banks.....	4,517,625	2,772,766	1,744,859	1,855,819	359,349	1,386,283	916,174
Cash in vault.....	534,293	388,759	145,534	57,554	34,275	196,571	245,893
Due from member banks.....	3,180,888	2,487,523	693,365	83,524	176,373	1,588,706	1,332,284
Due from nonmember banks.....	85,172	67,392	17,780	2,081	5,598	43,369	34,125
Balances with domestic banks, not subject to immediate withdrawal.....	120,334	99,700	20,634	39	1,000	57,856	61,439
Balances with banks in foreign countries (excluding own branches).....	135,190	68,743	66,447	78,490	9,757	42,848	4,095
Due from own foreign branches.....	38,083	10,904	27,179	31,027	.....	7,056	.....
Items with Federal Reserve banks in process of collection.....	502,094	348,565	153,529	108,937	33,560	245,307	114,290
Exchanges for clearing house and other checks on local banks.....	915,098	401,192	513,906	696,512	33,088	150,346	35,152
Outside checks and other cash items.....	57,600	44,510	13,090	4,289	3,574	35,901	13,836
Redemption fund and due from United States Treasurer.....	32,620	32,620	.....	543	172	11,505	20,400
Acceptances of other banks and bills sold with endorsement.....	2,602	1,556	1,046	1,688	.....	719	195
Securities borrowed.....	2,009	1,413	596	200	.....	302	1,507
Other assets.....	327,397	182,671	144,726	115,105	43,792	103,250	65,250
<b>Total assets.....</b>	<b>40,268,157</b>	<b>25,912,114</b>	<b>14,356,043</b>	<b>11,263,856</b>	<b>2,445,017</b>	<b>14,412,451</b>	<b>12,146,833</b>
<b>LIABILITIES</b>							
Demand deposits.....	16,755,809	10,527,170	6,228,639	5,519,592	1,230,862	5,516,044	4,489,311
Time deposits.....	10,045,297	7,085,935	2,959,362	651,101	374,312	4,117,515	4,902,369
United States deposits.....	1,269,713	725,340	544,373	571,763	41,397	504,737	151,816
Due to Federal Reserve banks (deferred credits).....	47,206	34,204	13,002	.....	.....	8,525	38,681
Due to other banks in United States.....	5,073,179	3,225,252	1,847,927	2,046,972	503,036	2,159,104	362,067
Due to banks in foreign countries (excluding own branches).....	169,021	82,300	86,961	146,246	3,351	18,167	1,257
Certified and officers' checks outstanding.....	685,066	291,614	393,452	495,456	18,152	120,042	51,416
Cash letters of credit and travelers' checks outstanding.....	8,382	6,206	2,176	4,238	694	3,195	255
<b>Total deposits.....</b>	<b>34,653,673</b>	<b>21,978,081</b>	<b>12,075,592</b>	<b>9,435,368</b>	<b>2,173,804</b>	<b>12,447,329</b>	<b>9,997,172</b>
Secured by pledge of loans and/or investments.....	3,312,720	2,273,238	1,039,482	763,818	135,647	1,487,272	925,983
Not secured by pledge of loans and/or investments.....	30,740,953	19,704,843	11,036,110	8,671,550	2,038,157	10,960,057	9,071,189
Due to own foreign branches.....	957	957	.....	957	.....	.....	.....
National-bank notes outstanding.....	623,585	623,585	.....	5,699	3,450	209,951	404,485
Agreements to repurchase securities sold.....	8,130	5,512	2,618	.....	.....	6,221	1,909
Bills payable with Federal Reserve banks.....	5,582	2,377	3,205	.....	.....	1,040	4,542
Rediscounts with Federal Reserve banks.....	571	337	234	.....	.....	.....	571
Bills payable—all other.....	10,368	8,050	2,318	1,500	.....	.....	8,868
Rediscounts—all other.....	32	3	29	.....	.....	3	29
Acceptances of other banks and bills sold with endorsement.....	2,602	1,556	1,046	1,688	.....	719	195
Acceptances executed for customers.....	225,000	119,066	105,934	175,584	11,729	35,582	2,105
Acceptances executed by other banks for reporting banks.....	10,166	5,202	4,964	6,296	193	3,244	433
Securities borrowed.....	2,009	1,413	596	200	.....	302	1,507
Interest, taxes, and other expenses accrued and unpaid.....	79,444	48,657	30,787	18,029	8,489	33,356	19,570
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	12,674	5,399	7,275	6,258	79	5,369	968
Other liabilities.....	126,055	48,960	77,095	45,378	16,984	29,712	33,981
Capital notes and debentures.....	119,077	.....	119,077	25,650	.....	51,250	41,927
Capital stock (see par value below).....	2,560,582	1,801,114	759,468	640,280	146,950	816,580	956,772
Surplus.....	1,654,606	833,053	821,553	670,751	37,495	496,277	450,083
Undivided profits—net.....	419,272	283,365	135,907	103,347	14,221	144,812	156,892
Reserves for contingencies.....	351,586	143,381	208,205	126,868	31,363	129,979	63,386
Retirement fund for preferred stock and capital notes and debentures.....	2,186	2,046	140	13	10	725	1,438
<b>Total liabilities (including capital account).....</b>	<b>40,268,157</b>	<b>25,912,114</b>	<b>14,356,043</b>	<b>11,263,856</b>	<b>2,445,017</b>	<b>14,412,451</b>	<b>12,146,833</b>
<b>Par value of capital stock:</b>							
First preferred.....	561,907	492,647	69,260	100,300	76,150	166,524	218,933
Second preferred.....	26,791	19,389	7,402	.....	.....	7,750	19,041
Common.....	1,976,270	1,290,787	685,483	539,980	70,800	642,412	725,078
<b>Total.....</b>	<b>2,564,968</b>	<b>1,802,823</b>	<b>762,145</b>	<b>640,280</b>	<b>146,950</b>	<b>816,686</b>	<b>961,052</b>
<b>Number of banks.....</b>	<b>6,422</b>	<b>5,446</b>	<b>976</b>	<b>38</b>	<b>17</b>	<b>329</b>	<b>6,038</b>

**ALL LICENSED MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS  
ON MAR. 4, 1935, 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		
<b>Loans—Total</b> .....	<b>11,953,152</b>	<b>7,478,829</b>	<b>4,474,323</b>	<b>3,155,023</b>	<b>536,586</b>	<b>4,270,313</b>	<b>3,991,230</b>
Acceptances of other banks payable in United States.....	234,996	81,960	153,036	203,007	14,243	11,747	5,999
Bills, acceptances, etc., payable in foreign countries.....	34,085	15,273	18,812	19,368	3,490	9,285	1,942
Commercial paper bought in open market.....	255,308	184,303	71,005	4,080	20,820	121,586	108,822
Loans to banks—On securities.....	41,554	24,406	17,145	20,993	7,327	11,465	1,769
All other.....	91,663	65,163	26,500	31,184	806	36,445	23,228
<b>Loans on securities exclusive of loans to banks—Total</b> .....	<b>4,090,752</b>	<b>2,342,801</b>	<b>1,747,951</b>	<b>1,538,519</b>	<b>228,393</b>	<b>1,278,420</b>	<b>1,045,420</b>
To brokers and dealers in New York.....	875,445	340,534	534,911	677,899	27,700	105,912	63,934
To brokers and dealers elsewhere.....	183,836	106,885	76,951	55,667	29,632	82,952	15,555
To others.....	3,031,471	1,895,382	1,136,089	804,953	171,061	1,089,526	965,931
Real estate loans—On farm land.....	262,757	219,660	43,097	438	704	104,304	157,311
On other real estate.....	1,987,122	1,066,407	920,715	138,541	15,899	972,429	860,253
Reporting banks' own acceptances.....	207,300	103,540	103,760	145,379	12,494	47,767	1,660
All other loans (including overdrafts).....	4,747,615	3,375,316	1,372,299	1,053,514	232,410	1,676,865	1,784,826
Loans eligible for rediscount with Federal Reserve banks.....	2,176,164	1,454,439	721,725	646,117	100,996	685,450	743,601
Loans secured by U. S. Government obligations.....	270,402	137,190	133,212	203,676	12,973	27,827	25,926
<b>U. S. Government direct obligations—Total</b> .....	<b>9,820,993</b>	<b>6,272,581</b>	<b>3,548,412</b>	<b>3,199,549</b>	<b>877,303</b>	<b>3,724,133</b>	<b>2,020,008</b>
Bonds.....	4,630,529	3,317,977	1,312,552	884,653	312,212	1,968,513	1,465,151
Treasury notes.....	4,226,084	2,480,155	1,745,929	1,740,613	287,504	1,656,610	541,367
Treasury bills.....	964,380	474,449	489,931	574,283	277,587	99,010	13,500
<b>Obligations guaranteed by U. S. Government as to interest and principal—Total</b> .....	<b>1,199,664</b>	<b>835,054</b>	<b>364,610</b>	<b>297,901</b>	<b>77,714</b>	<b>375,590</b>	<b>448,459</b>
Reconstruction Finance Corporation.....	243,130	187,608	55,522	144,283	75,849	11,251	11,747
Federal Farm Mortgage Corporation.....	290,242	211,627	78,615	43,501	611	102,072	144,058
Home Owners' Loan Corporation.....	666,292	435,819	230,473	110,117	1,254	262,267	292,654
<b>Other securities—Total</b> .....	<b>5,297,641</b>	<b>3,480,699</b>	<b>1,816,942</b>	<b>1,130,829</b>	<b>212,008</b>	<b>1,665,780</b>	<b>2,289,024</b>
Obligations of:							
States, counties, municipalities, etc.....	1,997,967	1,330,594	667,373	483,386	115,746	669,433	729,402
Public utilities.....	717,121	507,196	209,925	87,862	22,293	168,246	438,720
Railroads.....	810,123	580,747	229,376	157,155	14,605	201,744	436,619
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....	134,874	79,675	55,199	39,514	115	47,000	48,245
Federal land banks.....	141,296	112,794	28,502	8,962	620	49,400	82,314
Intermediate credit banks.....	129,160	78,430	50,730	52,203	604	63,617	12,736
Joint stock land banks.....	17,732	14,751	2,981	187	64	7,247	10,234
Territorial and insular possessions.....	18,742	15,422	3,320	461	59	6,340	11,882
Real-estate corporations.....	73,159	36,337	36,822	12,555	3,533	33,213	23,858
Other domestic corporations.....	494,408	347,208	147,200	56,326	22,637	164,045	251,400
Stock of:							
Federal Reserve banks.....	146,735	90,116	56,619	47,279	5,960	45,758	47,738
Real-estate corporations.....	56,805	35,437	21,368	4,133	5,531	27,142	19,989
Banks and banking corporations.....	68,982	25,857	43,125	25,161	573	29,652	13,596
Other domestic corporations.....	252,008	78,495	173,513	86,023	6,688	95,506	63,791
Foreign securities:							
Central governments.....	120,482	65,181	55,301	47,144	7,249	25,892	40,197
Provincial, State, and municipal governments.....	45,057	33,493	11,564	3,003	1,561	11,499	28,994
Other foreign securities.....	72,990	48,966	24,024	19,475	4,170	20,046	29,299
<b>Demand deposits—Total</b> .....	<b>16,755,809</b>	<b>10,527,170</b>	<b>6,228,639</b>	<b>5,519,592</b>	<b>1,230,862</b>	<b>5,516,044</b>	<b>4,489,311</b>
Individual deposits subject to check.....	14,348,074	8,839,894	5,508,180	5,037,089	1,031,987	4,723,362	3,555,636
Certificates of deposit.....	124,385	83,537	40,848	34,699	7,130	36,304	46,252
State, county, and municipal deposits.....	1,861,412	1,439,555	421,857	189,886	183,532	642,637	845,357
Banks in United States.....	21,880	20,290	1,590	199	6	19,612	2,063
Banks in foreign countries.....	403	400	3	403			
All other.....	399,605	143,494	256,161	257,316	8,207	94,129	40,003
Net demand deposits subject to reserve (see p. 10).....	19,508,098	11,990,319	7,517,779	7,345,986	1,520,116	6,115,631	4,526,365
<b>Time deposits—Total</b> .....	<b>10,045,297</b>	<b>7,085,935</b>	<b>2,959,362</b>	<b>651,101</b>	<b>374,312</b>	<b>4,117,515</b>	<b>4,902,369</b>
States, counties, and municipalities.....	290,033	236,020	54,013	3,580	115	211,086	75,252
Banks in United States.....	145,105	106,974	38,131	695	60	127,642	16,708
Banks in foreign countries.....	7,907	7,079	828	7,467		440	
Other time deposits:							
Evidenced by savings pass books.....	7,745,809	5,494,766	2,251,043	298,494	331,247	3,122,553	3,993,515
Certificates of deposit.....	884,424	656,194	228,230	88,393	19,880	219,216	556,935
Christmas savings, etc.....	39,708	24,200	15,508	1,815	2,945	12,138	22,810
Open accounts.....	533,198	247,689	285,509	206,566	19,744	257,408	49,480
Postal savings.....	399,113	313,013	86,100	44,091	321	167,032	187,669

**ALL LICENSED MEMBER BANKS—CONDITION ON MAR. 4, 1935, BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta
<b>ASSETS</b>							
Loans (including overdrafts).....	11,953,152	995,164	4,296,060	993,251	930,304	465,143	437,723
U. S. Government direct obligations.....	9,820,993	513,274	3,678,592	515,507	887,963	384,615	243,471
Securities fully guaranteed by U. S. Government.....	1,199,664	38,482	408,815	93,205	94,211	47,500	49,784
Other securities.....	5,297,641	344,622	1,818,543	611,778	446,666	175,014	146,092
<b>Total loans and investments.....</b>	<b>28,271,460</b>	<b>1,891,542</b>	<b>10,202,010</b>	<b>2,213,741</b>	<b>2,359,144</b>	<b>1,072,272</b>	<b>877,070</b>
Customers' liability on account of acceptances.....	217,545	12,853	169,748	10,387	920	790	1,082
Banking house, furniture, and fixtures.....	1,003,788	72,156	351,007	88,041	95,525	47,776	40,129
Other real estate owned.....	324,369	17,608	72,148	57,491	37,175	17,587	15,378
Reserve with Federal Reserve banks.....	4,517,625	294,590	2,060,333	223,477	285,197	142,516	87,360
Cash in vault.....	534,293	88,980	105,011	38,383	50,157	31,521	23,003
Due from member banks.....	3,180,888	186,961	288,868	247,550	271,957	178,431	202,241
Due from nonmember banks.....	85,172	3,217	6,616	5,696	6,971	8,399	6,506
Balances with domestic banks, not subject to immediate withdrawal.....	120,334	3,527	3,761	13,297	9,436	5,394	9,163
Balances with banks in foreign countries (excluding own branches).....	135,190	5,032	81,566	2,712	2,013	4,631	570
Due from own foreign branches.....	38,083	7,056	31,027				
Items with Federal Reserve banks in process of collection.....	502,094	45,578	147,263	35,498	48,306	30,334	21,108
Exchanges for clearing house and other checks on local banks.....	915,098	21,666	706,948	26,055	15,308	11,160	8,858
Outside checks and other cash items.....	57,600	2,072	6,082	1,240	3,925	1,649	2,194
Redemption fund and due from United States Treasurer.....	32,620	2,500	3,620	3,626	3,786	1,896	2,067
Acceptances of other banks and bills sold with endorsement.....	2,602	82	1,807	33	35	58	441
Securities borrowed.....	2,009	8	200	190	852	39	82
Other assets.....	327,397	11,633	136,164	21,427	21,377	10,103	6,279
<b>Total assets.....</b>	<b>40,268,157</b>	<b>2,667,061</b>	<b>14,374,179</b>	<b>2,988,844</b>	<b>3,212,084</b>	<b>1,564,556</b>	<b>1,303,534</b>
<b>LIABILITIES</b>							
Demand deposits.....	16,755,809	1,158,191	6,507,652	1,006,971	1,157,693	611,658	527,735
Time deposits.....	10,045,297	714,479	2,083,209	1,026,979	1,136,531	486,255	335,174
United States deposits.....	1,269,713	84,606	628,768	78,088	78,990	41,782	60,346
Due to Federal Reserve banks (deferred credits).....	47,206	7,543	13,491	7,287	4,109	5,607	2,134
Due to other banks in United States.....	5,073,179	240,942	2,134,189	274,159	255,521	187,725	164,657
Due to banks in foreign countries (excluding own branches).....	169,021	4,327	147,416	1,546	990	370	907
* Certified and officers' checks outstanding.....	685,066	16,112	504,705	9,745	10,857	6,354	5,543
+ Cash letters of credit and travelers' checks outstanding.....	8,382	645	4,304	83	1,679	47	3
<b>Total deposits.....</b>	<b>34,053,673</b>	<b>2,226,845</b>	<b>12,023,734</b>	<b>2,404,858</b>	<b>2,646,370</b>	<b>1,339,798</b>	<b>1,096,499</b>
Secured by pledge of loans and/or investments.....	3,312,720	120,686	1,044,865	221,590	297,694	144,850	173,708
Not secured by pledge of loans and/or investments.....	30,740,953	2,106,159	10,978,869	2,183,268	2,348,676	1,194,948	922,791
Due to own foreign branches.....	957		957				
National-bank notes outstanding.....	623,585	39,602	66,622	72,355	70,651	37,505	41,197
Agreements to repurchase securities sold.....	8,130	2,150	10		66		30
Bills payable with Federal Reserve banks.....	5,582	150	3,292	455	474	175	110
Rediscounts with Federal Reserve banks.....	571	11	215	160	2		73
Bills payable—all other.....	10,368	145	5,912	519	219	11	2,611
Rediscounts—all other.....	32						
Acceptances of other banks and bills sold with endorsement.....	2,602	82	1,807	33	35	58	441
Acceptances executed for customers.....	225,000	12,760	176,756	10,024	838	549	905
Acceptances executed by other banks for reporting banks.....	10,166	1,046	6,751	1,078	102	225	356
Securities borrowed.....	2,009	8	200	190	852	39	82
Interest, taxes, and other expenses accrued and unpaid.....	79,444	5,609	25,628	4,895	9,414	3,014	1,927
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	12,674	1,168	6,915	604	1,096	299	90
Other liabilities.....	126,055	4,876	59,447	11,276	3,415	1,288	1,449
Capital notes and debentures.....	119,077		69,110		31,348	3,430	1,160
Capital stock (see par value below).....	2,560,582	199,231	868,212	199,179	199,186	100,352	102,416
Surplus.....	1,654,606	115,471	759,031	212,832	179,707	49,067	33,384
Undivided profits—net.....	419,272	35,419	135,339	44,682	31,451	19,007	13,718
Reserves for contingencies.....	351,586	22,234	163,986	25,630	36,777	9,464	6,812
Retirement fund for preferred stock and capital notes and debentures.....	2,186	254	255	74	81	285	274
<b>Total liabilities (including capital account).....</b>	<b>40,268,157</b>	<b>2,667,061</b>	<b>14,374,179</b>	<b>2,988,844</b>	<b>3,212,084</b>	<b>1,564,556</b>	<b>1,303,534</b>
Per value of capital stock:							
First preferred.....	561,907	28,462	159,345	30,992	32,435	19,137	25,468
Second preferred.....	26,791	3,872	7,578	5,707	770	518	3,400
Common.....	1,976,270	166,897	702,927	162,489	166,045	80,626	73,562
<b>Total.....</b>	<b>2,564,968</b>	<b>199,231</b>	<b>869,850</b>	<b>199,188</b>	<b>199,250</b>	<b>100,281</b>	<b>102,430</b>
Number of banks.....	6,422	365	792	655	624	400	332



**ALL LICENSED MEMBER BANKS—CONDITION ON MAR. 4, 1935, BY FEDERAL RESERVE DISTRICTS—Continued**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>ASSETS</b>						
Loans (including overdrafts).....	1,058,161	380,427	257,805	345,878	335,672	1,457,564
U. S. Government direct obligations.....	1,509,477	302,836	253,921	350,275	224,627	956,435
Securities fully guaranteed by U. S. Government.....	181,945	53,290	24,010	49,444	43,803	115,175
Other securities.....	507,467	193,574	167,780	210,590	98,607	576,908
<b>Total loans and investments.....</b>	<b>3,257,050</b>	<b>930,127</b>	<b>703,516</b>	<b>956,187</b>	<b>702,709</b>	<b>3,106,082</b>
Customers' liability on account of acceptances.....	11,638	521	342	12	1,009	8,243
Banking house, furniture, and fixtures.....	81,567	26,865	24,696	34,421	35,767	105,838
Other real estate owned.....	20,293	12,618	3,557	5,548	8,337	56,629
Reserve with Federal Reserve banks.....	651,087	136,959	97,587	162,282	122,672	253,565
Cash in vault.....	85,274	19,190	12,431	20,854	19,009	40,480
Due from member banks.....	528,872	178,267	164,636	351,146	270,639	311,320
Due from nonmember banks.....	12,083	4,719	4,422	10,558	8,506	7,476
Balances with domestic banks, not subject to immediate withdrawal.....	7,406	4,760	8,989	29,327	2,998	22,276
Balances with banks in foreign countries (excluding own branches).....	15,546	1,129	656	4,682	2,448	14,205
Due from own foreign branches.....						
Items with Federal Reserve banks in process of collection.....	68,630	24,474	8,616	30,254	22,530	19,503
Exchanges for clearing house and other checks on local banks.....	49,386	8,296	7,068	8,641	9,557	42,155
Outside checks and other cash items.....	11,739	2,123	2,139	5,610	2,165	16,662
Redemption fund and due from United States Treasurer.....	2,517	1,505	1,347	1,715	2,068	5,973
Acceptances of other banks and bills sold with endorsement.....		2			99	45
Securities borrowed.....	249	13	6	298	72	
Other assets.....	59,870	7,325	6,474	4,649	4,752	37,344
<b>Total assets.....</b>	<b>4,863,207</b>	<b>1,358,893</b>	<b>1,046,482</b>	<b>1,626,184</b>	<b>1,215,337</b>	<b>4,047,796</b>
<b>LIABILITIES</b>						
Demand deposits.....	2,313,818	557,133	402,587	745,600	586,519	1,180,252
Time deposits.....	1,141,921	343,698	345,177	315,762	195,056	1,921,056
United States deposits.....	82,744	27,508	7,443	26,062	58,767	94,609
Due to Federal Reserve banks (deferred credits).....	4,629	237		230	1,712	227
Due to other banks in United States.....	711,022	229,515	139,147	330,322	167,012	238,968
Due to banks in foreign countries (excluding own branches).....	4,182	117	679	111	874	7,502
Certified and officers' checks outstanding.....	34,205	5,637	8,676	18,684	18,594	45,954
Cash letters of credit and travelers' checks outstanding.....	733	32	26	25	3	802
<b>Total deposits.....</b>	<b>4,293,254</b>	<b>1,163,877</b>	<b>903,735</b>	<b>1,436,796</b>	<b>1,028,537</b>	<b>3,489,370</b>
Secured by pledge of loans and/or investments.....	254,084	106,232	91,245	160,882	154,881	542,003
Not secured by pledge of loans and/or investments.....	4,039,170	1,057,645	812,490	1,275,914	873,656	2,947,367
Due to own foreign branches.....						
National-bank notes outstanding.....	49,115	28,881	24,087	34,166	40,222	119,182
Agreements to repurchase securities sold.....	1	77			120	5,676
Bills payable with Federal Reserve banks.....	100	10		36		780
Rediscounts with Federal Reserve banks.....				34	59	17
Bills payable—all other.....	191	510	175	29	46	
Rediscounts—all other.....	29	3				
Acceptances of other banks and bills sold with endorsement.....		2			99	45
Acceptances executed for customers.....	11,760	566	326		984	9,532
Acceptances executed by other banks for reporting banks.....	223		16	12	25	332
Securities borrowed.....	249	13	6	298	72	
Interest, taxes, and other expenses accrued and unpaid.....	11,916	2,004	2,535	1,782	1,818	8,902
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	296	118	351	89	527	1,121
Other liabilities.....	22,018	14,536	1,274	528	1,096	4,852
Capital notes and debentures.....	4,858	4,765	435		685	3,506
Capital stock (see par value below).....	303,608	90,910	75,530	94,677	92,777	234,504
Surplus.....	85,911	29,509	23,379	32,979	30,646	102,700
Undivided profits—net.....	37,646	15,910	9,715	19,492	14,489	42,404
Reserves for contingencies.....	41,846	7,086	4,877	5,174	2,972	24,728
Retirement fund for preferred stock and capital notes and debentures.....	206	116	41	92	163	345
<b>Total liabilities (including capital account).....</b>	<b>4,863,207</b>	<b>1,358,893</b>	<b>1,046,482</b>	<b>1,626,184</b>	<b>1,215,337</b>	<b>4,047,796</b>
<b>Par value of capital stock:</b>						
First preferred.....	133,413	15,920	24,641	24,470	22,552	45,072
Second preferred.....	1,471	1,592	628	1,079	141	35
Common.....	169,735	74,797	50,318	69,164	70,084	189,626
<b>Total.....</b>	<b>304,619</b>	<b>92,309</b>	<b>75,587</b>	<b>94,713</b>	<b>92,777</b>	<b>234,733</b>
<b>Number of banks.....</b>	<b>686</b>	<b>391</b>	<b>518</b>	<b>730</b>	<b>552</b>	<b>877</b>

**ALL LICENSED MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS  
ON MAR. 4, 1935, BY FEDERAL RESERVE DISTRICTS**

[In thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta
<b>Loans—Total</b> .....	<b>11,953,152</b>	<b>995,164</b>	<b>4,296,060</b>	<b>993,251</b>	<b>930,304</b>	<b>465,143</b>	<b>487,723</b>
Acceptances of other banks payable in United States.....	234,996	5,635	203,039	281	67	1,634	1,294
Bills, acceptances, etc., payable in foreign countries.....	34,085	616	19,468	870	34	200	2,287
Commercial paper bought in open market.....	255,308	61,542	13,344	25,838	3,722	12,462	8,692
Loans to banks—On securities.....	41,554	3,836	21,104	1,779	3,524	594	638
All other.....	91,663	960	33,834	2,905	9,818	1,212	10,674
<b>Loans on securities exclusive of loans to banks—Total</b> .....	<b>4,090,752</b>	<b>325,259</b>	<b>1,941,751</b>	<b>337,925</b>	<b>349,197</b>	<b>133,999</b>	<b>92,577</b>
To brokers and dealers in New York.....	875,445	25,718	733,247	21,113	2,947	7,610	5,455
To brokers and dealers elsewhere.....	183,836	32,829	59,693	16,239	9,347	3,315	4,735
To others.....	3,031,471	266,712	1,148,811	300,573	336,903	123,074	82,387
<b>Real estate loans—On farm land</b> .....	<b>262,757</b>	<b>3,967</b>	<b>14,669</b>	<b>14,892</b>	<b>22,191</b>	<b>14,766</b>	<b>11,501</b>
On other real estate.....	1,987,122	191,083	448,856	196,184	244,954	69,101	35,314
<b>Reporting banks' own acceptances</b> .....	<b>207,300</b>	<b>18,598</b>	<b>147,175</b>	<b>4,081</b>	<b>1,796</b>	<b>235</b>	<b>4,014</b>
<b>All other loans (including overdrafts)</b> .....	<b>4,747,615</b>	<b>383,668</b>	<b>1,452,820</b>	<b>408,496</b>	<b>295,001</b>	<b>231,140</b>	<b>270,732</b>
<b>Loans eligible for rediscount with Federal Reserve banks</b> .....	<b>2,176,164</b>	<b>161,673</b>	<b>777,149</b>	<b>143,368</b>	<b>102,826</b>	<b>99,771</b>	<b>116,086</b>
<b>Loans secured by U. S. Government obligations</b> .....	<b>270,402</b>	<b>6,977</b>	<b>206,415</b>	<b>2,573</b>	<b>5,352</b>	<b>2,804</b>	<b>3,128</b>
<b>United States Government direct obligations—Total</b> .....	<b>9,820,993</b>	<b>513,274</b>	<b>3,678,592</b>	<b>515,507</b>	<b>887,963</b>	<b>384,615</b>	<b>243,471</b>
Bonds.....	4,630,529	286,930	1,222,856	370,036	521,335	250,028	149,563
Treasury notes.....	4,226,084	216,657	1,880,753	145,471	361,181	132,570	92,534
Treasury bills.....	964,380	9,687	574,983	—	5,447	2,017	1,374
<b>Obligations guaranteed by U. S. Government as to interest and principal—Total</b> .....	<b>1,199,664</b>	<b>38,482</b>	<b>408,815</b>	<b>93,205</b>	<b>94,211</b>	<b>47,500</b>	<b>49,784</b>
Reconstruction Finance Corporation.....	243,130	2,379	146,471	25	1,170	600	624
Federal Farm Mortgage Corporation.....	290,242	9,416	59,625	16,944	23,902	13,029	9,884
Home Owners' Loan Corporation.....	666,292	26,687	202,719	76,236	69,139	33,871	39,276
<b>Other securities—Total</b> .....	<b>5,297,641</b>	<b>344,622</b>	<b>1,818,543</b>	<b>611,778</b>	<b>446,666</b>	<b>175,014</b>	<b>146,092</b>
<b>Obligations of:</b>							
States, counties, municipalities, etc.....	1,997,967	73,235	675,683	102,409	96,768	66,715	70,518
Public utilities.....	717,121	92,592	217,679	137,923	65,760	17,837	8,792
Railroads.....	810,123	65,284	315,786	154,396	80,357	20,001	9,540
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....	134,874	4,156	54,180	11,137	6,585	6,866	11,023
Federal land banks.....	141,296	4,483	14,368	13,368	22,559	20,698	5,374
Intermediate credit banks.....	129,160	13,333	56,227	2,448	6,206	4,898	8,158
Joint stock land banks.....	17,732	921	1,331	2,365	895	267	433
Territorial and insular possessions.....	18,742	715	1,670	2,152	2,467	535	1,595
Real estate corporations.....	73,159	3,304	16,829	8,579	6,774	2,583	2,959
Other domestic corporations.....	494,408	34,779	122,373	81,311	85,633	14,741	12,594
<b>Stock of:</b>							
Federal Reserve banks.....	146,735	10,758	59,723	15,143	13,109	5,045	4,374
Real estate corporations.....	56,805	3,993	15,652	6,072	4,333	3,355	969
Banks and banking corporations.....	68,982	5,844	33,445	7,920	14,708	630	1,369
Other domestic corporations.....	252,008	13,594	135,561	31,224	23,208	6,260	4,963
<b>Foreign securities:</b>							
Central governments.....	120,482	5,044	57,090	14,717	8,379	1,897	1,937
Provincial, State, and municipal governments.....	45,057	4,585	11,787	9,425	3,491	1,014	595
Other foreign securities.....	72,990	8,002	28,649	11,189	5,434	1,672	909
<b>Demand deposits—Total</b> .....	<b>16,755,809</b>	<b>1,158,191</b>	<b>6,507,652</b>	<b>1,006,971</b>	<b>1,157,693</b>	<b>611,658</b>	<b>527,735</b>
Individual deposits subject to check.....	14,348,074	1,035,905	5,750,481	873,142	963,562	525,273	417,765
Certificates of deposit.....	124,385	3,788	41,567	4,805	9,251	2,693	1,934
State, county, and municipal deposits.....	1,861,412	104,675	445,150	107,822	142,800	72,808	101,011
Banks in United States.....	21,880	534	521	3,206	7,871	551	1,741
Banks in foreign countries.....	403	—	403	—	—	—	—
All other.....	399,655	13,289	269,530	17,996	34,209	10,338	5,284
<b>Net demand deposits subject to reserve (see p. 10)</b> .....	<b>19,508,098</b>	<b>1,262,089</b>	<b>8,347,038</b>	<b>1,095,566</b>	<b>1,237,008</b>	<b>674,822</b>	<b>543,155</b>
<b>Time deposits—Total</b> .....	<b>10,045,297</b>	<b>714,479</b>	<b>2,083,209</b>	<b>1,026,979</b>	<b>1,136,531</b>	<b>486,255</b>	<b>335,174</b>
States, counties, and municipalities.....	290,033	9,050	30,272	18,286	24,139	8,659	8,798
Banks in United States.....	145,105	2,991	3,454	15,233	31,859	6,332	9,725
Banks in foreign countries.....	7,907	—	7,467	—	—	—	—
<b>Other time deposits:</b>							
Evidenced by savings pass books.....	7,745,809	597,667	1,585,501	761,667	859,698	391,179	250,593
Certificates of deposit.....	894,424	54,312	125,527	102,448	93,844	47,104	35,232
Christmas savings, etc.....	39,708	4,005	8,830	5,123	4,533	2,421	1,226
Open accounts.....	533,198	35,664	290,443	79,468	87,450	15,211	4,275
Postal savings.....	399,113	10,790	91,715	44,754	35,008	15,349	25,325

**ALL LICENSED MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS  
ON MAR. 4, 1935, BY FEDERAL RESERVE DISTRICTS—Continued**

[In thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
<b>Loans—Total</b> .....	<b>1,058,161</b>	<b>380,427</b>	<b>257,805</b>	<b>345,878</b>	<b>335,672</b>	<b>1,457,564</b>
Acceptances of other banks payable in United States.....	14,250	317	45	3,198	981	4,255
Bills, acceptances, etc., payable in foreign countries.....	3,530	247	19	.....	206	6,608
Commercial paper bought in open market.....	58,501	12,378	13,119	22,793	3,664	19,253
Loans to banks—On securities.....	7,643	335	25	1,741	160	375
All other.....	11,441	9,482	1,433	6,980	1,348	1,576
<b>Loans on securities exclusive of loans to banks—Total</b> .....	<b>373,131</b>	<b>89,428</b>	<b>54,856</b>	<b>68,582</b>	<b>64,055</b>	<b>259,992</b>
To brokers and dealers in New York.....	42,621	3,986	611	7,262	4,879	19,996
To brokers and dealers elsewhere.....	34,540	4,978	1,929	2,770	1,429	12,032
To others.....	295,970	80,464	52,316	58,550	57,747	227,964
Real-estate loans—On farm land.....	25,026	12,938	10,044	15,857	15,329	101,577
On other real estate.....	117,209	65,141	16,656	16,765	23,978	556,881
Reporting banks' own acceptances.....	13,587	185	2,074	180	767	14,608
All other loans (including overdrafts).....	433,843	189,976	159,534	209,782	220,184	492,439
Loans eligible for rediscount with Federal Reserve banks.....	207,643	89,612	103,144	127,366	100,958	146,568
Loans secured by U. S. Government obligations.....	17,355	4,456	3,693	5,282	3,616	8,751
<b>U. S. Government direct obligations—Total</b> .....	<b>1,509,477</b>	<b>302,836</b>	<b>253,921</b>	<b>350,275</b>	<b>224,627</b>	<b>956,435</b>
Bonds.....	612,247	126,730	128,483	154,803	110,501	697,017
Treasury notes.....	615,355	155,639	115,214	175,357	106,239	229,114
Treasury bills.....	281,875	20,467	10,224	20,115	7,887	30,304
<b>Obligations guaranteed by U. S. Government as to interest and principal—Total</b> .....	<b>181,945</b>	<b>53,290</b>	<b>24,010</b>	<b>49,444</b>	<b>43,803</b>	<b>115,175</b>
Reconstruction Finance Corporation.....	77,975	6,499	1,665	2,621	1,020	2,081
Federal Farm Mortgage Corporation.....	40,718	11,573	11,788	20,551	19,243	53,569
Home Owners' Loan Corporation.....	63,252	35,218	10,557	26,272	23,540	59,525
<b>Other securities—Total</b> .....	<b>507,467</b>	<b>193,574</b>	<b>167,780</b>	<b>210,590</b>	<b>98,607</b>	<b>576,908</b>
Obligations of—						
States, counties, municipalities, etc.....	228,695	64,790	69,966	128,472	63,475	357,241
Public utilities.....	72,243	22,402	17,632	10,942	2,819	50,500
Railroads.....	59,014	21,611	21,699	11,399	2,137	48,899
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....	5,316	9,508	12,430	4,684	789	8,200
Federal land banks.....	9,865	15,259	7,612	14,628	7,125	5,447
Intermediate credit banks.....	10,855	7,160	1,797	8,621	1,898	7,559
Joint stock land banks.....	2,877	677	826	1,084	1,346	4,710
Territorial and insular possessions.....	2,655	1,918	716	1,036	900	2,383
Real-estate corporations.....	8,095	5,670	1,459	392	1,944	14,571
Other domestic corporations.....	54,050	19,837	19,709	11,846	7,188	30,347
Stock of—						
Federal Reserve banks.....	12,658	4,061	3,128	4,025	3,995	10,716
Real-estate corporations.....	8,123	277	1,103	1,862	1,390	9,686
Banks and banking corporations.....	2,244	206	3	275	362	1,976
Other domestic corporations.....	9,440	15,771	663	4,746	2,307	4,271
Foreign securities:						
Central governments.....	11,125	2,393	3,482	2,317	448	11,653
Provincial, State, and municipal governments.....	4,241	1,037	2,745	2,239	179	3,719
Other foreign securities.....	5,971	997	2,810	2,022	305	5,030
<b>Demand deposits—Total</b> .....	<b>2,313,518</b>	<b>557,133</b>	<b>402,587</b>	<b>745,600</b>	<b>586,519</b>	<b>1,180,252</b>
Individual deposits subject to check.....	1,898,592	469,065	309,490	595,415	494,554	1,014,830
Certificates of deposit.....	15,742	4,276	7,519	14,249	4,868	13,693
State, county, and municipal deposits.....	382,143	79,541	83,590	129,092	84,218	128,567
Banks in United States.....	1,136	143	1,047	-3,379	29	1,722
Banks in foreign countries.....	.....	.....	.....	.....	.....	.....
All other.....	16,205	4,108	941	3,465	2,850	21,440
Net demand deposits subject to reserve (see p. 10).....	2,620,236	640,380	437,458	826,491	608,737	1,220,118
<b>Time deposits—Total</b> .....	<b>1,141,921</b>	<b>343,698</b>	<b>345,177</b>	<b>315,762</b>	<b>195,056</b>	<b>1,921,056</b>
States, counties, and municipalities.....	4,013	5,780	5,099	5,180	4,943	165,814
Banks in United States.....	9,819	7,386	7,404	26,044	2,376	22,482
Banks in foreign countries.....	.....	.....	.....	.....	.....	440
Other time deposits:						
Evidenced by savings pass books.....	972,308	232,331	239,455	193,853	150,440	1,511,117
Certificates of deposit.....	109,255	79,871	77,125	67,119	22,114	70,473
Christmas savings, etc.....	5,852	1,565	783	2,104	518	2,748
Open accounts.....	25,130	2,622	2,958	10,755	3,824	35,398
Postal savings.....	15,544	14,143	12,353	10,707	10,841	112,584

**ALL LICENSED MEMBER BANKS—RESERVE POSITION ON MAR. 4, 1935**

[In thousands of dollars]

	Demand deposits <sup>1</sup>	Due to banks net <sup>2</sup>	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		
<b>All member banks...</b>	<b>16,755,809</b>	<b>2,752,239</b>	<b>19,508,098</b>	<b>10,045,297</b>	<b>29,553,395</b>	<b>2,382,361</b>	<b>4,517,625</b>	<b>2,135,264</b>	<b>8.1</b>	<b>15.3</b>
<b>Central reserve city banks...</b>	<b>6,750,454</b>	<b>2,115,648</b>	<b>8,866,102</b>	<b>1,025,413</b>	<b>9,891,515</b>	<b>1,183,356</b>	<b>2,215,168</b>	<b>1,031,812</b>	<b>12.0</b>	<b>22.4</b>
<b>Reserve city banks...</b>	<b>5,516,044</b>	<b>599,587</b>	<b>6,115,631</b>	<b>4,117,515</b>	<b>10,233,146</b>	<b>735,089</b>	<b>1,386,283</b>	<b>651,194</b>	<b>7.2</b>	<b>13.5</b>
<b>Country banks...</b>	<b>4,489,311</b>	<b>37,054</b>	<b>4,526,365</b>	<b>4,902,369</b>	<b>9,428,734</b>	<b>463,916</b>	<b>916,174</b>	<b>452,258</b>	<b>4.9</b>	<b>9.7</b>
<b>All member banks:</b>										
Boston.....	1,158,191	103,898	1,262,089	714,479	1,976,568	131,362	294,590	163,228	6.6	14.9
New York.....	6,507,652	1,839,386	8,347,038	2,083,209	10,430,247	1,091,203	2,060,333	969,130	10.5	19.8
Philadelphia.....	1,006,971	88,595	1,095,566	1,026,979	2,122,545	128,470	223,477	95,007	6.1	10.5
Cleveland.....	1,157,693	79,315	1,237,008	1,136,531	2,373,539	146,722	285,197	138,475	6.2	12.0
Richmond.....	1,157,693	63,164	1,220,857	486,255	1,707,112	72,964	142,516	69,552	6.3	12.3
Atlanta.....	527,755	15,420	543,175	535,174	1,078,349	56,321	87,360	31,039	6.4	9.9
Chicago.....	2,313,818	306,418	2,620,236	1,141,921	3,762,157	327,684	651,087	323,403	8.7	17.3
St. Louis.....	557,133	83,247	640,380	343,698	984,078	67,904	136,959	69,055	6.9	13.9
Minneapolis.....	492,587	34,871	527,458	345,177	872,635	47,952	97,587	49,635	6.1	12.5
Kansas City.....	456,600	80,891	537,491	315,762	853,254	32,635	162,282	79,647	7.2	14.2
Dallas.....	586,519	17,218	603,737	195,056	798,793	56,747	122,672	65,925	7.1	15.4
San Francisco.....	1,180,252	39,866	1,220,118	1,921,056	3,141,174	172,397	253,565	81,168	5.5	8.1
<b>Central reserve city banks:</b>										
New York.....	5,519,592	1,826,394	7,345,986	651,101	7,997,087	974,511	1,855,819	881,308	12.2	23.2
Chicago.....	1,230,862	289,254	1,520,116	374,312	1,894,428	208,845	359,349	150,504	11.0	19.0
<b>Reserve city banks:</b>										
Boston.....	618,692	100,670	719,362	142,990	862,352	76,226	190,223	113,997	8.8	22.1
New York.....	114,039	7,809	121,848	145,903	267,751	16,562	15,849	-713	6.2	5.9
Philadelphia.....	611,053	88,020	699,073	250,339	949,392	77,415	143,945	66,530	8.2	15.2
Cleveland.....	788,819	79,036	867,855	638,671	1,506,526	105,946	209,264	103,318	7.0	13.9
Richmond.....	316,823	54,490	371,313	185,252	556,565	42,689	91,706	49,017	7.7	16.5
Atlanta.....	259,841	14,976	274,817	152,239	427,066	32,049	41,468	9,419	7.5	9.7
Chicago.....	610,700	16,036	626,736	359,682	986,418	73,464	168,959	95,495	7.4	17.1
St. Louis.....	355,062	70,476	425,538	159,727	585,265	47,346	92,911	45,565	8.1	15.9
Minneapolis.....	198,724	33,766	232,490	99,347	331,837	26,229	51,892	25,663	7.9	15.6
Kansas City.....	430,197	80,098	510,295	169,531	679,826	56,115	101,855	45,740	8.3	15.0
Dallas.....	273,314	14,466	287,780	111,861	399,641	32,134	61,448	29,314	8.0	15.4
San Francisco.....	938,800	39,744	978,544	1,701,973	2,680,517	148,914	216,763	67,849	5.6	8.1
<b>Country banks:</b>										
Boston.....	539,499	3,228	542,727	571,489	1,114,216	55,136	104,367	49,231	4.9	9.4
New York.....	874,021	5,183	879,204	1,286,205	2,165,409	100,130	188,665	88,535	4.6	8.7
Philadelphia.....	395,938	575	396,513	776,640	1,173,153	51,055	79,532	28,477	4.4	6.8
Cleveland.....	368,874	279	369,153	497,860	867,013	40,776	75,933	35,157	4.7	8.8
Richmond.....	294,835	8,674	303,509	301,003	604,512	30,275	50,810	20,535	5.0	8.4
Atlanta.....	267,894	444	268,338	182,935	451,273	24,272	45,892	21,620	5.4	10.2
Chicago.....	472,256	1,128	473,384	407,927	881,311	45,375	122,779	77,404	5.1	13.9
St. Louis.....	202,071	12,771	214,842	183,971	398,813	20,558	44,048	23,490	5.2	11.0
Minneapolis.....	203,863	1,105	204,968	245,830	450,798	21,723	45,695	23,972	4.8	10.1
Kansas City.....	315,403	793	316,196	146,231	462,427	26,520	60,427	33,907	5.7	13.1
Dallas.....	313,205	2,752	315,957	83,195	399,152	24,613	61,224	36,611	6.2	15.3
San Francisco.....	241,452	122	241,574	219,063	460,657	23,483	36,802	13,319	5.1	8.0

<sup>1</sup> 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.

<sup>2</sup> 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 MAR. 4, 1935**

[In thousands of dollars]

	Total all member banks	Central reserve city banks		Other reserve city banks	Country banks
		New York	Chicago		
U. S. Government obligations, direct and/or fully guaranteed.....	3,514,015	748,762	150,007	1,574,112	1,041,134
Other bonds, stocks, and securities.....	1,004,394	171,789	2,458	387,195	442,952
Loans and discounts.....	126,167	4,582	-----	57,671	63,914
<b>Total pledged.....</b>	<b>4,644,576</b>	<b>925,133</b>	<b>152,465</b>	<b>2,018,978</b>	<b>1,548,000</b>
<b>Pledged:</b>					
Against national bank notes.....	651,925	10,870	3,462	230,207	407,386
Against U. S. Government and Postal Savings deposits.....	1,820,783	638,995	42,192	754,832	384,764
Against State, county, and municipal deposits.....	1,318,606	75,222	15,557	725,681	502,196
Against trust department deposits.....	439,173	100,073	67,621	160,775	110,704
Against other deposits.....	184,125	19,104	19,271	95,090	50,660
Against borrowings.....	21,779	-----	-----	1,046	20,733
With State authorities to qualify for exercise of fiduciary powers.....	131,006	54,016	4,352	29,347	43,291
For other purposes.....	77,179	26,853	10	22,050	28,266

LICENSED STATE MEMBER BANKS—CONDITION ON MAR. 4, 1935, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila-delphia	Cleve-land	Rich-mond	Atlanta	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Fran-cisco
<b>ASSETS</b>													
Loans (including overdrafts).....	4,474,323	248,657	2,618,433	302,056	424,712	136,579	50,006	217,165	120,160	15,589	40,003	16,193	284,770
U. S. Government direct obligations.....	3,548,412	132,156	2,298,074	135,670	319,553	79,340	19,442	293,362	83,259	8,191	30,761	5,347	143,255
Securities fully guaranteed by U. S. Government.....	364,610	7,514	189,032	33,222	35,393	14,284	1,673	38,020	17,539	2,734	3,557	3,909	17,833
Other securities.....	1,816,942	82,453	905,095	169,856	142,364	54,702	15,945	167,481	71,507	13,225	35,212	6,153	152,949
<b>Total loans and investments.....</b>	<b>10,204,287</b>	<b>470,780</b>	<b>6,010,634</b>	<b>640,884</b>	<b>922,022</b>	<b>284,965</b>	<b>86,968</b>	<b>716,023</b>	<b>292,465</b>	<b>39,739</b>	<b>109,533</b>	<b>31,602</b>	<b>598,807</b>
Customers' liability on account of acceptances.....	100,089	277	95,620	1,062	326	477	37	356	88				1,846
Banking house, furniture, and fixtures.....	351,613	19,732	199,540	24,607	38,007	17,827	4,542	15,896	9,046	1,518	3,150	2,522	15,226
Other real estate owned.....	157,363	7,901	49,128	29,594	23,181	5,635	2,808	9,166	6,485	379	1,953	789	20,344
Reserve with Federal Reserve banks.....	1,744,859	47,732	1,182,408	64,095	138,064	36,895	8,654	141,674	40,654	6,127	20,273	6,729	51,554
Cash in vault.....	145,534	10,392	61,379	9,063	18,004	7,033	2,265	20,794	4,521	1,163	1,964	961	7,995
Due from member banks.....	693,365	44,268	151,275	79,656	77,913	46,872	18,023	80,889	44,924	10,782	54,719	14,783	69,261
Due from nonmember banks.....	17,780	453	3,251	1,859	1,088	4,526	253	1,149	1,138	58	2,955	84	966
Balances with domestic banks, not subject to immediate with-drawal.....	20,634	167	1,013	5,719	2,557	682	788	1,130	1,338	164	3,013	200	3,863
Balances with banks in foreign countries (excluding own branches).....	66,447	109	54,002	1,013	598	2,116		365	1,027	4	4,080		3,133
Due from own foreign branches.....	27,179		27,179										
Items with Federal Reserve banks in process of collection.....	153,529	7,740	79,107	9,409	16,290	10,753	1,550	9,852	7,515	324	5,198	540	5,251
Exchanges for clearing house and other checks on local banks.....	513,906	4,286	466,744	10,183	6,878	3,292	998	8,718	3,342	753	1,025	412	7,275
Outside checks and other cash items.....	13,090	476	3,033	320	2,267	233	261	3,367	603	97	96	63	2,274
Acceptances of other banks and bills sold with endorsement.....	1,046	82	924		24	14			2				
Securities borrowed.....	596		200	78		32	2	249		6		29	
Other assets.....	144,726	3,487	93,742	11,328	11,838	4,279	1,134	6,753	2,777	206	927	294	7,961
<b>Total assets.....</b>	<b>14,356,043</b>	<b>617,882</b>	<b>8,479,179</b>	<b>888,790</b>	<b>1,259,033</b>	<b>425,581</b>	<b>128,297</b>	<b>1,016,386</b>	<b>415,925</b>	<b>61,320</b>	<b>208,886</b>	<b>59,008</b>	<b>795,756</b>
<b>LIABILITIES</b>													
Demand deposits.....	6,228,639	267,211	3,894,679	374,768	453,316	175,390	54,090	450,709	168,096	25,487	89,793	30,225	244,875
Time deposits.....	2,959,362	216,242	1,002,203	231,851	463,331	115,653	37,946	341,002	102,829	22,888	29,218	10,435	385,764
United States deposits.....	544,373	14,593	398,751	30,558	37,692	10,291	3,586	20,852	12,371	279	3,906	3,843	7,651
Due to Federal Reserve banks (deferred credits).....	13,002	1,768	5,578	1,132	1,808	2,375	16	325					
Due to other banks in United States.....	1,847,927	20,254	1,323,327	75,952	66,682	67,203	8,987	88,297	65,017	3,947	67,527	3,909	54,525
Due to banks in foreign countries (excluding own branches).....	86,661	187	83,260	29	216	82	35	248	39	1	73	1	2,490
Certified and officer's checks outstanding.....	393,452	3,277	358,102	3,177	5,232	2,203	503	8,930	1,888	633	1,082	739	7,676
Cash letters of credit and travelers' checks outstanding.....	2,176		1,967	1	3	20		74	9				102
<b>Total deposits.....</b>	<b>12,075,592</b>	<b>523,532</b>	<b>7,067,807</b>	<b>717,468</b>	<b>1,028,280</b>	<b>373,217</b>	<b>105,163</b>	<b>910,437</b>	<b>350,249</b>	<b>53,235</b>	<b>191,609</b>	<b>51,152</b>	<b>703,383</b>
Agreements to repurchase securities sold.....	2,618	205			50			1	77				2,285
Bills payable with Federal Reserve banks.....	3,205		2,112	155			75	100			13		750
Rediscouunts with Federal Reserve banks.....	234		176	29			29						
Bills payable—all other.....	2,318		798	196			891				8	25	
Rediscouunts—all other.....	29							29					
Acceptances of other banks and bills sold with endorsement.....	1,046		924			24	14		2				
Acceptances executed for customers.....	105,934	278	101,224	1,057	312	333	35	368	88				2,239
Acceptances executed by other banks for reporting banks.....	4,964	46	4,748	5	13	128	2						22
Securities borrowed.....	596		200	78		32	2	249		6		29	
Interest, taxes, and other expenses accrued and unpaid.....	30,787	1,641	15,069	2,540	5,402	995	273	1,730	1,005	73	243	80	1,736
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	7,275	87	5,424	455	873	56	11	42	77	4	1	2	243
Other liabilities.....	77,095	1,127	45,709	9,380	2,272	648	415	2,570	13,204	23	48	39	1,660
Capital notes and debentures.....	119,077		69,110		31,348	3,430	1,160	4,838	4,765	435		685	3,306
Capital stock.....	759,468	41,350	416,890	58,730	59,618	25,496	11,485	46,660	30,276	5,463	9,775	4,468	49,257
Surplus.....	821,553	32,732	536,687	77,873	100,037	15,096	5,367	22,576	8,083	938	3,647	1,525	16,992
Undivided profits—net.....	135,907	7,151	76,524	10,635	8,299	3,627	1,640	10,525	4,109	699	2,701	740	9,257
Reserves for contingencies.....	208,205	9,638	135,711	10,189	22,526	2,494	1,732	16,256	3,544	44.0	841	237	4,597
Retirement fund for preferred stock and capital notes and debentures.....	140	13	6		3	5	3	5	46	4		26	29
<b>Total liabilities (including capital account).....</b>	<b>14,356,043</b>	<b>617,882</b>	<b>8,479,179</b>	<b>888,790</b>	<b>1,259,033</b>	<b>425,581</b>	<b>128,297</b>	<b>1,016,386</b>	<b>415,925</b>	<b>61,320</b>	<b>208,886</b>	<b>59,008</b>	<b>795,756</b>
<b>Number of banks.....</b>	<b>976</b>	<b>46</b>	<b>165</b>	<b>61</b>	<b>98</b>	<b>62</b>	<b>55</b>	<b>165</b>	<b>70</b>	<b>69</b>	<b>48</b>	<b>58</b>	<b>79</b>



**ALL LICENSED MEMBER BANKS—CONDITION ON MAR. 4, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 5					District No. 6						
	RICH- MOND	Balti- more	Char- lotte	Wash- ington	Country banks	AT- LANTA	Birming- ham	Jackson- ville	Nash- ville	New Orleans	Savan- nah	Country banks
<b>ASSETS</b>												
Loans (including overdrafts).....	42,137	48,247	16,634	58,667	299,458	55,860	31,802	16,670	31,078	62,993	43,388	195,932
U. S. Government direct obligations.....	27,249	151,413	8,438	65,549	131,966	35,883	16,179	23,129	8,609	46,097	7,052	106,522
Securities fully guaranteed by U. S. Government.....	1,314	2,117	3,243	11,644	29,182	1,495	2,799	3,640	704	9,399	179	31,568
Other securities.....	18,308	26,103	11,085	19,349	100,169	10,996	5,603	15,445	12,663	17,905	4,174	79,306
<b>Total loans and investments.....</b>	<b>89,008</b>	<b>227,880</b>	<b>39,400</b>	<b>155,209</b>	<b>560,775</b>	<b>104,234</b>	<b>56,383</b>	<b>58,884</b>	<b>53,054</b>	<b>136,394</b>	<b>54,793</b>	<b>413,328</b>
Customers' liability on account of acceptances.....	.....	198	413	39	140	.....	.....	.....	335	439	70	238
Banking house, furniture, and fixtures.....	3,069	7,721	1,331	11,184	24,471	4,463	1,642	3,662	1,579	5,301	5,052	18,430
Other real estate owned.....	1,247	571	84	2,600	13,085	848	3,719	243	927	1,224	941	7,476
Reserve with Federal Reserve banks.....	10,864	30,974	4,358	45,510	50,810	8,660	4,791	4,820	3,555	14,501	5,141	45,892
Cash in vault.....	1,015	3,420	505	7,940	18,641	995	751	1,000	589	2,399	1,378	15,891
Due from member banks.....	14,315	29,171	11,495	25,407	98,043	22,794	8,584	16,250	14,725	28,578	13,088	98,224
Due from nonmember banks.....	1,195	275	1,843	271	4,815	273	735	546	562	1,344	1,058	1,991
Balances with domestic banks, not subject to immediate withdrawal.....	2,150	15	131	51	3,067	.....	.....	1,625	146	100	.....	7,292
Balances with banks in foreign countries (excluding own branches).....	2,500	10	.....	116	2,005	.....	.....	.....	.....	109	.....	144
Items with Federal Reserve banks in process of collection.....	5,541	7,908	2,552	2,665	11,668	3,916	2,353	2,988	1,951	2,933	1,650	5,307
Exchanges for clearing house and other checks on local banks.....	789	3,934	329	3,474	2,634	1,049	304	559	458	3,267	850	2,371
Outside checks and other cash items.....	56	129	59	269	1,136	322	121	101	162	316	119	1,063
Redemption fund and due from United States Treasurer.....	25	64	29	121	1,657	15	125	99	190	250	12	1,376
Acceptances of other banks and bills sold with endorsement.....	30	.....	.....	.....	28	.....	.....	.....	.....	337	100	4
Securities borrowed.....	.....	.....	.....	.....	39	80	.....	.....	.....	.....	.....	2
Other assets.....	1,144	3,199	388	1,139	4,233	625	609	400	335	1,435	183	2,692
<b>Total assets.....</b>	<b>132,928</b>	<b>315,469</b>	<b>62,917</b>	<b>255,995</b>	<b>797,247</b>	<b>148,274</b>	<b>80,117</b>	<b>91,504</b>	<b>78,568</b>	<b>198,925</b>	<b>84,435</b>	<b>621,711</b>
<b>LIABILITIES</b>												
Demand deposits.....	48,141	125,135	21,087	122,460	294,835	58,367	29,506	36,657	25,307	75,887	34,117	267,894
Time deposits.....	30,960	67,559	8,196	78,537	301,003	28,489	17,517	17,985	21,904	43,294	23,050	182,935
United States deposits.....	4,488	28,529	2,481	1,201	5,083	14,298	4,319	6,764	4,148	9,842	2,538	18,437
Due to Federal Reserve banks (deferred credits).....	.....	.....	.....	1,243	4,364	.....	.....	.....	.....	.....	100	2,034
Due to other banks in United States.....	33,528	60,465	24,524	20,138	49,070	28,290	10,183	19,348	12,943	45,191	13,969	34,733
Due to banks in foreign countries (excluding own branches).....	21	94	30	253	2	30	.....	9	.....	657	.....	211
Certified and officers' checks outstanding.....	1,081	1,071	149	1,069	2,984	513	294	211	245	1,042	214	3,024
Cash letters of credit and travelers' checks outstanding.....	.....	5	.....	27	15	.....	.....	3	.....	.....	.....	.....
<b>Total deposits.....</b>	<b>118,219</b>	<b>282,858</b>	<b>56,437</b>	<b>224,928</b>	<b>657,356</b>	<b>129,987</b>	<b>61,819</b>	<b>80,977</b>	<b>64,547</b>	<b>175,913</b>	<b>73,988</b>	<b>509,268</b>
National-bank notes outstanding.....	500	1,268	569	2,387	32,781	300	2,500	1,980	3,800	5,000	195	27,422
Agreements to repurchase securities sold.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	30
Bills payable with Federal Reserve banks.....	.....	.....	.....	.....	.....	175	.....	.....	.....	.....	.....	110
Rediscounts with Federal Reserve banks.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	73
Bills payable—all other.....	.....	.....	.....	.....	.....	11	.....	.....	.....	.....	.....	2,611
Rediscounts—all other.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Acceptances of other banks and bills sold with endorsement.....	30	.....	.....	.....	.....	28	.....	.....	.....	337	100	4
Acceptances executed for customers.....	.....	193	285	.....	.....	71	.....	.....	4	570	49	282
Acceptances executed by other banks for reporting banks.....	.....	4	128	39	.....	54	.....	.....	331	2	21	2
Securities borrowed.....	.....	.....	.....	.....	.....	39	.....	.....	.....	.....	.....	2
Interest, taxes, and other expenses accrued and unpaid.....	348	481	138	717	1,330	343	174	64	160	464	138	584
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	12	161	21	60	45	.....	.....	.....	.....	63	2	25
Other liabilities.....	246	89	169	36	748	210	81	28	90	433	253	354
Capital notes and debentures.....	.....	2,700	.....	.....	730	.....	.....	.....	.....	.....	500	660
Capital stock.....	8,050	12,450	2,500	13,700	63,652	8,900	12,500	6,000	8,300	9,200	6,150	51,366
Surplus.....	3,340	8,650	1,450	9,950	25,667	4,450	1,013	1,696	550	4,240	2,153	19,282
Undivided profits—net.....	1,374	3,874	907	3,242	9,610	2,219	307	676	738	2,347	561	6,870
Reserves for contingencies.....	809	2,741	313	861	4,740	1,785	1,723	83	48	106	325	2,742
Retirement fund for preferred stock and capital notes and debentures.....	.....	.....	.....	75	210	.....	.....	.....	.....	250	.....	24
<b>Total liabilities (including capital account).....</b>	<b>132,928</b>	<b>315,469</b>	<b>62,917</b>	<b>255,995</b>	<b>797,247</b>	<b>148,274</b>	<b>80,117</b>	<b>91,504</b>	<b>78,568</b>	<b>198,925</b>	<b>84,435</b>	<b>621,711</b>
Number of banks.....	5	10	4	11	370	3	2	3	3	4	4	313

<sup>1</sup> 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 MAR. 4, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 7											District No. 8 (see also p. 15)	
	CHI-CAGO <sup>2</sup>	De-troit	Cedar Rapids	Des Moines	Du-buque	Grand Rapids	Indian-apolis	Mil-waukee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock
<b>ASSETS</b>													
Loans (including overdrafts).....	559,608	85,462	8,042	16,524	789	16,656	25,975	72,089	11,895	5,635	255,486	125,195	7,295
U. S. Government direct obligations.....	908,907	208,732	5,260	23,518	3,943	10,741	51,393	74,160	12,144	5,816	204,863	158,763	3,800
Securities fully guaranteed by U. S. Government.....	80,345	22,261	1,891	2,700	901	2,355	4,634	1,483	511	2,102	62,762	20,016	2,550
Other securities.....	235,803	34,374	2,960	9,649	634	6,119	13,365	12,664	5,725	2,697	183,477	61,743	2,359
<b>Total loans and investments.....</b>	<b>1,784,663</b>	<b>350,829</b>	<b>18,153</b>	<b>52,391</b>	<b>6,267</b>	<b>35,871</b>	<b>95,367</b>	<b>160,396</b>	<b>30,275</b>	<b>16,250</b>	<b>706,588</b>	<b>365,717</b>	<b>16,004</b>
Customers' liability on account of acceptances.....	11,587	23	—	—	—	5	4	—	—	—	19	515	—
Banking house, furniture, and fixtures.....	27,881	2,903	1,022	365	59	1,647	4,326	5,928	2,356	511	34,569	5,780	656
Other real estate owned.....	5,726	3,716	—	148	44	1,081	433	924	352	—	7,869	4,411	180
Reserve with Federal Reserve banks.....	371,833	57,182	2,409	6,843	493	7,082	17,824	57,387	4,565	2,690	122,779	72,287	2,532
Cash in vault.....	38,099	7,247	329	994	174	1,412	3,626	3,918	735	519	28,221	4,469	349
Due from member banks.....	192,292	69,565	6,796	17,929	358	2,430	37,025	40,366	7,117	7,410	147,584	62,585	4,020
Due from nonmember banks.....	5,655	535	96	236	—	111	3,447	206	73	—	1,724	1,727	69
Balances with domestic banks, not subject to immediate withdrawal.....	1,000	—	—	75	—	1,600	758	401	125	—	3,447	1,005	166
Balances with banks in foreign countries (excluding own branches).....	9,850	5,371	—	—	—	18	45	34	—	—	228	1,051	—
Items with Federal Reserve banks in process of collection.....	36,476	8,405	483	2,200	251	971	2,616	4,916	880	352	11,080	12,654	786
Exchanges for clearing house and other checks on local banks.....	35,097	6,747	53	770	12	416	1,173	1,435	298	249	3,136	3,996	269
Outside checks and other cash items.....	3,708	3,681	44	98	8	119	1,543	352	71	17	2,098	550	239
Redemption fund and due from United States Treasurer.....	235	—	—	63	15	45	250	310	26	33	1,540	172	15
Acceptances of other banks and bills sold with endorsement.....	—	—	—	—	—	—	—	—	—	—	249	—	—
Securities borrowed.....	—	—	—	—	—	—	—	—	—	—	—	2	—
Other assets.....	44,849	3,349	23	502	86	128	1,386	1,088	127	116	8,216	3,515	123
<b>Total assets.....</b>	<b>2,568,951</b>	<b>519,553</b>	<b>29,408</b>	<b>82,614</b>	<b>7,767</b>	<b>51,220</b>	<b>167,330</b>	<b>281,263</b>	<b>47,409</b>	<b>28,345</b>	<b>1,079,347</b>	<b>540,436</b>	<b>25,402</b>
<b>LIABILITIES</b>													
Demand deposits.....	1,291,958	262,340	7,734	42,812	2,647	18,467	73,764	111,074	19,833	10,933	472,256	240,055	12,863
Time deposits.....	419,994	150,153	5,968	9,611	3,630	21,439	32,273	72,556	14,943	3,427	407,927	98,873	4,519
United States deposits.....	42,881	12,065	18	1,285	28	207	6,085	10,202	416	314	9,243	16,055	359
Due to Federal Reserve banks (deferred credits).....	—	—	—	—	—	—	—	1,050	2,772	—	807	—	—
Due to other banks in United States.....	505,245	46,612	14,045	18,573	319	3,567	31,075	49,264	4,964	10,629	26,729	125,484	4,723
Due to banks in foreign countries (excluding own branches).....	3,377	652	—	—	—	—	38	109	—	—	6	117	—
Certified and officers' checks outstanding.....	19,744	4,680	78	534	36	166	960	1,373	590	197	5,847	2,077	168
Cash letters of credit and travelers' checks outstanding.....	695	5	—	—	—	—	9	—	—	—	24	30	—
<b>Total deposits.....</b>	<b>2,283,894</b>	<b>476,507</b>	<b>27,843</b>	<b>72,815</b>	<b>6,660</b>	<b>43,846</b>	<b>145,245</b>	<b>247,359</b>	<b>40,746</b>	<b>25,500</b>	<b>922,839</b>	<b>482,691</b>	<b>22,632</b>
National-bank notes outstanding.....	4,695	—	—	1,250	300	900	4,900	5,255	500	648	30,667	3,436	300
Agreements to repurchase securities sold.....	—	—	—	—	—	—	—	—	—	—	1	—	—
Bills payable with Federal Reserve banks.....	—	—	—	—	—	—	—	—	—	—	100	—	—
Rediscounts with Federal Reserve banks.....	—	—	—	—	—	—	—	—	—	—	—	—	—
Bills payable—all other.....	—	—	—	—	—	—	—	—	—	—	101	—	—
Rediscounts—all other.....	—	—	—	—	—	—	—	—	—	—	29	—	—
Acceptances of other banks and bills sold with endorsement.....	—	—	—	—	—	—	—	—	—	—	—	2	—
Acceptances executed for customers.....	11,729	23	—	—	—	—	—	4	—	—	4	560	—
Acceptances executed by other banks for reporting banks.....	210	—	—	—	—	—	5	—	—	—	8	—	—
Securities borrowed.....	—	—	—	—	—	—	—	—	—	—	249	—	—
Interest, taxes, and other expenses accrued and unpaid.....	8,847	718	—	151	—	2	245	682	30	26	1,215	911	28
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	82	55	—	3	—	7	17	27	—	—	105	8	11
Other liabilities.....	17,182	256	—	18	—	20	139	172	1	11	4,219	681	37
Capital notes and debentures.....	900	—	—	—	—	—	1,000	1,500	—	—	1,438	500	—
Capital stock.....	153,270	26,750	500	6,600	300	5,140	8,550	19,300	3,260	1,250	78,688	34,900	1,675
Surplus.....	40,172	8,800	500	775	200	750	4,810	3,740	1,950	575	23,639	7,349	250
Undivided profits—net.....	15,760	4,328	72	623	210	241	2,223	1,097	669	223	12,200	5,374	337
Reserves for contingencies.....	32,200	2,116	493	379	97	314	196	2,127	253	87	3,584	3,999	130
Retirement fund for preferred stock and capital notes and debentures.....	10	—	—	—	—	—	—	—	—	25	171	25	2
<b>Total liabilities (including capital account).....</b>	<b>2,568,951</b>	<b>519,553</b>	<b>29,408</b>	<b>82,614</b>	<b>7,767</b>	<b>51,220</b>	<b>167,330</b>	<b>281,263</b>	<b>47,409</b>	<b>28,345</b>	<b>1,079,347</b>	<b>540,436</b>	<b>25,402</b>
Number of banks.....	37	4	1	3	1	3	4	5	3	4	621	11	4

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

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



**ALL LICENSED MEMBER BANKS—CONDITION ON MAR. 4, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 8—Contd.			District No. 9				District No. 10 (see also p. 16)						
	Louis-ville	Mem-phris	Coun-try banks	MIN-NEAP-OLIS	Helena	St. Paul	Coun-try banks	KAN-SAS CITY	Denver	Okla-homa City	Omaha	Kansas City, Kans.	Lincoln	Pueblo
<b>ASSETS</b>														
Loans (including overdrafts)	55,042	43,845	149,050	76,803	2,026	49,425	129,551	63,421	30,240	21,509	25,172	4,204	7,532	1,399
U. S. Government direct obligations	39,611	17,975	82,687	90,555	3,585	44,058	115,723	89,879	53,136	10,513	40,755	3,358	11,376	5,015
Securities fully guaranteed by U. S. Government	5,810	2,238	22,676	3,264	355	2,388	18,003	4,287	5,610	2,870	1,049	625	572	473
Other securities	16,941	13,231	99,300	21,167	3,259	16,005	127,349	41,611	18,928	24,043	15,155	1,952	1,403	1,843
<b>Total loans and investments</b>	<b>117,404</b>	<b>77,289</b>	<b>353,713</b>	<b>191,789</b>	<b>9,225</b>	<b>111,876</b>	<b>390,626</b>	<b>199,198</b>	<b>107,914</b>	<b>58,935</b>	<b>82,131</b>	<b>10,139</b>	<b>20,883</b>	<b>8,730</b>
Customers' liability on account of acceptances	—	6	—	283	—	43	16	—	—	—	—	—	—	—
Banking house, furniture, and fixtures	2,079	3,126	15,224	2,692	383	5,184	16,437	3,200	1,993	1,563	3,500	620	876	220
Other real estate owned	1,725	354	5,948	496	75	—	2,986	1,736	398	4	6	225	55	133
Reserve with Federal Reserve banks	11,559	6,533	44,048	34,682	2,007	15,203	45,695	23,449	26,449	10,842	13,666	837	8,737	3,214
Cash in vault	1,852	1,478	11,042	1,558	56	1,210	9,607	2,153	3,941	669	920	142	533	214
Due from member banks	20,550	20,558	70,554	41,180	3,637	30,185	89,634	95,558	25,880	18,107	17,315	3,446	7,736	6,198
Due from nonmember banks	480	1,471	972	810	9	—	3,603	3,685	208	245	434	—	728	—
Balances with domestic banks, not subject to immediate withdrawal	295	1,500	1,800	1,500	930	25	6,534	7,160	2,750	800	—	301	—	2,500
Balances with banks in foreign countries (excluding own branches)	—	59	19	478	—	56	122	4,590	8	—	3	—	—	—
Items with Federal Reserve banks in process of collection	5,405	1,785	3,844	4,591	383	1,647	1,995	10,796	6,055	3,862	3,960	342	1,212	12
Exchanges for clearing house and other checks on local banks	1,129	1,272	1,630	3,149	625	1,468	1,826	2,037	1,712	584	1,150	82	268	69
Outside checks and other cash items	197	504	633	1,058	30	220	831	414	854	302	2,701	33	58	2
Redemption fund and due from United States Treasurer	113	275	930	107	10	290	940	—	165	155	64	20	68	30
Acceptances of other banks and bills sold with endorsement	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Securities borrowed	—	—	13	—	—	—	6	222	—	—	—	—	—	—
Other assets	1,043	480	2,164	1,365	99	1,936	3,074	983	797	198	426	182	118	4
<b>Total assets</b>	<b>163,831</b>	<b>116,690</b>	<b>512,534</b>	<b>285,738</b>	<b>17,469</b>	<b>169,343</b>	<b>573,932</b>	<b>355,181</b>	<b>179,124</b>	<b>96,266</b>	<b>126,326</b>	<b>16,369</b>	<b>41,272</b>	<b>21,326</b>
<b>LIABILITIES</b>														
Demand deposits	56,453	45,691	202,071	118,562	8,580	71,582	203,863	132,455	77,693	42,630	53,062	6,231	17,712	8,004
Time deposits	29,107	27,228	183,971	56,217	2,979	40,151	245,830	38,017	49,796	17,035	15,195	3,674	4,379	6,243
United States deposits	3,448	2,778	4,868	2,986	18	850	3,589	10,636	1,376	230	933	817	1,241	18
Due to Federal Reserve banks (deferred credits)	—	—	237	—	—	—	—	—	—	—	—	—	80	—
Due to other banks in United States	41,992	23,785	33,531	75,941	3,876	33,921	25,409	143,639	28,444	21,224	44,495	3,897	13,468	4,548
Due to banks in foreign countries (excluding own branches)	—	—	—	518	—	72	89	75	34	—	2	—	—	—
Certified and officers' checks outstanding	679	543	2,170	2,627	181	1,613	4,255	7,064	2,586	1,097	1,078	128	329	45
Cash letters of credit and travelers' checks outstanding	—	—	2	20	—	5	1	9	1	—	13	—	—	—
<b>Total deposits</b>	<b>131,679</b>	<b>100,025</b>	<b>426,850</b>	<b>256,871</b>	<b>15,634</b>	<b>148,194</b>	<b>483,036</b>	<b>331,895</b>	<b>159,930</b>	<b>82,216</b>	<b>114,778</b>	<b>14,747</b>	<b>37,209</b>	<b>18,858</b>
National-bank notes outstanding	2,163	4,500	18,482	796	196	4,740	18,355	10	3,300	3,085	1,285	400	1,348	591
Agreements to repurchase securities sold	—	—	77	—	—	—	—	—	—	—	—	—	—	—
Bills payable with Federal Reserve banks	—	—	10	—	—	—	—	—	—	—	—	—	—	—
Rediscounts with Federal Reserve banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Bills payable—all other	—	—	510	—	—	—	175	—	—	—	—	—	—	—
Rediscounts—all other	3	—	—	—	—	—	—	—	—	—	—	—	—	—
Acceptances of other banks and bills sold with endorsement	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Acceptances executed for customers	—	6	—	283	—	43	—	—	—	—	—	—	—	—
Acceptances executed by other banks for reporting banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
Securities borrowed	—	—	13	—	—	—	6	222	—	—	—	—	—	—
Interest, taxes, and other expenses accrued and unpaid	439	151	475	563	36	670	1,266	163	553	52	229	23	23	96
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures	33	—	66	29	1	311	10	8	39	7	15	9	—	—
Other liabilities	13,474	144	200	722	13	147	392	77	15	74	—	—	27	1
Capital notes and debentures	—	—	4,265	—	—	—	435	—	—	—	—	—	—	—
Capital stock	8,243	5,500	40,592	17,400	1,100	9,000	48,030	12,900	7,335	7,350	7,145	950	1,650	600
Surplus	5,800	3,000	13,110	6,400	200	4,162	12,617	4,556	4,161	1,035	1,435	175	500	1,075
Undivided profits—net	1,544	2,800	5,855	1,067	274	1,667	6,707	4,698	3,106	1,636	708	65	334	104
Reserves for contingencies	453	564	1,940	1,607	15	409	2,846	652	685	860	655	—	181	1
Retirement fund for preferred stock and capital notes and debentures	—	—	89	—	—	—	41	—	—	25	2	—	—	—
<b>Total liabilities (including capital account)</b>	<b>163,831</b>	<b>116,690</b>	<b>512,534</b>	<b>285,738</b>	<b>17,469</b>	<b>169,343</b>	<b>573,932</b>	<b>355,181</b>	<b>179,124</b>	<b>96,266</b>	<b>126,326</b>	<b>16,369</b>	<b>41,272</b>	<b>21,326</b>
<b>Number of banks</b>	<b>6</b>	<b>3</b>	<b>367</b>	<b>4</b>	<b>2</b>	<b>3</b>	<b>509</b>	<b>9</b>	<b>7</b>	<b>5</b>	<b>6</b>	<b>2</b>	<b>3</b>	<b>2</b>

<sup>1</sup> 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 MAR. 4, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES<sup>1</sup> AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued**

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

	District No. 10—Continued					District No. 11							
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	DALLAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
<b>ASSETS</b>													
Loans (including overdrafts).....	8,896	5,011	27,526	9,518	141,450	66,736	6,449	46,448	13,070	26,487	10,141	5,097	161,244
U. S. Government direct obligations.....	5,137	9,068	14,441	15,373	92,224	42,040	8,546	65,022	21,995	8,082	5,519	4,919	68,504
Securities fully guaranteed by U. S. Government.....	1,384	1,529	3,177	2,222	25,646	15,901	221	5,337	1,639	3,366	667	4,639	16,033
Other securities.....	3,009	4,815	7,996	2,560	87,275	11,609	1,279	8,731	4,655	6,242	3,742	2,041	59,926
<b>Total loans and investments.....</b>	<b>18,426</b>	<b>20,423</b>	<b>53,140</b>	<b>29,673</b>	<b>346,595</b>	<b>136,286</b>	<b>16,495</b>	<b>125,538</b>	<b>41,359</b>	<b>44,559</b>	<b>20,069</b>	<b>12,696</b>	<b>305,707</b>
Customers' liability on account of acceptances.....			12			850					140		19
Banking house, furniture, and fixtures.....	368	701	3,870	1,531	15,979	6,694	370	6,400	3,128	2,311	1,019	336	15,509
Other real estate owned.....	79	70	237		2,605	2,097		564	126	451	140	193	4,766
Reserve with Federal Reserve banks.....	2,171	3,188	4,743	4,559	60,427	21,095	1,480	18,086	8,006	8,101	2,705	1,975	61,224
Cash in vault.....	459	371	904	579	9,969	1,375	564	2,407	1,128	1,032	588	421	11,494
Due from member banks.....	8,092	9,976	22,446	12,952	123,440	47,836	5,169	53,074	14,857	18,891	7,184	7,258	116,370
Due from nonmember banks.....	68		452		4,688	1,139		1,947	110	309	5		4,996
Balances with domestic banks, not subject to immediate withdrawal.....	40	482	2,955	1,050	11,289	4	150	46		1,005		3	1,790
Balances with banks in foreign countries (excluding own branches).....					81	12	17	6	2,002		244		167
Items with Federal Reserve banks in process of collection.....	235	513	124	925	2,218	7,986	886	4,357	2,348	3,196	297	476	2,984
Exchanges for clearing house and other checks on local banks.....	196	269	344	388	1,542	1,959	309	2,477	1,176	1,025	260	176	2,175
Outside checks and other cash items.....	35	37	215	30	929	313	75	331	37	141	78	60	1,130
Redemption fund and due from United States Treasurer.....	10	45	1	15	1,142	337	30	269	147		53	42	1,190
Acceptances of other banks and bill sold with endorsement.....								99					
Securities borrowed.....					76								72
Other assets.....	88	100	351	57	1,345	156	86	606	286	390	140	56	3,032
<b>Total assets.....</b>	<b>30,267</b>	<b>36,175</b>	<b>89,794</b>	<b>51,759</b>	<b>582,325</b>	<b>228,139</b>	<b>25,631</b>	<b>216,207</b>	<b>74,710</b>	<b>81,411</b>	<b>32,922</b>	<b>23,692</b>	<b>532,625</b>
<b>LIABILITIES</b>													
Demand deposits.....	9,328	20,390	41,541	21,151	315,403	84,313	12,894	83,718	34,747	37,800	8,899	10,943	313,205
Time deposits.....	7,552	4,729	18,471	4,440	146,231	28,462	5,409	31,776	14,595	13,202	11,722	6,695	83,195
United States deposits.....	325	892	3,676	2,391	3,527	21,757	1,142	23,729	1,957	1,430	1,079	687	6,986
Due to Federal Reserve banks (deferred credits).....					150					443	35	152	1,082
Due to other banks in United States.....	10,221	6,513	12,172	18,070	23,631	54,832	3,092	42,802	11,653	19,544	6,304	1,930	26,855
Due to banks in foreign countries (excluding own branches).....						4	249	22	164				435
Certified and officers' checks outstanding.....	137	456	1,062	789	3,913	7,387	430	2,211	719	1,713	236	355	5,543
Cash letters of credit and travelers' checks outstanding.....	1				1								3
<b>Total deposits.....</b>	<b>27,564</b>	<b>32,950</b>	<b>76,922</b>	<b>46,841</b>	<b>492,856</b>	<b>196,755</b>	<b>23,216</b>	<b>184,258</b>	<b>63,835</b>	<b>74,132</b>	<b>25,275</b>	<b>20,762</b>	<b>437,304</b>
National bank notes outstanding.....	189	900	25	300	22,733	6,750	556	5,363	2,735		897	837	23,084
Agreements to repurchase securities sold.....							40						80
Bills payable with Federal Reserve banks.....					36								59
Rediscounts with Federal Reserve banks.....					34								46
Bills payable—all other.....					29								
Rediscounts—all other.....								99					
Acceptances of other banks and bills sold with endorsement.....													19
Acceptances executed for customers.....						850					115	25	
Acceptances executed by other banks for reporting banks.....			12										
Securities borrowed.....					76								72
Interest, taxes, and other expenses accrued and unpaid.....	12	28	203	137	263	402	44	510	216	175	68	2	401
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....			4		7	63		394	9	25	16		20
Other liabilities.....	10	10	92	13	209	22		115	33	61			865
Capital notes and debentures.....													685
Capital stock.....	1,300	1,400	9,150	2,400	42,497	17,150	600	16,750	5,350	4,750	2,250	1,350	44,577
Surplus.....	900	425	2,575	1,300	14,842	3,750	900	5,454	1,625	1,200	800	450	16,467
Undivided profits—net.....	208	377	316	720	7,220	2,031	206	2,390	779	958	333	195	7,597
Reserves for contingencies.....	84	55	493	48	1,460	366	69	874	128	58	143	96	1,238
Retirement fund for preferred stock and capital notes and debentures.....			2		63					52			111
<b>Total liabilities (including capital account).....</b>	<b>30,267</b>	<b>36,175</b>	<b>89,794</b>	<b>51,759</b>	<b>582,325</b>	<b>228,139</b>	<b>25,631</b>	<b>216,207</b>	<b>74,710</b>	<b>81,411</b>	<b>32,922</b>	<b>23,692</b>	<b>532,625</b>
Number of banks.....	5	4	4	4	679	5	2	9	7	3	4	3	519

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



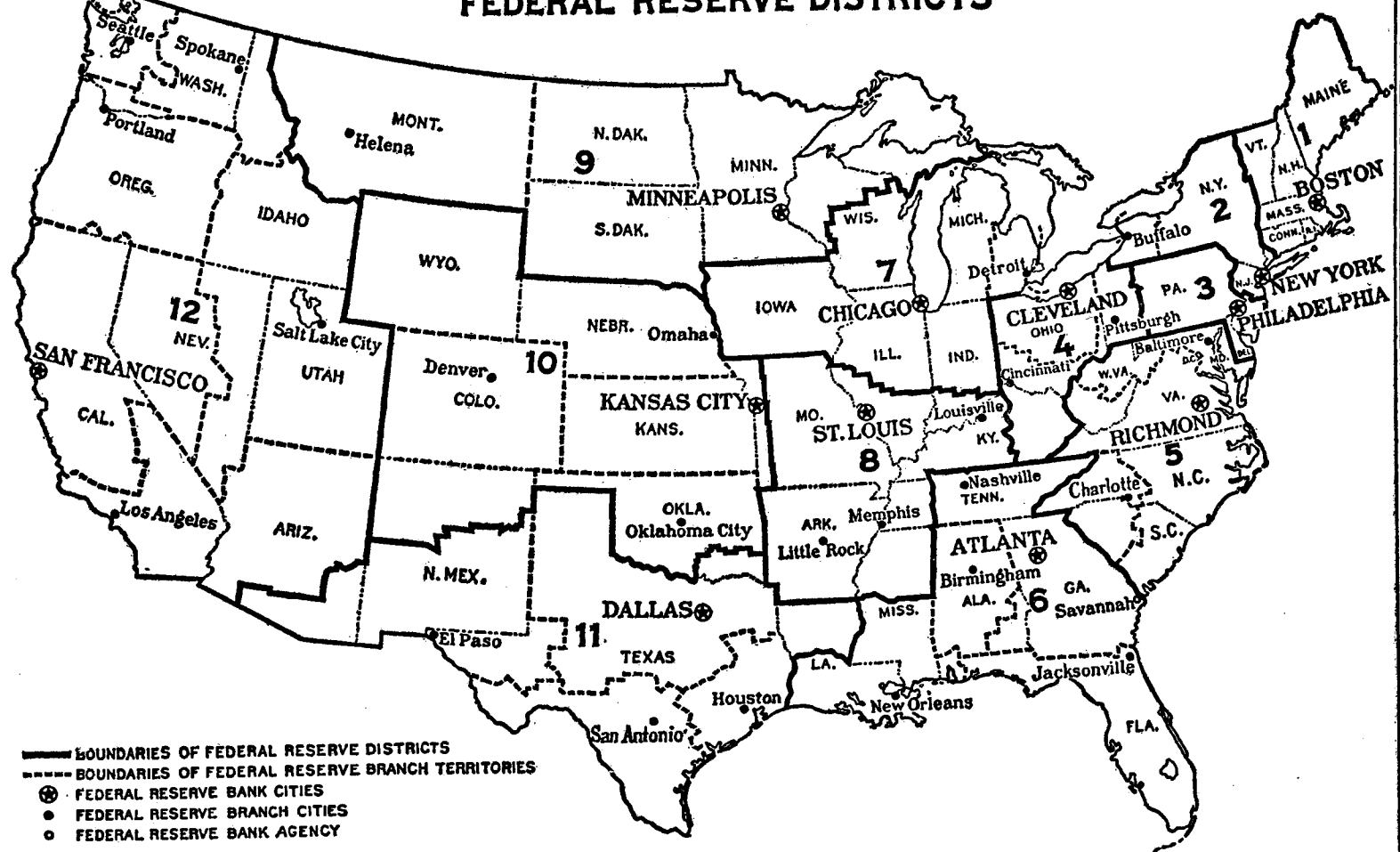








# FEDERAL RESERVE DISTRICTS



- BOUNDARIES OF FEDERAL RESERVE DISTRICTS
- - - BOUNDARIES OF FEDERAL RESERVE BRANCH TERRITORIES
- ⊙ FEDERAL RESERVE BANK CITIES
- FEDERAL RESERVE BRANCH CITIES
- FEDERAL RESERVE BANK AGENCY