

Member Bank Call Report

No. 66

Condition of Member Banks
June 29, 1935

FEDERAL RESERVE BOARD

WASHINGTON



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

MEMBER BANK CALL REPORT

Washington, August 21, 1935.

CONDITION OF MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 29, 1935	Mar. 4, 1935	June 30, 1934	Mar. 4, 1935	June 30, 1934
ASSETS					
Loans (including overdrafts).....	11,927,966	11,953,152	12,522,980	-25,186	-595,014
U. S. Government direct obligations.....	9,871,126	9,820,993	9,136,684	+50,133	+734,442
Securities fully guaranteed by U. S. Government.....	1,558,381	1,199,664	276,144	+358,717	+1,282,237
Other securities.....	5,427,145	5,297,641	5,239,031	+129,504	+188,114
Total loans and investments.....	28,784,618	28,271,450	27,174,839	+513,168	+1,669,779
Customers' liability on account of acceptances.....	157,751	217,545	252,916	-59,794	-95,165
Banking house, furniture, and fixtures.....	998,645	1,003,788	997,817	-5,143	-828
Other real estate owned.....	339,086	324,369	286,348	+14,717	+52,738
Reserve with Federal Reserve banks.....	4,933,277	4,517,625	3,819,410	+415,652	+1,113,867
Cash in vault.....	537,010	534,293	472,643	+2,717	+64,367
Due from member banks.....	3,197,622	3,180,888	2,574,608	+16,734	+623,014
Due from nonmember banks.....	87,781	85,172	91,669	-2,609	-3,888
Balances with domestic banks, not subject to immediate withdrawal.....	110,700	120,334	94,009	-9,634	+16,691
Balances with banks in foreign countries.....	71,244	135,190	140,680	-63,946	-69,436
Due from own foreign branches.....	10,958	38,083	91,926	-27,125	-80,968
Items with Federal Reserve banks in process of collection.....	553,927	502,094	473,810	+51,833	+80,117
Exchanges for clearing house and other checks on local banks.....	553,740	915,098	518,239	-361,358	+35,501
Outside checks and other cash items.....	75,706	57,600	64,730	+18,106	+10,976
Redemption fund and due from United States Treasurer.....	11,842	32,620	36,249	-20,778	-24,407
Acceptances of other banks and bills sold with endorsement.....	6,042	2,602	1,920	+3,440	+4,122
Securities borrowed.....	918	2,009	2,524	-1,091	-1,606
Other assets.....	293,777	327,397	290,474	-33,620	+3,303
Total assets.....	40,724,644	40,268,157	37,384,811	+456,487	+3,339,833
LIABILITIES					
Demand deposits.....	18,321,915	16,755,809	14,963,215	+1,566,106	+3,358,700
Time deposits.....	10,194,344	10,045,297	9,811,153	+149,047	+383,191
United States deposits.....	778,716	1,269,713	1,657,793	-490,997	-879,077
Due to Federal Reserve banks (deferred credits).....	49,335	47,206	41,563	+2,129	+7,772
Due to other banks in United States.....	4,957,234	5,073,179	4,054,103	-115,945	+903,131
Due to banks in foreign countries.....	269,307	169,021	154,437	+100,286	+114,870
Certified and officers' checks outstanding.....	355,538	685,066	317,387	-329,528	+38,151
Cash letters of credit and travelers' checks outstanding.....	11,738	8,382	12,716	+3,356	-978
Total deposits.....	34,938,127	34,053,673	31,012,367	+894,454	+3,925,760
Secured by pledge of loans and/or investments.....	3,083,595	3,312,720	3,824,137	-229,125	-740,542
Not secured by pledge of loans and/or investments.....	31,854,532	30,740,953	27,188,230	+1,113,579	+4,666,302
Due to own foreign branches.....	4,241	957	-----	+3,284	+4,241
National bank notes outstanding.....	222,045	623,585	694,790	-401,540	-472,745
Agreements to repurchase securities sold.....	7,409	8,130	5,314	-721	+2,095
Bills payable and discounts:					
With Federal Reserve banks.....	5,531	6,153	19,068	-622	-13,537
All other.....	3,336	10,400	15,772	-7,064	-12,436
Acceptances of other banks and bills sold with endorsement.....	6,042	2,602	1,920	+3,440	+4,122
Acceptances executed for customers.....	160,219	225,000	266,646	-64,781	-106,427
Acceptances executed by other banks for reporting banks.....	14,350	10,166	11,352	+4,184	+2,998
Securities borrowed.....	918	2,009	2,524	-1,091	-1,606
Interests, taxes, and other expenses accrued and unpaid.....	69,889	79,444	70,759	-9,555	-870
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	36,276	12,674	(0)	+23,602	+36,276
Other liabilities.....	142,635	126,055	179,375	+16,580	-36,740
Capital notes and debentures.....	117,332	119,077	154,839	-1,745	-37,507
Capital stock (see par value below).....	2,565,987	2,560,582	2,497,943	+5,405	+68,644
Surplus.....	1,647,024	1,654,606	1,690,560	-7,582	-43,536
Undivided profits—net.....	436,366	419,272	387,228	+17,094	+49,138
Reserves for contingencies.....	343,528	351,586	374,257	-8,058	-30,728
Retirement fund for preferred stock and capital notes and debentures.....	3,389	2,186	697	+1,203	+2,692
Total liabilities (including capital account).....	40,724,644	40,268,157	37,384,811	+456,487	+3,339,833
Par value of capital stock:					
First preferred.....	1,577,269	561,907	459,047	+15,362	+118,222
Second preferred.....	1,288,881	26,791	15,758	+2,090	+13,123
Common.....	1,966,315	1,976,270	2,025,022	-9,955	-58,707
Total.....	2,572,465	2,564,968	2,499,827	+7,497	+72,638
Number of banks.....	6,410	6,422	6,375	-12	+35

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 \$1,226,000.

ALL MEMBER BANKS—CONDITION ON SELECTED CALL DATES, JUNE 30, 1930, TO JUNE 29, 1935

[Amounts in thousands of dollars]

	1930 June 30	1931 June 30	1932 June 30	1933 ¹ June 30	1934 ¹ June 30	1935 ¹ Mar. 4	1935 ¹ June 29
ASSETS							
Loans (including overdrafts).....	25,213,770	21,816,243	16,587,185	12,858,099	12,522,980	11,953,152	11,927,966
U. S. Government direct obligations.....	4,061,395	5,343,032	5,627,854	6,887,123	9,136,684	9,820,993	9,871,126
Securities fully guaranteed by U. S. Government.....					276,144	1,199,664	1,558,381
Other securities.....	6,380,494	6,763,247	5,785,764	5,041,149	5,239,031	5,297,641	5,427,145
Total loans and investments	35,655,659	33,922,522	28,000,803	24,786,371	27,174,839	28,271,450	28,784,618
Customers' liability on account of acceptances.....	928,807	838,454	458,952	424,263	252,916	217,545	157,751
Banking house, furniture, and fixtures.....	1,217,963	1,234,404	1,166,263	982,036	997,817	1,003,788	998,645
Other real estate owned.....	190,995	206,569	233,014	227,074	286,348	324,369	339,086
Reserve with Federal Reserve banks.....	2,407,960	2,396,421	1,997,656	2,235,179	3,819,410	4,517,625	4,933,277
Cash in vault.....	484,262	519,135	478,224	404,502	472,643	534,293	537,010
Due from member banks.....	2,360,377	2,517,096	1,730,770	2,008,218	2,574,608	3,180,888	3,197,622
Due from nonmember banks.....					91,669	85,172	87,781
Balances with domestic banks, not subject to immediate withdrawal.....	(2)	(2)	(2)	(2)	94,009	120,334	110,700
Balances with banks in foreign countries.....	128,964	169,014	101,070	108,070	140,680	135,190	71,244
Due from own foreign branches.....	91,829	182,306	91,549	106,041	91,926	38,083	10,958
Items with Federal Reserve banks in process of collection.....	836,471	629,418	419,706	423,163	473,810	502,094	553,927
Exchanges for clearing house and other checks on local banks.....	2,645,057	1,771,312	859,340	1,008,400	518,239	915,098	553,740
Outside checks and other cash items.....	118,552	87,358	58,092	53,780	64,730	57,600	75,706
Redemption fund and due from United States Treasurer.....	32,658	32,001	32,548	37,261	36,249	32,620	11,842
Acceptances of other banks and bills sold with endorsement.....	557,748	452,045	55,022	7,948	1,920	2,602	6,042
Securities borrowed.....	26,324	20,279	11,664	6,654	2,524	2,009	918
Other assets.....	223,114	260,254	216,388	227,820	290,474	327,397	293,777
Total assets.....	47,906,740	45,288,588	35,911,061	33,046,780	37,384,811	40,268,157	40,724,644
LIABILITIES							
Demand deposits.....	18,061,977	16,622,224	13,203,732	12,927,778	14,963,215	16,755,809	18,321,915
Time deposits.....	13,811,978	13,515,468	10,636,021	8,980,860	9,811,153	10,045,297	10,194,344
United States deposits.....	280,769	395,977	387,463	806,297	1,657,793	1,269,713	778,716
Due to Federal Reserve banks (deferred credits).....	46,206	41,073	38,362	34,004	41,563	47,206	49,335
Due to other banks in United States.....	3,831,656	4,004,077	2,870,029	3,047,327	4,054,103	5,073,179	4,957,234
Due to banks in foreign countries.....	501,544	511,949	172,383	144,747	154,437	169,021	269,307
Certified and officers' checks outstanding.....	1,493,437	999,310	503,336	609,484	317,387	685,066	355,538
Cash letters of credit and travelers' checks outstanding.....	41,389	33,231	24,475	13,430	12,716	8,382	11,738
Total deposits.....	38,068,956	36,122,729	27,835,801	26,563,927	31,012,367	34,053,673	34,938,127
Secured by pledge of loans and/or investments.....	(3)	(3)	(3)	(3)	3,824,137	3,312,720	3,083,595
Not secured by pledge of loans and/or investments.....	(3)	(3)	(3)	(3)	27,188,230	30,740,953	31,854,532
Due to own foreign branches.....	70,222	145,336	28,186	23,529	957	4,241	
National bank notes outstanding.....	649,098	636,041	648,906	727,110	694,790	623,585	222,045
Agreements to repurchase securities sold.....	37,164	15,371	62,983	14,244	5,314	8,130	7,409
Bills payable with Federal Reserve banks.....	147,826	61,994	260,359	64,121	15,997	5,582	4,530
Rediscouts with Federal Reserve banks.....	126,054	84,825	180,145	35,105	3,071	571	1,001
Bills payable—all other.....	155,189	65,428	368,435	91,285	15,755	10,368	3,323
Rediscouts—all other.....	5,901	4,651	6,184	717	17	32	13
Acceptances of other banks and bills sold with endorsement.....	557,748	452,045	55,022	7,948	1,920	2,602	6,042
Acceptances executed for customers.....	925,576	901,351	483,064	434,997	266,646	225,000	160,219
Acceptances executed by other banks for reporting banks.....	34,998	11,514	6,912	7,302	11,352	10,166	14,350
Securities borrowed.....	26,324	20,279	11,664	6,654	2,524	2,009	918
Interest, taxes, and other expenses accrued and unpaid.....	148,960	127,345	109,927	67,111	70,759	79,444	69,889
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	(4)	(4)	(4)	(4)		12,674	36,276
Other liabilities.....	226,915	209,455	192,553	165,648	179,375	126,055	142,635
Capital notes and debentures.....					154,839	119,077	117,332
Capital stock (see par value below).....	2,721,997	2,620,606	2,440,467	2,220,330	2,497,343	2,560,582	2,565,987
Surplus.....	2,870,800	2,741,351	2,366,239	1,847,462	1,690,560	1,654,606	1,647,024
Undivided profits—net.....	950,072	804,199	510,696	373,258	387,228	419,272	436,366
Reserves for contingencies.....	182,940	264,068	343,518	396,032	374,257	351,586	343,528
Retirement fund for preferred stock and capital notes and debentures.....					697	2,186	3,389
Total liabilities (including capital account).....	47,906,740	45,288,588	35,911,061	33,046,780	37,384,811	40,268,157	40,724,644
Par value of capital stock:							
First preferred.....					459,047	561,907	577,269
Second preferred.....					15,758	26,791	28,881
Common.....	2,721,997	2,620,606	2,440,467	2,220,330	2,025,022	1,976,270	1,966,315
Total.....	2,721,997	2,620,606	2,440,467	2,220,330	2,499,827	2,564,968	2,572,465
Number of banks.....	8,315	7,782	6,980	5,606	6,375	6,422	6,410

¹ Beginning with 1933, figures relate to licensed banks only.² Included in "Other assets."³ Not reported separately.⁴ See note 1 on p. 1.

ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS ON SELECTED CALL DATES, JUNE 30, 1930, TO JUNE 29, 1935

[In thousands of dollars]

	1930 June 30	1931 June 30	1932 June 30	1933 ¹ June 30	1934 ¹ June 30	1935 ¹ Mar. 4	1935 ¹ June 29
Loans—Total	25,213,770	21,816,243	16,587,185	12,858,099	12,522,980	11,953,152	11,927,966
Acceptances of other banks payable in United States.....	169,668	388,534	312,938	290,750	263,740	234,996	200,627
Bills, acceptances, etc., payable in foreign countries.....	71,438	112,757	34,423	24,604	20,202	34,085	17,292
Commercial paper bought in open market.....	507,392	383,873	121,620	87,244	200,004	255,308	247,104
Loans to banks—On securities.....	230,166	228,602	345,372	179,367	52,641	41,554	36,627
All other.....	305,141	228,265	227,635	150,361	100,425	61,663	82,427
Loans on securities exclusive of loans to banks—total.....	10,425,353	8,334,479	5,570,457	4,704,362	4,598,023	4,090,752	4,097,539
To brokers and dealers in New York.....	2,364,735	1,217,451	278,212	788,315	1,081,627	875,445	974,632
To brokers and dealers elsewhere.....	818,834	514,684	283,058	164,511	207,538	183,836	191,809
To others.....	7,241,784	6,602,344	5,009,187	3,751,536	3,308,858	3,031,471	2,931,098
Real-estate loans—On farm land.....	386,036	388,124	362,964	308,352	288,480	262,757	258,529
On other real estate.....	2,769,262	2,830,109	2,531,074	2,064,089	2,068,220	1,987,122	2,018,808
Reporting banks' own acceptances.....	10,349,314	8,743,768	6,891,750	4,857,168	4,721,087	4,747,615	4,833,795
All other loans (including overdrafts).....							
Loans eligible for rediscount with Federal Reserve banks.....	3,904,968	3,197,984	2,427,959	1,977,459	2,058,907	2,176,164	2,050,448
Loans secured by U. S. Government obligations.....	145,353	180,262	162,752	179,447	248,735	270,402	312,916
U. S. Government direct obligations—Total	4,061,395	5,343,032	5,627,854	6,887,123	9,136,684	9,820,993	9,871,126
Bonds.....	3,339,834	4,038,894	4,163,463	3,725,142	4,838,443	4,630,529	4,457,966
Treasury notes.....	462,924	403,248	502,713	2,048,681	2,870,898	4,226,084	4,313,905
Certificates of indebtedness.....	254,404	638,054	775,142	558,938	636,782		
Treasury bills.....	4,233	262,836	186,536	554,362	790,561	964,380	1,099,255
Obligations guaranteed by U. S. Government as to interest and principal—Total					2,276,144	1,199,664	1,558,381
Reconstruction Finance Corporation.....					235,020	243,130	243,724
Federal Farm Mortgage Corporation.....					41,124	290,242	333,247
Home Owners' Loan Corporation.....					(?)	666,292	981,410
Other securities—Total	6,380,494	6,763,247	5,785,764	5,041,149	5,239,031	5,297,641	5,427,145
Obligations of:							
States, counties, municipalities, etc.....	1,402,615	1,701,044	1,635,220	1,744,189	1,832,058	1,997,967	2,101,512
Public utilities.....	1,047,687	1,115,864	891,649	711,673	711,601	717,121	764,677
Railroads.....					735,608	810,123	825,058
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....					232,499	134,874	7,389
Federal land banks.....					238,654	141,296	162,469
Intermediate credit banks.....	2,506,626	2,551,658	2,135,522	1,678,547		129,160	133,367
Joint stock land banks.....					26,442	17,732	19,268
Territorial and insular possessions.....					18,729	18,742	16,799
Real-estate corporations.....					77,779	73,159	71,531
Other domestic corporations.....					538,847	494,408	549,722
Stock of:							
Federal Reserve banks.....	169,505	165,419	153,003	136,685	145,990	146,735	146,382
Real-estate corporations.....					62,978	56,805	55,888
Banks and banking corporations.....	565,417	587,360	495,423	415,476	72,127	68,982	67,786
Other domestic corporations.....					268,852	252,008	259,212
Foreign securities:							
Central governments.....					140,496	120,482	113,316
Provincial, State, and municipal governments.....	688,644	641,902	474,947	354,579	61,493	45,057	59,264
Other foreign securities.....					74,878	72,990	73,505
Demand deposits—Total	15,061,977	16,622,224	13,203,732	12,927,778	14,963,215	16,755,809	18,321,915
Individual deposits subject to check.....	15,930,369	14,520,925	11,491,459	11,419,189	12,825,557	14,348,074	15,449,727
Certificates of deposit.....	198,041	180,334	138,154	120,492	122,360	124,385	130,568
State, county, and municipal deposits.....	1,568,470	1,556,292	1,313,569	1,087,329	1,597,870	1,861,412	2,090,608
Banks in United States.....	(?)	(?)	(?)	(?)	16,216	21,880	21,192
Banks in foreign countries.....	(?)	(?)	(?)	(?)	1,003	403	3,872
All other.....	365,097	364,673	260,550	290,565	400,807	399,655	625,948
Net demand deposits subject to reserve (see p. 10).....	19,170,357	18,357,000	14,481,998	14,156,304	17,066,519	19,508,098	21,045,206
Time deposits—Total	13,811,978	13,515,468	10,636,021	8,980,860	9,811,153	10,045,297	10,194,344
States, counties, and municipalities.....	570,679	507,855	336,929	299,659	332,674	290,033	285,076
Banks in United States.....	111,829	113,753	69,525	89,084	122,078	145,105	135,750
Banks in foreign countries.....	224,114	155,094	6,676	998	8,136	7,907	5,149
Deposits the payment of which has been deferred.....				33,418	14,473		
Other time deposits:							
Evidenced by savings pass books.....	9,677,521	9,316,020	7,491,268	6,127,412	7,168,239	7,745,809	7,985,646
Certificates of deposit.....	1,861,504	1,906,471	1,349,514	1,037,747	930,705	884,424	868,780
Christmas savings, etc.....				58,656	59,449	39,708	64,733
Open accounts.....	1,232,679	1,237,301	772,363	545,394	590,372	533,198	542,607
Postal savings.....	133,652	278,974	609,746	788,492	585,027	399,113	306,603

¹ Beginning with 1933, figures relate to licensed banks only.² An estimated small amount of Home Owners' Loan Corporation bonds guaranteed by U. S. Government as to both interest and principal, held by member banks on June 30, are included in item "Obligations of: Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only."³ Not reported separately; probably included in "Due to" banks.

ALL MEMBER BANKS—CONDITION ON JUNE 29, 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 mem- ber banks	Country member banks
				New York	Chicago		
ASSETS							
Loans (including overdrafts).....	11,927,966	7,353,254	4,574,712	3,319,355	484,818	4,165,232	3,958,561
U. S. Government direct obligations.....	9,871,126	6,069,863	3,801,263	3,461,618	766,332	3,711,746	1,931,430
Securities fully guaranteed by U. S. Government.....	1,558,381	1,093,905	464,476	347,710	87,056	571,069	552,546
Other securities.....	5,427,145	3,534,391	1,892,754	1,173,976	253,985	1,702,940	2,296,244
Total loans and investments.....	28,784,618	18,051,413	10,733,205	8,302,659	1,592,181	10,150,987	8,738,781
Customers' liability on account of acceptances.....	157,751	86,726	71,025	120,567	4,096	30,429	2,659
Banking house, furniture and fixtures.....	998,645	649,786	348,859	246,473	25,273	333,654	393,245
Other real estate owned.....	339,086	171,362	167,724	30,345	4,053	138,982	165,706
Reserve with Federal Reserve banks.....	4,933,277	3,092,178	1,841,099	1,934,739	675,714	1,403,077	919,747
Cash in vault.....	537,010	402,442	134,568	51,097	36,527	213,327	236,059
Due from member banks.....	3,197,622	2,471,311	726,311	131,121	235,402	1,508,710	1,322,389
Due from nonmember banks.....	87,781	68,374	19,407	2,181	12,704	43,899	28,997
Balances with domestic banks, not subject to immediate withdrawal.....	110,700	90,005	20,695	39	1,000	54,386	55,275
Balances with banks in foreign countries.....	71,244	43,648	27,596	42,732	2,720	23,728	2,064
Due from own foreign branches.....	10,958	8,071	2,887	7,234	-----	3,724	-----
Items with Federal Reserve banks in process of collection.....	553,927	366,526	187,401	119,563	36,912	269,933	127,519
Exchanges for clearing house and other checks on local banks.....	553,740	270,688	283,052	323,735	28,368	155,668	45,999
Outside checks and other cash items.....	75,706	51,872	23,834	4,020	7,977	45,503	18,206
Redemption fund and due from United States Treasurer.....	11,842	11,842	-----	5	15	996	10,826
Acceptances of other banks and bills sold with endorsement.....	6,042	4,592	1,450	5,266	16	598	162
Securities borrowed.....	918	795	123	-----	-----	215	703
Other assets.....	293,777	171,812	121,965	97,310	37,916	93,330	65,221
Total assets.....	40,724,644	26,013,443	14,711,201	11,419,086	2,700,884	14,471,146	12,133,528
LIABILITIES							
Demand deposits.....	18,321,915	11,279,623	7,042,292	6,281,264	1,406,122	6,006,341	4,628,188
Time deposits.....	10,194,344	7,225,337	2,969,007	603,278	469,339	4,112,285	5,009,442
United States deposits.....	778,716	434,496	344,220	369,007	20,162	299,336	90,211
Due to Federal Reserve banks (deferred credits).....	49,335	35,832	13,503	-----	-----	10,121	39,214
Due to other banks in United States.....	4,957,234	3,167,723	1,789,511	1,982,624	504,165	2,126,122	344,323
Due to banks in foreign countries.....	269,307	109,555	159,752	244,429	3,047	20,583	1,248
Certified and officer's checks outstanding.....	355,538	215,662	139,876	142,568	23,549	125,073	64,348
Cash letters of credit and travelers' checks outstanding.....	11,738	8,574	3,164	6,099	843	4,519	277
Total deposits.....	34,938,127	22,476,802	12,461,325	9,629,269	2,427,227	12,704,389	10,177,251
Secured by pledge of loans and/or investments.....	3,083,595	2,110,327	973,268	654,790	273,688	1,293,157	861,960
Not secured by pledge of loans and/or investments.....	31,854,532	20,366,475	11,488,057	8,974,479	2,153,539	11,411,232	9,315,291
Due to own foreign branches.....	4,241	424	3,817	4,241	-----	-----	-----
National-bank notes outstanding.....	222,045	222,045	-----	100	200	16,122	205,623
Agreements to repurchase securities sold.....	7,409	4,194	3,215	2,500	-----	3,238	1,671
Bills payable with Federal Reserve banks.....	4,530	1,978	2,552	-----	-----	-----	4,530
Rediscounts with Federal Reserve banks.....	1,001	641	360	-----	-----	-----	1,001
Bills payable—all other.....	3,323	2,011	1,312	-----	-----	-----	3,323
Rediscounts—all other.....	13	13	-----	-----	-----	3	10
Acceptances of other banks and bills sold with endorsement.....	6,042	4,592	1,450	5,266	16	598	162
Acceptances executed for customers.....	160,219	85,572	74,647	124,377	4,287	29,201	2,354
Acceptances executed by other banks for reporting banks.....	14,350	8,171	6,179	8,451	222	5,355	322
Securities borrowed.....	918	795	123	-----	-----	215	703
Interest, taxes, and other expenses accrued and unpaid.....	69,889	42,301	27,588	17,703	8,168	27,493	16,525
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	36,276	21,004	15,272	17,011	552	11,864	6,849
Other liabilities.....	142,635	62,548	80,087	49,463	32,637	29,347	31,188
Capital notes and debentures.....	117,332	-----	117,332	25,650	250	49,150	42,282
Capital stock (see par value below).....	2,565,987	1,805,728	760,259	640,280	147,150	816,692	961,865
Surplus.....	1,647,024	830,001	817,023	671,001	37,935	493,808	444,280
Undivided profits—net.....	436,366	297,907	138,459	110,352	12,365	153,502	160,147
Reserves for contingencies.....	343,528	143,565	199,963	113,404	29,823	129,187	71,114
Retirement fund for preferred stock and capital notes and debentures.....	3,389	3,151	238	18	52	991	2,328
Total liabilities (including capital account).....	40,724,644	26,013,443	14,711,201	11,419,086	2,700,884	14,471,146	12,133,528
Par value of capital stock:							
First preferred.....	577,269	503,751	73,518	100,300	76,150	166,379	234,440
Second preferred.....	28,881	21,208	7,673	-----	-----	7,750	21,131
Common.....	1,966,315	1,285,236	681,079	539,980	171,000	642,657	712,678
Total.....	2,572,465	1,810,195	762,270	640,280	147,150	816,786	968,249
Number of banks.....	6,410	5,425	985	38	18	329	6,025

ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS ON JUNE 29, 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		
Loans—Total	11,927,966	7,353,254	4,574,712	3,319,355	484,818	4,165,232	3,958,561
Acceptances of other banks payable in United States.....	200,627	56,982	143,645	183,330	3,615	10,363	3,319
Bills, acceptances, etc., payable in foreign countries.....	17,292	10,076	7,216	7,023	1,466	6,917	1,886
Commercial paper bought in open market.....	247,104	180,378	66,726	5,178	14,115	111,901	115,910
Loans to banks—On securities.....	36,627	21,991	14,636	17,585	6,021	10,960	2,061
All other.....	82,427	60,189	22,238	30,020	638	32,503	19,266
Loans on securities exclusive of loans to banks—Total.....	4,097,539	2,243,171	1,854,368	1,771,852	196,795	1,165,652	963,240
To brokers and dealers in New York.....	974,632	308,906	665,726	930,490	975	25,267	17,900
To brokers and dealers elsewhere.....	191,809	114,068	77,741	58,113	33,278	87,221	13,197
To others.....	2,931,098	1,820,197	1,110,901	783,249	162,542	1,053,164	932,143
Real estate loans—On farm land.....	258,529	216,048	42,481	242	545	100,188	157,554
On other real estate.....	2,018,808	1,077,284	941,524	137,708	14,191	1,004,776	862,133
Reporting banks' own acceptances.....	135,218	86,585	48,633	81,525	11,666	40,257	1,770
All other loans (including overdrafts).....	4,833,795	3,400,550	1,433,245	1,084,892	235,766	1,681,715	1,831,422
Loans eligible for rediscount with Federal Reserve banks.....	2,050,448	1,416,482	633,966	584,103	93,535	625,803	747,007
Loans secured by U. S. Government obligations.....	312,916	176,939	135,977	255,036	9,244	26,392	22,244
U. S. Government direct obligations—Total	9,871,126	6,069,863	3,801,263	3,461,618	766,332	3,711,746	1,931,430
Bonds.....	4,457,966	3,039,547	1,418,419	940,617	329,769	1,817,971	1,369,609
Treasury notes.....	4,313,905	2,607,227	1,706,678	1,623,407	373,351	1,773,908	543,239
Treasury bills.....	1,099,255	423,089	676,166	897,594	63,212	119,867	18,582
Obligations guaranteed by U. S. Government as to interest and principal—Total	1,558,351	1,093,905	464,476	347,710	87,056	571,069	552,546
Reconstruction Finance Corporation.....	243,724	187,902	55,822	138,244	81,907	11,290	12,283
Federal Farm Mortgage Corporation.....	333,247	255,940	77,307	23,689	1,203	134,698	173,657
Home Owners' Loan Corporation.....	981,410	650,063	331,347	185,777	3,946	425,081	366,606
Other securities—Total	5,427,145	3,534,391	1,892,754	1,173,976	253,985	1,702,940	2,296,244
Obligations of—							
States, counties, municipalities, etc.....	2,101,512	1,383,488	718,024	496,528	150,470	715,028	739,486
Public utilities.....	764,677	535,145	229,532	98,695	24,630	179,908	461,444
Railroads.....	825,058	590,781	234,277	155,639	14,592	208,771	446,056
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....	7,389	4,423	2,966	2,953	34	321	4,081
Federal land banks.....	162,469	119,320	43,149	22,114	880	50,551	88,924
Intermediate credit banks.....	133,367	83,487	49,880	65,686	394	68,611	8,676
Joint stock land banks.....	19,268	16,838	2,430	452	53	3,851	14,912
Territorial and insular possessions.....	16,799	12,725	4,074	419	49	5,341	10,990
Real estate corporations.....	71,531	36,628	34,903	12,506	3,400	32,772	22,853
Other domestic corporations.....	549,722	364,751	184,971	81,234	25,756	183,102	259,630
Stock of—							
Federal Reserve banks.....	146,382	90,095	56,287	46,990	5,970	45,868	47,554
Real estate corporations.....	55,888	35,150	20,738	3,419	5,576	26,654	20,239
Banks and banking corporations.....	67,786	25,925	41,861	23,727	391	29,891	13,777
Other domestic corporations.....	259,212	80,613	178,599	94,299	6,029	95,984	62,900
Foreign securities:							
Central governments.....	113,316	65,157	48,159	40,700	7,235	27,242	38,139
Provincial, State, and municipal governments.....	59,264	38,961	20,303	8,434	6,979	14,142	29,709
Other foreign securities.....	73,505	50,904	22,601	20,181	1,547	24,903	20,874
Demand deposits—Total	18,321,915	11,279,623	7,042,292	6,281,264	1,406,122	6,006,341	4,628,188
Individual deposits subject to check.....	15,449,727	9,374,879	6,074,848	5,494,945	1,169,553	5,118,352	3,666,877
Certificates of deposit.....	130,568	83,766	46,802	34,212	5,800	39,931	60,625
State, county, and municipal deposits.....	2,090,608	1,596,703	493,905	353,572	198,104	673,817	865,115
Banks in United States.....	21,192	18,980	2,212	2	5	18,724	2,401
Banks in foreign countries.....	3,872	3,868	4	3,797	-----	75	-----
All other.....	625,948	201,427	424,521	394,736	32,660	155,442	43,110
Net demand deposits subject to reserve (see p. 10).....	21,045,206	12,757,768	8,287,438	8,112,507	1,633,900	6,640,767	4,658,032
Time deposits—Total	10,194,344	7,225,337	2,969,007	603,278	469,339	4,112,285	5,009,442
States, counties, and municipalities.....	285,076	246,155	38,921	5,737	234	203,228	75,877
Banks in United States.....	135,750	105,685	30,065	241	-----	119,233	16,276
Banks in foreign countries.....	5,149	4,320	829	3,846	-----	1,303	-----
Other time deposits:							
Evidenced by savings passbooks.....	7,985,646	5,670,201	2,315,445	301,083	348,315	3,221,478	4,114,770
Certificates of deposit.....	868,780	673,157	195,623	75,441	45,258	200,681	547,400
Christmas savings, etc.....	64,733	40,766	23,967	3,630	2,997	21,076	37,030
Open accounts.....	542,607	242,753	299,854	186,447	72,515	227,126	56,519
Postal savings.....	306,603	242,300	64,303	26,853	20	118,160	161,570

ALL MEMBER BANKS—CONDITION ON JUNE 29, 1935, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta
ASSETS							
Loans (including overdrafts).....	11,927,966	938,274	4,416,558	978,156	965,744	457,603	412,175
U. S. Government direct obligations.....	9,871,126	546,288	3,978,120	486,886	898,649	338,637	217,255
Securities fully guaranteed by U. S. Government.....	1,558,381	49,020	460,565	120,662	117,502	66,633	64,433
Other securities.....	5,427,145	371,238	1,854,452	626,121	456,437	166,208	142,433
Total loans and investments.....	28,784,618	1,904,820	10,709,695	2,211,825	2,438,332	1,029,081	836,302
Customers' liability on account of acceptances.....	157,751	9,438	121,755	9,421	996	747	1,365
Banking house, furniture, and fixtures.....	998,645	71,861	347,889	87,625	96,127	47,294	40,099
Other real estate owned.....	339,086	18,538	79,401	62,077	41,051	17,913	15,609
Reserve with Federal Reserve banks.....	4,933,277	276,371	2,141,375	235,759	287,946	143,638	89,134
Cash in vault.....	537,010	105,604	95,135	33,974	48,247	29,552	20,596
Due from member banks.....	3,197,622	177,763	329,036	229,985	260,217	204,295	199,828
Due from nonmember banks.....	87,781	3,390	6,454	6,485	4,673	8,115	6,552
Balances with domestic banks, not subject to immediate withdrawal.....	110,700	3,295	2,552	12,313	12,333	5,583	8,109
Balances with banks in foreign countries.....	71,244	2,869	45,491	1,467	1,277	82	205
Due from own foreign branches.....	10,958	3,724	7,234				
Items with Federal Reserve banks in process of collection.....	553,927	50,210	172,087	33,986	53,609	31,823	22,344
Exchanges for clearing house and other checks on local banks.....	553,740	18,599	339,057	31,283	19,047	13,764	9,366
Outside checks and other cash items.....	75,706	3,324	6,610	3,224	6,110	2,420	3,308
Redemption fund and due from United States Treasurer.....	11,842	846	1,448	1,763	1,535	1,064	883
Acceptances of other banks and bills sold with endorsement.....	6,042		5,380	157	31	31	174
Securities borrowed.....	918	2		78	318	89	182
Other assets.....	293,777	11,312	118,887	21,320	19,395	8,884	6,014
Total assets.....	40,724,644	2,661,966	14,529,486	2,982,742	3,291,244	1,544,375	1,260,070
LIABILITIES							
Demand deposits.....	18,321,915	1,215,595	7,308,855	1,085,593	1,276,224	626,846	523,452
Time deposits.....	10,194,344	711,029	2,049,667	1,011,610	1,164,964	488,899	347,749
United States deposits.....	778,716	51,437	406,156	47,071	46,869	27,394	34,008
Due to Federal Reserve banks (deferred credits).....	49,335	8,885	12,902	6,045	4,495	6,145	1,729
Due to other banks in United States.....	4,957,234	241,721	2,070,065	273,115	257,763	177,205	162,326
Due to banks in foreign countries.....	269,307	4,910	245,757	2,943	873	349	1,091
Certified and officers' checks outstanding.....	355,538	11,299	155,810	9,419	13,312	10,304	6,036
Cash letters of credit and travelers' checks outstanding.....	11,738	386	6,272	377	1,843	90	7
Total deposits.....	34,938,127	2,245,262	12,255,484	2,436,173	2,766,343	1,337,232	1,076,398
Secured by pledge of loans and/or investments.....	3,083,595	84,829	916,589	185,313	265,731	126,619	143,625
Not secured by pledge of loans and/or investments.....	31,854,532	2,160,433	11,338,895	2,250,860	2,500,612	1,210,613	932,773
Due to own foreign branches.....	4,241		4,241				
National-bank notes outstanding.....	222,045	16,714	26,135	34,863	29,359	18,937	17,139
Agreements to repurchase securities sold.....	7,409	1,600	2,500		66		20
Bills payable with Federal Reserve banks.....	4,530	913	2,830	263	197	47	11
Rediscounts with Federal Reserve banks.....	1,001	72	310	111	8	30	94
Bills payable—all other.....	3,323	110	1,055	468	202	15	1,264
Rediscounts—all other.....	13		10				
Acceptances of other banks and bills sold with endorsement.....	6,042		5,380	157	31	31	174
Acceptances executed for customers.....	160,219	8,916	125,157	9,052	942	215	1,427
Acceptances executed by other banks for reporting banks.....	14,350	1,433	8,829	1,982	56	526	209
Securities borrowed.....	918	2		78	318	89	182
Interest, taxes, and other expenses accrued and unpaid.....	69,889	6,492	22,289	5,229	8,325	2,608	1,495
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	36,276	2,782	19,057	2,990	1,225	1,158	1,161
Other liabilities.....	142,635	4,528	61,729	11,159	2,696	1,175	1,335
Capital notes and debentures.....	117,332		69,535		30,307	2,930	1,160
Capital stock (see par value below).....	2,565,987	198,055	872,733	199,550	199,922	100,433	103,209
Surplus.....	1,647,024	115,526	754,602	209,541	179,145	48,913	34,064
Undivided profits—net.....	436,366	35,281	142,235	43,873	33,160	20,206	13,410
Reserves for contingencies.....	343,528	23,931	154,989	27,091	38,561	9,475	6,971
Retirement fund for preferred stock and capital notes and debentures.....	3,389	349	386	162	381	355	347
Total liabilities (including capital account).....	40,724,644	2,661,966	14,529,486	2,982,742	3,291,244	1,544,375	1,260,070
Par value of capital stock:							
First preferred.....	577,269	28,422	169,568	31,728	33,283	20,182	26,905
Second preferred.....	28,881	3,872	9,156	5,848	828	538	3,400
Common.....	1,966,815	165,775	698,526	162,069	165,868	79,652	72,917
Total.....	2,572,465	198,069	877,250	199,645	199,979	100,372	103,222
Number of banks.....	6,410	365	792	654	624	401	328

ALL MEMBER BANKS—CONDITION ON JUNE 29, 1935, BY FEDERAL RESERVE DISTRICTS—Cont'd.

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans (including overdrafts).....	1,001,651	357,155	265,594	354,092	332,727	1,448,237
U. S. Government direct obligations.....	1,444,091	284,681	224,128	330,291	212,186	910,014
Securities fully guaranteed by U. S. Government.....	262,491	74,178	43,624	76,454	61,369	161,450
Other securities.....	567,572	190,339	150,855	211,101	99,584	590,799
Total loans and investments.....	3,275,805	906,253	684,201	971,938	705,866	3,110,500
Customers' liability on account of acceptances.....	4,242	301	229	78	363	8,816
Banking house, furniture, and fixtures.....	81,788	26,659	24,786	34,182	35,692	104,643
Other real estate owned.....	21,410	13,249	3,517	5,531	8,392	52,398
Reserve with Federal Reserve banks.....	924,468	162,088	108,909	175,739	114,661	273,189
Cash in vault.....	86,182	19,027	13,528	21,563	18,061	45,541
Due from member banks.....	568,575	170,059	182,080	348,059	223,437	304,288
Due from nonmember banks.....	18,604	5,027	3,599	8,766	6,350	9,766
Balances with domestic banks, not subject to immediate withdrawal.....	7,451	3,203	7,094	23,917	1,945	22,905
Balances with banks in foreign countries.....	5,945	1,104	657	1,234	2,329	8,584
Due from own foreign branches.....						
Items with Federal Reserve banks in process of collection.....	53,160	23,606	9,323	26,196	17,989	29,594
Exchanges for clearing house and other checks on local banks.....	50,652	8,437	6,859	9,449	6,185	41,042
Outside checks and other cash items.....	17,067	2,291	2,798	5,234	1,896	21,424
Redemption fund and due from United States Treasurer.....	811	569	387	801	1,007	728
Acceptances of other banks and bills sold with endorsement.....	22	1			148	98
Securities borrowed.....	11		5	210	23	
Other assets.....	52,760	6,933	7,097	4,430	3,854	32,891
Total assets.....	5,198,953	1,348,807	1,055,069	1,637,327	1,148,198	4,066,407
LIABILITIES						
Demand deposits.....	2,567,479	574,829	437,950	794,585	588,634	1,321,873
Time deposits.....	1,288,488	352,112	340,389	308,593	195,210	1,935,634
United States deposits.....	40,533	15,307	3,765	16,982	28,350	60,844
Due to Federal Reserve banks (deferred credits).....	6,076	225		297	2,375	161
Due to other banks in United States.....	705,102	222,409	132,707	323,704	145,962	245,155
Due to banks in foreign countries.....	4,006	149	574	101	580	7,974
Certified and officers' checks outstanding.....	40,909	10,008	11,817	20,074	18,685	47,865
Cash letters of credit and travelers' checks outstanding.....	872	44	13	42	20	1,772
Total deposits.....	4,653,465	1,175,083	927,215	1,464,378	979,816	3,621,278
Secured by pledge of loans and/or investments.....	370,190	83,679	102,482	166,125	123,514	514,899
Not secured by pledge of loans and/or investments.....	4,283,275	1,091,404	824,733	1,298,253	856,302	3,106,379
Due to own foreign branches.....						
National bank notes outstanding.....	14,707	10,680	7,573	15,228	19,635	11,075
Agreements to repurchase securities sold.....		77			28	3,118
Bills payable with Federal Reserve banks.....			3		121	145
Rediscount with Federal Reserve banks.....			21	71	239	45
Bills payable—all other.....			75		125	9
Rediscounts—all other.....		3				
Acceptances of other banks and bills sold with endorsement.....	22	1			148	98
Acceptances executed for customers.....	4,397	400	210	8	332	9,163
Acceptances executed by other banks for reporting banks.....	258		19	70	31	937
Securities borrowed.....	11		5	210	23	
Interest, taxes, and other expenses accrued and unpaid.....	11,165	2,118	2,641	1,614	1,794	4,119
Dividends declared but not yet payable and amounts set aside for undistributed dividends and for accrued interest on capital notes and debentures.....	1,534	1,265	397	672	1,119	2,916
Other liabilities.....	37,869	12,004	1,879	720	957	6,584
Capital notes and debentures.....	5,048	4,015	433		685	3,219
Capital stock (see par value below).....	304,939	89,824	75,453	94,560	92,704	234,605
Surplus.....	86,651	29,412	23,762	33,924	31,022	100,462
Undivided profits—net.....	37,353	16,999	10,415	20,717	15,920	46,797
Reserves for contingencies.....	41,222	6,803	4,895	4,963	3,303	21,324
Retirement fund for preferred stock and capital notes and debentures.....	312	123	73	192	196	513
Total liabilities (including capital account).....	5,198,953	1,348,807	1,055,069	1,637,327	1,148,198	4,066,407
Par value of capital stock:						
First preferred.....	134,449	15,025	24,788	24,354	22,741	45,824
Second preferred.....	1,525	1,617	810	1,099	141	47
Common.....	169,046	74,557	49,941	69,181	69,822	188,961
Total.....	305,020	91,199	75,539	94,634	92,704	234,832
Number of banks.....	694	390	509	728	554	371

ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS ON JUNE 29, 1935, BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadel- phia	Cleveland	Richmond	Atlanta
Loans—Total	11,927,966	938,274	4,416,558	978,156	965,744	457,603	412,175
Acceptances of other banks payable in United States.....	200,627	4,208	183,330	485	303	192	1,116
Bills, acceptances, etc., payable in foreign countries.....	17,292	585	7,170	442	5	86	1,895
Commercial paper bought in open market.....	247,104	52,872	17,522	28,331	7,443	10,930	8,341
Loans to banks—On securities.....	36,627	3,164	17,902	2,568	2,720	216	591
All other.....	82,427	136	31,800	3,356	7,421	1,199	9,244
Loans on securities exclusive of loans to banks—Total.....	4,097,539	301,683	2,130,060	319,904	335,190	123,304	86,170
To brokers and dealers in New York.....	974,632	7,535	951,798	12,948	79	138	282
To brokers and dealers elsewhere.....	191,809	35,685	60,870	13,514	8,675	3,407	5,460
To others.....	2,931,098	258,463	1,117,392	293,442	326,436	119,759	80,428
Real estate loans—On farm land.....	258,529	3,881	13,082	15,117	22,269	15,305	11,398
On other real estate.....	2,018,808	188,395	447,076	195,218	275,256	70,081	35,816
Reporting banks' own acceptances.....	135,218	19,938	83,276	5,709	1,051	19	967
All other loans (including overdrafts).....	4,833,795	363,412	1,485,340	407,026	314,086	236,271	256,637
Loans eligible for rediscount with Federal Reserve banks.....	2,050,448	139,871	717,024	142,314	90,300	94,881	103,152
Loans secured by U. S. Government obligations.....	312,916	8,456	257,603	2,349	6,930	2,513	2,230
U. S. Government direct obligations—Total	9,871,126	546,288	3,978,120	486,886	898,649	338,637	217,255
Bonds.....	4,457,966	259,760	1,312,517	346,086	452,246	210,766	127,281
Treasury notes.....	4,313,905	256,794	1,767,345	138,250	439,231	125,369	89,774
Treasury bills.....	1,099,255	29,734	898,258	2,550	7,172	2,502	200
Obligations guaranteed by U. S. Government as to interest and principal—Total	1,558,381	49,020	460,565	120,662	117,502	66,633	64,433
Reconstruction Finance Corporation.....	243,724	2,392	140,468	50	1,288	776	984
Federal Farm Mortgage Corporation.....	333,247	11,790	42,946	30,013	22,714	16,110	12,933
Home Owners' Loan Corporation.....	981,410	34,838	277,151	90,599	93,500	49,747	50,516
Other securities—Total	5,427,145	371,238	1,854,452	626,121	456,437	166,208	142,439
Obligations of:							
States, counties, municipalities, etc.....	2,101,512	93,628	685,546	113,970	97,114	67,434	78,340
Public utilities.....	764,677	93,582	234,959	143,284	70,689	17,777	8,562
Railroads.....	825,058	67,632	314,623	162,318	81,985	19,640	9,734
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....	7,389	342	3,354	278	730	560	158
Federal land banks.....	162,469	5,408	29,157	14,887	26,734	17,891	6,171
Intermediate credit banks.....	133,367	12,703	67,349	1,958	6,893	3,762	6,953
Joint stock land banks.....	19,268	792	4,546	2,936	1,146	671	351
Territorial and insular possessions.....	16,799	612	1,895	1,808	2,422	539	1,188
Real estate corporations.....	71,531	3,285	16,339	7,395	6,772	2,513	2,919
Other domestic corporations.....	549,722	37,707	151,327	80,797	89,777	16,096	12,803
Stock of:							
Federal Reserve banks.....	146,382	10,754	59,387	15,127	13,123	5,021	4,431
Real estate corporations.....	55,888	4,086	15,100	6,095	4,128	3,252	908
Banks and banking corporations.....	67,786	6,135	32,089	7,752	14,171	683	1,317
Other domestic corporations.....	259,212	13,107	143,776	31,911	23,269	6,071	5,192
Foreign securities:							
Central governments.....	113,316	4,725	49,443	15,114	7,777	1,918	2,037
Provincial, State, and municipal governments.....	59,264	4,485	17,189	9,094	4,330	956	580
Other foreign securities.....	73,505	12,255	28,373	11,397	5,377	1,424	795
Demand deposits—Total	18,321,915	1,215,595	7,308,855	1,085,593	1,276,224	626,846	523,452
Individual deposits subject to check.....	15,449,727	1,089,882	6,251,711	932,357	1,052,882	535,414	418,676
Certificates of deposit.....	130,568	4,949	41,904	2,643	12,025	3,421	2,302
State, county, and municipal deposits.....	2,090,608	99,709	605,249	112,270	148,973	73,989	94,591
Banks in United States.....	21,192	737	142	2,218	7,637	648	797
Banks in foreign countries.....	3,872		3,797				
All other.....	625,948	20,318	406,052	36,105	54,707	13,374	7,086
Net demand deposits subject to reserve (see p. 10).....	21,045,206	1,322,317	9,156,022	1,191,015	1,364,152	650,002	533,617
Time deposits—Total	10,194,344	711,029	2,049,667	1,011,610	1,164,964	488,899	347,749
States, counties, and municipalities.....	285,076	10,827	23,533	16,318	21,507	8,091	7,437
Banks in United States.....	135,750	3,060	2,691	13,240	35,731	8,865	10,475
Banks in foreign countries.....	5,149	500	3,846	110			
Other time deposits:							
Evidenced by savings pass books.....	7,985,646	598,354	1,615,314	773,114	894,574	398,593	266,698
Certificates of deposit.....	868,750	49,586	111,181	93,710	89,437	44,787	34,054
Christmas savings, etc.....	64,733	5,921	15,907	8,912	7,342	4,545	2,143
Open accounts.....	542,607	34,192	207,251	68,686	89,960	12,159	2,967
Postal savings.....	306,603	8,589	69,944	37,440	26,413	11,859	23,975

ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS ON JUNE 29, 1935, BY FEDERAL RESERVE DISTRICTS—Continued

[In thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—Total	1,001,651	357,155	265,594	354,092	332,727	1,448,237
Acceptances of other banks payable in United States	3,615	598	343	2,377	128	3,932
Bills, acceptances, etc., payable in foreign countries	1,572	218	15	225	225	5,079
Commercial paper bought in open market	52,991	11,578	13,254	23,865	3,064	16,913
Loans to banks—On securities	6,304	583	320	1,355	173	731
All other	10,289	8,681	1,206	6,350	1,105	1,640
Loans on securities exclusive of loans to banks—Total	318,975	80,761	54,255	63,560	57,442	226,235
To brokers and dealers in New York	1,020	1	34	542	235	20
To brokers and dealers elsewhere	37,709	5,561	1,727	3,060	1,346	14,795
To others	280,246	75,199	52,494	59,958	55,861	211,420
Real estate loans—On farm land	25,348	13,074	9,714	15,339	14,703	99,299
On other real estate	114,722	65,992	16,646	17,247	31,544	560,815
Reporting banks' own acceptances	12,490	12	854	571	571	10,331
All other loans (including overdrafts)	455,345	175,658	168,987	223,999	223,772	523,262
Loans eligible for rediscount with Federal Reserve banks	195,350	69,712	105,587	131,565	98,559	162,133
Loans secured by U. S. Government obligations	13,464	3,583	3,321	5,801	3,430	3,236
U. S. Government direct obligations—Total	1,444,091	284,581	224,128	330,291	212,186	910,014
Bonds	658,410	114,813	89,510	124,473	90,397	671,707
Treasury notes	719,068	162,439	130,352	163,375	99,855	222,053
Treasury bills	66,613	7,329	4,266	42,443	21,934	16,254
Obligations guaranteed by U. S. Government as to interest and principal—Total	262,491	74,178	43,624	76,454	61,369	161,450
Reconstruction Finance Corporation	83,911	6,613	1,873	2,483	743	2,143
Federal Farm Mortgage Corporation	56,581	12,175	12,946	29,393	23,530	62,116
Home Owners' Loan Corporation	121,999	55,390	28,805	44,578	37,096	97,191
Other securities—Total	567,572	190,339	150,855	211,101	99,584	590,799
Obligations of:						
States, counties, municipalities, etc.	274,527	66,422	66,571	132,792	66,231	358,937
Public utilities	79,561	24,681	17,846	11,147	2,664	59,925
Railroads	61,541	21,573	20,940	10,725	2,004	52,343
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only	276	468	722	183	159	159
Federal land banks	12,677	16,428	6,603	14,620	5,709	6,184
Intermediate credit banks	8,510	6,289	1,623	8,407	3,052	5,888
Joint stock land banks	3,235	808	883	690	1,309	1,901
Territorial and insular possessions	2,441	1,923	499	1,071	248	2,153
Real estate corporations	7,786	5,810	1,272	527	2,183	14,730
Other domestic corporations	61,967	21,418	20,093	12,230	6,800	38,707
Stock of:						
Federal Reserve banks	12,702	3,993	3,117	4,027	3,993	10,707
Real estate corporations	7,332	276	1,080	1,744	1,404	10,483
Banks and banking corporations	2,597	220	5	259	348	2,210
Other domestic corporations	8,010	15,407	568	4,790	2,550	4,561
Foreign securities:						
Central governments	11,030	2,730	3,780	2,657	485	11,620
Provincial, State, and municipal governments	10,172	1,179	2,658	3,125	167	5,329
Other foreign securities	3,208	734	2,595	2,107	278	4,962
Demand deposits—Total	2,567,479	574,829	437,950	794,585	588,634	1,321,873
Individual deposits subject to check	2,106,277	491,977	330,151	626,400	494,125	1,119,875
Certificates of deposit	16,060	5,690	7,701	13,620	5,000	15,253
State, county, and municipal deposits	400,947	72,147	97,761	146,141	85,488	153,343
Banks in United States	2,329	98	1,071	2,468	584	2,463
Banks in foreign countries	41,866	4,917	1,266	5,956	3,437	30,864
All other	41,866	4,917	1,266	5,956	3,437	30,864
Net demand deposits subject to reserve (see p. 10)	2,829,907	670,082	462,364	890,089	611,999	1,363,640
Time deposits—Total	1,288,488	352,112	340,389	308,593	195,210	1,935,634
States, counties, and municipalities	4,299	5,116	4,505	5,108	5,643	172,692
Banks in United States	11,556	6,999	5,070	14,895	1,007	22,161
Banks in foreign countries						693
Other time deposits:						
Evidenced by savings pass books	1,037,747	246,063	244,304	202,379	155,348	1,553,158
Certificates of deposit	135,167	79,052	74,029	66,139	20,537	71,101
Christmas savings, etc.	8,052	1,367	1,327	3,052	737	5,348
Open accounts	78,161	2,261	801	10,385	3,019	32,765
Postal savings	13,506	11,254	10,353	6,635	8,919	77,716

ALL MEMBER BANKS—RESERVE POSITION ON JUNE 29, 1935

[In thousands of dollars]

	Demand deposits ¹	Due to banks net ²	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of required reserves to net demand plus time deposits (percent)	Ratio of reserves held to net demand plus time deposits (percent)
						Required	Held	Excess		
All member banks.....	18,321,915	2,723,291	21,045,206	10,194,344	31,239,550	2,563,002	4,933,277	2,370,275	8.2	15.8
Central reserve city banks.....	7,687,386	2,059,021	9,746,407	1,072,617	10,819,024	1,299,211	2,610,453	1,311,242	12.0	24.1
Reserve city banks.....	6,006,341	634,426	6,640,767	4,112,285	10,753,052	787,445	1,403,077	615,632	7.3	13.0
Country banks.....	4,628,188	29,844	4,658,032	5,009,442	9,667,474	476,346	919,747	443,401	4.9	9.5
All member banks:										
Boston.....	1,215,595	106,722	1,322,317	711,029	2,033,346	136,868	276,371	139,503	6.7	13.6
New York.....	7,308,855	1,847,167	9,156,022	2,049,667	11,205,689	1,193,561	2,141,375	947,814	10.7	19.1
Philadelphia.....	1,085,593	105,422	1,191,015	1,011,610	2,202,625	136,833	235,759	98,926	6.2	10.7
Cleveland.....	1,276,224	87,928	1,364,152	1,164,964	2,529,116	159,529	287,946	128,417	6.3	11.4
Richmond.....	626,846	23,156	650,002	488,899	1,138,901	70,518	143,638	73,120	6.2	12.6
Atlanta.....	523,452	10,165	533,617	347,749	881,366	56,214	89,134	32,920	6.4	10.1
Chicago.....	2,567,479	262,428	2,829,907	1,288,488	4,118,395	355,704	924,468	568,764	8.6	22.4
St. Louis.....	574,829	95,253	670,082	352,112	1,022,194	70,808	162,088	91,280	6.9	15.9
Minneapolis.....	437,950	24,414	462,364	340,389	802,753	49,905	108,909	59,004	6.2	13.6
Kansas City.....	794,585	95,504	890,089	308,593	1,198,682	88,418	175,739	87,321	7.4	14.7
Dallas.....	588,634	23,365	611,999	195,210	807,209	57,848	114,661	56,813	7.2	14.2
San Francisco.....	1,321,873	41,767	1,363,640	1,935,634	3,299,274	186,796	273,189	86,393	5.7	8.3
Central reserve city banks:										
New York.....	6,281,264	1,831,243	8,112,507	603,278	8,715,785	1,072,724	1,934,739	862,015	12.3	22.2
Chicago.....	1,406,122	227,778	1,633,900	469,339	2,103,239	226,487	675,714	449,227	10.8	32.1
Reserve city banks:										
Boston.....	662,382	103,448	765,830	136,398	902,228	80,675	176,391	95,716	8.9	19.6
New York.....	135,624	11,009	146,633	133,110	279,743	18,657	21,464	2,807	6.7	7.7
Philadelphia.....	665,121	105,342	770,463	219,191	989,654	83,622	144,760	61,138	8.4	14.6
Cleveland.....	881,875	87,766	969,641	649,303	1,618,944	116,443	208,851	92,408	7.2	12.9
Richmond.....	325,585	19,445	345,030	186,834	531,864	40,108	86,864	46,756	7.5	16.3
Atlanta.....	271,116	9,838	280,954	158,782	439,736	32,859	46,483	13,624	7.5	10.6
Chicago.....	663,836	33,577	697,413	382,099	1,079,512	81,204	133,129	51,925	7.5	12.3
St. Louis.....	362,457	82,181	444,638	162,982	607,620	49,353	115,869	66,516	8.1	19.1
Minneapolis.....	220,552	23,704	244,256	92,739	336,995	27,208	58,612	31,404	8.1	17.4
Kansas City.....	466,739	95,041	561,780	162,057	723,837	61,040	114,212	53,172	8.4	15.8
Dallas.....	283,723	21,321	305,044	113,421	418,465	33,907	59,407	25,500	8.1	14.2
San Francisco.....	1,067,331	41,754	1,109,085	1,715,369	2,824,454	162,369	237,035	74,666	5.7	8.4
Country banks:										
Boston.....	553,213	3,274	556,487	574,631	1,131,118	56,193	99,980	43,787	5.0	8.8
New York.....	891,967	4,915	896,882	1,313,279	2,210,161	102,180	185,172	82,992	4.6	8.4
Philadelphia.....	420,472	80	420,552	792,419	1,212,971	53,211	90,999	37,788	4.4	7.5
Cleveland.....	394,349	162	394,511	515,661	910,172	43,086	79,095	36,009	4.7	8.7
Richmond.....	301,261	3,711	304,972	302,065	607,037	30,410	56,774	26,364	5.0	9.4
Atlanta.....	252,326	327	252,653	138,967	441,630	23,355	42,651	19,296	5.3	9.7
Chicago.....	497,521	1,073	498,594	437,050	935,644	48,013	115,625	67,612	5.1	12.4
St. Louis.....	212,372	13,072	225,444	189,130	414,574	21,455	46,219	24,764	5.2	11.1
Minneapolis.....	217,398	710	218,108	247,650	465,758	22,697	50,297	27,600	4.9	10.8
Kansas City.....	327,846	463	328,309	146,536	474,845	27,378	51,527	34,149	5.8	13.0
Dallas.....	304,911	2,044	306,955	81,789	388,744	23,941	55,254	31,313	6.2	14.2
San Francisco.....	254,542	13	254,555	220,265	474,820	24,427	36,154	11,727	5.1	7.6

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

² Combined excess of amounts due to banks over amounts due from banks as shown by individual bank reports. In this calculation the amounts due to banks include due to Federal Reserve banks (deferred credits), due to other banks and trust companies (subject to immediate withdrawal), certified and cashiers' or treasurers' checks outstanding, and letters of credit and travelers' checks sold for cash and outstanding; while amounts due from banks include items with Federal Reserve banks in process of collection, amounts due from banks and trust companies in United States (subject to immediate withdrawal), balances payable in dollars due from foreign branches of other American banks (subject to immediate withdrawal), and exchanges for clearing house and other checks on local banks.

ALL MEMBER BANKS—LOANS AND INVESTMENTS PLEDGED TO SECURE LIABILITIES ON JUNE 29, 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.....	2,876,385	563,806	281,014	1,209,478	822,087
Other bonds, stocks and securities.....	943,086	185,972	4,349	349,710	403,055
Loans and discounts.....	142,746	45,594	—	41,505	55,647
Total pledged.....	3,962,217	795,372	285,363	1,600,693	1,280,789
Pledged:					
Against national bank notes.....	225,394	100	200	17,496	207,598
Against U. S. Government and Postal Savings deposits.....	1,252,769	417,983	20,593	506,464	307,729
Against State, county, and municipal deposits.....	1,393,053	95,129	17,816	762,143	517,965
Against trust department deposits.....	680,244	162,195	223,559	177,705	116,785
Against other deposits.....	187,807	34,957	18,768	85,963	48,119
Against borrowings.....	15,306	—	—	—	13,306
With State authorities to qualify for exercise of fiduciary powers.....	145,788	67,369	4,367	29,934	44,118
For other purposes.....	63,856	17,639	60	20,988	25,169

STATE MEMBER BANKS—CONDITION ON JUNE 29, 1935, BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

		Federal Reserve district											
	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
ASSETS													
Loans (including overdrafts).....	4,574,712	242,639	2,701,070	292,759	469,329	131,171	51,306	216,600	115,897	16,801	36,287	17,252	283,601
U. S. Government direct obligations.....	3,801,263	134,820	2,508,460	140,758	321,212	76,082	19,302	302,362	80,560	6,846	39,203	6,108	165,550
Securities fully guaranteed by U. S. Government.....	464,476	10,935	219,407	37,203	47,795	21,137	4,067	64,168	26,353	3,848	4,538	5,406	19,619
Other securities.....	1,892,754	87,574	947,836	171,782	137,440	53,898	16,069	199,510	66,923	11,962	35,629	6,237	157,894
Total loans and investments.....	10,733,205	475,968	6,376,773	642,502	975,776	282,288	90,744	782,640	289,733	39,457	115,657	35,003	626,664
Customers' liability on account of acceptances.....	71,025	758	65,593	1,057	141	504	36	189	70	6	6	2,517	2,671
Banking house, furniture, and fixtures.....	348,859	19,497	197,681	24,467	37,864	17,710	4,553	15,911	8,994	1,503	3,128	2,517	15,034
Other real estate owned.....	167,724	8,455	52,946	32,052	25,932	5,830	2,779	10,167	6,736	389	1,893	776	19,769
Reserve with Federal Reserve banks.....	1,841,099	52,323	1,232,091	61,073	133,804	37,776	10,415	184,474	48,193	6,206	19,242	5,663	49,839
Cash in vault.....	134,568	8,814	52,543	7,468	17,922	6,711	1,887	21,740	4,427	1,209	2,045	994	8,808
Due from member banks.....	726,311	45,536	192,820	69,496	72,728	48,067	16,847	87,327	42,720	13,043	52,525	10,036	75,166
Due from nonmember banks.....	19,407	580	3,862	2,872	619	4,127	225	2,245	665	45	2,640	96	1,431
Balances with domestic banks, not subject to immediate with- drawal.....	20,695	157	990	5,305	3,623	768	678	667	1,162	164	3,738	11	3,432
Balances with banks in foreign countries.....	27,596	1,066	21,964	13	129	72	5	318	1,031	6	1,156	-----	1,836
Due from own foreign branches.....	2,887	-----	2,887	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Items with Federal Reserve banks in process of collection.....	187,401	8,553	100,150	8,474	19,776	12,569	2,506	13,479	7,783	623	4,861	378	8,249
Exchanges for clearing house and other checks on local banks.....	283,052	2,514	238,762	8,019	7,603	4,209	1,131	8,188	3,169	157	1,349	352	7,599
Outside checks and other cash items.....	23,834	1,005	3,442	551	3,134	496	353	8,619	910	96	141	82	5,005
Acceptances of other banks and bills sold with endorsement.....	1,450	-----	1,422	-----	-----	27	2	11	5	-----	-----	-----	-----
Securities borrowed.....	123	-----	78	-----	-----	27	2	11	5	-----	-----	-----	-----
Other assets.....	121,965	3,604	71,200	11,652	10,452	4,285	855	7,359	3,355	721	853	320	7,309
Total assets.....	14,711,201	628,830	8,615,126	875,079	1,309,503	425,466	133,016	1,143,334	418,949	63,624	209,234	56,228	832,812
LIABILITIES													
Demand deposits.....	7,042,292	281,779	4,483,200	403,350	513,178	184,264	54,492	516,173	174,206	27,834	91,948	28,939	282,929
Time deposits.....	2,969,007	215,464	965,769	204,943	473,978	116,887	39,547	403,450	106,577	22,855	25,715	10,388	383,434
United States deposits.....	344,220	9,692	257,717	17,468	22,581	7,267	2,377	9,756	7,270	169	2,521	2,432	4,970
Due to Federal Reserve banks (deferred credits).....	13,503	2,035	5,268	1,906	1,596	1,787	18	397	-----	-----	-----	491	5
Due to other banks in United States.....	1,789,511	20,406	1,265,603	73,645	62,285	58,364	11,980	93,180	65,082	3,911	70,175	4,946	59,934
Due to banks in foreign countries.....	159,752	166	156,020	31	274	78	44	254	61	3	65	3	2,753
Certified and officers' checks outstanding.....	139,876	3,062	102,882	3,169	5,933	4,127	516	8,023	2,999	576	1,318	825	6,446
Cash letters of credit and travelers' checks outstanding.....	3,164	-----	2,818	14	4	36	-----	136	26	-----	-----	2	128
Total deposits.....	12,461,325	532,604	7,239,277	704,526	1,079,829	372,810	108,974	1,031,369	356,221	55,348	191,742	48,026	749,599
Due to own foreign branches.....	3,817	-----	3,817	-----	-----	-----	-----	-----	77	-----	-----	-----	3,088
Agreements to repurchase securities sold.....	3,215	-----	-----	50	-----	-----	-----	-----	-----	-----	-----	-----	-----
Bills payable with Federal Reserve banks.....	2,552	540	1,955	46	-----	11	-----	-----	-----	21	-----	41	33
Rediscounts with Federal Reserve banks.....	360	-----	212	17	-----	36	-----	-----	-----	-----	-----	75	9
Bills payable—all other.....	1,312	-----	735	132	-----	361	-----	-----	-----	-----	-----	-----	-----
Rediscounts—all other.....	1,450	-----	1,422	-----	-----	27	-----	-----	1	-----	-----	-----	-----
Acceptances of other banks and bills sold with endorsement.....	74,647	712	69,319	1,035	123	55	17	333	70	-----	6	-----	2,977
Acceptances executed for customers.....	6,179	67	5,561	14	19	443	19	-----	-----	-----	-----	-----	56
Acceptances executed by other banks for reporting banks.....	123	-----	78	-----	-----	27	2	11	-----	5	-----	-----	-----
Securities borrowed.....	27,588	2,701	12,862	2,728	4,552	783	289	1,488	1,060	72	238	76	739
Interest, taxes, and other expenses accrued and unpaid.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	15,272	376	11,284	1,210	557	219	149	375	461	12	25	9	595
Other liabilities.....	80,087	908	46,553	9,335	1,642	626	248	7,312	11,226	30	17	106	2,084
Capital notes and debentures.....	117,332	-----	69,535	-----	30,307	2,930	1,160	5,048	4,015	433	-----	685	3,219
Capital stock.....	760,259	40,578	415,229	59,329	59,657	25,536	12,885	47,695	30,346	5,427	9,825	4,493	49,259
Surplus.....	817,023	32,967	534,808	75,331	99,495	15,121	5,795	22,609	7,709	934	3,650	1,557	17,047
Undivided profits—net.....	138,459	7,048	76,389	10,357	9,787	4,273	1,280	11,000	4,457	868	2,783	818	9,399
Reserves for contingencies.....	199,963	10,301	126,158	10,913	23,470	2,608	1,787	16,091	3,257	470	937	316	3,655
Retirement fund for preferred stock and capital notes and debentures.....	238	28	10	28	15	8	3	3	49	4	11	26	53
Total liabilities (including capital account).....	14,711,201	628,830	8,615,126	875,079	1,309,503	425,466	133,016	1,143,334	418,949	63,624	209,234	56,228	832,812
Number of banks.....	985	46	166	60	98	63	54	172	70	68	50	59	79

ALL MEMBER BANKS—CONDITION ON JUNE 29, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES,¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)

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

	District no. 1		District no. 2		District no. 3		District no. 4						
	BOS- TON	Country banks	NEW YORK ²	Buffalo	Country banks	PHILA- DEL- PHIA	Country banks	CLEVE- LAND	Cincin- nati	Pitts- burgh	Colum- bus	Toledo	Country banks
ASSETS													
Loans (including overdrafts).....	394,316	543,958	3,327,998	154,604	933,956	399,027	579,129	237,874	108,756	198,000	27,859	22,561	370,685
U. S. Government direct obligations.....	267,681	278,607	3,465,096	55,662	457,362	267,358	219,528	109,819	66,240	498,738	30,556	19,105	174,191
Securities fully guaranteed by U. S. Government.....	8,063	40,957	349,946	8,469	102,150	64,680	55,982	37,833	5,288	5,641	7,571	3,079	58,090
Other securities.....	130,923	240,315	1,181,507	63,934	609,011	244,789	381,332	50,828	45,436	102,325	28,570	4,718	224,560
Total loans and investments.....	800,983	1,103,837	8,324,547	282,669	2,102,479	975,854	1,235,971	436,354	225,720	804,713	94,556	49,463	827,526
Customers' liability on account of acceptances.....	8,693	745	120,576	143	1,036	9,361	60	695	111	159	31	---	31
Banking house, furniture, and fixtures.....	27,089	44,772	247,522	15,039	85,328	25,318	62,307	9,953	13,723	22,970	5,349	2,470	41,656
Other real estate owned.....	3,021	15,517	30,676	3,529	45,196	25,468	36,609	11,004	6,606	6,351	475	1,030	15,585
Reserve with Federal Reserve banks.....	176,391	99,980	1,937,702	18,501	185,172	144,760	90,999	54,488	30,501	80,967	13,298	20,597	79,095
Cash in vault.....	78,498	27,106	51,703	2,182	41,250	9,332	24,642	6,898	3,952	6,192	2,120	3,022	26,063
Due from member banks.....	61,900	115,863	132,789	12,301	183,946	136,314	93,671	37,710	42,579	47,785	21,246	6,928	103,969
Due from nonmember banks.....	1,918	1,472	2,241	809	3,404	4,840	1,645	1,188	32	1,783	362	---	1,308
Balances with domestic banks, not subject to immediate withdrawal.....	2,329	966	39	---	2,513	8,548	3,765	1,019	205	102	789	---	10,218
Balances with banks in foreign countries.....	2,582	287	42,739	2,108	644	1,466	1	385	49	73	552	6	212
Due from own foreign branches.....	3,724	---	7,234	---	---	---	---	---	---	---	---	---	---
Items with Federal Reserve banks in process of collection.....	28,140	22,070	120,116	6,612	45,359	21,835	12,151	9,913	8,486	18,924	5,170	2,799	8,317
Exchanges for clearing house and other checks on local banks.....	13,608	4,991	324,245	2,879	11,933	26,638	4,645	4,098	3,389	5,613	1,699	700	3,548
Outside checks and other cash items.....	1,298	2,026	4,061	165	2,384	2,043	1,181	1,700	1,010	1,325	388	267	1,420
Redemption fund and due from United States Treasurer.....	---	846	36	6	1,406	128	1,635	---	59	14	17	---	1,445
Acceptances of other banks and bills sold with endorsement.....	---	---	5,266	2	112	157	---	---	---	---	---	---	31
Securities borrowed.....	---	2	---	---	---	---	78	---	---	---	---	---	318
Other assets.....	5,040	6,272	97,535	1,588	19,764	14,242	7,078	6,890	1,490	5,769	244	417	4,585
Total assets.....	1,215,214	1,446,752	11,449,027	348,533	2,731,926	1,406,304	1,576,438	582,295	337,912	1,002,746	146,265	96,699	1,125,327
LIABILITIES													
Demand deposits.....	662,382	553,213	6,293,597	123,291	891,967	665,121	420,472	231,137	126,074	397,874	76,621	50,169	394,349
Time deposits.....	136,398	574,631	614,273	122,115	1,313,279	219,191	792,419	225,699	116,957	252,619	30,205	23,823	515,661
United States deposits.....	37,419	14,018	369,489	8,616	28,051	34,710	12,361	14,799	7,497	18,461	1,186	627	4,299
Due to Federal Reserve banks (deferred credits).....	---	8,885	---	---	12,902	401	5,644	---	---	---	993	1,186	2,316
Due to other banks in United States.....	188,714	53,007	1,982,994	28,949	58,122	265,413	7,702	42,233	37,326	142,037	20,634	6,369	9,164
Due to banks in foreign countries.....	4,727	183	244,431	1,042	284	2,939	4	603	49	182	39	---	---
Certified and officers' checks outstanding.....	5,875	5,424	142,762	2,256	10,792	5,000	4,419	2,412	1,550	2,771	872	546	5,161
Cash letters of credit and travelers' checks outstanding.....	359	27	6,099	---	173	362	15	---	4	1,805	25	---	9
Total deposits.....	1,035,874	1,209,388	9,653,645	286,269	2,315,570	1,193,137	1,243,036	516,883	289,457	815,749	130,575	82,720	930,959
Due to own foreign branches.....	---	---	---	---	---	---	---	---	---	---	---	---	---
National bank notes outstanding.....	---	16,714	678	110	25,347	2,550	32,313	---	1,184	270	250	---	27,655
Agreements to repurchase securities sold.....	100	1,500	2,500	---	---	---	---	---	---	50	---	---	16
Bills payable with Federal Reserve banks.....	---	913	---	---	2,830	---	263	---	---	---	---	---	197
Rediscounts with Federal Reserve banks.....	---	72	---	---	310	---	111	---	---	---	---	---	8
Bills payable—all other.....	---	110	---	---	1,055	---	468	---	---	---	---	---	202
Rediscounts—all other.....	---	---	---	---	10	---	---	---	---	---	---	---	---
Acceptances of other banks and bills sold with endorsement.....	---	---	5,266	2	112	157	---	---	---	---	---	---	31
Acceptances executed for customers.....	8,172	744	124,386	---	771	9,011	41	697	92	122	---	---	31
Acceptances executed by other banks for reporting banks.....	1,410	23	8,451	143	235	1,971	11	---	19	37	---	---	---
Securities borrowed.....	---	2	---	---	---	---	78	---	---	---	---	---	318
Interest, taxes, and other expenses accrued and unpaid.....	2,523	3,969	17,747	427	4,115	3,606	1,623	1,599	648	3,352	581	381	1,764
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	1,507	1,275	17,032	275	1,750	1,949	1,041	251	144	279	111	51	389
Other liabilities.....	3,137	1,391	49,554	90	12,085	1,681	9,478	971	112	595	30	69	919
Capital notes and debentures.....	---	---	25,650	13,400	30,485	---	---	15,000	9,400	---	---	3,400	2,507
Capital stock.....	83,650	114,405	644,180	15,700	212,853	68,272	131,278	35,500	20,400	35,950	10,100	6,100	91,872
Surplus.....	53,510	62,016	671,488	9,227	73,887	90,035	119,506	4,765	11,800	109,407	3,364	1,580	48,249
Undivided profits—net.....	13,608	21,673	110,672	3,573	27,990	16,829	27,044	818	3,241	11,785	431	1,026	15,859
Reserve for contingencies.....	11,704	12,227	113,516	19,317	22,156	17,104	9,987	5,811	1,404	25,150	623	1,387	4,186
Retirement fund for preferred stock and capital notes and debentures.....	19	330	21	---	365	2	160	---	11	---	209	5	165
Total liabilities (including capital account).....	1,215,214	1,446,752	11,449,027	348,533	2,731,926	1,406,304	1,576,438	582,295	337,912	1,002,746	146,265	96,699	1,125,327
Number of banks.....	12	353	45	5	742	24	630	3	10	13	4	4	590

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

² Includes both Central Reserve city and Reserve city banks.

ALL MEMBER BANKS—CONDITION ON JUNE 29, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES,¹ 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
ASSETS												
Loans (including overdrafts)	37,290	49,317	15,653	57,347	297,996	47,245	34,053	16,128	30,936	56,847	40,600	186,366
U. S. Government direct obligations	23,187	130,163	7,894	61,405	115,988	33,776	12,989	20,956	6,165	45,982	7,179	90,208
Securities fully guaranteed by U. S. Government	3,478	3,440	2,755	21,404	35,556	1,479	4,592	10,577	1,275	6,881	299	39,330
Other securities	16,038	25,270	9,476	18,593	96,831	12,395	6,999	10,430	14,138	15,989	4,945	77,543
Total loans and investments	79,993	208,190	35,778	158,749	546,371	94,895	58,633	58,091	52,514	125,699	53,023	393,447
Customers' liability on account of acceptances	146	443	44	114	114	—	—	—	128	562	80	595
Banking house, furniture, and fixtures	3,032	7,694	1,328	11,141	24,099	4,429	1,706	3,639	1,574	5,459	5,028	18,264
Other real estate owned	1,279	589	105	2,662	13,278	841	3,911	284	923	1,221	922	7,507
Reserve with Federal Reserve banks	17,817	30,015	5,383	33,649	56,774	11,158	5,040	5,227	4,361	14,140	6,557	42,651
Cash in vault	1,083	3,214	344	7,586	17,325	1,079	692	784	519	1,970	1,207	14,345
Due from member banks	23,213	48,631	11,014	24,479	96,958	23,138	5,939	13,915	13,221	34,394	15,469	93,752
Due from nonmember banks	1,344	240	1,661	229	4,641	251	646	722	522	1,164	917	2,330
Balances with domestic banks, not subject to immediate withdrawal	2,134	9	106	50	3,284	500	25	1,425	174	100	—	5,885
Balances with banks in foreign countries	—	16	—	66	—	—	21	—	—	85	5	94
Items with Federal Reserve banks in process of collection	5,048	9,380	3,341	2,644	11,410	7,246	2,565	1,834	1,999	2,743	1,760	4,197
Exchanges for clearing house and other checks on local banks	1,568	3,798	406	4,012	3,980	903	246	450	407	3,760	775	2,825
Outside checks and other cash items	56	440	147	556	1,221	626	183	185	535	598	105	1,076
Redemption fund and due from United States Treasurer	—	20	1	50	993	—	—	75	—	—	10	798
Acceptances of other banks and bills sold with endorsement	27	—	—	4	—	—	—	—	2	153	13	6
Securities borrowed	—	—	—	89	—	80	—	—	—	—	—	102
Other assets	944	2,134	355	1,047	4,404	614	715	450	294	784	323	2,834
Total assets	137,538	314,516	60,412	246,964	784,945	145,760	80,301	87,102	77,173	192,832	86,194	590,708
LIABILITIES												
Demand deposits	53,472	136,771	22,559	112,783	301,261	57,315	33,643	32,258	28,947	81,379	37,574	252,336
Time deposits	31,902	68,238	8,283	78,411	302,065	29,789	18,515	19,168	22,907	44,201	24,202	188,967
United States deposits	2,922	17,628	2,158	882	3,804	7,107	3,144	4,764	2,367	5,414	457	10,755
Due to Federal Reserve banks (deferred credits)	—	—	—	1,689	4,456	—	—	—	—	—	34	1,695
Due to other banks in United States	34,033	58,941	21,170	20,273	42,788	32,684	8,753	20,551	12,701	40,406	13,556	33,675
Due to banks in foreign countries	24	73	—	252	—	27	—	8	—	730	—	326
Certified and officer's checks outstanding	873	1,211	333	2,450	5,437	590	327	284	197	1,267	346	3,025
Cash letters of credit and travelers' checks outstanding	—	10	—	74	6	—	—	4	—	—	—	3
Total deposits	123,226	282,872	54,503	216,814	659,817	127,512	64,382	77,037	67,119	173,397	76,169	490,782
National bank notes outstanding	—	400	25	962	17,550	—	—	1,309	—	—	200	15,630
Agreements to repurchase securities sold	—	—	—	—	47	—	—	—	—	—	—	20
Bills payable with Federal Reserve banks	—	—	—	—	30	—	—	—	—	—	—	11
Rediscouts with Federal Reserve banks	—	—	—	—	15	—	—	—	—	—	—	94
Bills payable—all other	—	—	—	—	—	—	—	—	—	—	—	1,264
Rediscouts—all other	—	—	—	—	—	—	—	—	—	—	—	—
Acceptances of other banks and bills sold with endorsement	27	—	—	4	—	—	—	—	2	153	13	6
Acceptances executed for customers	—	138	—	77	—	—	—	—	2	791	—	634
Acceptances executed by other banks for reporting banks	—	8	443	44	31	—	—	—	126	3	80	—
Securities borrowed	—	—	—	89	—	—	—	—	—	—	—	102
Interest, taxes, and other expenses accrued and unpaid	218	660	98	535	1,097	259	226	67	137	188	67	551
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures	144	305	4	124	581	206	192	52	25	226	87	373
Other liabilities	235	113	135	62	630	400	74	31	93	188	172	377
Capital notes and debentures	—	2,200	—	—	730	—	—	—	—	—	500	660
Capital stock	8,050	12,450	2,500	13,700	63,733	8,900	12,500	6,000	8,300	10,700	6,150	50,659
Surplus	3,340	8,650	1,450	9,950	25,523	4,950	1,013	1,735	550	4,287	2,153	19,376
Undivided profits—net	1,436	3,934	907	3,858	10,071	1,736	165	580	764	2,374	423	7,368
Reserves for contingencies	862	2,786	341	840	4,646	1,717	1,749	291	55	275	179	2,705
Retirement fund for preferred stock and capital notes and debentures	—	—	6	75	274	—	—	—	—	250	1	96
Total liabilities (including capital account)	137,538	314,516	60,412	246,964	784,945	145,760	80,301	87,102	77,173	192,832	86,194	590,708
Number of banks	5	10	4	11	371	3	2	3	3	4	4	309

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

ALL MEMBER BANKS—CONDITION ON JUNE 29, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES,¹ 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	De- troit	Cedar Rapids	Des Moines	Du- buque	Grand Rapids	Indian- apolis	Mil- waukee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock
ASSETS													
Loans (including overdrafts).....	508,987	81,683	6,446	17,410	752	16,186	25,923	64,773	11,187	6,201	262,103	113,820	9,092
U. S. Government direct obligations.....	798,733	193,352	5,252	29,183	3,752	15,338	62,882	117,520	13,700	4,970	190,409	154,574	3,478
Securities fully guaranteed by U. S. Government.....	92,835	63,454	3,090	3,748	998	1,110	5,433	2,100	642	2,761	86,320	29,621	3,540
Other securities.....	277,225	34,913	7,009	9,142	621	6,365	15,243	12,701	5,993	2,640	195,720	57,667	2,587
Total loans and investments.....	1,677,780	373,402	21,797	59,483	6,123	38,999	109,481	197,094	31,522	16,572	743,552	355,682	18,697
Customers' liability on account of acceptances.....	4,124	24	—	1	—	—	5	64	—	—	24	282	—
Banking house, furniture and fixtures.....	27,600	2,918	1,000	1,414	59	1,647	4,374	5,505	2,334	506	34,431	5,745	654
Other real estate owned.....	6,094	4,028	—	118	28	959	447	1,034	332	—	8,370	4,299	187
Reserve with Federal Reserve banks.....	689,686	60,237	2,287	5,854	528	4,269	15,141	24,226	4,648	1,967	115,625	87,527	3,111
Cash in vault.....	40,335	5,739	387	983	139	1,240	3,357	4,094	631	722	28,555	4,819	238
Due from member banks.....	251,194	76,884	4,241	11,878	383	2,582	31,158	25,773	6,207	7,226	151,049	57,763	4,703
Due from nonmember banks.....	12,744	511	73	102	—	—	159	3,465	283	70	1,197	936	170
Balances with domestic banks, not subject to immediate withdrawal.....	1,000	—	—	—	—	5	2,310	758	211	125	3,042	1,007	195
Balances with banks in foreign countries.....	2,754	2,822	—	—	—	23	49	40	—	—	257	1,060	—
Items with Federal Reserve banks in process of collection.....	40,574	14,416	336	2,221	441	1,116	5,616	5,481	929	262	11,768	12,472	961
Exchanges for clearing house and other checks on local banks.....	31,162	6,617	80	636	14	520	4,402	1,844	424	273	4,680	3,778	295
Outside checks and other cash items.....	8,128	2,452	74	256	12	222	1,731	529	42	—	3,599	863	146
Redemption fund and due from United States Treasurer.....	65	—	—	—	—	25	—	—	—	10	711	—	15
Acceptances of other banks and bills sold with endorsement.....	17	—	—	—	—	—	—	—	—	—	5	1	—
Securities borrowed.....	—	—	—	—	—	—	—	—	—	—	11	—	—
Other assets.....	39,110	2,468	23	398	78	229	827	985	121	83	8,438	3,469	143
Total assets.....	2,832,367	552,518	30,298	83,344	7,805	51,836	179,057	270,892	47,684	27,838	1,115,314	539,703	29,515
LIABILITIES													
Demand deposits.....	1,470,611	290,414	7,794	43,727	2,725	18,895	88,032	115,281	20,936	11,543	497,521	249,268	15,492
Time deposits.....	519,713	158,847	6,660	10,283	3,947	22,151	36,621	74,359	15,238	3,619	437,050	99,690	4,928
United States deposits.....	20,952	8,473	20	739	27	129	2,940	1,964	198	178	4,913	10,007	85
Due to Federal Reserve banks (deferred credits).....	—	—	—	—	—	—	1,127	3,714	—	1	1,234	—	—
Due to other banks in United States.....	504,363	45,708	14,165	19,364	298	3,631	31,981	45,118	4,525	9,850	26,104	125,555	6,008
Due to banks in foreign countries.....	3,065	746	—	—	—	—	41	132	—	—	22	134	—
Certified and officers' checks outstanding.....	25,295	4,443	94	463	40	192	1,155	1,622	595	205	6,805	2,078	173
Cash letters of credit and travelers' checks outstanding.....	851	6	—	—	—	—	2	11	—	—	2	42	—
Total deposits.....	2,544,850	508,632	28,733	74,576	7,037	44,995	161,899	242,201	41,492	25,396	973,651	486,774	26,687
National bank notes outstanding.....	1,191	—	—	—	—	500	—	—	—	200	12,816	—	293
Agreements to repurchase securities sold.....	—	—	—	—	—	—	—	—	—	—	—	—	—
Bills payable with Federal Reserve banks.....	—	—	—	—	—	—	—	—	—	—	—	—	—
Rediscounts with Federal Reserve banks.....	—	—	—	—	—	—	—	—	—	—	—	—	—
Bills payable—all other.....	—	—	—	—	—	—	—	—	—	—	—	—	—
Rediscounts—all other.....	—	—	—	—	—	—	—	—	—	—	—	—	—
Acceptances of other banks and bills sold with endorsement.....	17	—	—	—	—	—	—	—	—	—	5	1	—
Acceptances executed for customers.....	4,287	24	—	1	—	—	—	64	—	—	21	371	—
Acceptances executed by other banks for reporting banks.....	250	—	—	—	—	—	5	—	—	—	3	—	—
Securities borrowed.....	—	—	—	—	—	—	—	—	—	—	11	—	—
Interest, taxes, and other expenses accrued and unpaid.....	8,510	431	—	152	—	73	281	646	33	22	1,017	1,149	49
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	572	243	—	12	—	50	101	205	7	3	341	658	21
Other liabilities.....	32,883	326	—	26	—	64	158	19	2	11	4,380	373	19
Capital notes and debentures.....	900	—	—	—	—	—	1,000	1,500	—	—	1,648	—	—
Capital stock.....	153,470	26,750	500	6,600	300	5,140	8,550	19,300	3,260	1,250	79,819	33,900	1,675
Surplus.....	40,642	8,800	500	775	300	750	4,810	3,740	1,950	575	23,809	7,352	250
Undivided profits—net.....	14,004	4,772	132	848	98	258	2,169	1,414	621	275	12,762	5,535	368
Reserves for contingencies.....	30,739	2,540	433	354	70	3	84	1,803	319	106	4,771	3,585	149
Retirement fund for preferred stock and capital notes and debentures.....	52	—	—	—	—	—	—	—	—	—	260	5	4
Total liabilities (including capital account).....	2,832,367	552,518	30,298	83,344	7,805	51,836	179,057	270,892	47,684	27,838	1,115,314	539,703	29,515
Number of banks.....	38	4	1	3	1	3	4	5	3	4	628	11	4

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

² Includes both Central Reserve city and Reserve city banks.

ALL MEMBER BANKS—CONDITION ON JUNE 29, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES,¹ 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)						
	Louisville	Memphis	Country banks	MIN-NEAPOLIS	Helena	St. Paul	Country banks	KANSAS CITY	Denver	Oklahoma City	Omaha	Kansas City, Kans.	Lincoln	Pueblo
ASSETS														
Loans (including overdrafts).....	51,727	34,518	147,998	73,926	2,222	50,691	138,755	58,680	28,727	21,606	25,845	4,005	9,269	1,202
U. S. Government direct obligations.....	38,425	12,614	75,490	86,449	2,911	35,852	98,916	102,150	39,237	5,056	35,925	4,632	8,105	4,567
Securities fully guaranteed by U. S. Government.....	5,350	6,685	28,982	2,782	563	11,562	28,717	4,737	11,672	11,671	5,356	978	1,537	483
Other securities.....	14,667	14,097	101,321	19,164	2,346	9,720	119,425	43,058	20,077	24,127	16,751	1,882	1,432	1,597
Total loans and investments.....	110,169	67,914	353,791	152,321	8,242	107,825	385,813	208,645	99,713	62,460	83,877	11,497	20,343	7,839
Customers' liability on account of acceptances.....		16	3	158		52	19	6		59				
Banking house, furniture, and fixtures.....	2,068	3,063	15,109	2,684	384	5,183	16,535	3,199	1,978	1,526	3,459	620	868	216
Other real estate owned.....	2,056	341	6,366	523	68		2,926	1,645	459	5	9	240	54	127
Reserve with Federal Reserve banks.....	11,750	13,481	46,219	43,774	1,903	12,935	50,297	28,128	20,360	12,033	14,374	1,060	6,985	2,146
Cash in vault.....	1,696	1,375	10,899	1,616	65	1,492	10,355	2,163	3,847	600	944	97	567	253
Due from member banks.....	13,488	20,391	73,714	47,985	5,597	33,833	94,665	84,526	32,439	16,305	15,576	1,134	9,879	8,042
Due from nonmember banks.....	641	1,155	2,125	802	14		2,783	3,646	782	238	365		137	
Balances with domestic banks, not subject to immediate withdrawal.....	385	250	1,366	1,500	480	100	5,014	8,360	1,950	900		300		2,250
Balances with banks in foreign countries.....		23	21	461		53	143	10			1			
Items with Federal Reserve banks in process of collection.....	5,667	1,376	3,130	4,628	467	1,953	2,275	9,553	4,364	3,892	2,727	241	916	6
Exchanges for clearing house and other checks on local banks.....	1,506	825	2,033	3,692	71	1,246	1,850	2,780	1,554	531	903	241	372	97
Outside checks and other cash items.....	285	328	669	1,047	49	722	980	272	845	502	2,342	52	80	3
Redemption fund and due from United States Treasurer.....		50	504			5	382		12					5
Acceptances of other banks and bills sold with endorsement.....														
Securities borrowed.....							5	135						
Other assets.....	924	498	1,899	1,984	567	1,399	3,147	668	707	582	289	148	57	
Total assets.....	150,635	111,106	517,848	293,175	17,907	166,798	577,189	354,905	178,020	99,633	124,866	15,630	40,258	20,984
LIABILITIES														
Demand deposits.....	49,658	48,039	212,372	131,957	9,098	79,497	217,398	139,618	80,183	48,851	56,086	6,267	19,450	9,030
Time deposits.....	30,091	28,273	189,130	53,684	2,964	36,091	247,650	30,437	50,848	17,458	15,197	3,828	4,586	6,406
United States deposits.....	1,795	1,337	2,083	405	70	925	2,365	6,977	1,184	129	342	562	540	19
Due to Federal Reserve banks (deferred credits).....			225										203	
Due to other banks in United States.....	36,787	19,905	34,154	72,838	3,917	32,030	23,922	146,240	25,423	21,634	41,992	3,528	12,353	3,477
Due to banks in foreign countries.....			15	398		98	78	66	32					
Certified and officers' checks outstanding.....	4,579	539	2,639	5,175	142	1,315	5,185	7,846	3,121	1,029	952	194	384	53
Cash letters of credit and travelers' checks outstanding.....			1	3		7	3	6	26	1	7			
Total deposits.....	122,910	98,093	440,619	264,460	16,191	149,963	496,601	331,190	160,817	89,102	114,578	14,379	37,516	18,985
National-bank notes outstanding.....		500	9,887	98		98	7,475		231					100
Agreements to repurchase securities sold.....			77											
Bills payable with Federal Reserve banks.....							3							
Rediscounts with Federal Reserve banks.....							21							
Bills payable—all other.....							75							
Rediscounts—all other.....	3													
Acceptances of other banks and bills sold with endorsement.....														
Acceptances executed for customers.....		26	3	158		52		6						
Acceptances executed by other banks for reporting banks.....							19			59				
Securities borrowed.....							5	135						
Interest, taxes, and other expenses accrued and unpaid.....	422	48	450	839	44	705	1,053	119	566	32	205	18	8	68
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	170	82	334	87	3	168	139	215	63	44	24			
Other liabilities.....	11,220	161	231	1,401	18	147	313	70	268		82	5	29	1
Capital notes and debentures.....			4,015				433							
Capital stock.....	8,243	5,600	40,506	17,400	1,100	9,000	47,953	13,000	7,335	7,350	7,045	950	1,650	600
Surplus.....	5,300	3,009	13,510	6,550	200	4,163	12,849	4,593	4,565	1,160	1,635	175	500	1,075
Undivided profits—net.....	1,917	3,077	6,102	760	336	1,959	7,360	4,814	3,385	1,697	484	88	339	97
Reserves for contingencies.....	450	619	2,000	1,520	15	543	2,817	763	790	164	811		216	58
Retirement fund for preferred stock and capital notes and debentures.....			114				73			25	2			
Total liabilities (including capital account).....	150,635	111,106	517,848	293,175	17,907	166,798	577,189	354,905	178,020	99,633	124,866	15,630	40,258	20,984
Number of banks.....	6	3	366	4	2	3	500	9	7	5	6	2	3	2

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

ALL MEMBER BANKS—CONDITION ON JUNE 29, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES,¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District no. 10—Continued					District no. 11							
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	DALLAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
ASSETS													
Loans (including overdrafts).....	9,352	5,001	30,691	9,067	150,647	67,209	6,485	39,068	12,903	26,189	8,337	5,051	167,485
U. S. Government direct obligations.....	4,439	8,918	16,040	14,729	86,503	36,167	9,651	64,722	24,369	7,543	5,301	3,758	60,675
Securities fully guaranteed by U. S. Government.....	1,897	1,862	4,783	1,740	29,718	19,073	262	10,354	3,490	6,901	1,190	1,665	18,434
Other securities.....	2,662	4,260	7,613	2,833	84,809	10,715	999	10,038	4,324	7,480	3,544	1,666	60,818
Total loans and investments.....	18,350	20,041	59,127	28,369	351,677	133,164	17,397	124,182	45,086	45,113	18,372	12,140	307,412
Customers' liability on account of acceptances.....			11		2	300					34		29
Banking house, furniture, and fixtures.....	367	696	3,943	1,494	15,816	6,692	340	6,397	3,114	2,299	1,164	331	15,355
Other real estate owned.....	81	61	316		2,534	2,077		573	155	455	185	210	4,737
Reserve with Federal Reserve banks.....	2,671	3,485	6,756	7,214	61,527	15,649	1,820	24,362	6,441	6,294	3,498	1,343	55,254
Cash in vault.....	455	284	887	525	10,941	1,073	272	2,144	979	1,018	579	453	11,543
Due from member banks.....	7,711	10,636	22,773	13,831	125,207	35,655	3,215	36,222	12,353	18,693	9,943	5,888	101,468
Due from nonmember banks.....	58		652	11	2,877	814		1,826	173	391	2		3,144
Balances with domestic banks, not subject to immediate withdrawal.....	40	152	1,850		8,115		153	40		780		3	969
Balances with banks in foreign countries.....					44	10			2,003		125		159
Items with Federal Reserve banks in process of collection.....	465	301	136	727	2,868	6,752	645	3,746	1,258	2,641	346	203	2,398
Exchanges for clearing house and other checks on local banks.....	216	334	670	340	1,411	992	189	1,992	568	639	140	98	1,567
Outside checks and other cash items.....	33	79	279	38	709	301	40	193	38	109	108	29	1,078
Redemption fund and due from United States Treasurer.....	2	15	1	5	761			80	115		45	5	762
Acceptances of other banks and bills sold with endorsement.....								148					
Securities borrowed.....					75								23
Other assets.....	78	82	385	21	1,413	219	20	533	278	366	50	63	2,325
Total assets.....	30,527	36,166	97,786	52,575	585,977	203,698	24,116	202,445	72,561	81,798	34,591	20,766	508,223
LIABILITIES													
Demand deposits.....	9,584	22,697	50,222	24,751	327,846	87,385	12,360	88,252	33,143	41,499	11,281	9,803	304,911
Time deposits.....	7,627	3,829	18,066	3,775	146,536	27,062	5,914	32,653	10,730	12,568	11,737	6,757	81,789
United States deposits.....	142	762	2,621	1,294	2,410	12,941	830	8,634	1,031	1,000	668	263	2,983
Due to Federal Reserve banks (deferred credits).....		7			87					315	119	306	1,635
Due to other banks in United States.....	10,436	6,287	12,886	16,902	22,546	43,921	2,658	41,759	10,729	17,495	6,059	1,126	22,215
Due to banks in foreign countries.....					1	8	169	16	171				216
Certified and officers' checks outstanding.....	124	207	1,097	935	4,132	7,693	267	2,583	500	1,599	163	312	5,568
Cash letters of credit and travelers' checks outstanding.....	1				1			3					17
Total deposits.....	27,914	33,789	84,892	47,657	503,559	179,010	22,198	173,930	62,304	74,476	30,027	18,567	419,334
National bank notes outstanding.....	50		25	100	14,722			1,600	2,102		894	100	14,939
Agreements to repurchase securities sold.....													28
Bills payable with Federal Reserve banks.....													121
Rediscounts with Federal Reserve banks.....					71								239
Bills payable—all other.....													125
Rediscounts—all other.....													
Acceptances of other banks and bills sold with endorsement.....								148					
Acceptances executed for customers.....					2	300					3		29
Acceptances executed by other banks for reporting banks.....			11								31		
Securities borrowed.....					75								23
Interest, taxes, and other expenses accrued and unpaid.....	22	23	129	152	272	434	38	557	142	94	111	18	400
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	5	9	18	19	260	215		585	34	29	38	16	202
Other liabilities.....	9	12	132	17	95	78		102	35	59	5		678
Capital notes and debentures.....													685
Capital stock.....	1,300	1,400	9,150	2,400	42,380	17,150	600	16,750	5,350	4,750	2,150	1,350	44,604
Surplus.....	900	425	2,585	1,300	15,011	3,750	900	5,479	1,625	1,230	800	450	16,788
Undivided profits—net.....	244	430	391	883	7,865	2,442	264	2,280	785	1,022	427	198	8,502
Reserves for contingencies.....	83	78	453	47	1,500	319	116	1,044	184	61	105	67	1,407
Retirement fund for preferred stock and capital notes and debentures.....					165					77			119
Total liabilities (including capital account).....	30,527	36,166	97,786	52,575	585,977	203,698	24,116	202,445	72,561	81,798	34,591	20,766	508,223
Number of banks.....	5	4	4	4	677	5	2	9	7	3	4	3	521

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

ALL MEMBER BANKS—CONDITION ON JUNE 29, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES,¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 12										Recapitulation				
	SAN FRAN- CISCO	Los Ange- les	Port- land	Salt Lake City	Seattle	Spoc- kane	Oak- land	Og- den	Coun- try banks	Federal Reserve bank cities	Federal Reserve branch cities	Other reserve cities	Country banks	Total	
ASSETS															
Loans (including overdrafts)	773,459	356,862	32,032	14,736	52,185	11,606	19,595	8,279	179,483	6,039,831	1,445,600	483,974	3,958,561	11,927,966	
U. S. Government direct obligations	501,942	194,353	55,721	13,394	51,502	12,057	4,659	1,833	74,553	5,846,932	1,601,556	491,208	1,931,430	9,871,126	
Securities fully guaranteed by U. S. Government	66,236	51,716	1,336	4,272	5,554	1,301	711	2,014	28,310	680,783	235,494	89,558	552,546	1,558,381	
Other securities	292,268	115,749	26,676	10,943	26,451	5,737	4,272	4,144	104,559	2,336,577	624,679	169,645	2,296,244	5,427,145	
Total loans and investments	1,633,905	718,680	115,765	43,345	135,692	30,701	29,237	16,270	386,905	14,904,123	3,907,329	1,234,355	8,738,781	28,784,618	
Customers' liability on account of acceptances	8,085	359	207	155	9	1	152,280	2,521	1	152,280	2,521	201	2,659	157,751	
Banking house, furniture, and fixtures	50,097	23,387	4,108	616	3,198	932	2,409	323	19,573	413,360	131,300	60,740	393,245	998,645	
Other real estate owned	16,955	24,483	222	420	665	108	2,423	41	7,081	103,882	57,298	12,200	165,706	339,086	
Reserve with Federal Reserve banks	129,673	70,901	9,541	5,309	13,067	5,502	1,533	1,509	36,154	3,336,753	477,327	199,450	919,747	4,933,277	
Cash in vault	16,458	9,392	1,970	397	2,953	541	521	274	13,035	215,057	53,001	32,893	236,059	537,010	
Due from member banks	97,040	50,252	21,393	15,776	15,966	9,389	3,675	2,670	88,127	989,227	579,728	306,278	1,322,389	3,197,622	
Due from nonmember banks	4,829	743	139	200	1,784	206	77	—	2,071	35,553	16,320	6,911	28,997	87,781	
Balances with domestic banks, not subject to immediate withdrawal	2	1,162	5,525	1,650	2,725	650	702	351	10,138	26,438	18,211	10,776	55,275	110,700	
Balances with banks in foreign countries	6,839	868	392	—	206	—	—	—	202	59,475	8,786	919	2,064	71,244	
Due from own foreign branches	—	—	—	—	—	—	—	—	10,958	—	—	—	—	10,958	
Items with Federal Reserve banks in process of collection	11,607	8,520	1,845	1,791	2,415	1,525	158	157	1,576	277,884	111,499	37,025	127,519	553,927	
Exchanges for clearing house and other checks on local banks	25,652	7,837	1,491	675	1,973	693	151	64	2,506	439,116	48,668	19,987	45,969	553,740	
Outside checks and other cash items	8,504	8,817	343	668	643	319	48	219	1,863	28,899	22,598	6,003	18,206	75,706	
Redemption fund and due from United States Treasurer	145	—	—	—	—	—	—	—	583	374	447	195	10,826	11,842	
Acceptances of other banks and bills sold with endorsement	3	80	—	—	11	—	—	—	4	5,471	396	13	162	6,042	
Securities borrowed	—	—	—	—	—	—	—	—	215	—	—	—	703	918	
Other assets	19,779	6,144	2,141	384	1,001	194	117	69	3,062	190,494	30,452	7,610	65,221	293,777	
Total assets	2,029,573	931,625	165,082	71,231	182,454	50,640	40,974	21,947	572,881	21,189,559	5,465,881	1,935,676	12,133,528	40,724,644	
LIABILITIES															
Demand deposits	541,522	299,059	72,544	31,668	84,503	21,554	6,422	10,059	254,542	10,583,385	2,223,700	886,642	4,628,188	18,321,915	
Time deposits	1,076,447	469,642	59,270	19,831	42,587	12,439	27,582	7,571	220,265	3,064,285	1,640,675	479,942	5,009,442	10,194,344	
United States deposits	38,711	12,144	1,133	375	5,920	50	88	254	2,169	556,439	113,581	18,485	90,211	778,716	
Due to Federal Reserve banks (deferred credits)	21	5	—	—	—	—	—	—	135	422	5	9,694	39,214	49,335	
Due to other banks in United States	124,921	44,470	17,050	10,738	23,261	11,284	711	1,796	10,924	3,563,909	734,152	314,850	344,323	4,957,234	
Due to banks in foreign countries	5,897	800	336	—	772	50	—	—	119	262,319	5,178	562	1,248	269,307	
Certified and officer's checks outstanding	29,492	7,225	1,329	293	3,113	369	179	104	5,761	235,091	40,853	15,246	64,348	355,538	
Cash letters of credit and travelers' checks outstanding	1,475	264	7	—	6	—	—	—	20	9,197	2,144	120	277	11,738	
Total deposits	1,818,486	833,609	151,669	62,905	160,162	45,746	34,982	19,784	493,935	18,275,047	4,760,288	1,725,541	10,177,251	34,938,127	
Due to own foreign branches	—	—	—	—	—	—	—	—	—	4,241	—	—	—	4,241	
National bank notes outstanding	500	—	—	—	—	—	—	—	10,575	4,919	8,024	3,479	205,623	222,045	
Agreements to repurchase securities sold	3,088	—	—	—	—	—	—	—	30	5,688	50	—	1,671	7,409	
Bills payable with Federal Reserve banks	—	—	—	—	—	—	—	—	145	—	—	—	4,530	4,530	
Rediscounts with Federal Reserve banks	—	—	—	—	—	—	—	—	45	—	—	—	1,001	1,001	
Bills payable—all other	—	—	—	—	—	—	—	—	9	—	—	—	3,323	3,323	
Rediscounts—all other	—	—	—	—	—	—	—	—	—	—	—	—	10	10	
Acceptances of other banks and bills sold with endorsement	3	80	—	—	11	—	—	—	4	5,471	396	13	162	6,042	
Acceptances executed for customers	8,523	434	35	—	161	9	—	—	1	155,911	1,834	120	2,354	160,219	
Acceptances executed by other banks for reporting banks	737	28	172	—	—	—	—	—	—	12,819	1,038	171	322	14,350	
Securities borrowed	—	—	—	—	—	—	—	—	—	215	—	—	703	918	
Interest, taxes, and other expenses accrued and unpaid	2,127	1,363	134	64	161	15	—	41	214	39,130	10,074	4,160	16,525	69,889	
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures	1,098	1,262	105	23	186	14	53	11	164	23,934	4,361	1,132	6,849	36,276	
Other liabilities	3,891	1,189	477	152	118	29	117	—	611	94,674	15,627	1,146	31,188	142,635	
Capital notes and debentures	—	—	—	750	350	750	—	—	250	41,550	26,850	6,650	42,282	117,332	
Capital stock	104,900	54,500	6,500	4,700	14,150	2,700	4,146	1,206	41,803	1,188,372	294,748	121,002	961,865	2,565,987	
Surplus	55,117	20,625	4,000	1,130	3,600	680	1,354	200	13,756	946,092	211,068	45,584	444,280	1,647,024	
Undivided profits—net	27,832	5,273	1,477	1,056	2,791	573	72	172	7,551	200,486	57,858	17,875	160,147	436,366	
Reserves for contingencies	3,052	13,262	513	391	764	112	250	268	2,712	190,692	73,292	8,430	71,114	343,528	
Retirement fund for preferred stock and capital notes and debentures	219	—	—	60	—	12	—	—	207	318	370	373	2,328	3,389	
Total liabilities (including capital account)	2,029,573	931,625	165,082	71,231	182,454	50,640	40,974	21,947	572,881	21,189,559	5,465,881	1,935,676	12,133,528	40,724,644	
Number of banks	7	6	2	6	5	4	1	2	338	166	132	87	6,025	6,410	

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

ALL MEMBER BANKS—CONDITION

ASSETS (in thousands of dollars)

State	Number of banks	Loans (including overdrafts)	U. S. Government direct obligations	Securities fully guaranteed by U. S. Government	Other securities	Total loans and investments	Customers' liability on account of acceptances	Banking house, furniture, and fixtures	Other real estate owned	Reserve with Federal Reserve	Cash in vault
Total.....	6, 410	11,927,966	9,871,126	1,558,381	5,427,145	28,784,618	157,751	998,645	339,086	4,933,277	537,010
New England:											
Maine.....	46	51,756	31,176	8,214	37,230	128,376	-----	1,630	495	10,340	3,159
New Hampshire.....	53	29,019	12,276	2,382	15,734	59,411	-----	2,380	267	3,843	1,853
Vermont.....	43	21,223	10,334	1,917	14,529	48,003	-----	1,100	399	2,856	1,032
Massachusetts.....	160	618,461	384,866	24,401	237,109	1,265,837	8,729	44,813	11,750	221,042	89,915
Rhode Island.....	14	98,088	58,044	7,087	25,465	188,684	709	9,641	2,666	20,586	4,709
Connecticut.....	60	135,126	58,809	8,724	48,930	251,589	-----	15,020	3,947	21,060	6,197
Middle Atlantic:											
New York.....	577	4,045,765	3,768,394	410,575	1,609,738	9,834,472	121,025	307,610	57,110	2,067,305	77,710
New Jersey.....	290	442,040	230,167	62,376	279,229	1,013,812	766	49,851	30,110	89,341	20,148
Pennsylvania.....	781	1,194,334	1,010,283	129,087	774,294	3,107,998	9,544	113,886	66,028	319,565	44,829
East North Central:											
Ohio.....	322	563,306	312,685	85,733	226,825	1,188,549	837	52,235	24,398	169,596	29,273
Indiana.....	131	83,929	100,484	24,578	57,406	266,397	6	12,338	2,725	40,323	10,254
Illinois.....	359	623,021	905,429	129,094	370,757	2,028,301	4,126	43,027	10,417	744,951	52,338
Michigan.....	173	179,093	258,397	83,667	106,610	627,767	45	17,358	7,951	90,425	15,665
Wisconsin.....	119	123,959	164,435	21,102	58,669	368,165	64	13,143	2,292	46,070	9,259
West North Central:											
Minnesota.....	222	183,291	166,534	26,103	85,444	461,372	229	13,938	1,818	80,087	6,955
Iowa.....	146	74,456	70,745	21,929	45,071	212,201	1	6,053	851	27,712	5,924
Missouri.....	138	232,842	287,955	46,074	138,321	705,192	291	14,318	8,649	132,026	10,895
North Dakota.....	67	15,075	9,973	3,996	9,129	38,173	-----	2,210	448	3,898	867
South Dakota.....	81	18,114	8,554	2,263	12,534	41,465	-----	2,374	367	7,428	1,201
Nebraska.....	146	61,894	60,589	14,356	29,872	166,701	-----	6,383	329	35,631	2,884
Kansas.....	207	58,419	49,720	12,366	26,734	147,239	-----	7,566	1,494	28,558	3,698
South Atlantic:											
Delaware.....	20	42,348	12,793	461	21,965	77,567	-----	1,745	1,423	4,873	1,142
Maryland.....	72	84,705	143,520	9,913	47,093	285,231	168	10,050	1,723	39,425	5,368
District of Columbia.....	11	57,347	61,405	21,404	18,593	158,749	44	11,141	2,662	33,649	7,586
Virginia.....	156	160,227	67,738	17,054	44,243	289,262	31	12,830	5,722	38,602	7,211
West Virginia.....	97	84,384	31,174	9,246	26,659	151,463	-----	7,281	5,668	15,487	4,953
North Carolina.....	54	66,268	32,647	7,527	27,158	133,600	504	6,058	2,262	16,247	3,806
South Carolina.....	23	25,124	9,189	3,280	8,689	46,282	-----	1,289	1,049	5,920	1,995
Georgia.....	83	130,126	49,532	3,730	25,962	209,350	97	11,956	3,740	23,064	4,934
Florida.....	53	38,941	55,435	25,264	26,093	145,733	-----	7,179	1,331	16,922	4,565
East South Central:											
Kentucky.....	109	105,748	57,435	14,460	33,667	211,310	-----	5,492	3,749	21,546	4,409
Tennessee.....	77	111,904	38,747	20,990	44,387	216,028	478	9,552	2,320	27,271	4,993
Alabama.....	87	88,198	30,464	10,407	30,311	159,380	244	6,867	6,130	14,283	3,840
Mississippi.....	28	18,586	7,988	3,740	12,646	42,960	-----	1,624	1,079	4,661	1,405
West South Central:											
Arkansas.....	58	32,532	12,510	6,994	14,970	67,006	-----	2,176	1,069	13,423	1,596
Louisiana.....	34	83,684	54,842	9,358	27,736	175,620	562	8,179	1,928	23,943	3,609
Oklahoma.....	216	91,964	37,978	21,151	67,827	218,920	72	9,961	607	32,380	4,178
Texas.....	510	308,254	203,449	59,605	89,661	660,969	355	33,588	7,886	105,011	16,374
Mountain:											
Montana.....	66	21,220	20,499	5,192	18,280	65,191	-----	3,262	403	10,960	2,232
Idaho.....	34	13,900	8,590	8,028	8,504	39,022	-----	1,650	105	4,999	1,482
Wyoming.....	34	13,568	8,759	1,287	3,838	27,452	-----	1,193	102	5,295	1,237
Colorado.....	86	49,131	56,234	17,578	31,492	154,435	-----	4,407	1,035	38,792	5,845
New Mexico.....	26	8,530	7,448	1,914	4,039	21,931	-----	1,089	121	4,323	1,093
Arizona.....	10	12,008	5,461	3,422	8,373	29,264	8	1,414	547	4,379	1,416
Utah.....	32	31,909	16,706	7,440	16,564	72,619	-----	1,464	689	8,055	1,041
Nevada.....	6	3,162	5,772	1,080	3,922	13,936	-----	387	14	1,349	549
Pacific:											
Washington.....	94	98,623	80,920	11,513	52,630	243,686	165	8,535	1,466	25,538	6,403
Oregon.....	58	46,579	63,866	3,520	37,971	151,936	207	6,069	753	13,448	3,714
California.....	141	1,244,795	730,176	126,799	464,242	2,566,012	8,444	85,333	48,992	216,789	31,269

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—District no. 2.....	11	16,399	9,217	3,705	7,759	37,080	-----	2,723	986	3,356	1,261
New Jersey—District no. 2.....	204	354,394	200,509	46,285	236,955	838,143	730	37,556	21,305	70,714	16,164
Kentucky—District no. 4.....	57	35,814	13,080	5,001	10,973	64,868	-----	2,236	1,301	5,352	1,626
Pennsylvania—District no. 4.....	233	346,172	565,848	24,977	212,412	1,149,409	159	40,301	14,179	107,306	15,981
West Virginia—District no. 4.....	12	20,452	7,036	1,791	6,227	35,506	-----	1,355	1,173	5,692	1,367
Louisiana—District no. 6.....	23	67,273	50,054	8,329	21,573	147,229	562	6,874	1,681	17,941	2,785
Mississippi—District no. 6.....	18	15,498	6,706	3,352	10,004	35,560	-----	1,343	884	3,808	1,153
Tennessee—District no. 6.....	64	72,139	25,064	13,351	28,496	139,050	462	5,880	1,843	13,116	3,319
Indiana—District no. 7.....	91	67,030	90,934	20,922	44,573	223,459	6	9,699	1,906	34,498	8,311
Illinois—District no. 7.....	238	585,007	878,148	120,941	338,117	1,922,213	4,126	38,537	8,891	732,299	49,296
Michigan—District no. 7.....	137	163,223	248,375	80,847	89,566	582,011	45	15,662	7,732	87,157	14,439
Wisconsin—District no. 7.....	82	111,935	155,889	17,852	50,245	335,921	64	11,837	2,030	42,802	8,212
Missouri—District no. 10.....	42	75,919	112,035	8,185	49,652	245,791	6	4,173	1,934	33,040	3,158
New Mexico—District no. 10.....	7	4,723	5,459	1,634	2,779	14,595	-----	688	57	2,426	667
Oklahoma—District no. 10.....	206	90,448	37,495	21,048	66,734	215,725	72	9,772	580	31,997	4,074
Arizona—District no. 12.....	6	9,269	3,984	3,070	6,966	23,289	-----	1,205	379	3,011	1,083

OF BANKS, BY STATES ON JUNE 29, 1935

ASSETS (in thousands of dollars)

Due from member banks	Due from non-member banks	Time balances with domestic banks	Balances with banks in foreign countries	Items with Federal Reserve banks in process of collection	Exchanges for clearing house and other checks on local banks	Out-side checks and other cash items	Redemption fund and due from United States Treasurer	Acceptances of other banks and bills sold with endorsement	Securities borrowed	Other assets (including due from own foreign branches)	Total assets	State
3,197,622	87,781	110,700	71,244	553,927	553,740	75,706	11,842	6,042	918	304,735	40,724,644	Total
13,256	183	1	24	2,008	505	255	116			820	161,168	New England:
5,310	133		18	1,797	195	173	107		2	113	75,602	Maine.
4,000	82		34	754	88	73	145			323	58,889	New Hampshire.
105,933	2,123	2,351	2,647	38,484	15,000	1,863	305			11,826	1,822,618	Vermont.
14,163	565	906	88	1,308	1,047	495	44			1,237	246,848	Massachusetts.
39,339	381	38	62	7,019	1,991	483	157			1,279	348,562	Rhode Island.
												Connecticut.
238,857	4,473	2,418	45,447	149,900	332,720	5,366	885	5,337		117,327	13,367,962	Middle Atlantic:
99,521	2,128	1,735	41	24,162	7,645	1,361	724	43		9,368	1,350,756	New York.
285,995	8,739	13,346	1,733	50,891	35,917	4,616	2,265	157	78	27,740	4,093,327	New Jersey.
												Pennsylvania.
162,550	2,119	7,136	1,010	30,983	12,004	4,449	674		318	11,090	1,697,221	East North Central:
63,996	367	3,734	65	8,407	5,385	2,294	207			1,789	418,287	Ohio.
332,246	13,745	2,290	2,761	47,212	33,201	9,314	391	17		41,351	3,365,688	Indiana.
107,520	663	786	3,107	18,734	8,755	3,924	247	5	16	7,452	910,420	Illinois.
59,847	3,606	1,474	40	6,243	2,644	1,224	146			2,256	516,473	Michigan.
												Wisconsin.
119,355	2,711	5,846	589	7,492	5,744	2,179	215			4,765	713,295	West North Central:
53,052	535	373		4,686	1,435	752	116			1,102	314,793	Minnesota.
173,655	5,423	9,766	2,239	23,417	8,029	1,375	123	1	135	5,042	1,100,576	Iowa.
11,802	263	5	35	172	225	132	39			453	58,722	Missouri.
13,543	251	80		325	201	152	26			421	67,834	North Dakota.
45,747	641	204	1	3,986	1,434	2,557	119			570	267,187	South Dakota.
61,974	1,384	1,461	44	1,867	1,293	340	265			763	257,946	Nebraska.
												Kansas.
13,381	47	306		1,344	495	41	37			290	102,691	South Atlantic:
58,424	304	199	16	9,572	4,158	513	153			2,479	417,783	Delaware.
24,479	229	50	66	2,644	4,012	556	50			1,047	246,964	Maryland.
52,861	2,760	2,480		7,995	2,905	531	470	31	12	2,348	426,051	District of Columbia.
23,929	245	3,930		4,558	629	110	238			629	219,120	Virginia.
33,257	4,187	719		7,504	1,905	389	90		77	2,020	212,625	West Virginia.
15,886	392	173		592	323	332	75			481	74,789	North Carolina.
51,378	1,443	500	8	9,293	2,237	921	159	13	80	1,206	319,979	South Carolina.
38,479	965	3,086	33	3,445	950	383	138	6		1,191	224,806	Georgia.
												Florida.
29,723	693	741		5,947	1,912	445	227	31		1,395	287,620	East South Central:
62,689	2,331	4,437	23	4,654	2,370	1,218	328	2		1,381	340,075	Kentucky.
23,023	1,311	259	79	3,335	648	419	251			1,602	221,671	Tennessee.
9,859	446	7		155	171	91	74		100	226	62,858	Alabama.
												Mississippi.
15,497	1,653	387		1,264	464	242	56			436	105,269	West South Central:
51,178	1,309	110	85	3,447	4,084	727	101	153	2	1,773	276,810	Arkansas.
71,514	1,533	5,181		4,384	1,602	986	226		75	1,411	353,030	Louisiana.
205,693	6,194	1,920	2,222	17,349	5,904	1,766	919	148	23	2,818	1,069,139	Oklahoma.
												Texas.
24,554	231	899	26	1,090	361	177	14			970	110,370	Mountain:
10,448	395	1,639		353	322	676	31			330	61,452	Montana.
9,771	10	860		128	96	48	50			81	46,323	Idaho.
56,786	1,111	6,950	10	4,594	1,864	954	98			815	277,696	Wyoming.
7,081	36	651		1,140	103	51	44			91	37,754	Colorado.
9,897	70	569	107	102	444	35	25			242	48,519	New Mexico.
21,176	204	2,101		1,995	767	907	11			582	111,611	Arizona.
3,193		619		13	2	45	14			139	20,260	Utah.
												Nevada.
44,527	1,857	5,530	417	4,193	3,058	1,146	109	11		1,571	348,212	Pacific:
29,891	577	6,340	392	1,919	1,590	482	63			2,342	219,723	Washington.
187,387	6,733	6,107	7,775	21,071	34,906	13,138	475	87		27,752	3,267,270	Oregon.
												California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

4,238	77	1	4	1,160	227	18	28			562	51,721	Connecticut—Dist. no. 2.
85,941	1,904	133	40	21,027	6,110	1,226	535	43		8,232	1,109,803	New Jersey—Dist. no. 2.
10,155	27	288		200	211	82	121	31		339	86,837	Kentucky—Dist. no. 4.
82,971	2,525	2,941	267	21,384	6,664	1,568	728			7,846	1,454,229	Pennsylvania—Dist. no. 4.
4,541	2	1,968		1,042	168	11	12			120	52,957	West Virginia—Dist. no. 4.
39,191	1,230	110	85	2,944	3,889	625	42	153	2	941	226,284	Louisiana—Dist. no. 6.
7,586	432	7		155	140	78	51		100	209	51,506	Mississippi—Dist. no. 6.
40,171	1,171	4,147		3,172	1,502	882	242		2	865	215,824	Tennessee—Dist. no. 6.
51,078	336	3,684	49	8,020	5,170	2,190	164			1,625	350,195	Indiana—Dist. no. 7.
309,904	13,607	1,398	2,756	45,721	32,976	9,135	231	17		40,813	3,211,920	Illinois—Dist. no. 7.
102,537	643	627	3,100	18,643	8,615	3,857	175	5	11	7,207	852,466	Michigan—Dist. no. 7.
52,004	3,483	1,369	40	6,090	2,456	1,133	125			2,013	469,579	Wisconsin—Dist. no. 7.
98,712	4,058	8,635	1,179	10,182	3,096	321	28		135	836	415,284	Missouri—Dist. no. 10.
4,414	29	651		1,111	87	35	23			30	24,813	New Mexico—Dist. no. 10.
70,655	1,533	5,156		4,328	1,579	979	218		75	1,335	348,078	Oklahoma—Dist. no. 10.
7,666		569		50	397	30	25			175	37,879	Arizona—Dist. no. 12.

ALL MEMBER BANKS—CONDITION OF

LIABILITIES (in thousands of dollars)

State	Demand deposits	Time deposits	United States deposits	Due to Federal Reserve banks	Due to other banks in—		Certified and officers' checks	Cash letters of credit and travelers' checks	National bank notes outstanding	Agreements to repurchase securities sold	Bills payable and rediscounts	Acceptances of other banks and bills sold with endorsement
					United States	Foreign countries						
Total.....	18,321,915	10,194,344	778,716	49,335	4,957,234	269,307	355,538	11,738	222,045	7,409	8,867	6,042
New England:												
Maine.....	43,994	85,764	510	320	4,887	-----	522	-----	2,118	-----	-----	-----
New Hampshire.....	31,054	22,676	726	422	3,802	-----	382	-----	2,090	-----	447	-----
Vermont.....	13,324	30,673	452	256	1,039	-----	235	-----	2,901	-----	63	-----
Massachusetts.....	894,617	374,961	43,985	5,063	211,698	4,727	8,381	361	5,959	1,600	575	-----
Rhode Island.....	96,319	104,670	1,224	310	7,483	183	525	25	5,835	-----	-----	-----
Connecticut.....	154,210	113,987	5,887	2,875	15,305	-----	1,472	-----	3,306	-----	160	-----
Middle Atlantic:												
New York.....	6,912,408	1,498,828	391,827	7,989	2,048,536	245,718	150,587	6,104	17,143	2,500	1,128	5,337
New Jersey.....	471,500	630,594	15,627	5,603	20,385	39	5,503	168	12,075	-----	3,197	43
Pennsylvania.....	1,470,986	1,376,856	62,874	3,861	414,185	3,125	13,140	2,182	44,539	50	529	157
East North Central:												
Ohio.....	697,212	619,674	25,910	3,762	111,462	691	7,871	32	12,880	16	272	-----
Indiana.....	195,485	121,743	3,830	1,850	43,834	41	2,792	2	4,043	-----	-----	-----
Illinois.....	1,725,708	695,470	23,748	108	533,486	3,065	28,496	853	7,642	-----	-----	17
Michigan.....	408,261	336,675	9,981	155	52,002	754	6,439	6	4,881	-----	-----	5
Wisconsin.....	200,354	193,937	3,369	4,136	51,945	149	3,081	11	1,753	-----	-----	-----
West North Central:												
Minnesota.....	297,316	206,864	2,044	-----	117,295	571	8,987	10	4,212	-----	75	-----
Iowa.....	149,560	79,985	1,642	12	50,043	-----	1,801	-----	2,250	-----	-----	-----
Missouri.....	476,651	202,418	17,729	2	287,876	215	11,088	49	2,385	77	-----	1
North Dakota.....	24,684	22,482	266	-----	2,242	-----	429	-----	732	-----	3	-----
South Dakota.....	34,564	18,539	485	-----	3,867	-----	729	-----	516	-----	21	-----
Nebraska.....	131,811	47,095	1,212	203	57,050	2	2,041	7	2,378	-----	-----	-----
Kansas.....	142,086	44,253	3,604	7	34,245	-----	2,093	-----	4,844	-----	-----	-----
South Atlantic:												
Delaware.....	51,834	17,272	1,458	1,362	1,529	-----	296	-----	670	-----	156	-----
Maryland.....	164,182	126,842	17,896	49	59,537	73	1,558	10	3,007	-----	43	-----
District of Columbia.....	112,783	78,411	882	1,689	20,273	252	2,450	74	962	-----	-----	-----
Virginia.....	141,664	163,540	4,700	1,338	46,447	24	1,971	-----	8,164	-----	41	31
West Virginia.....	87,143	82,138	1,253	1,311	8,271	-----	1,072	6	4,655	-----	8	-----
North Carolina.....	94,931	45,273	2,608	1,668	39,080	-----	3,270	6	1,682	-----	-----	-----
South Carolina.....	42,658	17,654	277	432	5,105	-----	252	-----	717	-----	-----	-----
Georgia.....	127,605	83,680	8,517	100	49,962	27	1,202	-----	3,015	-----	1,217	13
Florida.....	112,737	48,497	7,668	423	27,165	82	1,492	7	2,551	-----	-----	6
East South Central:												
Kentucky.....	103,957	82,453	2,747	162	38,855	-----	5,567	-----	4,383	-----	25	31
Tennessee.....	128,090	107,545	6,650	805	48,114	-----	1,288	-----	6,011	-----	-----	2
Alabama.....	90,220	66,477	6,161	394	13,718	252	951	-----	4,897	20	152	-----
Mississippi.....	25,833	23,866	738	7	2,881	-----	242	-----	1,455	-----	-----	-----
West South Central:												
Arkansas.....	48,949	30,526	314	38	10,792	-----	534	2	1,099	-----	-----	-----
Louisiana.....	118,030	89,285	6,214	1,055	47,654	730	1,620	2	2,016	-----	15	153
Oklahoma.....	189,495	70,897	3,248	9	39,306	-----	3,757	2	4,228	-----	42	-----
Texas.....	551,102	174,418	27,643	1,258	138,695	478	18,269	19	17,887	28	470	148
Mountain:												
Montana.....	54,294	33,176	257	-----	7,721	-----	1,056	3	282	-----	-----	-----
Idaho.....	36,036	15,549	340	-----	2,154	-----	537	-----	627	-----	-----	-----
Wyoming.....	21,871	14,399	88	-----	3,313	-----	243	-----	1,004	-----	29	-----
Colorado.....	130,311	83,487	1,323	-----	29,749	32	3,606	26	1,912	-----	-----	-----
New Mexico.....	25,092	6,733	195	87	1,153	1	285	-----	861	-----	-----	-----
Arizona.....	29,579	11,214	179	53	1,298	103	733	1	510	-----	-----	-----
Utah.....	48,886	35,170	634	-----	12,804	-----	502	3	227	30	9	-----
Nevada.....	10,118	7,039	73	-----	476	-----	577	2	273	-----	-----	-----
Pacific:												
Washington.....	156,112	98,944	6,640	15	36,898	832	4,133	13	2,153	-----	-----	11
Oregon.....	101,720	76,694	1,222	-----	17,430	336	1,663	7	1,231	-----	-----	-----
California.....	944,579	1,695,021	51,859	146	174,187	6,805	39,858	1,747	6,054	3,088	190	87

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—District no. 2.....	17,923	21,702	1,347	361	2,493	-----	218	-----	545	-----	150	-----
New Jersey—District no. 2.....	378,524	529,137	12,982	4,552	19,036	39	5,005	168	8,447	-----	2,927	43
Kentucky—District no. 4.....	32,294	36,356	831	162	845	-----	667	-----	2,255	-----	22	31
Pennsylvania—District no. 4.....	530,203	483,975	19,906	229	143,948	182	4,515	1,805	13,974	50	113	-----
West Virginia—District no. 4.....	16,515	24,959	222	342	1,508	-----	269	6	250	-----	-----	-----
Louisiana—District no. 6.....	97,571	54,995	5,676	-----	40,893	730	1,466	-----	836	-----	-----	153
Mississippi—District no. 6.....	20,291	19,940	711	7	2,820	-----	222	-----	1,005	-----	-----	-----
Tennessee—District no. 6.....	75,028	74,160	5,275	805	27,768	-----	703	-----	4,835	-----	-----	2
Indiana—District no. 7.....	170,503	94,924	3,615	1,694	37,623	41	2,304	2	3,187	-----	-----	-----
Illinois—District no. 7.....	1,665,893	642,295	22,639	79	515,071	3,065	27,900	853	4,487	-----	-----	17
Michigan—District no. 7.....	395,886	301,578	9,517	155	51,838	751	6,171	6	3,443	-----	-----	5
Wisconsin—District no. 7.....	186,137	169,706	3,120	4,136	50,527	149	2,733	11	1,340	-----	-----	-----
Missouri—District no. 10.....	165,835	44,234	7,378	-----	159,302	66	8,173	7	569	-----	-----	-----
New Mexico—District no. 10.....	16,261	4,898	-----	87	873	1	204	-----	450	-----	-----	-----
Oklahoma—District no. 10.....	186,410	70,227	3,184	-----	39,172	-----	3,714	2	4,071	-----	42	-----
Arizona—District no. 12.....	24,422	7,217	76	-----	1,206	1	595	-----	510	-----	-----	-----

BANKS, BY STATES, ON JUNE 29, 1935—Continued

LIABILITIES (in thousands of dollars)

Acceptances executed for customers	Acceptances executed by other banks for reporting banks	Securities borrowed	Expenses accrued and unpaid	Dividends declared, not yet payable, etc.	Other liabilities (including due to own foreign branches)	Capital notes and debentures	Capital stock	Surplus	Undivided profits, net	Reserves for contingencies	Retirement fund for preferred stock, etc.	Total liabilities, including capital account	State
160,219	14,350	918	69,889	36,276	146,876	117,332	2,565,987	1,647,024	436,366	343,528	3,389	40,724,644	Total.
			186	160	48		14,945	5,024	2,167	436	87	161,168	New England:
		2	94	93	13		7,170	4,007	2,357	251	16	75,602	Maine.
			61	50	41		6,296	1,920	1,105	466	7	58,889	New Hampshire.
8,194	1,425		3,967	1,934	3,638		134,317	75,546	23,462	18,096	112	1,822,618	Vermont.
722	8		1,534	192	446		12,620	15,382	1,332	2,963	25	246,845	Massachusetts.
			811	377	429		27,270	15,199	5,289	1,883	102	348,562	Rhode Island.
													Connecticut.
124,577	8,709		20,049	18,430	56,559	69,535	774,416	726,695	131,857	148,848	182	13,367,962	Middle Atlantic:
616	120		2,474	840	9,599		117,486	35,282	12,458	6,937	210	1,350,756	New York.
9,138	2,019	78	8,944	3,141	12,070		238,121	317,719	56,954	52,459	200	4,093,327	New Jersey.
													Pennsylvania.
820	19	318	3,795	759	1,392	30,307	116,640	39,876	12,604	10,646	263	1,697,221	East North Central:
4,287	252	6	439	199	1,210	1,210	27,087	9,983	4,450	716	114	418,287	Ohio.
45			8,869	792	33,083	2,550	190,109	53,934	19,957	33,096	166	3,365,688	Indiana.
64		16	869	384	3,801		57,657	15,462	8,437	4,526	64	910,420	Illinois.
			1,017	256	493	1,948	37,702	8,809	5,086	2,337	26	516,473	Michigan.
													Wisconsin.
210	19		2,018	336	1,642	63	46,077	16,560	5,619	3,355	22	713,295	West North Central:
1			267	41	118		18,811	5,918	2,712	1,615	17	314,793	Minnesota.
380		135	1,497	1,025	597	3,390	60,741	16,481	12,296	5,516	47	1,100,576	Iowa.
			150	5	42		5,391	1,504	648	127	17	58,722	Missouri.
			97	12	126	155	6,378	1,213	908	223	1	67,834	North Dakota.
			244	53	124		16,144	5,008	2,472	1,319	24	267,137	South Dakota.
			261	92	53		16,643	5,814	3,569	371	11	257,946	Nebraska.
													Kansas.
			277	26	64		9,101	15,225	2,449	969	3	102,691	South Atlantic:
160	8		702	370	117	2,300	20,026	12,118	5,429	3,248	108	417,783	Delaware.
	44		535	124	62		13,700	9,950	3,858	840	75	246,964	Maryland.
	31	12	786	501	459		33,693	14,478	5,351	2,732	88	426,051	District of Columbia.
			296	106	102	630	18,972	8,240	3,315	1,586	16	219,120	Virginia.
55	443	77	287	33	448		13,617	5,541	2,497	1,071	38	212,625	West Virginia.
			98	29	9		4,965	1,591	836	136	30	74,789	North Carolina.
17	80	80	388	370	649	1,160	24,047	11,352	3,654	2,836	8	319,979	South Carolina.
			180	102	69		16,260	5,050	1,835	682		224,806	Georgia.
													Florida.
			525	247	11,266		20,511	11,564	3,946	1,309	72	287,620	East South Central:
362	126		216	163	316		26,861	7,306	5,412	813	15	340,075	Kentucky.
283			423	326	254		24,350	7,464	2,399	2,909	21	221,671	Tennessee.
		100	117	44	2		5,555	1,148	733	79	58	62,858	Alabama.
													Mississippi.
			94	72	38		7,651	2,690	2,224	217	29	105,269	West South Central:
791	3	2	371	255	753	250	17,680	5,976	3,066	640	251	276,810	Arkansas.
2	70	75	236	163	165		27,756	7,829	4,462	1,205	83	353,030	Louisiana.
324	31	23	1,615	1,081	381	435	86,954	29,384	15,348	2,953	195	1,069,139	Oklahoma.
													Texas.
			219	22	33	180	8,250	2,355	1,917	623	2	110,370	Mountain:
			66	26	6		3,965	859	390	862	35	61,452	Montana.
			5	40	20		3,025	1,372	736	128	50	46,323	Idaho.
			716	87	272		13,737	7,399	4,062	966	11	277,696	Wyoming.
			2	18	13		2,100	879	249	76	10	37,754	Colorado.
8			99	27	102		2,950	1,150	245	195	73	48,519	New Mexico.
			107	36	192	1,340	7,273	2,081	1,461	753	103	111,611	Arizona.
			3		206		810	196	460	27		20,260	Utah.
													Nevada.
171			199	221	174	1,838	26,701	7,030	4,958	1,150	19	348,212	Pacific:
35	172		137	114	486	41	10,310	5,234	2,175	678	38	219,723	Washington.
8,957	765		3,547	2,502	5,441		183,146	84,227	37,160	17,659	245	3,267,270	Oregon.
													California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICTS SPECIFIED

			161	24	87		4,563	1,552	431	164		51,721	Connecticut—Dist. no. 2.
580	120		2,079	603	9,324		93,754	26,355	9,947	5,977	204	1,109,803	New Jersey—Dist. no. 2.
			47	47	32		7,338	3,934	1,435	480	71	86,837	Kentucky—Dist. no. 4.
122	37		4,387	414	1,250		71,404	132,330	18,041	27,297	47	1,454,229	Pennsylvania—Dist. no. 4.
			96	5	22		4,540	3,005	1,080	138		52,957	West Virginia—Dist. no. 4.
791	3	2	233	251	208		13,920	5,199	2,768	338	251	226,284	Louisiana—Dist. no. 6.
		100	103	44	1		4,560	942	638	64	58	51,506	Mississippi—Dist. no. 6.
336	126		168	68	154		20,072	4,057	2,116	142	9	215,824	Tennessee—Dist. no. 6.
			390	161	431	1,210	21,209	8,297	3,882	620	96	350,195	Indiana—Dist. no. 7.
4,287	252		8,779	714	33,062	1,925	178,917	50,295	18,559	32,691	140	3,211,920	Illinois—Dist. no. 7.
45		11	796	370	3,781		52,580	14,250	7,635	4,115	33	852,466	Michigan—Dist. no. 7.
64			933	243	477	1,913	33,422	7,891	4,565	2,181	26	469,579	Wisconsin—Dist. no. 7.
6		135	152	248	163		16,595	6,169	5,389	946	4	415,284	Missouri—Dist. no. 10.
			1	5	5		1,205	466	104	50	10	24,813	New Mexico—Dist. no. 10.
2	70	75	235	152	165		27,211	7,696	4,385	1,183	82	348,078	Oklahoma—Dist. no. 10.
			60	17	79		2,400	835	193	195	73	37,879	Arizona—Dist. no. 12.

FEDERAL RESERVE DISTRICTS

