

Member Bank Call Report

No. 67

Condition of Member Banks
November 1, 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, December 26, 1935.

CONDITION OF MEMBER BANKS

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	Nov. 1, 1935	June 29, 1935	Oct. 17, 1934	June 29, 1935	Oct. 17, 1934
ASSETS					
Loans (including overdrafts).....	11,841,427	11,927,966	12,292,533	-86,539	-451,106
United States Government direct obligations.....	10,080,383	9,871,126	9,186,237	+209,257	+894,146
Securities fully guaranteed by United States Government.....	1,764,071	1,558,381	709,035	+205,690	+1,055,036
Other securities.....	5,615,190	5,427,145	5,371,507	+188,045	+243,683
Total loans and investments.....	29,301,071	28,784,618	27,559,312	+516,453	+1,741,769
Customers' liability on account of acceptances.....	161,172	157,751	257,919	+3,421	-96,747
Banking house, furniture, and fixtures.....	996,738	998,645	995,998	-1,907	+740
Other real estate owned.....	361,963	339,086	303,904	+22,877	+58,059
Reserve with Federal Reserve banks.....	5,662,320	4,933,277	3,976,077	+729,043	+1,686,243
Cash in vault.....	541,119	537,010	550,471	+4,109	-9,352
Due from member banks.....	3,548,813	3,197,622	2,736,579	+351,191	+812,234
Due from nonmember banks.....	97,017	87,781	86,796	+9,236	+10,221
Balances with domestic banks, not subject to immediate withdrawal.....	113,985	110,700	106,339	+3,285	+7,646
Balances with banks in foreign countries.....	54,583	71,244	185,187	-16,661	-130,604
Due from own foreign branches.....	6,845	10,958	120,930	-4,113	-114,085
Items with Federal Reserve banks in process of collection.....	644,494	553,927	646,818	+87,567	-5,324
Exchanges for clearing house and other checks on local banks.....	1,032,256	553,740	703,345	+478,516	+328,911
Outside checks and other cash items.....	81,750	75,706	56,939	+6,044	+24,811
Redemption fund and due from United States Treasurer.....		11,842	34,480	-11,842	-34,480
Acceptances of other banks and bills sold with endorsement.....	12,701	6,042	2,111	+6,659	+10,590
Securities borrowed.....	1,333	918	1,972	+415	-639
Other assets.....	259,114	293,777	291,709	-34,663	-32,595
Total assets.....	42,874,274	40,724,644	38,616,886	+2,149,630	+4,257,388
LIABILITIES					
Demand deposits.....	19,598,504	18,321,915	16,148,819	+1,276,589	+3,449,685
Time deposits.....	10,345,461	10,194,344	9,821,146	+151,117	+524,315
United States deposits.....	649,526	778,716	1,142,847	-129,190	-493,321
Due to Federal Reserve banks (deferred credits).....	49,290	49,335	59,911	-45	-10,621
Due to other banks in United States.....	5,537,905	4,957,234	4,447,420	+580,671	+1,090,485
Due to banks in foreign countries.....	360,241	269,307	135,709	+90,934	+224,532
Certified and officers' checks outstanding.....	626,817	355,538	520,754	+271,279	+106,063
Cash letters of credit and travelers' checks outstanding.....	10,244	11,738	8,837	-1,494	+1,407
Total deposits.....	37,177,988	34,938,127	32,285,443	+2,239,861	+4,892,545
Secured by pledge of loans and/or investments.....	2,812,225	3,083,595	3,134,580	-271,370	-322,355
Not secured by pledge of loans and/or investments.....	34,365,763	31,854,532	29,150,863	+2,511,231	+5,214,900
Due to own foreign branches.....	61,145	4,241		+56,904	+61,145
National-bank notes outstanding.....		222,045	662,320	-222,045	-662,320
Agreements to repurchase securities sold.....	18,152	7,409	6,144	+10,743	+12,008
Bills payable and rediscounts:					
With Federal Reserve banks.....	6,436	5,531	10,123	+905	-3,687
All other.....	2,488	3,336	14,032	-848	-11,544
Acceptances of other banks and bills sold with endorsement.....	12,701	6,042	2,111	+6,659	+10,590
Acceptances executed for customers.....	153,510	160,219	267,597	-6,709	-114,087
Acceptances executed by other banks for reporting banks.....	21,657	14,350	10,391	+7,307	+11,266
Securities borrowed.....	1,333	918	1,972	+415	-639
Interest, taxes, and other expenses accrued and unpaid.....	92,393	69,889	87,328	+22,504	+5,065
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	11,402	36,276	7,796	-24,874	+3,606
Other liabilities.....	143,279	142,635	141,649	+644	+1,630
Capital notes and debentures.....	117,831	117,332	117,102	+499	+729
Capital stock (see par value below).....	2,535,136	2,565,987	2,534,440	-30,851	+696
Surplus.....	1,680,924	1,647,024	1,677,190	+33,900	+3,734
Undivided profits—net.....	492,600	436,366	427,714	+56,234	+64,886
Reserves for contingencies.....	342,360	343,528	362,424	-1,168	-20,064
Retirement fund for preferred stock and capital notes and debentures.....	2,939	3,389	1,110	-450	+1,829
Total liabilities (including capital account).....	42,874,274	40,724,644	38,616,886	+2,149,630	+4,257,388
Par value of capital stock:					
First preferred.....	1,579,422	577,269	504,683	+2,153	+74,739
Second preferred.....	1,29,394	28,881	21,077	+513	+8,317
Common.....	1,933,698	1,066,315	2,011,613	-32,617	-77,915
Total.....	2,542,514	2,572,465	2,537,373	-29,951	+5,141
Number of banks.....	6,400	6,410	6,433	-10	-33

¹ 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, SEPT. 24, 1930, TO NOV. 1, 1935

[Amounts in thousands of dollars]

	1930 Sept. 24	1931 Sept. 29	1932 Sept. 30	1933 ¹ Oct. 25	1934 ¹ Oct. 17	1935 ¹ June 29	1935 ¹ Nov. 1
ASSETS							
Loans (including overdrafts).....	24,738,011	20,874,084	15,923,841	13,058,608	12,292,533	11,927,966	11,841,427
United States Government direct obligations.....	4,095,270	5,564,461	6,366,099	6,801,360	9,186,237	9,871,126	10,080,383
Securities fully guaranteed by United States Government.....					709,035	1,558,381	1,764,071
Other securities.....	6,638,989	6,634,689	5,754,743	5,092,856	5,371,507	5,427,145	5,615,190
Total loans and investments.....	35,472,250	33,073,234	28,044,683	24,952,824	27,559,312	28,784,618	29,301,071
Customers' liability on account of acceptances.....	912,852	662,415	440,276	392,814	257,919	157,751	161,172
Banking house, furniture, and fixtures.....	1,230,754	1,220,317	1,167,763	987,366	995,998	998,645	996,793
Other real estate owned.....	197,869	209,518	253,342	268,215	303,904	339,086	361,963
Reserve with Federal Reserve banks.....	2,414,991	2,339,230	2,234,919	2,651,476	3,976,077	4,933,277	5,622,320
Cash in vault.....	470,367	454,150	406,688	446,983	550,471	537,010	541,119
Due from member banks.....	2,462,827	1,935,119	2,048,644	1,848,418	2,736,579	3,197,622	3,548,813
Due from nonmember banks.....							
Balances with domestic banks, not subject to immediate withdrawal.....	(²)	(²)	(²)	68,536	106,339	110,700	113,985
Balances with banks in foreign countries.....	116,347	115,586	90,420	133,374	185,187	71,244	54,533
Due from own foreign branches.....	86,100	100,106	84,957	124,224	120,930	10,958	6,845
Items with Federal Reserve banks in process of collection.....	698,871	531,691	387,225	433,626	646,818	553,927	641,494
Exchanges for clearing house and other checks on local banks.....	1,146,915	959,218	802,881	591,596	703,345	553,740	1,032,256
Outside checks and other cash items.....	51,706	50,696	47,102	34,863	56,939	75,706	81,750
Redemption fund and due from United States Treasurer.....	32,604	31,524	37,627	38,220	34,480	11,842	
Acceptances of other banks and bills sold with endorsement.....	592,732	329,756	18,558	8,172	2,111	6,042	12,701
Securities borrowed.....	23,866	17,150	11,259	5,566	1,972	918	1,333
Other assets.....	242,062	249,067	233,501	190,268	291,709	293,777	259,114
Total assets.....	46,153,113	42,378,777	36,309,845	33,176,541	38,616,886	40,724,644	42,874,274
LIABILITIES							
Demand deposits.....	16,838,351	15,526,182	13,081,243	12,993,682	16,148,819	18,321,915	19,598,504
Time deposits.....	13,944,868	12,776,332	10,601,689	9,114,380	9,821,146	10,194,344	10,345,461
United States deposits.....	257,185	526,161	737,769	917,881	1,142,847	778,716	649,526
Due to Federal Reserve banks (deferred credits).....	47,147	41,070	32,196	37,441	59,911	49,335	49,290
Due to other banks in United States.....	3,817,132	3,222,466	3,268,854	2,975,675	4,447,420	4,957,234	5,537,905
Due to banks in foreign countries.....	541,502	663,092	213,213	117,141	135,709	269,307	360,241
Certified and officers' checks outstanding.....	771,941	617,053	464,006	418,434	520,754	355,538	626,817
Cash letters of credit and travelers' checks outstanding.....	26,638	23,701	17,958	9,367	8,837	11,738	10,244
Total deposits.....	36,244,764	33,396,057	28,416,928	26,584,001	32,285,443	34,938,127	37,177,985
Secured by pledge of loans and/or investments.....	(³)	(³)	(³)	(³)	3,134,580	3,083,595	2,812,228
Not secured by pledge of loans and/or investments.....	(²)	(²)	(²)	(²)	29,150,863	31,854,532	34,365,763
Due to own foreign branches.....	119,110	84,190	49,463	18,443		4,241	61,145
National-bank notes outstanding.....	648,999	628,334	739,793	743,589	662,320	222,405	182,279
Agreements to repurchase securities sold.....	38,144	25,303	42,111	20,306	6,144	7,409	18,152
Bills payable with Federal Reserve banks.....	76,865	209,024	192,878	60,647	8,968	4,500	
Rediscouunts with Federal Reserve banks.....	95,713	114,330	138,467	23,817	1,155	1,001	6,436
Bills payable—all other.....	137,890	133,002	360,120	102,876	14,009	3,323	2,488
Rediscouunts—all other.....	5,512	9,355	5,284	889	23	13	
Acceptances of other banks and bills sold with endorsement.....	592,732	329,756	18,558	8,532	2,111	6,042	12,701
Acceptances executed for customers.....	929,337	681,145	448,440	410,150	267,597	160,219	153,510
Acceptances executed by other banks for reporting banks.....	18,127	13,197	5,416	14,555	10,391	14,350	21,657
Securities borrowed.....	23,866	17,150	11,259	5,566	1,972	918	1,333
Interest, taxes, and other expenses accrued and unpaid.....	182,397	162,507	129,969	94,640	87,328	69,889	92,393
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	(³)	(³)	(³)	(³)	7,796	36,276	11,402
Other liabilities.....	212,698	216,728	179,998	180,816	141,649	142,635	143,279
Capital notes and debentures.....				200	117,102	117,332	117,831
Capital stock (see par value below).....	2,728,664	2,580,550	2,431,688	2,273,720	2,534,440	2,565,987	2,535,136
Surplus.....	2,903,258	2,695,285	2,262,122	1,817,194	1,677,190	1,647,024	1,680,924
Undivided profits—net.....	1,009,435	811,456	516,491	412,990	427,714	436,366	492,600
Reserves for contingencies.....	185,602	271,408	360,860	403,610	362,424	343,528	342,360
Retirement fund for preferred stock and capital notes and debentures.....				(³)	1,110	3,389	2,939
Total liabilities (including capital account).....	46,153,113	42,378,777	36,309,845	33,176,541	38,616,886	40,724,644	42,874,274
Par value of capital stock:							
First preferred.....				81,488	504,683	577,269	579,422
Second preferred.....				4,300	21,077	28,881	29,394
Common.....	2,728,664	2,580,550	2,431,688	2,189,060	2,011,613	1,966,315	1,933,698
Total.....	2,728,664	2,580,550	2,431,688	2,274,848	2,537,373	2,572,465	2,542,514
Number of banks.....	8,246	7,599	6,904	5,818	6,433	6,410	6,400

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

**ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS ON SELECTED
CALL DATES SEPT. 24, 1930 TO NOV. 1, 1935**

[In thousands of dollars]

	1930 Sept. 24	1931 Sept. 29	1932 Sept. 30	1933 Oct. 25	1934 Oct. 17	1935 June 29	1935 Nov. 1
Loans—Total	24, 738, 011	20, 874, 084	15, 923, 841	13, 058, 608	12, 292, 533	11, 927, 966	11, 841, 427
Acceptances of other banks payable in United States.....	205, 432	268, 490	407, 103	302, 941	276, 229	200, 627	154, 177
Bills, acceptances, etc., payable in foreign countries.....	61, 934	69, 973	33, 629	23, 601	29, 533	17, 292	27, 039
Commercial paper bought in open market.....	523, 129	296, 433	114, 621	164, 041	253, 302	247, 104	259, 975
Loans to banks—On securities.....	174, 857	310, 909	270, 114	155, 570	51, 818	36, 627	30, 434
All other.....	290, 936	287, 621	186, 776	141, 856	97, 659	82, 427	64, 013
Loans on securities exclusive of loans to banks—Total.....	10, 335, 938	7, 770, 142	5, 500, 191	4, 557, 050	4, 126, 420	4, 097, 539	3, 905, 151
To brokers and dealers in New York.....	2, 471, 781	927, 813	414, 409	747, 748	801, 840	974, 632	840, 660
To brokers and dealers elsewhere.....	773, 775	521, 157	257, 794	178, 457	167, 061	191, 099	179, 315
To others.....	7, 090, 382	6, 321, 172	4, 827, 988	3, 630, 845	3, 157, 519	2, 931, 808	2, 885, 176
Real-estate loans—On farm land.....	387, 366	375, 973	367, 748	311, 398	260, 216	258, 529	252, 286
On other real estate.....	2, 776, 344	2, 772, 606	2, 516, 783	2, 052, 454	2, 030, 399	2, 018, 808	2, 026, 788
Reporting banks' own acceptances.....	9, 982, 075	130, 298	158, 467	257, 382	229, 132	153, 218	158, 643
All other loans (including overdrafts).....		8, 591, 639	6, 368, 409	5, 092, 315	4, 931, 825	4, 833, 795	4, 962, 921
Loans eligible for rediscount with Federal Reserve banks.....	3, 812, 169	2, 996, 167	2, 423, 913	2, 237, 068	2, 210, 476	2, 050, 448	2, 127, 429
Loans secured by U. S. Government obligations.....	140, 329	167, 255	229, 022	144, 486	177, 888	112, 916	169, 738
U. S. Government direct obligations—Total	4, 095, 270	5, 564, 461	6, 366, 099	6, 801, 360	9, 186, 237	9, 871, 126	10, 050, 383
Bonds.....	3, 342, 974	4, 278, 845	4, 147, 937	4, 122, 079	4, 454, 175	4, 457, 966	3, 668, 256
Treasury notes.....	418, 495	371, 494	1, 336, 968	1, 959, 719	3, 371, 461	4, 313, 905	5, 281, 163
Certificates of indebtedness.....	284, 953	553, 996	651, 595	270, 311	415, 078		
Treasury bills.....	48, 848	360, 126	229, 599	449, 251	945, 523	1, 099, 255	1, 130, 964
Obligations guaranteed by U. S. Government as to interest and principal—Total					709, 035	1, 558, 381	1, 764, 071
Reconstruction Finance Corporation.....					239, 463	243, 724	245, 824
Federal Farm Mortgage Corporation.....					185, 087	333, 247	439, 993
Home Owners' Loan Corporation.....					284, 485	981, 410	1, 078, 254
Other securities—Total	6, 638, 969	6, 634, 689	5, 754, 743	5, 092, 856	5, 371, 507	5, 427, 145	5, 615, 190
Obligations of:							
States, counties, municipalities, etc.....	1, 561, 429	1, 748, 428	1, 673, 729	1, 791, 226	1, 952, 893	2, 101, 512	2, 205, 476
Public utilities.....	1, 074, 627	1, 028, 292	882, 729	718, 025	713, 340	764, 677	837, 647
Railroads.....					784, 672	825, 058	824, 364
Home Owners' Loan Corporation guaranteed by U. S. Government as to interest only.....					221, 683	7, 389	
Federal land banks.....					260, 702	162, 469	177, 269
Intermediate credit banks.....	2, 559, 050	2, 469, 933	2, 087, 829	1, 670, 226		133, 367	107, 463
Joint-stock land banks.....					24, 001	19, 268	18, 380
Territorial and insular possessions.....					18, 997	16, 799	18, 574
Real-estate corporations.....					79, 432	71, 531	74, 270
Other domestic corporations.....					519, 993	549, 722	587, 489
Stock of:							
Federal Reserve banks.....	170, 260	164, 327	152, 090	138, 957	146, 719	146, 382	130, 325
Real-estate corporations.....					63, 366	55, 888	52, 175
Banks and banking corporations.....	572, 941	561, 772	501, 902	435, 257	71, 219	67, 786	71, 865
Other domestic corporations.....					261, 040	259, 212	251, 046
Foreign securities:							
Central governments.....					129, 814	113, 316	125, 894
Provincial, State, and municipal governments.....	700, 662	661, 937	456, 464	339, 165	51, 155	59, 264	62, 351
Other foreign securities.....					72, 481	73, 505	70, 602
Demand deposits—Total	16, 838, 351	15, 526, 182	13, 081, 243	12, 993, 682	16, 148, 819	18, 321, 015	19, 598, 504
Individual deposits subject to check.....	15, 107, 131	13, 702, 657	11, 696, 622	11, 506, 650	13, 961, 487	15, 449, 727	16, 675, 163
Certificates of deposit.....	196, 673	171, 582	115, 132	127, 324	130, 299	130, 568	105, 559
State, county, and municipal deposits.....	1, 276, 471	1, 349, 502	1, 034, 187	1, 105, 871	1, 680, 285	2, 090, 608	2, 251, 209
Banks in United States.....	(2)	(2)	(2)	14, 733	19, 028	21, 192	19, 799
Banks in foreign countries.....	(2)	(2)	(2)	30	506	3, 872	453
All other.....	258, 076	302, 441	235, 302	239, 074	357, 214	625, 948	546, 321
Net demand deposits subject to reserve (see p. 10).....	18, 657, 238	17, 445, 203	14, 626, 309	14, 388, 829	18, 408, 369	21, 045, 206	21, 435, 510
Time deposits—Total	13, 944, 868	12, 776, 332	10, 601, 689	9, 114, 380	9, 821, 146	10, 194, 344	10, 345, 461
States, counties, and municipalities.....	572, 004	439, 571	341, 516	269, 652	294, 275	285, 076	309, 590
Banks in United States.....	101, 313	86, 136	70, 485	86, 910	134, 972	135, 750	132, 320
Banks in foreign countries.....	233, 873	112, 146	4, 625	5, 809	4, 017	5, 149	5, 501
Deposits the payment of which has been deferred.....				35, 731			
Other time deposits:							
Evidenced by savings pass books.....	9, 631, 588	8, 768, 492	7, 257, 550	6, 261, 017	7, 352, 170	7, 985, 646	8, 142, 255
Certificates of deposit.....	1, 959, 775	1, 786, 746	1, 380, 932	988, 619	934, 089	868, 780	821, 157
Christmas savings, etc.....	1, 302, 785	1, 222, 950	851, 190	74, 347	79, 592	64, 733	64, 689
Open accounts.....				611, 184	549, 799	542, 607	623, 363
Postal savings.....	143, 530	360, 291	695, 391	781, 111	472, 232	306, 603	226, 586

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

² Not reported separately; probably included in "Due to" banks.

ALL MEMBER BANKS—CONDITION ON NOV. 1, 1935, BY CLASSES OF BANKS

[Amounts in thousands of dollars]

	All member banks	All national member banks	All State member banks	Central reserve city member banks		Reserve city member banks	Country member banks
				New York	Chicago		
ASSETS							
Loans (including overdrafts).....	11,841,427	7,292,047	4,549,380	3,198,791	455,904	4,268,151	3,918,581
U. S. Government direct obligations.....	10,080,383	6,224,125	3,856,258	3,339,961	973,254	3,892,115	1,875,053
Securities fully guaranteed by U. S. Government.....	1,764,071	1,258,616	505,455	404,620	96,096	654,650	608,705
Other securities.....	5,615,190	3,673,776	1,941,414	1,223,448	267,071	1,705,518	2,418,753
Total loans and investments.....	29,301,071	18,448,564	10,852,507	8,166,820	1,792,325	10,520,834	8,821,092
Customers' liability on account of acceptances.....	161,172	80,873	80,299	122,807	5,263	30,854	2,248
Banking house, furniture, and fixtures.....	996,738	648,764	347,974	244,319	24,987	334,844	392,588
Other real estate owned.....	361,963	180,491	181,472	31,797	7,981	146,158	176,027
Reserve with Federal Reserve banks.....	5,662,320	3,453,672	2,208,648	2,590,397	580,995	1,590,764	900,164
Cash in vault.....	541,119	401,234	139,885	53,999	33,042	217,541	236,537
Due from member banks.....	3,548,813	2,736,105	812,708	106,652	173,031	1,740,410	1,528,720
Due from nonmember banks.....	97,017	73,944	23,073	2,343	14,396	54,103	26,175
Balances with domestic banks, not subject to immediate withdrawal.....	113,985	90,915	23,070	39	1,000	54,733	58,213
Balances with banks in foreign countries.....	54,583	35,974	18,609	33,031	1,497	17,059	2,996
Due from own foreign branches.....	6,845	5,333	1,512	3,817	-----	3,028	-----
Items with Federal Reserve banks in process of collection.....	641,494	435,860	205,634	148,551	38,731	304,266	149,946
Exchanges for clearing house and other checks on local banks.....	1,032,256	569,076	463,180	714,657	38,015	228,866	50,718
Outside checks and other cash items.....	81,750	59,052	22,698	9,907	6,351	45,499	19,993
Acceptances of other banks and bills sold with endorsement.....	12,701	8,565	4,136	10,611	379	1,472	239
Securities borrowed.....	1,333	537	796	741	-----	80	512
Other assets.....	259,114	152,548	106,566	68,773	38,002	90,235	62,104
Total assets.....	42,874,274	27,381,507	15,492,767	12,309,261	2,755,995	15,380,746	12,428,272
LIABILITIES							
Demand deposits.....	19,598,504	12,224,304	7,374,200	6,571,770	1,477,172	6,556,805	4,992,757
Time deposits.....	10,345,461	7,293,238	3,052,223	700,320	402,785	4,183,778	5,058,578
United States deposits.....	649,526	436,801	212,725	219,474	61,622	273,314	95,116
Due to Federal Reserve banks (deferred credits).....	49,290	36,225	13,065	-----	-----	10,331	38,959
Due to other banks in United States.....	5,537,905	3,541,157	1,996,748	2,203,094	527,382	2,411,274	396,155
Due to banks in foreign countries.....	360,241	158,037	202,204	327,104	4,455	27,177	1,505
Certified and officer's checks outstanding.....	626,817	292,196	334,621	406,512	21,133	132,365	66,807
Cash letters of credit and travelers' checks outstanding.....	10,244	8,448	1,796	6,718	580	2,823	123
Total deposits.....	37,177,988	23,990,406	13,187,582	10,434,992	2,495,129	13,597,867	10,650,000
Secured by pledge of loans and/or investments.....	2,812,225	2,116,599	695,626	436,439	293,625	1,244,307	837,854
Not secured by pledge of loans and/or investments.....	34,365,763	21,873,807	12,491,956	9,998,553	2,201,504	12,353,560	9,812,146
Due to own foreign branches.....	61,145	40,372	20,773	61,145	-----	-----	-----
Agreements to repurchase securities sold.....	18,152	2,251	15,901	12,871	-----	3,021	2,260
Bills payable with Federal Reserve banks.....	5,314	2,675	2,639	1,025	-----	225	4,064
Rediscounts with Federal Reserve banks.....	1,122	904	218	-----	-----	-----	1,122
Bills payable—all other.....	2,192	1,158	1,034	-----	-----	-----	2,192
Rediscounts—all other.....	296	270	26	26	-----	3	267
Acceptances of other banks and bills sold with endorsement.....	12,701	8,565	4,136	10,611	379	1,472	239
Acceptances executed for customers.....	153,510	75,160	78,350	116,249	5,353	29,887	2,021
Acceptances executed by other banks for reporting banks.....	21,657	11,953	9,704	15,845	253	4,924	635
Securities borrowed.....	1,333	537	796	741	-----	80	512
Interest, taxes, and other expenses accrued and unpaid.....	92,393	58,845	33,548	15,713	10,905	42,773	23,002
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	11,402	6,910	4,492	4,998	247	4,373	1,784
Other liabilities.....	143,279	57,808	85,471	65,398	16,901	30,023	31,957
Capital notes and debentures.....	117,831	-----	117,831	25,650	250	48,350	43,581
Capital stock (see par value below).....	2,535,136	1,772,816	762,320	640,280	146,150	790,773	957,931
Surplus.....	1,680,924	864,119	816,805	671,101	37,815	527,073	444,935
Undivided profits—net.....	492,600	337,195	155,405	115,203	14,623	171,573	191,201
Reserves for contingencies.....	342,360	146,899	195,461	117,390	28,896	127,270	68,804
Retirement fund for preferred stock and capital notes and debentures.....	2,939	2,664	275	23	94	1,059	1,763
Total liabilities (including capital account).....	42,874,274	27,381,507	15,492,767	12,309,261	2,755,995	15,380,746	12,428,272
Par value of capital stock:							
First preferred.....	579,422	503,366	76,056	100,300	76,000	164,809	238,313
Second preferred.....	29,394	21,198	8,196	-----	-----	7,750	21,644
Common.....	1,933,698	1,253,974	679,724	539,980	70,150	618,270	705,298
Total.....	2,542,514	1,778,538	763,976	640,280	146,150	790,829	965,255
Number of banks.....	6,400	5,403	997	38	13	336	6,013

**ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS ON
NOV. 1, 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	11,841,427	7,292,047	4,549,380	3,198,791	455,904	4,268,151	3,918,581
Acceptances of other banks payable in United States.....	154,177	69,917	84,260	135,149	2,580	13,269	3,179
Bills, acceptances, etc., payable in foreign countries.....	27,039	14,564	12,475	12,244	1,355	11,504	1,936
Commercial paper bought in open market.....	259,975	191,725	68,250	3,916	12,939	110,980	132,140
Loans to banks—On securities.....	30,434	19,522	10,912	14,342	5,276	9,216	1,600
All other.....	64,013	44,527	19,486	20,779	527	24,824	17,883
Loans on securities exclusive of loans to banks—Total	3,905,151	2,093,146	1,812,005	1,661,328	179,844	1,145,773	918,206
To brokers and dealers in New York.....	840,660	221,200	619,460	827,672	500	9,023	3,465
To brokers and dealers elsewhere.....	179,315	101,139	78,176	59,017	25,151	81,998	13,149
To others.....	2,885,176	1,770,807	1,114,369	774,639	154,193	1,054,752	901,592
Real estate loans—On farm land	252,286	209,694	42,592	239	716	96,874	154,457
On other real estate.....	2,026,788	1,098,500	928,288	135,827	13,989	1,005,628	871,344
Reporting banks' own acceptances.....	158,643	93,789	64,854	100,803	11,366	43,698	2,776
All other loans (including overdrafts).....	4,962,921	3,456,663	1,506,258	1,114,164	227,312	1,806,385	1,815,060
Loans eligible for rediscount with Federal Reserve banks	2,127,429	1,476,526	650,903	561,718	93,441	712,882	759,388
Loans secured by U. S. Government obligations.....	169,738	86,684	83,054	119,280	7,402	21,670	21,386
U. S. Government direct obligations—Total	10,080,383	6,224,125	3,856,258	3,339,961	973,254	3,892,115	1,875,053
Bonds.....	3,668,256	2,537,635	1,130,621	711,856	222,144	1,586,257	1,147,999
Treasury notes.....	5,281,163	3,150,155	2,131,008	1,787,190	586,170	2,206,675	701,123
Treasury bills.....	1,130,964	536,335	594,629	840,915	164,940	99,183	25,926
Obligations guaranteed by U. S. Government as to interest and principal—Total	1,764,071	1,258,616	505,455	404,620	96,096	654,650	608,705
Reconstruction Finance Corporation.....	245,824	187,956	57,868	138,206	81,814	11,269	14,535
Federal Farm Mortgage Corporation.....	439,993	327,882	112,111	35,347	8,987	191,054	204,605
Home Owners' Loan Corporation.....	1,078,254	742,778	335,476	231,067	5,295	452,327	389,565
Other securities—Total	5,615,190	3,673,776	1,941,414	1,223,448	267,071	1,705,918	2,413,753
Obligations of:							
States, counties, municipalities, etc.....	2,205,476	1,443,742	761,734	546,562	164,471	716,096	778,347
Public utilities.....	837,647	587,635	250,012	117,539	27,001	193,946	499,161
Railroads.....	824,364	587,882	236,482	136,580	15,109	206,670	466,005
Federal land banks.....	177,269	132,951	44,318	23,689	954	56,387	96,239
Intermediate credit banks.....	107,463	69,382	38,081	67,373	333	35,526	4,231
Joint stock land banks.....	18,380	16,044	2,336	185	33	2,385	15,777
Territorial and insular possessions.....	18,574	11,745	6,829	3,021	88	4,858	10,607
Real estate corporations.....	74,270	39,434	34,836	12,885	3,398	34,870	23,117
Other domestic corporations.....	587,489	402,457	185,032	88,034	25,798	186,118	287,539
Stock of:							
Federal Reserve banks.....	130,325	79,489	50,836	40,111	5,526	40,930	43,758
Real estate corporations.....	52,175	32,800	19,375	3,589	2,081	27,592	18,913
Banks and banking corporations.....	71,865	32,122	39,743	29,913	367	28,274	13,311
Other domestic corporations.....	251,046	68,366	182,680	89,300	5,897	94,927	60,922
Foreign securities:							
Central governments.....	125,894	81,262	44,632	37,792	9,628	35,859	42,615
Provincial, State, and municipal governments.....	62,351	40,195	22,156	6,447	4,921	18,450	32,533
Other foreign securities.....	70,602	48,270	22,332	20,428	1,466	23,030	25,678
Demand deposits—Total	19,598,504	12,224,304	7,374,200	6,571,770	1,477,172	6,556,805	4,992,757
Individual deposits subject to check.....	16,675,163	10,277,981	6,397,182	5,754,440	1,245,679	5,668,963	4,006,081
Certificates of deposit.....	105,559	72,845	32,714	26,432	7,054	26,544	45,529
State, county, and municipal deposits.....	2,251,209	1,672,373	578,836	467,555	203,604	684,930	895,120
Banks in United States.....	19,799	17,562	2,237	174	-----	16,698	2,927
Banks in foreign countries.....	453	450	3	203	-----	250	-----
All other.....	546,321	183,093	363,228	322,966	20,835	159,420	43,100
Net demand deposits subject to reserve (see p. 10).....	21,435,510	12,825,978	8,609,532	8,752,557	1,821,901	7,041,640	3,819,412
Time deposits—Total	10,345,461	7,293,238	3,052,223	700,320	402,785	4,183,778	5,058,578
States, counties, and municipalities.....	309,590	249,560	60,030	13,493	45	217,867	78,185
Banks in United States.....	132,320	104,798	27,522	69	50	115,316	16,886
Banks in foreign countries.....	5,501	4,157	1,344	4,286	-----	1,141	74
Other time deposits:							
Evidenced by savings pass books.....	8,142,255	5,783,852	2,358,403	304,477	351,324	3,302,327	4,184,127
Certificates of deposit.....	821,157	632,894	188,263	66,165	18,514	199,890	536,588
Christmas savings, etc.....	84,689	55,294	29,395	5,244	2,782	27,598	49,065
Open accounts.....	623,363	269,527	353,836	303,702	30,049	235,806	53,806
Postal savings.....	226,586	193,156	33,430	2,884	21	83,833	139,848

ALL MEMBER BANKS—CONDITION ON NOV. 1, 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).....	11,841,427	940,073	4,267,127	931,127	953,931	458,024	384,179
United States Government direct obligations.....	10,080,383	531,987	3,895,229	457,333	893,829	358,377	245,774
Securities fully guaranteed by United States Government.....	1,764,071	57,807	524,579	144,832	129,369	83,252	76,039
Other securities.....	5,615,190	360,913	1,928,876	665,808	475,393	173,864	149,758
Total loans and investments.....	29,301,071	1,890,780	10,615,811	2,199,950	2,452,522	1,080,517	855,750
Customers' liability on account of acceptances.....	161,172	8,346	123,804	11,230	1,806	492	989
Banking house, furniture, and fixtures.....	996,738	71,047	346,033	87,474	96,233	47,355	40,209
Other real estate owned.....	361,963	19,913	87,831	65,866	43,783	18,045	16,057
Reserve with Federal Reserve banks.....	5,662,320	312,746	2,776,754	275,135	343,806	163,581	102,491
Cash in vault.....	541,119	108,930	94,640	34,936	49,261	30,828	22,983
Due from member banks.....	3,548,813	210,681	303,637	256,108	318,537	221,080	256,123
Due from nonmember banks.....	97,017	4,409	6,004	5,903	5,021	11,134	7,517
Balances with domestic banks, not subject to immediate withdrawal.....	113,985	2,578	2,672	14,003	14,024	5,850	7,167
Balances with banks in foreign countries.....	54,583	4,711	35,973	1,705	1,251	90	536
Due from own foreign branches.....	6,845	3,028	3,817	-----	-----	-----	-----
Items with Federal Reserve banks in process of collection.....	641,494	68,502	202,723	39,725	61,784	36,008	22,727
Exchanges for clearing house and other checks on local banks.....	1,032,256	39,506	729,658	60,534	23,139	16,794	10,928
Outside checks and other cash items.....	81,750	4,344	14,208	2,094	5,467	2,309	2,697
Acceptances of other banks and bills sold with endorsement.....	12,701	-----	11,195	41	-----	-----	13
Securities borrowed.....	1,333	-----	741	83	170	-----	17
Other assets.....	259,114	11,289	88,843	21,154	16,825	9,238	7,573
Total assets.....	42,874,274	2,760,810	15,444,344	3,076,941	3,433,629	1,643,351	1,354,401
LIABILITIES							
Demand deposits.....	19,598,504	1,329,904	7,633,813	1,178,018	1,387,598	691,772	572,654
Time deposits.....	10,345,461	707,323	2,156,904	1,023,687	1,195,736	489,947	344,967
United States Deposits.....	649,526	19,844	202,515	35,523	48,499	24,541	32,832
Due to Federal Reserve banks (deferred credits).....	49,290	10,543	11,193	5,700	5,163	6,804	1,539
Due to other banks in United States.....	5,537,905	263,334	2,282,363	300,050	276,024	229,650	223,208
Due to banks in foreign countries.....	360,241	8,519	328,663	3,466	929	-----	1,455
Certified and officers' checks outstanding.....	626,817	21,987	420,711	13,844	15,585	9,450	9,397
Cash letters of credit and travelers' checks outstanding.....	10,244	399	6,781	37	1,158	65	13
Total deposits.....	37,177,988	2,361,858	13,102,948	2,560,325	2,930,702	1,452,592	1,186,065
Secured by pledge of loans and/or investments.....	2,812,225	54,230	684,642	178,642	293,954	125,006	146,044
Not secured by pledge of loans and/or investments.....	34,365,763	2,307,628	12,418,306	2,381,683	2,636,748	1,327,586	1,040,021
Due to own foreign branches.....	61,145	-----	61,145	-----	-----	-----	-----
Agreements to repurchase securities sold.....	18,152	1,964	13,221	-----	350	-----	37
Bills payable with Federal Reserve banks.....	5,314	247	4,462	151	75	60	50
Rediscounts with Federal Reserve banks.....	1,122	9	158	-----	-----	-----	10
Bills payable—all other.....	2,192	120	1,536	110	80	13	-----
Rediscounts—all other.....	296	-----	26	-----	-----	-----	35
Acceptances of other banks and bills sold with endorsement.....	12,701	-----	11,195	41	-----	13	472
Acceptances executed for customers.....	153,510	7,754	116,899	10,919	1,413	270	1,189
Acceptances executed by other banks for reporting banks.....	21,657	1,604	16,413	1,993	406	215	194
Securities borrowed.....	1,333	-----	741	83	170	-----	17
Interest, taxes, and other expenses accrued and unpaid.....	92,393	4,990	24,221	7,059	9,644	3,230	2,712
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	11,402	666	5,907	815	549	209	225
Other liabilities.....	143,279	4,909	78,332	10,892	3,229	1,731	1,503
Capital notes and debentures.....	117,831	-----	70,218	-----	30,348	2,941	1,135
Capital stock (see par value below).....	2,535,136	170,703	874,011	197,571	200,151	100,195	103,262
Surplus.....	1,680,924	143,478	753,816	209,299	179,530	49,668	34,411
Undivided profits—net.....	492,600	38,108	152,363	50,819	40,357	22,554	16,133
Reserves for contingencies.....	342,360	24,121	155,774	26,751	36,504	9,354	6,463
Retirement fund for preferred stock and capital notes and debentures.....	2,939	279	458	113	121	289	318
Total liabilities (including capital account).....	42,874,274	2,760,810	15,444,344	3,076,941	3,433,629	1,643,351	1,354,401
Par value of capital stock:							
First preferred.....	579,422	28,163	173,678	32,067	33,913	19,563	27,370
Second preferred.....	29,394	3,897	9,855	5,374	953	588	3,400
Common.....	1,933,698	138,500	696,171	160,233	165,311	80,117	72,496
Total.....	2,542,514	170,710	879,704	197,674	200,177	100,138	103,266
Number of banks.....	6,400	365	793	655	623	404	328

ALL MEMBER BANKS—CONDITION ON NOV. 1, 1935, BY FEDERAL RESERVE DISTRICTS—Contd.

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans (including overdrafts).....	980,962	381,222	306,899	382,873	339,666	1,515,344
U. S. Government direct obligations.....	1,707,886	278,468	217,090	318,260	207,626	961,515
Securities fully guaranteed by U. S. Government.....	263,538	79,765	44,258	86,869	71,692	202,221
Other securities.....	608,056	196,264	152,355	206,745	106,919	589,239
Total loans and investments.....	3,560,442	935,719	720,611	994,747	725,903	3,268,319
Customers' liability on account of acceptances.....	5,340	600	284	121	1,733	6,427
Banking house, furniture, and fixtures.....	82,838	26,625	24,676	34,081	35,793	104,374
Other real estate owned.....	25,869	13,378	3,533	5,246	8,671	52,771
Reserve with Federal Reserve banks.....	826,464	162,654	112,632	166,191	109,792	310,074
Cash in vault.....	82,373	20,838	13,195	20,555	19,961	42,619
Due from member banks.....	573,001	209,165	164,771	406,764	277,768	352,178
Due from nonmember banks.....	19,818	5,770	2,848	8,896	8,369	11,328
Balances with domestic banks, not subject to immediate withdrawal.....	7,348	4,000	7,444	23,426	2,162	23,311
Balances with banks in foreign countries.....	2,320	129	959	332	249	6,328
Due from own foreign branches.....						
Items with Federal Reserve banks in process of collection.....	86,077	30,103	13,057	31,308	19,484	28,996
Exchanges for clearing house and other checks on local banks.....	60,298	15,917	7,312	10,763	8,320	49,087
Outside checks and other cash items.....	18,083	2,794	3,220	5,577	2,019	18,938
Acceptances of other banks and bills sold with endorsement.....	417	2		135	183	243
Securities borrowed.....	125		5		10	
Other assets.....	52,732	6,920	7,096	4,237	3,528	29,679
Total assets.....	5,403,545	1,434,614	1,081,643	1,711,379	1,223,945	4,305,672
LIABILITIES						
Demand deposits.....	2,731,521	631,807	467,550	834,961	645,546	1,493,360
Time deposits.....	1,290,662	355,616	341,855	307,438	194,362	1,966,664
United States deposits.....	92,337	14,126	9,413	12,208	22,901	74,787
Due to Federal Reserve banks (deferred credits).....	5,837	184		196		200
Due to other banks in United States.....	738,024	261,891	123,780	373,774	193,989	271,818
Due to banks in foreign countries (excluding own branches).....	5,621	150	630	139	756	9,545
Certified and officers' checks outstanding.....	43,965	7,461	14,582	18,959	11,333	39,533
Cash letters of credit and travelers' checks outstanding.....	610	32	10	17	6	1,116
Total deposits.....	4,878,577	1,271,567	957,820	1,547,692	1,070,819	3,857,023
Secured by pledge of loans and/or investments.....	402,620	81,269	106,921	142,107	111,201	485,589
Not secured by pledge of loans and/or investments.....	4,475,957	1,190,298	850,899	1,405,585	959,618	3,371,434
Due to own foreign branches.....						
Agreements to repurchase securities sold.....		77		90		2,413
Bills payable with Federal Reserve banks.....			5	119		145
Rediscounts with Federal Reserve banks.....			68	779		15
Bills payable—all other.....	75	10	90	115	83	
Rediscounts—all other.....		3		227		
Acceptances of other banks and bills sold with endorsement.....	417	2		135	183	243
Acceptances executed for customers.....	5,394	610	221		1,660	7,191
Acceptances executed by other banks for reporting banks.....	290	3	63	118	83	275
Securities borrowed.....	125		5		10	
Interest, taxes, and other expenses accrued and unpaid.....	15,547	2,531	3,670	1,799	2,437	14,548
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	758	410	267	164	531	901
Other liabilities.....	20,956	11,162	2,053	686	934	6,892
Capital notes and debentures.....	5,107	3,991	273		720	3,098
Capital stock (see par value below).....	305,468	88,459	74,671	94,517	92,670	233,458
Surplus.....	87,102	30,999	25,830	34,415	31,743	100,633
Undivided profits—net.....	43,209	19,165	11,625	24,663	18,536	54,568
Reserves for contingencies.....	40,201	5,502	4,962	5,807	3,352	23,569
Retirement fund for preferred stock and capital notes and debentures.....	319	123	20	53	146	700
Total liabilities (including capital account).....	5,403,545	1,434,614	1,081,643	1,711,379	1,223,945	4,305,672
Par value of capital stock:						
First preferred.....	135,683	13,518	23,075	24,070	22,643	45,679
Second preferred.....	1,585	1,657	780	1,147	141	47
Common.....	168,279	74,507	50,880	69,396	69,836	187,872
Total.....	305,547	89,682	74,735	94,613	92,670	233,598
Number of banks.....	697	388	504	728	554	361

**ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS ON
NOV. 1, 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	11,841,427	940,073	4,267,127	931,127	953,931	458,024	384,179
Acceptances of other banks payable in United States	154,177	2,857	135,149	634	37	99	1,481
Bills, acceptances, etc., payable in foreign countries	27,039	514	12,321	502	20	49	2,050
Commercial paper bought in open market	259,975	62,723	19,422	26,862	6,139	8,638	6,743
Loans to banks—On securities	30,434	2,983	15,037	1,701	2,547	161	288
All other	64,013	751	22,516	3,346	8,150	1,153	3,201
Loans on securities exclusive of loans to banks—total	3,905,151	290,139	1,992,082	295,899	329,849	123,214	84,803
To brokers and dealers in New York	840,660	4,501	830,443	970	261	434	100
To brokers and dealers elsewhere	179,315	27,880	61,538	14,917	14,133	4,265	5,424
To others	2,885,176	257,758	1,100,101	280,012	315,455	118,515	79,279
Real estate loans—On farm land	252,286	3,946	13,100	15,264	22,265	14,892	10,672
On other real estate	2,026,788	186,607	446,074	195,937	269,973	73,979	36,724
Reporting banks' own acceptances	158,643	19,634	102,647	3,656	2,282	720	2,895
All other loans (including overdrafts)	4,962,921	369,919	1,508,779	387,326	312,669	235,119	235,322
Loans eligible for rediscount with Federal Reserve banks	2,127,429	156,101	701,946	144,502	94,015	99,795	86,807
Loans secured by U. S. Government obligations	169,738	5,200	123,052	2,251	5,028	2,299	2,226
U. S. Government direct obligations—Total	10,080,383	531,987	3,895,229	457,333	893,829	365,377	245,774
Bonds	3,668,256	214,442	1,066,734	291,947	391,137	121,266	122,344
Treasury notes	5,281,163	285,911	1,983,534	164,385	492,942	240,606	120,800
Treasury bills	1,130,964	31,634	842,941	1,601	9,750	3,505	2,630
Obligations guaranteed by U. S. Government as to interest and principal—Total	1,764,071	57,807	524,579	144,682	129,369	83,252	76,039
Reconstruction Finance Corporation	245,824	2,531	142,319	25	1,687	600	868
Federal Farm Mortgage Corporation	439,993	14,728	59,807	42,984	25,731	22,230	19,482
Home Owners' Loan Corporation	1,078,254	40,548	322,453	101,673	101,951	60,422	55,689
Other securities—Total	5,615,190	360,913	1,928,876	666,808	475,393	173,864	149,758
Obligations of—							
States, counties, municipalities, etc.	2,205,476	82,229	742,878	130,709	105,180	70,882	87,373
Public utilities	837,647	95,262	267,456	154,056	79,017	19,537	8,874
Railroads	824,364	68,728	299,799	169,292	83,222	20,201	9,731
Federal land banks	177,269	5,630	31,740	14,523	31,784	18,823	7,929
Intermediate credit banks	107,463	9,486	68,658	-----	2,469	2,946	4,267
Joint stock land banks	18,380	938	2,371	3,901	1,784	767	333
Territorial and insular possessions	18,574	726	3,964	2,096	2,114	618	1,327
Real estate corporations	74,270	3,124	16,845	7,699	6,787	2,820	2,757
Other domestic corporations	587,489	39,501	162,765	90,831	91,915	16,866	11,787
Stock of—							
Federal Reserve banks	130,325	9,435	50,990	12,287	12,296	4,751	4,166
Real-estate corporations	52,175	4,179	14,054	6,075	3,721	3,603	1,032
Banks and banking corporations	71,865	6,131	38,028	6,944	13,859	631	1,318
Other domestic corporations	251,046	12,952	137,643	31,525	22,694	5,945	4,989
Foreign securities:							
Central governments	125,894	5,745	47,541	16,280	8,116	2,922	2,463
Provincial, State, and municipal governments	62,351	5,921	16,368	9,335	5,192	983	536
Other foreign securities	70,602	10,926	27,776	11,255	5,243	1,569	876
Demand deposits—Total	19,598,504	1,329,904	7,633,813	1,178,018	1,387,598	691,772	572,654
Individual deposits subject to check	16,675,163	1,142,581	6,559,954	1,016,276	1,144,601	597,615	468,027
Certificates of deposit	105,559	3,772	30,049	2,902	10,017	2,815	1,436
State, county, and municipal deposits	2,251,209	167,353	704,147	116,107	166,620	76,958	95,486
Banks in United States	19,799	816	545	3,084	7,822	883	1,176
Banks in foreign countries	453	-----	203	175	-----	-----	-----
All other	546,321	15,382	338,915	39,474	58,538	13,501	6,529
Net demand deposits subject to reserve (see p. 10)	21,435,510	1,327,651	9,690,014	1,172,935	1,321,565	676,238	541,219
Time deposits—Total	10,345,461	707,323	2,156,904	1,023,687	1,195,736	489,947	344,967
States, counties, and municipalities	309,580	9,986	37,033	23,890	21,497	8,048	6,577
Banks in United States	132,320	3,120	2,173	12,784	34,167	8,262	9,807
Banks in foreign countries	5,501	450	4,286	85	-----	-----	-----
Other time deposits:							
Evidenced by savings pass books	8,142,255	599,853	1,633,609	777,638	918,727	407,191	268,349
Certificates of deposit	821,157	47,059	97,912	93,741	91,481	40,698	33,234
Christmas savings, etc.	84,689	7,648	20,529	12,350	9,095	5,843	2,967
Open accounts	623,363	31,448	322,940	72,018	97,056	11,619	3,038
Postal savings	226,586	7,759	38,422	31,181	23,713	8,286	20,995

**ALL MEMBER BANKS—CLASSIFICATION OF LOANS, INVESTMENTS, AND DEPOSITS ON
NOV. 1, 1935, BY FEDERAL RESERVE DISTRICTS—Continued**

[In thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans—Total	980,962	381,222	306,899	382,873	339,666	1,515,344
Acceptances of other banks payable in United States.....	2,725	203	40	4,491	143	6,318
Bills, acceptances, etc., payable in foreign countries.....	1,385	218	5	2,140	236	7,599
Commercial paper bought in open market.....	46,754	14,823	20,396	26,007	2,645	18,823
Loans to banks—On securities.....	5,478	666	112	1,014	89	358
All other.....	8,830	7,876	724	5,154	894	1,418
Loans on securities exclusive of loans to banks—Total.....	307,568	85,293	52,481	63,310	55,238	225,275
To brokers and dealers in New York.....	1,295	-----	187	1,596	62	811
To brokers and dealers elsewhere.....	29,743	5,188	1,337	3,074	1,609	10,207
To others.....	276,530	80,105	50,957	58,640	53,567	214,257
Real estate loans—On farm land.....	24,958	12,765	9,310	15,292	14,021	95,801
On other real estate.....	115,591	66,855	17,229	19,619	28,551	569,649
Reporting banks' own acceptances.....	12,620	7	2,525	22	682	10,963
All other loans (including overdrafts).....	455,053	192,516	204,077	245,824	237,167	579,150
Loans eligible for rediscount with Federal Reserve banks.....	203,132	91,098	122,383	141,483	100,134	186,033
Loans secured by U. S. Government obligations.....	11,302	3,527	3,396	5,542	2,699	3,216
U. S. Government direct obligations—Total	1,707,886	278,468	217,099	318,260	207,626	961,515
Bonds.....	512,460	78,709	73,005	88,222	74,378	633,612
Treasury notes.....	1,027,767	187,957	138,431	205,440	114,441	316,929
Treasury bills.....	167,659	11,802	5,663	24,598	18,807	10,974
Obligations guaranteed by U. S. Government as to interest and principal—Total	263,538	79,765	44,258	86,869	71,692	202,221
Reconstruction Finance Corporation.....	83,975	6,596	1,880	2,455	760	2,128
Federal Farm Mortgage Corporation.....	67,810	26,528	14,271	36,518	27,114	82,790
Home Owners' Loan Corporation.....	111,753	46,641	28,107	47,896	43,818	117,303
Other securities—Total	608,056	196,264	152,355	206,745	106,919	589,239
Obligations of:						
States, counties, municipalities, etc.....	297,194	71,152	68,615	130,027	72,421	346,816
Public utilities.....	88,464	25,701	18,482	10,446	2,676	67,676
Railroads.....	66,336	21,508	21,698	10,872	2,049	50,928
Federal land banks.....	14,344	17,123	5,945	15,269	6,660	7,499
Intermediate credit banks.....	5,063	4,212	521	5,657	996	3,188
Joint stock land banks.....	3,843	1,066	931	540	1,320	586
Territorial and insular possessions.....	2,824	1,850	285	1,287	296	1,187
Real estate corporations.....	7,976	4,816	1,235	4,459	4,789	14,963
Other domestic corporations.....	68,556	24,718	20,422	12,341	6,729	41,058
Stock of:						
Federal Reserve banks.....	11,914	3,726	3,002	3,871	3,770	10,117
Real estate corporations.....	3,694	262	1,094	2,090	1,376	10,995
Banks and banking corporations.....	2,049	214	6	255	316	2,114
Other domestic corporations.....	8,238	14,820	615	4,319	2,475	4,831
Foreign securities:						
Central governments.....	14,944	3,098	3,917	3,771	626	16,471
Provincial, State, and municipal governments.....	9,546	1,055	2,820	3,363	159	7,073
Other foreign securities.....	3,071	943	2,767	2,178	261	3,737
Demand deposits—Total	2,731,521	631,807	467,550	834,961	645,546	1,493,360
Individual deposits subject to check.....	2,250,757	541,683	364,324	693,452	556,985	1,338,908
Certificates of deposit.....	17,520	4,543	6,813	12,311	3,875	9,506
State, county, and municipal deposits.....	433,840	81,365	94,291	123,520	79,489	112,033
Banks in United States.....	249	52	721	1,249	104	3,088
Banks in foreign countries.....	-----	-----	-----	-----	-----	76
All other.....	29,155	4,164	1,401	4,429	5,093	29,740
Net demand deposits subject to reserve (see p. 10).....	2,861,306	651,926	425,098	778,024	560,519	1,429,015
Time deposits—Total	1,260,662	355,916	341,855	307,438	194,362	1,966,664
States, counties, and municipalities.....	4,513	4,717	4,428	4,763	3,627	180,511
Banks in United States.....	13,158	7,083	4,761	13,577	841	22,587
Banks in foreign countries.....	-----	-----	-----	-----	-----	680
Other time deposits:						
Evidenced by savings pass books.....	1,081,429	251,505	250,048	204,094	157,249	1,592,563
Certificates of deposit.....	107,553	79,590	71,752	66,388	21,480	70,299
Christmas savings, etc.....	9,771	1,952	2,042	3,689	948	7,855
Open accounts.....	34,391	2,240	807	9,839	3,082	34,885
Postal savings.....	9,847	8,829	8,017	5,088	7,135	57,314

ALL MEMBER BANKS—RESERVE POSITION ON NOV. 1, 1935

[In thousands of dollars]

	Gross demand deposits ¹	Deductions allowed in computing reserves 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 ³	Held ⁴	Excess		
All member banks.....	26,832,527	5,397,017	21,435,510	10,345,461	31,780,971	2,656,566	5,662,320	3,005,754	8.4	17.8
Central Reserve city banks.....	11,827,016	1,252,558	10,574,458	1,103,105	11,677,563	1,407,773	3,171,392	1,763,619	12.1	27.2
Reserve city banks.....	9,414,089	2,372,449	7,041,640	4,183,778	11,225,418	829,677	1,590,764	761,087	7.4	14.2
Country banks.....	5,591,422	1,772,010	3,819,412	5,058,578	8,877,990	419,116	900,164	481,048	4.7	10.1
All member banks:										
Boston.....	1,654,535	326,884	1,327,651	707,323	2,034,974	138,097	312,746	174,649	6.8	15.4
New York.....	10,946,044	1,256,030	9,690,014	2,156,904	11,846,918	1,272,752	2,776,754	1,504,002	10.7	23.4
Philadelphia.....	1,536,638	363,703	1,172,935	1,023,687	2,196,622	137,366	275,135	137,769	6.3	12.5
Cleveland.....	1,734,966	413,401	1,321,565	1,195,736	2,517,301	158,875	343,806	184,931	6.3	13.7
Richmond.....	962,645	286,407	676,238	489,947	1,166,185	74,498	163,581	89,083	6.4	14.0
Atlanta.....	841,098	299,879	541,219	344,967	886,186	58,398	102,491	44,093	6.6	11.6
Chicago.....	3,617,915	756,609	2,861,306	1,260,662	4,121,968	366,750	826,464	459,714	8.9	20.1
St. Louis.....	915,661	263,725	651,936	355,916	1,007,842	70,501	162,654	92,153	7.0	16.1
Minneapolis.....	615,965	190,867	425,098	341,855	766,953	47,688	112,632	64,944	6.2	14.7
Kansas City.....	1,240,254	462,230	778,024	307,438	1,085,462	80,180	169,191	86,011	7.4	15.3
Dallas.....	876,457	315,938	560,519	194,362	754,881	55,087	109,792	54,705	7.3	14.5
San Francisco.....	1,890,359	461,344	1,429,015	1,966,664	3,395,679	196,374	310,074	113,700	5.8	9.1
Central Reserve city banks:										
New York.....	9,734,672	982,115	8,752,557	700,320	9,452,877	1,158,842	2,590,397	1,431,555	12.3	27.4
Chicago.....	2,092,344	270,443	1,821,901	402,785	2,224,686	242,931	580,995	332,064	11.2	26.1
Reserve city banks:										
Boston.....	940,091	142,046	798,045	134,775	932,820	83,848	208,823	124,975	9.0	22.4
New York.....	176,209	23,208	153,001	136,852	289,853	19,406	20,452	1,046	6.7	7.1
Philadelphia.....	1,055,098	236,770	818,328	225,862	1,044,190	88,609	190,708	102,099	8.5	18.3
Cleveland.....	1,300,658	284,194	1,016,464	674,554	1,691,018	121,883	262,240	140,357	7.2	15.5
Richmond.....	550,507	135,075	415,432	185,262	600,694	47,101	104,437	57,336	7.8	17.4
Atlanta.....	506,191	167,402	338,789	155,309	494,098	38,538	54,363	15,825	7.8	11.0
Chicago.....	946,582	302,426	644,156	399,885	1,044,041	76,412	140,790	64,378	7.3	13.5
St. Louis.....	644,365	171,400	472,965	163,540	636,505	52,203	119,976	67,773	8.2	18.8
Minneapolis.....	345,392	89,557	255,835	92,682	348,517	28,364	53,508	25,144	8.1	15.4
Kansas City.....	858,036	308,192	549,844	160,838	710,682	59,809	103,693	43,884	8.4	14.6
Dallas.....	500,883	166,869	334,014	111,373	445,387	36,742	56,396	19,654	8.2	12.7
San Francisco.....	1,590,077	345,310	1,244,767	1,742,846	2,987,613	176,762	275,378	98,616	5.9	9.2
Country banks:										
Boston.....	714,444	184,838	529,606	572,548	1,102,154	54,249	103,923	49,674	4.9	9.4
New York.....	1,035,163	250,707	784,456	1,319,732	2,104,188	94,504	165,905	71,401	4.5	7.9
Philadelphia.....	481,540	126,933	354,607	797,825	1,152,432	48,757	84,427	35,670	4.2	7.3
Cleveland.....	434,308	129,207	305,101	521,182	826,283	36,992	81,566	44,574	4.5	9.9
Richmond.....	412,138	151,332	260,806	304,685	565,491	27,397	59,144	31,747	4.8	10.5
Atlanta.....	334,907	132,477	202,430	189,658	392,088	19,860	45,128	28,268	5.1	12.3
Chicago.....	578,989	183,740	395,249	457,992	855,241	41,407	104,679	63,272	4.9	12.3
St. Louis.....	271,286	92,325	178,961	192,376	371,337	18,298	42,678	24,380	4.9	11.5
Minneapolis.....	270,573	101,310	169,263	249,173	418,436	19,324	59,124	39,800	4.6	14.1
Kansas City.....	382,218	154,038	228,180	146,600	374,780	20,371	62,498	42,127	5.0	16.7
Dallas.....	375,574	149,069	226,505	82,989	309,494	18,345	53,396	35,051	5.9	17.3
San Francisco.....	300,282	116,034	184,248	223,818	408,066	19,612	34,696	15,084	4.8	8.5

¹ Since Aug. 23, 1935, the date of the enactment of the Banking Act of 1935, this item comprises all deposits other than time deposits.² Total of amounts due from member and nonmember banks (subject to immediate withdrawal), items with Federal Reserve banks in process of collection, exchanges for clearing-house and other checks on local banks, and outside checks and other cash items. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" is accounted for by (a) an excess of allowable deductions over gross demand deposits at a number of banks, and (b) dollar balances due from foreign branches of other American banks which, though allowable as deductions, are included in asset item "Balances with banks in foreign countries."³ Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date.⁴ Based on member banks' books. These figures differ from those shown by the Federal Reserve banks' books because of a lack of synchronization of entries on the books of the Federal Reserve banks and the member banks.

ALL MEMBER BANKS—LOANS AND INVESTMENTS PLEDGED TO SECURE LIABILITIES ON NOV. 1, 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.....	2,510,329	440,447	257,718	1,184,888	627,276
Other bonds, stocks, and securities.....	873,422	148,739	3,110	335,219	386,344
Loans and discounts.....	73,769			21,764	52,005
Total pledged.....	3,457,520	589,186	260,828	1,541,881	1,065,625
Pledged:					
Against U. S. Government and Postal Savings deposits.....	1,025,460	244,173	62,635	435,863	282,789
Against State, county, and municipal deposits.....	1,403,800	99,057	15,488	759,627	529,628
Against trust department deposits.....	602,419	114,301	157,344	205,112	125,662
Against other deposits.....	193,110	34,146	20,819	92,947	45,198
Against borrowings.....	14,044	1,501		228	12,315
With State authorities to qualify for exercise of fiduciary powers.....	144,158	65,434	4,481	29,528	44,715
For other purposes.....	74,529	30,574	61	18,576	25,318

STATE MEMBER BANKS—CONDITION ON NOV. 1, 1935 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total	Federal Reserve district											
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
ASSETS													
Loans (including overdrafts).....	4,549,380	246,855	2,680,958	268,424	457,501	134,635	46,382	216,525	117,672	18,766	46,813	16,145	298,704
U. S. Government direct obligations.....	3,856,258	136,837	2,480,449	132,472	334,382	94,519	23,460	335,463	88,615	7,097	30,460	8,956	183,548
Securities fully guaranteed by U. S. Government.....	505,455	13,459	229,620	49,243	49,635	26,866	6,496	71,073	27,468	3,727	3,741	3,064	21,063
Other securities.....	1,941,414	83,236	942,351	186,205	141,345	58,431	17,332	226,266	68,094	12,549	34,593	6,838	164,174
Total loans and investments.....	10,852,507	480,387	6,333,378	636,344	982,863	314,451	93,670	849,327	301,849	42,139	115,607	35,003	667,489
Customers' liability on account of acceptances.....	80,299	621	75,894	73	607	240	32	885	73	3	3	1	1,871
Banking house, furniture, and fixtures.....	347,974	19,330	197,449	24,334	37,565	17,659	4,561	15,913	8,944	1,504	3,132	2,553	15,040
Other real estate owned.....	181,472	9,075	60,305	34,868	28,213	5,835	3,049	10,627	6,774	417	1,778	844	19,687
Reserve with Federal Reserve banks.....	2,208,648	60,078	1,591,917	77,595	169,998	34,288	13,016	114,379	51,896	6,459	17,895	5,850	65,277
Cash in vault.....	139,885	9,295	56,080	7,999	18,591	7,111	2,521	20,867	4,737	1,272	1,965	1,186	8,261
Due from member banks.....	812,708	53,469	171,957	90,804	102,970	56,599	26,223	81,719	51,282	13,028	69,065	14,142	81,450
Due from nonmember banks.....	23,073	621	3,304	2,827	1,164	6,821	368	1,800	902	90	2,997	158	2,021
Balances with domestic banks, not subject to immediate withdrawal.....	23,070	139	941	7,154	3,766	797	765	506	1,096	204	4,143	11	3,548
Balances with banks in foreign countries.....	18,609	212	15,497	30	207	58	5	290	38	6	203	-----	2,063
Due from own foreign branches.....	1,512	-----	1,512	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Items with Federal Reserve banks in process of collection.....	205,634	12,973	103,490	10,637	21,939	13,209	2,012	12,967	10,721	971	7,665	527	8,533
Exchanges for clearing house and other checks on local banks.....	463,180	7,810	386,775	23,674	10,418	5,292	1,373	12,715	4,035	153	1,127	598	9,210
Outside checks and other cash items.....	22,698	1,268	6,337	896	2,836	491	397	5,577	1,179	162	106	89	3,360
Acceptances of other banks and bills sold with endorsement.....	4,136	-----	3,970	-----	-----	13	-----	-----	1	-----	-----	-----	152
Securities borrowed.....	796	-----	581	78	-----	5	2	125	-----	-----	-----	-----	-----
Other assets.....	106,566	3,899	58,773	11,330	8,296	4,338	821	7,328	3,740	619	812	168	6,442
Total assets.....	15,492,767	659,177	9,068,160	928,643	1,389,433	467,207	148,805	1,135,015	447,267	67,029	226,498	61,129	894,404
LIABILITIES													
Demand deposits.....	7,374,200	309,882	4,592,077	448,758	564,032	195,366	65,186	531,397	189,957	30,093	92,968	33,548	320,936
Time deposits.....	3,052,223	212,291	1,033,335	213,398	488,788	119,726	40,256	376,245	109,050	23,028	25,693	10,703	399,710
United States deposits.....	212,725	8,175	128,676	11,479	29,091	5,772	3,311	12,337	6,894	154	1,848	1,315	3,673
Due to Federal Reserve banks (deferred credits).....	13,065	3,028	4,524	1,386	1,306	2,280	44	445	-----	-----	-----	52	-----
Due to other banks in United States.....	1,996,748	19,901	1,398,714	77,298	67,799	86,386	14,441	92,549	77,110	4,697	85,968	6,727	65,158
Due to banks in foreign countries.....	202,204	873	197,334	40	244	57	17	327	36	3	84	-----	3,189
Certified and officer's checks outstanding.....	334,621	9,030	282,117	7,009	7,095	3,475	1,221	11,619	2,756	792	1,731	359	7,417
Cash letters of credit and travelers' checks outstanding.....	1,796	-----	1,582	5	4	24	-----	71	20	-----	-----	-----	90
Total deposits.....	13,187,582	563,180	7,638,359	759,373	1,158,359	413,086	124,476	1,024,990	385,823	58,767	208,292	52,704	800,173
Due to own foreign branches.....	20,773	-----	20,773	-----	-----	-----	-----	-----	77	-----	-----	-----	2,393
Agreements to repurchase securities sold.....	15,901	210	12,871	-----	350	-----	-----	-----	-----	-----	-----	-----	50
Bills payable with Federal Reserve banks.....	2,639	-----	2,489	-----	35	15	50	-----	-----	-----	-----	-----	-----
Rediscouts with Federal Reserve banks.....	218	-----	141	-----	-----	-----	-----	-----	68	-----	-----	9	-----
Bills payable—all other.....	1,034	-----	1,004	20	-----	-----	-----	-----	-----	-----	-----	10	-----
Rediscouts—all other.....	26	-----	26	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Acceptances of other banks and bills sold with endorsement.....	4,136	-----	3,970	-----	-----	13	-----	-----	1	-----	-----	-----	152
Acceptances executed for customers.....	78,350	685	73,665	66	607	65	32	1,015	71	-----	-----	-----	2,144
Acceptances executed by other banks for reporting banks.....	9,704	53	9,455	8	-----	168	-----	-----	3	-----	-----	-----	17
Securities borrowed.....	796	-----	581	78	-----	5	2	125	-----	5	-----	-----	-----
Interest, taxes, and other expenses accrued and unpaid.....	33,548	1,996	14,059	3,601	5,247	1,040	356	2,674	1,243	89	281	115	2,847
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	4,492	97	2,948	561	288	67	26	114	205	4	5	4	173
Other liabilities.....	85,471	972	56,944	8,356	2,077	1,043	482	2,577	10,072	39	85	80	2,744
Capital notes and debentures.....	117,831	-----	70,218	-----	30,348	2,941	1,135	5,107	3,991	273	-----	720	3,068
Capital stock.....	762,320	40,378	416,369	59,221	59,600	25,860	13,085	48,065	30,340	5,363	9,825	4,578	49,576
Surplus.....	816,805	33,370	534,097	75,267	99,573	15,304	5,840	22,361	7,746	973	3,673	1,572	17,029
Undivided profits—net.....	155,405	7,882	83,094	11,925	11,897	4,944	1,744	12,352	5,684	1,016	2,855	979	11,033
Reserves for contingencies.....	195,461	10,301	127,072	10,161	20,964	2,648	1,567	15,606	1,961	427	1,479	332	2,943
Retirement fund for preferred stock and capital notes and debentures.....	275	53	25	6	28	8	10	29	50	5	3	26	32
Total liabilities (including capital account).....	15,492,767	659,177	9,068,160	928,643	1,389,433	467,207	148,805	1,135,015	447,267	67,029	226,498	61,129	894,404
Number of banks.....	997	46	167	61	99	65	55	176	70	68	60	61	79

ALL MEMBER BANKS—CONDITION ON NOV. 1, 1935 OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)

[Amounts in thousands of dollars. Federal Reserve bank and branch cities are shown in bold-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).....	398,389	541,684	3,208,412	144,861	913,854	372,047	559,080	234,496	108,240	199,604	28,665	22,780	360,146
United States Government direct obligations.....	250,153	281,834	3,344,582	65,502	485,145	253,216	204,117	104,593	73,298	525,585	23,449	19,186	147,718
Securities fully guaranteed by United States Government.....	10,545	47,262	406,166	4,926	113,487	87,317	57,365	37,732	5,719	7,167	13,193	3,007	62,546
Other securities.....	110,018	250,895	1,231,764	68,117	628,995	253,906	412,902	45,581	47,092	103,517	31,315	4,292	243,596
Total loans and investments.....	769,105	1,121,675	8,190,924	283,406	2,141,481	966,456	1,233,464	422,402	234,349	835,873	96,627	49,265	814,096
Customers' liability on account of acceptances.....	7,627	719	122,813	133	858	11,148	82	526	315	426	18	500	21
Banking house, furniture, and fixtures.....	26,515	44,532	245,353	15,011	85,669	25,129	62,345	9,684	14,055	23,576	5,290	2,469	41,159
Other real estate owned.....	3,393	16,520	32,116	4,055	51,660	28,201	38,665	13,299	6,562	6,885	558	1,072	15,407
Reserve with Federal Reserve banks.....	208,823	103,923	2,592,700	18,149	165,905	190,708	84,427	81,471	27,930	100,163	17,432	35,244	81,566
Cash in vault.....	81,662	27,268	54,606	2,387	37,647	9,811	25,125	6,344	4,235	6,926	2,166	3,149	26,441
Due from member banks.....	71,594	139,087	108,088	9,912	185,637	147,905	108,203	43,087	55,281	73,946	21,536	9,594	115,993
Due from nonmember banks.....	1,950	2,459	2,453	631	2,920	4,922	981	1,028	32	2,922	316	---	723
Balances with domestic banks, not subject to immediate withdrawal.....	1,560	1,018	39	37	2,596	10,372	3,631	1,520	202	2,922	690	---	11,612
Balances with banks in foreign countries.....	4,145	566	33,032	1,902	1,039	1,705	---	451	69	133	474	8	116
Due from own foreign branches.....	3,028	---	3,817	---	---	---	---	---	---	---	---	---	---
Items with Federal Reserve banks in process of collection.....	37,154	31,348	148,996	5,896	47,831	26,243	13,482	12,434	9,563	21,866	5,679	2,840	9,402
Exchanges for clearing house and other checks on local banks.....	29,721	9,785	715,377	3,169	11,132	56,686	3,848	4,748	4,353	8,104	1,938	688	3,308
Outside checks and other cash items.....	1,861	2,483	9,974	840	3,394	1,013	1,081	1,891	1,259	632	61	393	1,231
Acceptances of other banks and bills sold with endorsement.....	---	---	10,611	502	82	41	---	---	---	---	---	---	---
Securities borrowed.....	---	---	7,741	---	---	---	83	---	---	---	---	---	170
Other assets.....	4,662	6,627	68,991	1,818	18,034	14,335	6,819	6,194	1,061	4,665	393	319	4,193
Total assets.....	1,252,800	1,508,010	12,340,611	347,848	2,755,885	1,494,705	1,582,236	605,079	359,266	1,086,117	153,178	105,541	1,124,448
LIABILITIES													
Demand deposits.....	700,430	629,474	6,585,538	121,651	926,624	726,656	451,362	254,599	137,928	447,208	79,376	55,058	413,429
Time deposits.....	134,775	572,548	711,521	125,651	1,319,732	225,862	797,825	121,936	33,435	266,183	33,435	26,603	521,182
United States deposits.....	6,972	12,872	219,797	12,618	30,100	22,874	12,649	12,551	9,194	21,968	424	389	3,973
Due to Federal Reserve banks (deferred credits).....	---	10,548	---	---	11,193	472	5,228	---	---	---	1,911	829	2,423
Due to other banks in United States.....	209,081	54,253	2,203,362	23,785	55,216	292,156	7,894	42,735	39,452	156,308	20,411	7,346	9,772
Due to banks in foreign countries.....	8,367	152	327,110	1,249	309	3,466	584	74	193	73	---	---	5
Certified and officers' checks outstanding.....	14,847	7,140	406,921	2,132	11,658	9,442	4,402	2,812	2,708	3,141	1,640	691	4,703
Cash letters of credit and travelers' checks outstanding.....	3,944	5	6,718	63	32	5	5	---	3	1,137	15	---	3
Total deposits.....	1,074,866	1,286,992	10,460,967	287,086	2,354,895	1,280,960	1,279,365	539,678	311,295	896,138	137,285	90,816	955,490
Due to own foreign branches.....	---	61,145	---	---	---	---	---	---	---	---	---	---	---
Agreements to repurchase securities sold.....	278	1,686	12,871	---	350	---	---	300	---	50	---	---	---
Bills payable with Federal Reserve banks.....	---	247	1,225	25	3,212	---	---	151	---	---	---	---	75
Rediscounts with Federal Reserve banks.....	---	9	---	---	158	---	---	---	---	---	---	---	---
Bills payable—all other.....	---	120	---	---	1,536	---	---	110	---	---	---	---	80
Rediscounts—all other.....	---	---	26	---	---	---	---	---	---	---	---	---	---
Acceptances of other banks and bills sold with endorsement.....	---	---	10,611	502	82	41	---	---	---	---	---	---	---
Acceptances executed for customers.....	6,997	757	116,254	---	645	10,869	50	539	315	38	---	500	21
Acceptances executed by other banks for reporting banks.....	1,500	104	15,846	133	434	1,960	33	---	---	388	18	---	---
Securities borrowed.....	---	---	7,741	---	---	---	83	---	---	---	---	---	170
Interest, taxes, and other expenses accrued and unpaid.....	1,887	3,103	15,778	799	7,644	4,560	2,499	2,411	484	4,163	308	521	1,757
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	486	180	5,016	191	700	578	237	170	76	109	31	32	131
Other liabilities.....	3,172	1,737	65,621	143	12,568	1,798	9,094	1,258	214	676	42	94	2,348
Capital notes and debentures.....	---	---	25,650	12,400	32,168	---	---	15,200	9,400	---	---	---	3,400
Capital stock.....	56,963	113,740	644,180	15,700	214,131	68,272	129,299	35,800	20,400	35,950	10,100	6,100	91,801
Surplus.....	80,197	63,281	671,563	9,227	73,026	90,055	119,244	4,866	11,900	109,531	3,371	1,560	48,302
Undivided profits—net.....	14,299	28,809	115,583	4,171	33,109	18,946	31,873	1,730	3,484	13,834	1,170	793	19,346
Reserves for contingencies.....	12,131	11,990	117,506	17,471	20,797	16,059	10,092	3,127	1,678	25,240	849	1,716	3,894
Retirement fund for preferred stock and capital notes and debentures.....	24	255	28	---	430	7	106	---	20	---	4	9	88
Total liabilities (including capital account).....	1,252,800	1,508,010	12,340,611	347,848	2,755,885	1,494,705	1,582,236	605,079	359,266	1,086,117	153,178	105,541	1,124,448
Number of banks.....	12	353	45	5	743	24	631	4	10	13	4	4	588

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 NOV. 1, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District no. 5					District no. 6						
	RICH- MOND	Balti- more	Char- lotte	Wash- ington	Country banks	AT- LANTA	Birming- ham	Jackson- ville	Nash- ville	New Orleans	Savan- nah	Country banks
ASSETS												
Loans (including overdrafts).....	43,209	49,127	16,757	57,783	291,148	44,411	28,601	15,109	30,774	53,969	36,140	175,175
United States Government direct obligations.....	22,147	161,127	10,661	61,066	110,376	49,849	13,290	21,542	7,112	65,827	9,179	78,975
Securities fully guaranteed by United States Government.....	2,495	3,995	7,968	21,707	47,087	3,577	6,534	10,671	1,997	9,964	367	42,929
Other securities.....	17,492	24,482	11,299	19,301	101,290	13,195	9,922	9,860	14,296	15,785	6,738	79,982
Total loans and investments.....	85,343	238,731	46,685	159,857	549,901	111,032	58,347	57,182	54,179	145,525	52,424	377,061
Customers' liability on account of acceptances.....	206	168	97	21	97	91	91	91	91	465	110	323
Banking house, furniture, and fixtures.....	3,024	7,661	1,326	11,126	24,218	4,430	1,729	3,634	1,560	5,481	5,010	18,365
Other real estate owned.....	1,233	630	149	2,613	13,420	1,067	3,973	258	951	1,173	954	7,681
Reserve with Federal Reserve banks.....	24,687	30,016	5,935	43,799	59,144	10,798	8,981	4,979	3,897	19,251	6,457	48,128
Cash in vault.....	1,011	2,900	477	7,456	18,984	1,016	960	926	714	2,270	1,419	15,678
Due from member banks.....	21,904	29,580	13,125	28,939	127,532	30,584	9,763	12,591	15,493	34,691	31,010	121,991
Due from nonmember banks.....	1,698	280	3,661	256	5,239	232	909	495	482	2,088	1,252	2,059
Balances with domestic banks, not subject to immediate withdrawal.....	2,139	9	125	42	3,535	-----	-----	1,025	120	100	-----	5,922
Balances with banks in foreign countries.....	-----	21	-----	69	-----	-----	30	-----	93	5	-----	408
Items with Federal Reserve banks in process of collection.....	6,505	9,014	3,535	2,844	14,110	4,640	2,844	2,019	1,891	4,110	2,462	4,761
Exchanges for clearing house and other checks on local banks.....	2,094	4,697	380	5,836	3,787	1,368	387	483	635	4,423	985	2,647
Outside checks and other cash items.....	98	258	130	317	1,506	90c	143	117	175	439	171	1,162
Acceptances of other banks and bills sold with endorsement.....	13	-----	-----	-----	-----	-----	-----	-----	1	174	280	17
Securities borrowed.....	-----	-----	-----	-----	17	80	-----	-----	-----	-----	-----	102
Other assets.....	1,000	2,429	370	977	4,462	665	884	374	1,618	1,107	178	2,747
Total assets.....	150,749	326,432	76,066	264,152	825,952	166,402	88,920	84,113	81,807	221,390	102,717	609,052
LIABILITIES												
Demand deposits.....	58,816	146,896	24,718	128,852	332,490	64,310	38,796	33,033	30,099	90,995	41,994	273,427
Time deposits.....	31,370	66,486	7,998	79,408	304,685	27,868	18,696	19,128	22,814	42,718	24,085	189,658
United States deposits.....	2,781	14,511	975	628	5,646	8,193	245	3,065	4,147	6,206	386	10,590
Due to Federal Reserve banks (deferred credits).....	-----	-----	-----	1,415	5,389	-----	-----	-----	-----	-----	86	1,453
Due to other banks in United States.....	42,007	64,847	36,359	22,930	63,507	45,351	15,531	19,702	14,224	59,040	24,555	44,805
Due to banks in foreign countries.....	11	97	-----	255	33	33	-----	6	-----	952	-----	464
Certified and officer's checks outstanding.....	1,008	1,557	222	1,563	5,100	2,066	259	254	292	1,009	1,351	4,166
Cash letters of credit and travelers' checks outstanding.....	-----	2	-----	57	6	-----	-----	11	-----	-----	-----	2
Total deposits.....	135,993	294,396	70,272	235,108	716,823	147,821	73,527	75,199	71,576	200,920	92,457	524,565
Agreements to repurchase securities sold.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	37
Bills payable with Federal Reserve banks.....	-----	-----	-----	-----	60	-----	-----	-----	-----	-----	-----	50
Rediscounts with Federal Reserve banks.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	10
Bills payable—all other.....	-----	-----	-----	-----	13	-----	-----	-----	-----	-----	-----	-----
Rediscounts—all other.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	35
Acceptances of other banks and bills sold with endorsement.....	13	-----	-----	-----	-----	-----	-----	-----	1	174	280	17
Acceptances executed for customers.....	-----	205	-----	-----	65	-----	-----	-----	1	803	13	372
Acceptances executed by other banks for reporting banks.....	-----	1	168	21	25	-----	-----	-----	90	3	97	4
Securities borrowed.....	-----	-----	-----	-----	17	80	-----	-----	-----	-----	-----	102
Interest, taxes, and other expenses accrued and unpaid.....	417	671	185	296	1,661	503	264	177	207	407	171	988
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	24	94	12	2	77	-----	-----	22	-----	77	8	118
Other liabilities.....	273	162	169	193	934	117	112	50	129	419	198	478
Capital notes and debentures.....	-----	2,200	-----	-----	741	-----	-----	-----	-----	-----	500	635
Capital stock.....	8,050	12,750	2,500	13,700	63,195	8,900	12,500	6,000	8,300	10,700	6,150	50,712
Surplus.....	3,845	8,800	1,450	9,950	25,623	4,990	1,076	575	4,287	2,155	1,558	19,558
Undivided profits—net.....	1,243	4,180	1,052	3,946	12,133	1,893	390	525	867	3,063	481	8,914
Reserves for contingencies.....	891	2,973	252	821	4,417	2,088	1,051	370	61	280	206	2,407
Retirement fund for preferred stock and capital notes and debentures.....	-----	-----	6	115	168	10	-----	-----	-----	257	1	50
Total liabilities (including capital account).....	150,749	326,432	76,066	264,152	825,952	166,402	88,920	84,113	81,807	221,390	102,717	609,052
Number of banks.....	5	11	4	11	373	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 NOV. 1, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 7										District No. 8 (see also p. 15)		
	CHI-CAGO ²	De-troit	Cedar Rapids	Des Moines	Du-buque	Grand Rapids	Indian-apolis	Mill-waukee	Peoria	Sioux City	Country banks	ST. LOUIS	Little Rock
ASSETS													
Loans (including overdrafts).....	484,327	78,670	6,882	16,956	665	15,414	28,633	61,889	9,374	6,639	271,513	126,183	8,330
United States Government direct obligations.....	1,014,492	219,648	5,492	27,996	4,051	10,919	69,336	117,403	14,704	5,192	218,653	162,324	3,641
Securities fully guaranteed by United States Government.....	102,585	44,343	2,050	3,660	1,098	6,010	6,269	2,367	819	3,498	90,839	29,685	3,904
Other securities.....	294,329	33,272	6,888	8,957	811	7,798	16,280	13,677	6,296	2,470	217,239	57,462	2,826
Total loans and investments	1,895,733	375,933	21,312	57,569	6,625	40,141	120,518	195,336	31,193	17,908	798,274	375,654	18,701
Customers' liability on account of acceptances.....	5,290	16					3	9			22	506	
Banking house, furniture, and fixtures.....	27,393	3,522	1,000	2,112	61	1,657	4,386	5,380	2,326	506	34,495	5,704	651
Other real estate owned.....	10,019	3,777		116	24	1,165	490	1,237	350		8,691	4,290	182
Reserve with Federal Reserve banks.....	507,881	63,704	1,981	6,575	685	4,216	12,914	25,255	6,625	1,949	104,679	95,591	3,842
Cash in vault.....	36,927	6,261	346	992	122	1,220	3,390	3,805	706	436	28,168	5,737	318
Due from member banks.....	191,844	119,407	3,858	12,021	387	3,493	31,819	35,886	6,957	5,820	161,509	63,900	5,252
Due from nonmember banks.....	14,438	510	39	464			167	3,317	104	80	699	1,203	296
Balances with domestic banks, not subject to immediate withdrawal.....	1,000					5	2,300	759	211	128	2,945	1,007	190
Balances with banks in foreign countries.....	1,553	337				22	68	55			285	78	
Items with Federal Reserve banks in process of collection.....	43,316	14,963	400	2,375	324	1,125	3,359	5,343	929	303	13,640	17,425	1,144
Exchanges for clearing house and other checks on local banks.....	41,310	7,810	44	955	18	715	1,702	1,689	548	386	5,121	9,121	337
Outside checks and other cash items.....	6,563	5,151	58	648	6	524	1,677	516	37	18	2,885	966	314
Acceptances of other banks and bills sold with endorsement.....	379							34			4		
Securities borrowed.....											125		
Other assets.....	39,317	2,735	23	412	72	180	899	882	115	105	7,992	3,615	148
Total assets	2,912,963	604,126	29,061	84,239	8,324	54,463	183,692	279,503	50,101	27,539	1,169,534	584,799	31,375
LIABILITIES													
Demand deposits.....	1,557,827	308,098	8,019	45,980	3,051	20,498	89,943	125,538	22,694	12,263	537,610	278,001	14,584
Time deposits.....	460,733	166,213	7,020	10,722	4,083	23,119	36,759	75,202	15,174	3,645	457,992	99,852	5,265
United States deposits.....	62,521	13,165	21	1,252	29	179	7,626	1,107	320	164	5,953	6,296	122
Due to Federal Reserve banks (deferred credits).....							1,387	3,420			1,030		
Due to other banks in United States.....	527,610	65,607	12,260	16,730	297	4,008	29,222	43,359	4,424	8,712	25,795	145,761	8,559
Due to banks in foreign countries.....	4,478	964					40	136			3	150	
Certified and officers' checks outstanding.....	23,535	5,914	97	643	43	283	1,415	1,855	1,125	461	8,594	2,821	224
Cash letters of credit and travelers' checks outstanding.....	580	19					7				4	31	
Total deposits	2,637,284	559,980	27,417	75,327	7,503	48,087	166,392	250,624	43,737	25,245	1,036,981	532,912	28,754
Agreements to repurchase securities sold.....													
Bills payable with Federal Reserve banks.....													
Rediscounts with Federal Reserve banks.....											75		
Bills payable—all other.....													
Rediscounts—all other.....													
Acceptances of other banks and bills sold with endorsement.....	379							34			4	2	
Acceptances executed for customers.....	5,353	16						3	9		13	518	
Acceptances executed by other banks for reporting banks.....	280							1			9		
Securities borrowed.....											125		
Interest, taxes, and other expenses accrued and unpaid.....	11,470	962		85		64	177	960	64	37	1,728	1,273	42
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	258	148		18		26	32	146	17		113	251	7
Other liabilities.....	16,265	407		55		55	154	13	3	18	3,986	331	43
Capital notes and debentures.....	900						1,000	1,500			1,707		
Capital stock.....	153,470	26,750	500	6,600	300	5,140	8,550	19,300	3,260	1,250	80,348	32,900	1,675
Surplus.....	40,722	8,800	500	850	300	750	5,310	3,765	1,950	575	23,580	7,601	340
Undivided profits—net.....	16,581	5,197	211	889	123	338	1,848	1,558	701	273	15,490	6,525	367
Reserves for contingencies.....	29,907	1,866	433	415	98	3	225	1,594	369	115	5,176	2,480	142
Retirement fund for preferred stock and capital notes and debentures.....	94									26	199	6	5
Total liabilities (including capital account)	2,912,963	604,126	29,061	84,239	8,324	54,463	183,692	279,503	50,101	27,539	1,169,534	584,799	31,375
Number of banks.....	38	4	1	3	1	3	4	5	3	4	631	11	4

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¹ Outlying banks in above title 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 NOV. 1, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District no. 8—Contd.			District no. 9			District no. 10 (see also p. 16)							
	Louisville	Memphis	Country banks	MIN-NEAPOLIS	Helena	St. Paul	Country banks	KAN-SAS CITY	Denver	Oklahoma City	Omaha	Kansas City, Kans.	Lincoln	Pueblo
ASSETS														
Loans (including overdrafts).....	58,193	37,137	151,379	94,619	3,004	56,648	152,628	72,073	33,897	21,518	28,724	4,371	9,314	1,109
United States Government direct obligations.....	31,254	12,720	68,529	78,529	2,905	44,687	90,978	84,107	52,728	4,844	32,846	4,303	13,890	5,185
Securities fully guaranteed by U. S. Government.....	3,103	10,071	33,002	4,120	568	10,586	28,984	5,989	11,485	11,917	5,330	1,612	3,718	483
Other securities.....	14,750	13,402	107,824	19,560	2,577	8,494	121,724	40,341	21,453	23,586	15,985	1,437	1,385	1,581
Total loans and investments.....	107,300	73,330	360,734	196,828	9,054	120,415	394,314	202,510	119,563	61,865	82,855	11,723	28,307	8,358
Customers' liability on account of acceptances.....		9	85	226		35	23			111				
Banking house, furniture, and fixtures.....	2,089	3,075	15,106	2,530	384	5,183	16,579	3,199	1,957	1,518	3,446	618	867	212
Other real estate owned.....	1,958	354	6,594	530	67		2,936	1,531	412	16	8	184	54	122
Reserve with Federal Reserve banks.....	12,231	8,312	42,678	27,387	1,923	24,198	59,124	26,529	23,052	12,914	16,538	1,131	3,534	3,384
Cash in vault.....	2,153	1,416	11,214	1,700	42	1,223	10,230	2,193	3,967	596	895	119	585	238
Due from member banks.....	21,512	33,748	84,753	41,760	4,348	25,775	92,888	117,143	25,936	20,982	17,160	2,295	5,343	9,130
Due from nonmember banks.....	682	2,497	1,092	1,216	49		1,583	4,283	591	263	397		125	
Balances with domestic banks, not subject to immediate withdrawal.....	328	850	1,625	1,500	475		5,469	8,450	2,050	900		125		2,250
Balances with banks in foreign countries.....		31	20	714		54	191	211	5					
Items with Federal Reserve banks in process of collection.....	5,384	2,486	3,664	5,863	747	2,841	3,606	13,186	5,321	3,554	3,520	231	1,352	15
Exchanges for clearing house and other checks on local banks.....	2,493	1,843	2,123	3,675	40	1,134	2,463	2,528	2,121	604	1,714	253	360	50
Outside checks and other cash items.....	166	625	723	1,497	77	533	1,113	475	792	461	2,336	30	111	2
Acceptances of other banks and bills sold with endorsement.....							5							
Securities borrowed.....														
Other assets.....	878	383	1,896	1,825	550	1,782	2,939	719	695	527	353	99	96	
Total assets.....	157,174	128,959	532,307	287,251	17,756	183,173	593,463	382,957	186,462	104,311	129,252	16,808	40,734	23,761
LIABILITIES														
Demand deposits.....	62,720	49,878	226,624	135,026	8,883	85,860	237,781	145,125	86,611	47,798	58,501	6,723	19,414	11,289
Time deposits.....	29,911	28,512	192,376	53,776	2,886	36,020	249,173	30,946	50,886	17,010	14,405	3,888	4,230	6,364
United States deposits.....	2,495	1,096	4,117	180	101	7,026	2,106	4,385	880	182	252	576	561	17
Due to Federal Reserve banks (deferred credits).....			184										97	
Due to other banks in United States.....	34,177	35,390	38,004	63,619	4,137	31,476	24,548	171,652	28,266	27,182	43,403	4,113	13,084	4,141
Due to banks in foreign countries.....			454			95	81		44		1			
Certified and officers' checks outstanding.....	1,003	1,057	2,356	3,991	195	4,339	6,057	6,239	2,713	1,032	2,091	207	592	55
Cash letters of credit and travelers' checks outstanding.....			1	8		2			1		4			
Total deposits.....	130,306	115,933	463,662	257,054	16,202	164,815	519,746	358,433	169,401	93,204	118,657	15,507	37,978	21,866
Agreements to repurchase securities sold.....			77				5							
Bills payable with Federal Reserve banks.....							68							
Rediscounts with Federal Reserve banks.....							90							
Bills payable—all other.....			10											
Rediscounts—all other.....	3													
Acceptances of other banks and bills sold with endorsement.....														
Acceptances executed for customers.....		9	83	186			35							
Acceptances executed by other banks for reporting banks.....			3	40						111				
Securities borrowed.....							23							
Interest, taxes, and other expenses accrued and unpaid.....	549	188	479	905	62	1,107	1,596	181	349	127	223	49	23	81
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	40		112	58		168	41	16	31	17	12	10	6	
Other liabilities.....	10,144	287	357	1,501	23	160	369	119	17		148	11	37	1
Capital notes and debentures.....			3,991				273							
Capital stock.....	8,243	5,500	40,141	17,400	1,100	9,000	47,171	13,000	7,335	7,350	7,000	950	1,650	600
Surplus.....	5,300	4,000	13,758	7,550	200	5,163	12,917	4,700	4,570	1,210	1,635	175	500	1,075
Undivided profits—net.....	2,190	2,541	7,542	1,154	149	1,864	8,458	5,170	3,654	2,151	770	106	333	74
Reserves for contingencies.....	399	501	1,980	1,403	20	858	2,681	1,338	1,105	141	806		207	64
Retirement fund for preferred stock and capital notes and debentures.....			112				20							
Total liabilities (including capital account).....	157,174	128,959	532,307	287,251	17,756	183,173	593,463	382,957	186,462	104,311	129,252	16,808	40,734	23,761
Number of banks.....	6	3	364	4	2	3	495	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 NOV. 1, 1935, OF BANKS IN CENTRAL RESERVE AND RESERVE CITIES¹ AND OF BANKS OUTSIDE SUCH CITIES (COUNTRY BANKS)—Continued

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

	District No. 10—Continued					District No. 11							
	St. Joseph	Topeka	Tulsa	Wichita	Country banks	DALLAS	El Paso	Houston	San Antonio	Fort Worth	Galveston	Waco	Country banks
ASSETS													
Loans (including overdrafts).....	9,446	4,945	30,531	8,159	158,786	76,922	8,822	39,513	12,598	28,202	10,271	5,697	159,641
U. S. Government direct obligations.....	4,243	7,803	16,376	20,829	71,106	42,207	7,951	63,744	25,718	10,879	5,075	3,090	48,962
Securities fully guaranteed by U. S. Government.....	2,361	2,125	6,593	2,413	32,843	16,527	166	19,411	3,517	7,355	1,446	1,678	21,592
Other securities.....	2,786	3,895	7,856	2,951	83,489	9,916	1,494	13,837	5,440	6,039	3,573	1,968	64,652
Total loans and investments.....	18,836	18,768	61,356	34,352	346,224	145,572	16,433	136,505	47,273	52,475	20,365	12,433	294,947
Customers' liability on account of acceptances.....			7		3	1,565					155		13
Banking house, furniture, and fixtures.....	367	694	3,955	1,488	15,760	6,692	340	6,548	3,101	2,299	1,164	336	15,313
Other real estate owned.....	82	63	307		2,467	2,139		579	175	455	177		4,931
Reserve with Federal Reserve banks.....	2,500	3,050	5,142	5,919	62,498	18,018	1,486	20,158	6,070	5,934	3,535	1,195	53,396
Cash in vault.....	428	239	832	449	10,014	1,353	281	2,252	1,054	1,123	558	445	12,895
Due from member banks.....	8,940	6,863	30,417	15,004	146,551	37,919	5,213	42,187	17,171	19,192	10,436	6,627	139,023
Due from nonmember banks.....	41		652	200	2,344	1,105		3,083	152		206	6	3,806
Balances with domestic banks, not subject to immediate withdrawal.....	40	152	1,850		7,609					400			508
Balances with banks in foreign countries.....					116	11	61	8			112		57
Items with Federal Reserve banks in process of collection.....	232	404	137	725	2,631	6,583	777	3,532	1,718	3,136	341	300	3,097
Exchanges for clearing house and other checks on local banks.....	280	278	527	390	1,658	2,140	129	2,595	500	661	259	87	1,949
Outside checks and other cash items.....	23	149	240	26	932	326		157	46	102	52	36	1,228
Acceptances of other banks and bills sold with endorsement.....					135			183					
Securities borrowed.....													10
Other assets.....	71	71	338	71	1,197	99	33	566	249	375	56	53	2,097
Total assets.....	31,840	30,731	105,760	58,624	600,139	223,522	24,825	218,353	77,509	86,358	37,216	22,246	533,916
LIABILITIES													
Demand deposits.....	10,367	16,836	54,937	29,366	347,994	95,609	12,604	99,984	38,468	41,033	11,886	10,483	335,479
Time deposits.....	7,614	3,837	18,177	3,481	146,600	25,665	5,995	33,395	15,598	12,112	12,100	6,508	82,989
United States deposits.....	103	524	2,650	137	1,941	12,048	672	3,596	2,003	893	646	139	2,904
Due to Federal Reserve banks (deferred credits).....					99					419	33	246	1,228
Due to other banks in United States.....	11,045	6,900	15,845	20,175	27,968	60,960	2,874	51,632	12,146	23,712	8,490	2,554	31,621
Due to banks in foreign countries.....					8	10	216	34	253				243
Certified and officers' checks outstanding.....	98	163	953	619	4,197	2,481	465	2,493	666	648	316	170	4,094
Cash letters of credit and travelers' checks outstanding.....	2	1			11			1					5
Total deposits.....	29,228	28,260	92,562	53,778	528,818	196,773	22,826	191,135	69,134	78,817	33,471	20,100	458,563
Agreements to repurchase securities sold.....					90								
Bills payable with Federal Reserve banks.....					119								
Rediscounts with Federal Reserve banks.....					779								
Bills payable—all other.....					115								83
Rediscounts—all other.....					227								43
Acceptances of other banks and bills sold with endorsement.....					135			183					6
Acceptances executed for customers.....						1,565					72		13
Acceptances executed by other banks for reporting banks.....			7								83		
Securities borrowed.....													10
Interest, taxes, and other expenses accrued and unpaid.....	21	34	240	127	344	669	92	596	272	255	87	19	447
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	10	30	11	1	20	174		279	27	20	4	7	20
Other liabilities.....	8	15	129	43	158	48		96	32	66	5		687
Capital notes and debentures.....													720
Capital stock.....	1,800	1,400	9,150	2,400	42,382	17,150	600	16,750	5,350	4,750	2,150	1,350	44,570
Surplus.....	929	445	2,585	1,315	15,276	3,810	900	6,123	1,628	1,230	800	450	16,802
Undivided profits—net.....	267	474	567	898	10,199	2,786	284	2,214	926	1,119	427	246	10,534
Reserves for contingencies.....	77	73	509	62	1,425	527	123	977	140	73	117	64	1,331
Retirement fund for preferred stock and capital notes and debentures.....					52	20				28		10	88
Total liabilities (including capital account).....	31,840	30,731	105,760	58,624	600,139	223,522	24,825	218,353	77,509	86,358	37,216	22,246	533,916
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 NOV. 1, 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	Spo- kane	Oak- land	Og- den	Country banks	Federal Reserve bank cities	Federal Reserve branch cities	Other reserve cities	Country banks	Total
ASSETS														
Loans (including overdrafts).....	806,934	363,768	38,030	15,217	64,543	14,902	19,235	9,168	183,547	5,962,022	1,471,908	488,916	3,918,581	11,841,427
U. S. Government direct obligations.....	558,108	188,722	58,937	16,662	51,899	12,327	4,745	1,455	68,660	5,964,307	1,730,490	510,533	1,875,053	10,080,383
Securities fully guaranteed by U. S. Government.....	81,032	74,062	1,985	3,505	5,256	1,581	768	3,263	30,769	787,770	259,145	108,451	608,705	1,764,071
Other securities.....	289,725	109,516	29,127	9,488	29,428	7,244	4,509	4,067	106,135	2,383,289	637,775	175,373	2,418,753	5,615,190
Total loans and investments.....	1,735,799	736,068	128,079	44,872	151,126	36,054	29,257	17,953	389,111	15,097,388	4,099,318	1,283,273	8,821,092	29,301,071
Customers' liability on account of acceptances.....	5,842	316	104	154	154	9	2	155	543	2	523	858	2,248	161,172
Banking house, furniture, and fixtures.....	50,134	23,132	4,257	613	3,531	934	2,405	321	19,047	409,787	133,131	61,232	392,588	996,738
Other real estate owned.....	17,364	24,507	215	366	610	147	2,463	44	7,055	115,182	58,009	12,745	176,027	361,963
Reserve with Federal Reserve banks.....	151,519	80,570	10,229	8,789	14,457	6,828	1,206	1,780	34,696	4,026,112	510,404	225,640	900,164	5,662,320
Cash in vault.....	13,856	8,989	2,327	382	2,922	575	375	320	12,873	216,216	56,225	32,141	236,537	541,119
Due from member banks.....	115,935	55,933	20,888	15,115	23,346	8,964	3,470	2,614	106,453	991,123	691,544	337,426	1,528,720	3,548,813
Due from nonmember banks.....	5,839	777	150	100	2,192	59	2,270	2,270	40,367	23,239	7,236	26,175	97,017	1,017,017
Balances with domestic banks, not subject to immediate withdrawal.....	3	862	5,525	950	3,170	550	702	552	10,997	27,590	17,468	10,714	58,213	113,985
Balances with banks in foreign countries.....	4,692	928	254	197	59	59	198	198	46,592	4,128	867	2,996	54,583	54,583
Due from own foreign branches.....	—	—	—	—	—	—	—	—	6,845	—	—	—	6,845	6,845
Items with Federal Reserve banks in process of collection.....	10,375	7,209	1,322	2,306	3,077	2,908	238	187	2,374	332,720	120,706	38,122	149,946	641,494
Exchanges for clearing house and other checks on local banks.....	31,624	8,466	1,607	906	2,522	595	350	120	2,897	900,372	60,913	20,253	50,718	1,032,256
Outside checks and other cash items.....	3,948	11,019	551	395	388	227	13	142	2,255	29,102	26,770	5,885	19,903	81,750
Acceptances of other banks and bills sold with endorsement.....	153	39	—	—	50	—	—	—	1	11,199	949	314	239	12,701
Securities borrowed.....	—	—	—	—	—	—	—	—	—	821	—	—	512	1,333
Other assets.....	17,971	4,759	2,063	255	1,167	179	141	43	3,101	159,393	29,866	7,751	62,104	259,114
Total assets.....	2,164,514	963,574	177,571	75,049	208,909	58,029	40,620	24,076	593,330	22,566,352	5,835,193	2,044,457	12,428,272	42,874,274
LIABILITIES														
Demand deposits.....	626,690	328,846	83,751	31,832	99,385	24,527	6,292	11,574	280,463	11,228,627	2,427,794	949,326	4,992,757	19,598,504
Time deposits.....	1,105,977	459,836	60,332	20,286	48,411	13,237	26,939	7,828	223,818	3,134,742	1,663,788	488,353	5,059,578	10,345,451
United States deposits.....	53,172	12,287	657	344	5,797	49	125	91	2,265	411,770	116,627	26,013	95,116	649,526
Due to Federal Reserve banks (deferred credits).....	16	—	—	—	—	—	—	—	184	488	9,843	38,959	49,290	49,290
Due to other banks in United States.....	135,059	46,652	16,987	13,473	29,109	14,578	982	2,206	12,772	3,939,353	863,420	338,977	396,155	5,537,905
Due to banks in foreign countries.....	7,047	906	358	1	886	107	—	—	240	351,796	6,341	599	1,505	360,241
Certified and officers' checks outstanding.....	18,280	12,110	1,563	587	2,000	379	177	97	4,340	494,443	46,066	19,501	66,807	626,817
Cash letters of credit and travelers' checks outstanding.....	871	211	4	12	12	—	—	—	18	8,634	1,405	82	123	10,244
Total deposits.....	1,947,112	860,848	163,652	66,523	185,600	52,877	34,515	21,796	524,100	19,569,853	5,125,441	1,832,694	10,650,000	37,177,988
Due to own foreign branches.....	—	—	—	—	—	—	—	—	—	61,145	—	—	61,145	61,145
Agreements to repurchase securities sold.....	2,373	20	—	—	—	—	—	—	20	15,822	70	—	2,260	18,152
Bills payable with Federal Reserve banks.....	—	—	—	—	—	—	—	—	145	1,225	25	—	4,064	5,314
Rediscounts with Federal Reserve banks.....	—	—	—	—	—	—	—	—	15	—	—	—	1,122	1,122
Bills payable—All other.....	—	—	—	—	—	—	—	—	—	—	—	—	2,192	2,192
Rediscounts—All other.....	—	—	—	—	—	—	—	—	—	26	3	—	267	296
Acceptances of other banks and bills sold with endorsement.....	153	39	—	—	50	—	—	—	1	11,199	949	314	239	12,701
Acceptances executed for customers.....	6,610	354	61	155	9	—	—	—	2	148,891	1,966	632	2,021	153,510
Acceptances executed by other banks for reporting banks.....	217	12	46	—	—	—	—	—	—	19,843	952	227	635	21,657
Securities borrowed.....	—	—	—	—	—	—	—	—	—	821	—	—	512	1,333
Interest, taxes, and other expenses accrued and unpaid.....	7,672	4,567	455	115	534	171	203	75	756	47,726	16,661	5,004	23,002	92,393
Dividends declared but not yet payable and amounts set aside for undeclared dividends and for accrued interest on capital notes and debentures.....	224	468	125	8	36	—	—	5	35	7,255	1,779	584	1,784	11,402
Other liabilities.....	3,984	1,594	102	200	230	—	138	—	644	94,487	15,397	1,438	31,957	143,279
Capital notes and debentures.....	—	—	—	750	350	750	—	256	998	41,750	25,850	6,650	43,581	117,831
Capital stock.....	104,900	54,500	6,500	4,640	14,400	2,700	4,146	1,229	40,443	1,160,985	295,193	121,025	957,933	2,535,136
Surplus.....	55,117	20,650	4,275	1,210	3,564	680	1,354	215	13,568	975,016	213,701	47,272	444,935	1,680,924
Undivided profits—net.....	31,896	5,709	1,739	1,318	3,030	711	144	227	9,794	217,806	64,516	19,077	191,201	492,600
Reserves for contingencies.....	4,002	14,588	616	282	960	118	120	269	2,614	192,059	72,160	9,337	68,804	342,360
Retirement fund for preferred stock and capital notes and debentures.....	254	225	—	3	—	—	—	—	195	443	530	203	1,763	2,939
Total liabilities (including capital account).....	2,164,514	963,574	177,571	75,049	208,909	58,029	40,620	24,076	593,330	22,566,352	5,835,193	2,044,457	12,428,272	42,874,274
Number of banks.....	7	6	2	6	5	4	1	2	328	167	133	87	6,013	6,400

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 banks	Cash in vault
Total	6, 400	11, 841, 427	10,080,383	1, 764, 071	5, 615, 190	29, 301, 071	161, 172	996, 738	361, 963	5, 662, 320	541, 119
New England:											
Maine.....	46	51, 566	30, 924	10, 296	38, 528	131, 314	-----	1, 671	519	10, 527	3, 253
New Hampshire.....	53	28, 078	10, 240	2, 961	17, 224	58, 503	-----	2, 263	380	5, 629	1, 609
Vermont.....	43	20, 561	7, 309	2, 610	15, 999	46, 479	-----	1, 101	390	3, 029	945
Massachusetts.....	160	625, 289	368, 431	27, 541	221, 096	1, 242, 357	7, 659	44, 247	12, 565	257, 747	93, 493
Rhode Island.....	14	95, 933	61, 722	9, 376	25, 137	192, 168	687	9, 497	2, 892	19, 424	4, 660
Connecticut.....	60	134, 269	62, 461	9, 365	50, 588	256, 683	-----	14, 986	4, 118	19, 992	5, 956
Middle Atlantic:											
New York.....	578	3, 893, 098	3, 680, 279	470, 394	1, 675, 678	9, 719, 449	123, 246	304, 065	62, 189	2, 711, 367	77, 936
New Jersey.....	290	440, 251	237, 510	66, 399	292, 670	1, 036, 830	583	51, 585	33, 801	75, 466	19, 556
Pennsylvania.....	781	1, 148, 094	988, 494	155, 696	813, 430	3, 105, 714	11, 631	113, 798	70, 531	382, 718	46, 955
East North Central:											
Ohio.....	322	559, 408	298, 220	94, 264	235, 720	1, 187, 612	1, 379	52, 238	26, 805	206, 129	29, 423
Indiana.....	133	89, 674	107, 662	26, 840	64, 074	288, 250	3	12, 710	2, 734	32, 835	10, 464
Illinois.....	360	601, 565	1, 126, 075	141, 910	395, 206	2, 264, 756	5, 292	42, 797	14, 530	653, 136	48, 555
Michigan.....	174	175, 795	284, 850	72, 597	113, 468	646, 710	29	17, 723	8, 125	93, 917	16, 618
Wisconsin.....	119	120, 145	170, 611	19, 628	64, 156	374, 540	16	13, 011	2, 569	45, 369	8, 306
West North Central:											
Minnesota.....	220	217, 456	163, 074	25, 917	85, 486	491, 933	284	13, 738	1, 793	75, 040	6, 892
Iowa.....	144	78, 664	68, 638	21, 560	46, 430	215, 292	-----	6, 752	868	26, 307	5, 321
Missouri.....	138	260, 420	276, 440	50, 717	136, 816	724, 393	508	14, 276	8, 574	137, 674	11, 893
North Dakota.....	67	16, 651	8, 511	4, 472	9, 034	38, 668	-----	2, 211	455	6, 210	955
South Dakota.....	77	21, 161	9, 029	2, 210	12, 065	44, 465	-----	2, 447	362	6, 564	1, 125
Nebraska.....	146	69, 923	60, 398	16, 486	29, 991	176, 798	3	6, 376	314	32, 603	2, 851
Kansas.....	207	58, 591	48, 978	15, 090	25, 602	148, 261	-----	7, 517	1, 386	27, 965	3, 190
South Atlantic:											
Delaware.....	20	39, 279	14, 798	718	27, 284	82, 079	-----	1, 763	1, 408	4, 599	1, 127
Maryland.....	73	83, 825	173, 201	11, 229	47, 804	316, 059	206	10, 033	1, 818	38, 278	5, 044
District of Columbia.....	11	57, 783	61, 066	21, 707	19, 301	159, 857	21	11, 126	2, 613	43, 799	7, 456
Virginia.....	156	166, 879	56, 513	22, 124	46, 912	292, 428	25	12, 869	5, 848	48, 818	7, 489
West Virginia.....	98	83, 058	26, 945	9, 854	29, 254	149, 111	1	7, 280	5, 931	16, 897	5, 041
North Carolina.....	54	66, 202	42, 521	15, 704	29, 485	153, 912	240	6, 070	2, 299	16, 363	5, 057
South Carolina.....	24	20, 419	12, 078	4, 045	7, 874	44, 416	-----	1, 309	971	6, 531	2, 051
Georgia.....	52	115, 938	66, 268	6, 633	29, 164	218, 003	129	12, 004	3, 980	25, 000	5, 097
Florida.....	84	41, 811	50, 332	24, 304	25, 615	142, 062	4	7, 167	1, 339	14, 345	5, 346
East South Central:											
Kentucky.....	109	113, 764	46, 235	12, 557	35, 622	208, 178	-----	5, 515	3, 727	21, 329	4, 797
Tennessee.....	77	113, 351	39, 009	27, 620	45, 185	225, 165	108	9, 551	2, 434	22, 290	5, 194
Alabama.....	87	75, 022	27, 633	13, 511	33, 404	149, 570	292	6, 871	6, 213	20, 798	4, 594
Mississippi.....	28	17, 914	6, 988	3, 632	12, 603	41, 137	83	1, 662	1, 143	5, 685	1, 508
West South Central:											
Arkansas.....	57	30, 718	13, 140	8, 198	16, 280	68, 336	-----	2, 173	1, 091	12, 084	1, 820
Louisiana.....	34	81, 795	72, 903	13, 929	27, 463	196, 090	465	8, 201	1, 890	29, 329	4, 423
Oklahoma.....	216	91, 199	34, 211	24, 624	65, 472	215, 506	118	9, 959	607	32, 908	4, 172
Texas.....	510	313, 979	200, 349	68, 650	97, 161	680, 139	1, 729	33, 690	8, 103	101, 335	18, 070
Mountain:											
Montana.....	67	24, 084	19, 754	5, 263	18, 968	68, 069	-----	3, 261	431	18, 304	2, 151
Idaho.....	34	15, 949	8, 621	9, 662	8, 839	43, 071	-----	1, 670	93	4, 933	1, 589
Wyoming.....	34	13, 632	7, 363	1, 255	4, 017	26, 267	-----	1, 186	105	5, 622	1, 035
Colorado.....	86	56, 791	69, 837	16, 836	32, 928	176, 392	-----	4, 368	980	34, 274	5, 840
New Mexico.....	26	9, 424	5, 730	2, 533	4, 041	21, 728	-----	1, 822	144	3, 095	914
Arizona.....	10	13, 231	5, 707	3, 860	9, 510	32, 308	4	1, 400	622	3, 540	1, 538
Utah.....	32	33, 657	19, 322	7, 966	15, 059	76, 004	-----	1, 460	634	11, 787	1, 075
Nevada.....	6	3, 651	5, 143	1, 593	4, 674	15, 061	-----	388	9	1, 304	521
Pacific:											
Washington.....	92	112, 024	78, 582	11, 366	55, 857	257, 829	165	8, 495	1, 442	27, 537	6, 312
Oregon.....	52	51, 471	65, 945	4, 006	39, 872	161, 294	104	6, 055	695	14, 102	4, 040
California.....	139	1, 287, 985	780, 333	164, 363	457, 144	2, 689, 825	6, 158	85, 114	49, 503	247, 686	27, 853

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—District no. 2.....	11	15, 623	9, 100	4, 342	7, 659	36, 724	-----	2, 718	951	3, 602	986
New Jersey—District no. 2.....	204	358, 406	205, 850	40, 843	245, 539	859, 638	558	39, 250	24, 691	61, 785	15, 718
Kentucky—District no. 4.....	57	36, 290	11, 043	5, 406	11, 870	64, 609	-----	2, 241	1, 360	5, 209	1, 544
Pennsylvania—District no. 4.....	232	338, 091	577, 619	28, 288	221, 037	1, 165, 035	426	40, 422	14, 183	128, 863	16, 984
West Virginia—District no. 4.....	12	20, 142	6, 947	1, 411	6, 766	35, 266	-----	1, 332	1, 435	6, 605	1, 310
Louisiana—District no. 6.....	23	64, 795	69, 508	11, 930	21, 810	168, 043	465	6, 898	1, 633	23, 716	3, 389
Mississippi—District no. 6.....	18	14, 966	6, 258	9, 256	9, 815	34, 205	-----	1, 351	958	4, 685	1, 174
Tennessee—District no. 6.....	64	71, 647	25, 775	16, 405	29, 950	143, 777	99	5, 888	1, 934	13, 367	3, 383
Indiana—District no. 7.....	93	71, 818	99, 154	22, 734	50, 140	243, 846	3	10, 080	1, 884	27, 636	8, 529
Illinois—District no. 7.....	240	562, 087	1, 101, 364	133, 415	360, 664	2, 157, 530	5, 292	38, 291	12, 925	639, 749	45, 671
Michigan—District no. 7.....	138	160, 179	276, 550	69, 309	95, 484	601, 502	29	10, 021	7, 903	90, 495	15, 434
Wisconsin—District no. 7.....	82	108, 214	162, 180	16, 520	55, 358	342, 272	16	11, 694	2, 289	42, 277	7, 418
Missouri—District no. 10.....	42	89, 376	93, 487	10, 493	47, 083	240, 439	-----	4, 178	1, 794	31, 753	3, 092
New Mexico—District no. 10.....	7	4, 957	4, 184	2, 200	2, 797	14, 138	-----	694	79	1, 394	495
Oklahoma—District no. 10.....	206	89, 603	34, 013	24, 509	64, 327	212, 452	118	9, 762	588	32, 580	4, 043
Arizona—District no. 12.....	6	10, 607	3, 669	3, 265	7, 794	25, 235	-----	1, 192	395	2, 725	1, 229

OF BANKS, BY STATES, ON NOV. 1, 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 bank in process of collection	Exchanges for clearing house and other checks on local banks	Out-side checks and other cash items	Acceptances of other banks and bills sold with endorsement	Securities borrowed	Other assets (including due from own foreign branches)	Total assets	State
3,548,813	97,017	113,985	54,583	641,494	1,032,256	81,750	12,701	1,333	265,959	42,874,274	Total.
14,382	67	1	39	2,578	825	256			820	166,252	New England:
7,417	277		20	2,136	244	149			109	78,736	Maine.
5,202	20		68	874	120	87			300	58,615	New Hampshire.
126,077	2,627	1,622	4,253	54,881	32,919	2,611			11,070	1,894,128	Vermont.
13,713	1,029	908	248	1,760	2,907	927			1,398	252,218	Massachusetts.
48,988	471	48	87	7,682	2,770	355			1,152	363,268	Rhode Island.
											Connecticut.
											Middle Atlantic:
208,446	4,368	2,551	35,928	178,366	723,813	12,034	11,143	741	84,671	14,260,313	New York.
105,441	1,847	1,539	41	25,869	6,325	2,230	52		8,460	1,369,625	New Jersey.
340,541	8,891	15,130	1,950	59,834	68,233	2,877	41	83	26,367	4,255,294	Pennsylvania.
											East North Central:
187,859	1,632	8,342	1,005	36,185	13,841	4,465		170	9,955	1,767,040	Ohio.
64,387	375	3,970	88	6,744	2,916	2,206			1,787	429,469	Indiana.
278,007	14,965	2,397	1,555	50,595	43,709	7,739	379		41,350	3,469,762	Illinois.
158,463	668	754	649	20,246	9,975	6,551		130	7,442	988,000	Michigan.
70,124	3,500	1,399	55	6,311	2,641	928	34		2,254	531,047	Wisconsin.
											West North Central:
105,165	1,967	5,819	875	10,262	5,878	2,437			4,894	726,977	Minnesota.
53,222	832	344		4,949	1,892	1,130	4		1,129	318,042	Iowa.
215,551	6,010	9,827	289	31,781	13,256	1,633	2		5,159	1,180,826	Missouri.
9,679	273	10	41	136	312	130			427	59,507	North Dakota.
10,929	264	141		606	277	215			426	67,821	South Dakota.
42,121	543	1		5,175	2,237	2,603			654	272,279	Nebraska.
68,099	1,120	1,038	116	2,041	1,296	410			695	263,143	Kansas.
											South Atlantic:
14,715	77	306		1,425	373	19			281	108,172	Delaware.
40,350	314	194	21	9,160	4,976	327			2,764	429,544	Maryland.
28,939	256	42	69	2,844	5,836	317			977	264,152	District of Columbia.
58,649	2,442	2,721		11,021	3,469	613	13	12	2,467	448,384	Virginia.
25,205	257	4,416		5,220	676	139			719	220,893	West Virginia.
48,281	7,362	744		7,661	1,442	678		5	2,130	252,244	North Carolina.
24,718	503	204		956	552	255			289	82,755	South Carolina.
84,938	1,595	92	5	7,747	2,841	923	280	80	1,162	364,476	Georgia.
34,828	689	2,443	54	3,704	990	396	15		1,078	214,460	Florida.
											East South Central:
38,109	776	750	1	5,767	2,932	327			1,267	293,475	Kentucky.
80,937	3,667	4,756	31	5,554	3,346	1,091	1		2,577	366,702	Tennessee.
41,695	1,498	647	384	3,719	956	399	2		1,707	239,345	Alabama.
12,450	465	11		234	190	97		100	166	64,931	Mississippi.
											West South Central:
22,952	653	358		1,557	483	457			445	112,409	Arkansas.
58,493	2,223	113	93	4,974	4,862	574	174	2	2,054	313,960	Louisiana.
91,864	1,810	5,278		4,086	1,582	972	135		1,167	370,164	Oklahoma.
254,424	8,019	2,030	247	18,570	7,923	1,838	183	10	2,619	1,138,929	Texas.
											Mountain:
24,683	170	1,192	36	1,689	555	277			889	121,707	Montana.
10,826	471	1,835		657	245	974			197	66,561	Idaho.
12,448	22	870		88	208	72			74	47,987	Wyoming.
53,470	856	7,119	5	5,753	2,418	930			786	293,191	Colorado.
8,327	281	450		663	118	126			83	37,018	New Mexico.
11,237	16	777	2	200	534	81			272	52,531	Arizona.
20,657	105	1,502		2,527	1,072	554			389	117,766	Utah.
3,404		610		32	11	84			124	21,548	Nevada.
											Pacific:
56,875	2,573	5,566	426	6,274	3,572	883	50		1,827	379,826	Washington.
31,540	764	6,308	254	1,424	1,737	672			2,229	231,218	Oregon.
220,006	7,407	6,810	5,648	18,977	41,971	15,702	193		24,701	3,447,584	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

5,078	82	1	4	1,409	279	41			532	52,407	Connecticut—District no. 2.
90,113	1,554	120	41	22,948	5,566	2,133	52		7,457	1,131,624	New Jersey—District no. 2.
11,140	31	359	1	290	310	83			265	87,442	Kentucky—District no. 4.
114,476	3,358	2,852	245	24,455	8,831	899			6,497	1,524,526	Pennsylvania—District no. 4.
5,062		2,471		854	157	20			108	54,621	West Virginia—District no. 4.
41,308	2,135	103	93	4,266	4,540	464	174	2	1,295	258,524	Louisiana—District no. 6.
9,342	440	11		234	164	73		100	154	52,991	Mississippi—District no. 6.
44,012	1,160	3,871		3,057	1,437	442	1		2,177	224,605	Tennessee—District no. 6.
52,575	342	3,720	68	6,226	2,558	2,126			1,585	361,178	Indiana—District no. 7.
252,932	14,650	1,413	1,555	48,709	43,522	7,509	379		40,782	3,310,909	Illinois—District no. 7.
152,615	655	573	642	20,140	9,829	6,475		125	7,221	929,659	Michigan—District no. 7.
61,657	3,339	1,298	55	6,053	2,497	843	34		2,015	483,757	Wisconsin—District no. 7.
133,227	4,518	8,695	211	13,613	2,924	523			868	445,835	Missouri—District no. 10.
5,636	29	450		610	109	81			20	23,735	New Mexico—District no. 10.
90,763	1,808	5,253		4,028	1,571	958	135		1,140	365,199	Oklahoma—District no. 10.
8,870	8	680		105	479	69			212	41,199	Arizona—District no. 12.

ALL MEMBER BANKS—CONDITION

LIABILITIES (in thousands of dollars)

State	Demand deposits	Time deposits	United States deposits	Due to Federal Reserve banks	Due to other banks in—		Certified and officers' checks	Cash letters of credit and travelers' checks	Agreements to repurchase securities sold	Bills payable and rediscounts	Acceptances of other banks and bills sold with endorsement
					United States	Foreign countries					
Total	19,598,504	10,345,461	649,526	49,290	5,537,905	360,241	626,817	10,244	18,152	8,924	12,701
New England:											
Maine.....	47,771	87,610	1,054	366	5,478	-----	621	-----	-----	-----	-----
New Hampshire.....	35,061	23,797	619	626	4,023	-----	388	-----	-----	159	-----
Vermont.....	15,219	31,603	341	298	815	-----	240	-----	-----	72	-----
Massachusetts.....	974,986	370,991	12,494	6,239	231,140	8,367	18,042	394	1,964	145	-----
Rhode Island.....	103,278	103,204	967	908	7,614	152	1,078	5	-----	-----	-----
Connecticut.....	172,777	111,651	5,538	2,675	16,917	-----	1,835	1	-----	60	-----
Middle Atlantic:											
New York.....	7,214,524	1,602,416	248,432	7,201	2,258,649	328,623	414,863	6,719	13,221	3,088	11,143
New Jersey.....	491,298	637,388	16,337	4,245	22,307	45	6,119	-----	-----	3,069	52
Pennsylvania.....	1,612,705	1,394,506	53,747	4,395	455,927	3,660	17,901	1,170	50	271	41
East North Central:											
Ohio.....	750,109	641,042	24,376	4,550	115,221	735	10,391	20	300	35	-----
Indiana.....	206,218	124,230	8,596	2,054	39,348	40	3,318	-----	-----	-----	-----
Illinois.....	1,831,759	641,955	66,547	135	558,269	4,478	28,142	584	-----	-----	379
Michigan.....	443,810	354,667	14,785	114	72,939	19	8,233	19	-----	-----	-----
Wisconsin.....	212,650	199,110	3,116	3,667	50,162	136	3,361	7	-----	75	34
West North Central:											
Minnesota.....	312,513	207,940	7,869	-----	106,979	627	11,431	10	-----	49	-----
Iowa.....	156,947	81,930	2,217	18	44,189	-----	2,454	-----	-----	-----	4
Missouri.....	514,879	205,626	11,893	-----	335,453	236	10,186	32	77	-----	2
North Dakota.....	26,915	21,897	208	-----	2,095	-----	525	-----	-----	-----	-----
South Dakota.....	35,997	18,378	466	-----	3,247	-----	597	-----	-----	64	-----
Nebraska.....	135,667	45,864	994	97	59,171	1	3,544	4	-----	900	-----
Kansas.....	147,463	43,827	1,978	-----	40,543	-----	1,852	-----	-----	-----	-----
South Atlantic:											
Delaware.....	58,876	17,054	1,500	715	1,474	-----	192	-----	-----	35	-----
Maryland.....	175,887	125,578	14,809	116	65,407	97	1,765	2	-----	-----	-----
District of Columbia.....	128,852	79,408	628	1,415	22,930	255	1,563	57	-----	-----	-----
Virginia.....	157,019	163,844	6,169	1,706	58,874	11	2,013	-----	-----	50	-----
West Virginia.....	91,087	82,464	1,328	1,827	9,175	-----	1,218	1	-----	23	13
North Carolina.....	110,365	46,331	1,525	1,741	65,328	-----	2,570	6	-----	-----	-----
South Carolina.....	46,284	17,862	333	308	9,416	-----	547	-----	-----	-----	-----
Georgia.....	145,847	81,062	9,864	137	76,909	33	5,090	-----	-----	50	280
Florida.....	110,478	47,906	4,464	154	25,042	78	1,369	13	17	10	15
East South Central:											
Kentucky.....	120,853	82,957	3,437	77	35,776	-----	1,354	-----	-----	53	-----
Tennessee.....	136,653	108,248	9,210	734	67,639	-----	1,738	-----	-----	-----	-----
Alabama.....	102,580	68,123	3,259	506	25,442	392	877	-----	20	-----	2
Mississippi.....	27,984	23,100	774	8	4,584	-----	250	-----	-----	35	-----
West South Central:											
Arkansas.....	51,619	30,252	517	33	16,259	-----	556	1	-----	-----	-----
Louisiana.....	134,454	68,388	7,039	496	69,724	952	1,405	-----	-----	-----	174
Oklahoma.....	200,408	69,884	3,206	14	49,378	-----	3,322	1	-----	10	135
Texas.....	603,393	173,405	22,293	1,360	183,482	643	10,800	6	-----	131	183
Mountain:											
Montana.....	63,004	33,733	319	-----	9,619	-----	1,505	-----	-----	50	-----
Idaho.....	39,583	16,691	139	-----	3,190	-----	535	-----	-----	-----	-----
Wyoming.....	23,304	14,846	75	-----	3,875	-----	336	-----	-----	-----	-----
Colorado.....	143,316	83,804	1,070	-----	33,697	52	3,236	11	-----	330	-----
New Mexico.....	24,589	6,899	263	104	1,426	-----	297	-----	90	-----	-----
Arizona.....	33,660	11,463	204	51	1,335	115	703	-----	-----	-----	-----
Utah.....	51,170	35,860	451	-----	15,713	1	807	-----	20	50	-----
Nevada.....	11,376	7,428	21	-----	624	-----	342	1	-----	-----	-----
Pacific:											
Washington.....	175,708	103,483	6,809	42	46,599	1,003	2,968	12	-----	-----	50
Oregon.....	114,507	76,912	698	-----	17,527	358	1,838	4	-----	-----	-----
California.....	1,073,102	1,718,844	66,548	158	186,975	8,181	32,500	1,099	2,393	110	193

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—District no. 2.....	19,188	21,533	1,169	564	2,653	-----	217	1	-----	60	-----
New Jersey—District no. 2.....	400,101	532,955	12,914	3,428	21,061	45	5,631	61	-----	3,034	52
Kentucky—District no. 4.....	35,007	36,848	725	77	726	-----	241	-----	-----	40	-----
Pennsylvania—District no. 4.....	584,760	492,306	23,147	227	158,597	194	4,737	1,137	50	80	-----
West Virginia—District no. 4.....	17,722	25,540	251	309	1,480	-----	226	-----	-----	-----	-----
Louisiana—District no. 6.....	110,753	53,961	6,566	-----	59,817	952	1,164	1	-----	-----	174
Mississippi—District no. 6.....	21,490	19,276	758	8	4,458	-----	224	-----	-----	35	-----
Tennessee—District no. 6.....	81,506	74,639	7,921	734	31,540	-----	673	-----	-----	-----	-----
Indiana—District no. 7.....	179,695	97,102	8,335	1,945	33,909	40	2,965	-----	-----	-----	1
Illinois—District no. 7.....	1,767,540	587,760	64,435	93	538,665	4,478	27,476	584	-----	-----	379
Michigan—District no. 7.....	429,376	319,219	14,391	114	72,687	-----	967	19	-----	-----	-----
Wisconsin—District no. 7.....	197,963	174,651	2,959	3,667	48,574	136	3,066	7	-----	75	34
Missouri—District no. 10.....	172,920	44,827	4,674	-----	186,139	86	6,504	1	-----	-----	-----
New Mexico—District no. 10.....	15,102	5,078	261	99	1,116	-----	215	-----	-----	-----	-----
Oklahoma—District no. 10.....	197,189	69,192	3,156	-----	49,233	-----	3,272	1	-----	10	135
Arizona—District no. 12.....	27,914	7,446	121	-----	1,190	2	543	-----	-----	-----	-----

OF BANKS, BY STATES ON NOV. 1, 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
153,510	21,657	1,333	92,393	11,402	204,424	117,831	2,535,136	1,680,924	492,600	342,360	2,939	42,874,274	Total.
			140		48		14,819	5,129	2,740	411	65	166,252	New England:
			78	2	12		7,170	4,026	2,558	200	17	78,736	Maine.
			55	4	45		6,175	1,994	1,249	501	4	58,615	New Hampshire.
			3,069	586	3,818		107,251	102,866	24,722	18,390	135	1,894,128	Vermont.
7,022	1,507		989	37	564		12,620	15,488	1,516	2,944	25	252,218	Massachusetts.
732	97		766	48	507		27,231	15,527	5,879	1,820	36	363,268	Rhode Island.
													Connecticut.
													Middle Atlantic:
116,411	16,122	741	20,461	5,721	129,760	70,218	774,948	726,287	140,469	150,045	251	14,260,313	New York.
513	291		4,255	350	9,975		116,242	34,950	15,026	6,888	210	1,369,625	New Jersey.
10,932	2,381	83	11,494	794	11,746		238,166	317,474	66,258	51,458	135	4,255,294	Pennsylvania.
													East North Central:
1,375	18	170	4,269	387	1,902	30,348	116,869	40,143	15,799	8,900	81	1,767,040	Ohio.
3	1		389	50	250	1,260	27,259	10,631	4,803	937	82	429,469	Indiana.
5,353	282		12,030	369	16,452	2,550	189,405	54,491	24,056	32,357	169	3,469,762	Illinois.
9		130	1,690	204	3,808	10	58,356	14,712	9,379	4,097	48	988,000	Michigan.
29	7		1,691	178	396	1,947	37,639	8,859	5,807	2,178	18	531,047	Wisconsin.
													West North Central:
221	63		2,731	245	1,779	53	45,531	18,647	6,800	3,478	11	726,977	Minnesota.
			238	20	136		18,826	6,028	3,294	1,690	51	318,042	Iowa.
518	3		1,700	341	725	3,366	59,635	17,006	14,118	4,969	61	1,180,826	Missouri.
			177	3	50		5,396	1,395	660	183	3	59,507	North Dakota.
			114	3	135	155	6,253	1,191	1,033	187	1	67,821	South Dakota.
			280	18	198		16,120	5,081	3,032	1,303	5	272,279	Nebraska.
			301	46	90		16,656	5,873	4,118	398	3	263,143	Kansas.
													South Atlantic:
			239	3	102		9,101	15,229	2,649	1,000	3	108,172	Delaware.
205	1		769	94	175	2,300	20,473	12,273	6,103	3,412	78	429,544	Maryland.
	21		296	2	193		13,700	9,950	3,946	821	115	264,152	District of Columbia.
	25	12	1,451	64	525		33,093	14,898	6,098	2,501	18	448,384	Virginia.
			328	26	86	641	18,844	8,330	3,895	1,605	15	220,893	West Virginia.
65	168	5	370	17	720		13,610	5,627	2,771	993	32	252,244	North Carolina.
			83	11	35		5,015	1,602	1,096	132	31	82,755	South Carolina.
32	97	80	774	11	409	1,135	23,981	11,379	4,146	3,142	18	364,476	Georgia.
4			351	30	154		16,308	5,186	2,095	782	4	214,460	Florida.
													East South Central:
			609	40	10,189		20,377	11,656	4,891	1,192	14	293,475	Kentucky.
18	90		451	14	487		26,942	8,365	5,396	706	10	366,702	Tennessee.
345			570	78	292		24,325	7,511	2,980	2,025	18	239,345	Alabama.
83		100	247	14	5		5,555	1,219	927	36	10	64,931	Mississippi.
													West South Central:
			124	10	7		7,716	2,769	2,252	196	29	112,409	Arkansas.
		2	653	83	1,006	250	17,680	5,977	4,001	612	258	313,960	Louisiana.
803	3		470	30	201		27,751	8,112	5,985	1,135	4	370,164	Oklahoma.
1,646	83	10	2,268	528	329	470	86,895	30,108	17,723	3,029	144	1,138,929	Texas.
													Mountain:
			312	1	53	30	8,335	2,412	1,713	618	3	121,707	Montana.
			73	6	18		3,945	882	636	835	28	66,561	Idaho.
			2		24		2,990	1,416	975	144	10	47,997	Wyoming.
			523	39	24		13,754	7,323	4,609	1,300	13	293,191	Colorado.
			1		19		2,116	836	386	81	1	37,018	New Mexico.
4			139	11	153		2,950	1,150	295	204	94	52,531	Arizona.
			192	13	231	1,340	7,253	2,181	1,847	613	24	117,766	Utah.
			40		85		810	201	591	29		21,548	Nevada.
													Pacific:
166			779	41	265	1,720	26,275	6,835	5,730	1,326	15	379,826	Washington.
61	46		474	127	121	35	9,779	5,365	2,566	787	10	231,218	Oregon.
6,964	229		12,888	703	6,051		182,996	84,334	42,982	19,775	529	3,447,554	California.

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

			107	11	85		4,563	1,552	556	145	3	52,407	Connecticut—District no. 2.
488	291		3,653	175	9,632		94,500	25,977	11,838	5,584	204	1,131,624	New Jersey—District no. 2.
			32		25		7,304	3,998	1,927	483	9	87,442	Kentucky—District no. 4.
38	388		5,276	157	1,299		71,438	132,377	21,276	27,011	31	1,524,526	Pennsylvania—District no. 4.
			67	5	3		4,540	3,012	1,355	110		54,621	West Virginia—District no. 4.
803	3	2	521	80	443		13,920	5,200	3,566	341	258	258,524	Louisiana—District no. 6.
		100	238	14	5		4,560	1,019	775	21	10	52,991	Mississippi—District no. 6.
9	90		263	12	200		20,168	4,116	2,571	152	10	224,605	Tennessee—District no. 6.
3	1		353	50	235	1,260	21,416	8,940	4,028	832	69	361,178	Indiana—District no. 7.
5,353	282		11,911	321	16,417	1,925	178,387	50,748	22,120	31,900	135	3,100,909	Illinois—District no. 7.
9		125	1,517	194	3,796	10	53,414	13,457	8,562	3,732	46	929,659	Michigan—District no. 7.
29	7		1,528	173	372	1,912	33,425	7,929	5,205	2,047	18	483,757	Wisconsin—District no. 7.
			222	31	140		16,595	6,317	5,857	1,503	19	445,835	Missouri—District no. 10.
			1		9		1,196	427	179	51	1	23,735	New Mexico—District no. 10.
	118		470	30	201		27,206	7,978	5,893	1,113	2	365,199	Oklahoma—District no. 10.
			102	11	121		2,400	835	216	204	94	41,199	Arizona—District no. 12.

FEDERAL RESERVE DISTRICTS

