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Comptroller of the Currency

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REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, December 13, 1928.

SIR: I have the honor to submit the following annual report, in accordance with the provisions of section 333 of the United States Revised Statutes, covering activities of the Currency Bureau, in the year ended October 31, 1928. This is the sixty-sixth report made to the Congress since the organization of the bureau.

PENDING LEGISLATION

TAXATION OF NATIONAL BANKS

There are pending before the Banking Committees of Congress several bills to amend the present provisions of law relating to the taxation, by States, of national banking associations. These bills have for their purpose the removal of the safeguard, which has existed for 64 years, and which prohibits the States from taxing shares of national banks at rates higher than those imposed upon competing moneyed capital.

The principle involved is so important, and the result, should one of these bills become law, would be so far reaching in its effect, to State banks as well as national banks, that I feel it my duty to call the matter to the attention of the Congress and recommend that none of these bills be enacted into law.

National banks are instrumentalities of the Federal Government. As such they can not be taxed by the States except with the consent of the Government and then only to such extent as the Government permits. Recognizing that the power to tax is the power to destroy, Congress has rightly safeguarded Federal instrumentalities by limitations upon taxation. In the case of national banks the limitations are provided in section 5219 of the Revised Statutes, as amended. Section 5219 now permits:

1. Taxation of the shares, but not at a greater rate than is assessed upon competitive moneyed capital in the hands of individual citizens (the original provision).
2. Taxation of the dividends as the personal income of the shareholder but not at a greater rate than is assessed upon net income from other moneyed capital (adopted in 1923).
3. Taxation of the bank upon its net income but at no higher rate than is assessed upon other financial corporations, nor higher than the highest rates assessed upon mercantile, manufacturing, and business corporations doing business within the State (adopted in 1923).

4. Taxation of the bank according to or measured by its net income, including the entire net income from all sources, with the same limitation upon the rate as in method No. 3 (adopted in 1926).

The adoption of any one of the above methods excludes the other three, with an exception which permits a combination of method No. 2 with method No. 3 or No. 4, so as to permit the additional taxation of dividends received from national banks located within or without the State whenever like combined taxation of domestic or foreign corporations and dividends received therefrom is imposed by any State.

These safeguards as imposed by Congress have been violated by some States through tax laws which have been declared invalid by the Supreme Court of the United States. Tax authorities of some States have now asked Congress, through the medium of the several bills, to do away with the safeguards provided and to place in the hands of the States the right of taxation with its corresponding right to destroy by such taxation. Thus two of the bills—S. 1573 and H. R. 8727—would limit the taxation of national bank shares only by the taxation of capital employed in the business of banking. It is contended by the State tax authorities interested in the passage of such bills that since the States would not impose an undue burden of taxation on their own State banks that national banks would be amply protected. While the State tax authorities are undoubtedly sincere in their contention, the fact remains that under such bills the States would have the right to place an undue burden upon national banks and upon their own banks to such an extent as would make banking unprofitable or at least burdensome, which in the last analysis is the right to destroy a Federal instrumentality.

National banks are still instrumentalities of the Government. While they are no longer the chief source of paper currency, they are the only compulsory and the most numerous members of the Federal reserve system and as such are essential, not only to the currency function but to an adequate supply of credit in other forms. To place the power in individual States to wreck a Federal instrumentality which is the foundation of the Federal reserve system is not only unwise but dangerous and fundamentally unsound.

It must be remembered that under the provisions of these bills, State and national banks would be placed in a segregated class for taxation purposes. It must also be remembered that it is often difficult to reach the property of individuals for taxation purposes and that when the burden of taxation on moneyed capital employed upon individuals becomes too great, it can and usually does leave the State which imposes the heavy burden. On the other hand, the bank's property may be easily ascertained and reached. It can not leave the State and it must either pay the tax or cease to do business. Moreover the individual will look with favor upon a heavy burden of taxation on banks when the result is to lighten his taxes, thus giving to the legislature which enacts the tax law a strong temptation to impose the heavy burden on the banks. The safety of the Federal banking structure should not be left to the power of the legislatures to resist such a temptation.

The bills S. 4486 and H. R. 14001 are similar in principle to S. 1573 and H. R. 8727 with the comparison of taxation of national bank shares with the taxation of business real estate and the limitation of the former by the latter. The same opposition applies to these bills, with the addition that such method would be almost impossible of

application. The value of real estate is difficult to determine. It is always a matter of opinion, and opinions differ widely. The basis of assessment varies from county to county and almost from one city block to another. The proposal is impractical and even though practical it would give preferences to other moneyed capital and subject bank capital to adverse discrimination.

It is not to the interest of agriculture or business that any of the pending bills should pass. If money invested in bank shares is taxed more heavily than other forms of property, less money will be so invested, and profits upon such shares will largely be withdrawn in dividends instead of being left subject to excessive taxation. Without any doubt discriminatory taxation, diminishing as it does the security behind deposits, has been a contributing cause of many of the bank failures of recent years.

Not only would the proposed amendments be harmful, but they are unnecessary for the purposes for which they are sought. The States which tax all property, including bank shares, at uniform ad valorem rates, obviously need no change in section 5219 to carry on their present system. They are using method No. 1. The States whose constitutions give them power to tax various classes of property at different rates have the right to use the excise alternative of section 5219—that is, to impose taxes upon banks according to or measured by their net income—and this without amendment of State constitutions as they stand to-day. States that hereafter amend their constitutions to give their legislatures classification power will be in the same class.

In providing for tax classification very few States have tied the hands of their legislatures respecting bank taxation. It is for them to take the steps necessary to keep their systems in harmony with existing statute, rather than that the law should be amended, as it would be by the passage of any of the bills now pending, to permit the classification of banks as tax targets without any practical limitation upon the burdens then to be imposed.

In this connection the California Legislature has already passed an amendment to the constitution of the State providing for a different method of taxation and it has been adopted by the people of California. Massachusetts, New York, and Wisconsin have taken advantage of the amendments of 1923 and 1926, the first two by levying upon banks an excise tax measured by all their net income and Wisconsin by employing the same income tax that it levies on other corporations. What they have done, other States may do. Certainly the problem should be dealt with by the States themselves in enacting new tax laws rather than asking Congress to give up the protection that has existed for 64 years to the national-banking system, to the Federal reserve system, and to the State banking systems.

LEGISLATION RECOMMENDED

AMENDMENTS TO NATIONAL BANK ACT

Under the provisions of the national bank act, as amended, any number of natural persons, not less than five, may, for the purpose of forming a national banking association, enter into articles of association. It is further provided that upon making and filing articles of association and an organization certificate, the association becomes a

body corporate, but shall transact no business except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking. Since charters would not be granted in many cases the comptroller has followed the practice for many years of requiring, before any further steps were taken, the filing of an application by the proposed organizers. This application serves as a basis upon which the various examinations, etc., are made to determine the merits of the proposed organization. If this application be approved, then the articles of association and organization certificate, etc., are executed and filed. If the application be disapproved, the matter is dropped and no complicated situation arises as the result of paid-in capital, contracts for buildings, etc.

Recently, however, several cases have arisen where the organizers have proceeded to have subscribers to the capital of the proposed bank pay in the amount of their subscription prior to securing the approval of the comptroller on the application and subsequently conditions warranted the disapproval of the application and no charter was issued. The result has been that the subscribers have in some instances had their paid-in subscriptions tied up by lawsuits, claims for attorney fees, etc. This is an injustice to the public and can easily result in fraud to such innocent subscribers. To correct this condition I recommend that Congress amend the present law by providing for the filing of an application under such regulations as may be prescribed by the Comptroller of the Currency and the approval by the comptroller in his discretion of such application before the filing of articles of association or organization certificate and that no money or subscriptions of capital may be paid in or collected by the organization until such approval is granted. In this connection, to make such a provision effective, I recommend a penal provision.

I also desire to call your attention to the situation which exists in connection with the voluntary liquidation of national banks. Under the present law a bank may go into voluntary liquidation upon resolution of its board of directors and two-thirds vote of its shareholders. Adequate supervision of such liquidating banks is not, however, conferred by law upon the comptroller. It is frequently the case that national banks dispose of their assets but do not go into voluntary liquidation, and there is no provision in law which would compel them to do so. I suggest, therefore, that section 5220 of the Revised Statutes be amended to provide that if any national bank shall have disposed of all its assets or closed its doors and shall refuse or neglect to formally place the association in voluntary liquidation within 30 days thereafter the comptroller shall have authority to send an examiner to the bank with instructions to call a special meeting of shareholders, upon due notice, for the purpose of adopting a resolution placing the association in voluntary liquidation, and that if the shareholders shall refuse to adopt such resolution the comptroller may appoint a receiver for the purpose of winding up its affairs, and that when any national banking association is placed in voluntary liquidation it shall continue to hold annual meetings of shareholders in the manner and on the date specified in the articles of association and to elect directors and appoint officers in the same manner as if it were in active operation until all assets are disposed of, all proceeds distributed to shareholders and final report submitted to the Comptroller of the Currency. The law

should also provide that the directors shall have charge of the liquidation of the bank and that the president or cashier shall act as executive officer in liquidating the affairs of the bank under the direction of the board of directors and that every association placed in voluntary liquidation shall continue to be under the supervision of the Comptroller of the Currency until its affairs are finally closed, and shall be required to render such liquidating reports as the comptroller may require on forms furnished or prescribed by him. The liquidating association should be required to file with the Comptroller of the Currency a report covering the receipts and disbursements during the preceding year, and a copy of such report should be submitted to the stockholders at their annual meeting in January of each year. Upon the Comptroller of the Currency should be conferred authority to make an examination of any national bank in voluntary liquidation, the expense thereof to be paid by the liquidating bank. In the event of sale of the assets of a liquidating association to another bank, State or National, and the assumption of liabilities of the liquidating association, a contract should be entered into between the directors of the associations interested, and a copy of such contract, duly signed by the officers of the associations and acknowledged before a notary public or other officer authorized to administer oaths, filed with the Comptroller of the Currency.

When the affairs of any liquidating national banking association are finally closed, the law should require the uncollected assets to be advertised for a period of 15 days in a local paper and sold to the highest bidder. All unclaimed dividends belonging to shareholders and unclaimed deposits should be transmitted to the Comptroller of the Currency for deposit, in such national bank or banks as he may designate, in trust, and the claimants entitled to such dividends or deposits should subsequently receive the same upon furnishing to the Comptroller of the Currency satisfactory proof of the validity of their claims.

I make the further recommendation that there be enacted a law making it a criminal offense to maliciously or with intent to deceive, make, publish, or circulate any false report concerning any national bank or any other member of the Federal reserve system which imputes insolvency or unsound financial condition, or which may tend to cause a general withdrawal of deposits from such bank or may otherwise injure the business or good will of such bank.

AMENDMENTS TO THE LAWS OF THE DISTRICT OF COLUMBIA

The laws of the District of Columbia relating to banks need revision. I am not prepared at this time to recommend a new banking code for the District of Columbia, but there are several amendments to the law which are necessary which I recommend be adopted by the Congress.

At the present time there are in the District of Columbia savings banks or trust companies doing a banking business. Congress has placed the general supervision and the examination of these banks, which are not national banks, under the Comptroller of the Currency and such banks generally advertise that they are under Federal supervision. Congress, however, has not placed in the comptroller's hands the necessary authority to enforce corrective measures in connection with banking where such measures are needed. I recommend

therefore, that a law be passed placing in the comptroller the right and power to make regulations governing these banks which are not national banks with a penal provision for the enforcement of such regulations, the regulations to be limited in that they shall not in any case place restrictions on such banks which are not placed upon national banks.

No firm, copartnership, company, or corporation doing business in the District of Columbia, and not doing a banking or fiduciary business, under the supervision of the Comptroller of the Currency, should be allowed to use in their title the word "bank" or the words "trust company." The use of such words without being under Federal supervision is misleading to the public. I recommend, therefore, that there be enacted a law prohibiting the use of such words unless such firm, copartnership, company, or corporation is doing a banking or fiduciary business under supervision of the Comptroller of the Currency, and even in that case the title should have the approval of the Comptroller of the Currency.

Under the present provisions of the District Code, corporations doing a fiduciary business in the District of Columbia, having their principal place of business in the District of Columbia, must comply with certain provisions of the code, which is for the protection of those who do business with such corporations. Corporations, however, with their principal place of business outside of the District of Columbia may establish offices within the District of Columbia and do a fiduciary business without any specified restrictions or supervision under the code. It would be very unwise and dangerous to let this condition continue and I recommend that the District Code be amended in this particular.

I also recommend a revision of the present code with respect to building associations in the District of Columbia.

OPERATION UNDER THE ACT OF FEBRUARY 25, 1927, COMMONLY KNOWN AS THE McFADDEN ACT AMENDING THE NATIONAL BANKING LAWS

In the comptroller's annual report for the year ended October 31, 1927, the statement was made that the McFadden Act had fully justified itself as shown by the growth in increased resources. While this statement is still true when measured by a comparison of total resources of national banks in the amount of \$25,136,426,000 at the time of the passage of the act and total resources \$28,925,480,000 as of October 3, 1928, the date of the last call, an increase of \$3,789,054,000, it is obvious to this office that the banks in many cases still feel that the national system does not offer all the advantages that they can obtain under State charters. While I have no specific recommendations for legislation to make at this time to meet this situation, and thus strengthen the system, such legislation may be needed and in such event recommendations will be submitted.

BRANCH BANKING

In the comptroller's report for the year ended October 31, 1927, the statement was made that under the provisions of the act of February 25, 1927, the Comptroller of the Currency had approved the

establishment of new city branches to the number of 127. During the past year ending October 31, 1928, the Comptroller of the Currency authorized the establishment of 103 new city branches. Of this total of 230 branches authorized by the comptroller 42 have been discontinued, leaving the total of city branches now in operation authorized by the comptroller under the provisions of the McFadden Act as 188.

During the past year 8 branches were added to the system through conversion of 2 State banks and 62 branches were added through the consolidation of State banks with national banks. These additions together with those branches in the system under date of October 31, 1927, less 38 branches dropped through action of directors and shareholders or liquidation of national banks, makes the total number of branches in operation in the national system as of October 31, 1928, 992.

DOMESTIC BRANCHES OF NATIONAL BANKS

Table showing number and manner of acquisition of branches of national banks during the year ended October 31, 1928

Char- ter No.	Title and location	Branches authorized during the year ended Oct. 31, 1928		
		Under act Feb. 25, 1927	By con- version or by consoli- dation under act Feb. 25, 1927	Total number
CALIFORNIA				
5927	Citizens National Trust & Savings Bank of Los Angeles.....	7	24	31
2491	Los Angeles-First National Trust & Savings Bank, Los Angeles.....	2		2
3538	Merchants National Trust & Savings Bank of Los Angeles.....	1		1
10167	Security National Bank of Pasadena.....	1		1
13044	Bank of Italy National Trust & Savings Association, San Francisco.....	4		4
INDIANA				
7725	Lincoln National Bank & Trust Co. of Fort Wayne.....		1	
KENTUCKY				
5161	Louisville National Bank and Trust Co., Louisville.....	1		
MARYLAND				
2499	Drovers & Mechanics National Bank of Baltimore.....	1		1
1337	Farmers & Merchants National Bank of Baltimore.....	1		1
1413	First National Bank of Baltimore.....	1		1
MASSACHUSETTS				
11903	Boston National Bank, Boston.....	1		
MICHIGAN				
10527	First National Bank in Detroit.....	8	27	
NEW JERSEY				
374	First National Bank of Jersey City.....	1		1
1182	Hudson County National Bank, Jersey City.....	3		3
9912	New Jersey National Bank & Trust Co. of Newark.....	3		3
1317	Orange National Bank, Orange.....	1		1
329	First National Bank of Paterson.....	1		4
1327	First-Mechanics National Bank of Trenton.....	4		1
9867	National Bank of North Hudson, at Union City.....	1		1

Table showing number and manner of acquisition of branches of national banks during the year ended October 31, 1928—Continued

Charter No.	Title and location	Branches authorized during the year ended Oct. 31, 1928		
		Under act Feb. 25, 1927	By conversion or by consolidation under act Feb. 25, 1927	Total number
NEW YORK				
923	First National Bank of Brooklyn, N. Y.....	1		1
13193	Bank of America National Association, New York.....	20	7	27
1105	Bowery & East River National Bank of New York.....	1		1
12874	Central National Bank of the City of New York.....	3		3
2370	Chase National Bank of the City of New York.....	1		1
10778	Chatham Phenix National Bank & Trust Co., New York.....	1		1
13194	Commercial Exchange National Bank in New York.....	3	1	4
13122	Guardian National Bank of New York.....	2		2
9955	Harriman National Bank & Trust Co. of the City of New York.....	1		1
12900	Melrose National Bank of New York.....	1		1
1461	National City Bank of New York.....	9		9
11034	Public National Bank & Trust Co. of New York.....	5		5
12123	Seaboard National Bank of The City of New York.....	1		1
12406	United Capitol National Bank & Trust Co. of New York.....	2		2
6427	National City Bank of New Rochelle.....	1		1
OHIO				
2874	City National Bank & Trust Co. of Dayton.....		6	
PENNSYLVANIA				
3604	Manayunk-Quaker City National Bank of Philadelphia.....	2		2
11908	National Bank of North Philadelphia, Philadelphia.....	1		1
4050	Quaker City National Bank of Philadelphia.....	1		1
570	Tradesmens National Bank & Trust Co., Philadelphia.....		4	4
RHODE ISLAND				
1546	Aquidneck National Exchange Bank & Savings Co. of Newport.....	1		
SOUTH CAROLINA				
10708	Atlantic National Bank of Charleston.....	1		
TENNESSEE				
1606	First National Bank of Chattanooga.....	1		
4648	Holston-Union National Bank of Knoxville.....	1		
VIRGINIA				
10194	Seaboard Citizens National Bank of Norfolk.....	1		1
Total.....		103	70	173

Table showing number and class of branches of national banks closed during the year ended October 31, 1928

Charter No.	Title and location	Manner of closing	Branches closed			Total
			Branches under act of Feb. 25, 1927		State bank branches in operation Feb. 25, 1927, which were converted or consolidated	
			Additional offices which became branches Feb. 25, 1927	Branches authorized since Feb. 25, 1927		
CALIFORNIA						
2491	Los Angeles-First National Trust & Savings Bank.	Resolution of shareholders.			4	4
10167	Security National Bank of Pasadena.	Board of directors		1		1
MASSACHUSETTS						
308	Third National Bank & Trust Co. of Springfield.	Board of directors	1			1
MICHIGAN						
10527	First National Bank in Detroit	Board of directors	18	13		31
NEW JERSEY						
1327	First-Mechanics National Bank of Trenton.	Lapsed		4		4
NEW YORK						
9691	Flushing National Bank, Flushing.	Voluntary liquidation	1			1
1105	Bowery & East River National Bank of New York.	Lapsed		11		11
8926	Bronx National Bank of the City of New York.	Voluntary liquidation	1	1		2
12300	Hamilton National Bank of New York.	do	4			4
12406	United Capitol National Bank & Trust Co. of New York.	do	6	2		8
13194	Commercial Exchange National Bank in New York.	Lapsed		3		3
12284	National Bank of Niagara & Trust Co. of Niagara Falls.	Board of directors		1		1
12538	National Bank of Rochester	Voluntary liquidation		2		2
PENNSYLVANIA						
11908	National Bank of North Philadelphia, Philadelphia.	Voluntary liquidation		1		1
4050	Quaker City National Bank of Philadelphia.	Lapsed		1		1
11539	Broad Street National Bank of Philadelphia.	Voluntary liquidation	2			2
5459	Franklin Fourth Street National Bank of Philadelphia.	Lapsed	1			1
539	Philadelphia National Bank, Philadelphia.	do		1		1
	Total		34	41	4	79

NATIONAL BANKS IN THE TRUST FIELD

The national banks in 1928 continued to show progress in the development of trust operations. The amendment to the Federal reserve act in 1918 extending the number of fiduciary capacities in which national banks could act encouraged the development of this function, and the McFadden Act of February 25, 1927, giving these banks indeterminate charters and assurance that their corporate

existence would not expire before the trust functions undertaken were fulfilled further stimulated the growth of this movement to furnish trust facilities to practically every community in the Nation. Fiduciary obligations may now be assumed no matter how long the period of service promises to be, and this change in the law has cleared the way for full trust service by thousands of national banks in all parts of the United States.

Two thousand three hundred and seventy-three national banks had been authorized to exercise trust powers on October 3, 1928, representing 31 per cent of the total number of all national banks and 73 per cent of the total capitalization of the banks in the national banking system. This represents an increase of 41 per cent over the number authorized in 1921 to exercise trust powers, and an increase of 253 in the number holding fiduciary permits at the time of the passage of the McFadden Act in February, 1927. The number of national banks obtaining the right to exercise trust powers is now increasing at the rate of more than 200 banks a year.

The need for intelligent fiduciary service exists in practically every community in the Nation. That the public recognize in national banks the advantages of naming as trustee, executor, administrator, and other fiduciary capacities the one unified banking system in the United States highly standardized in its practice and regularly supervised by the Federal Government, is evidenced by the increase in recent years in the number of trusts being administered by these institutions. In 1926 national banks were administering 26,053 trusts; in 1927 the number had grown to 45,583, and on October 3, 1928, the number of trusts for which these banks had been named to act reached the impressive total of 63,776.

The assets of the individual trusts being administered have likewise shown remarkable growth. In 1921 individual trust assets aggregated only \$826,000,000. This amount had increased to \$2,080,000,000 in 1927, and on October 3, 1928, the total aggregated \$3,297,310,119.

A consolidated balance sheet of the individual trust assets of all the national bank trust departments as of October 3, 1928, is given below:

ASSETS	
Investments.....	\$2, 247, 145, 193
Deposits in savings banks.....	8, 690, 006
Deposits in other banks.....	6, 456, 197
Deposits in own banks.....	167, 953, 629
Other assets.....	867, 065, 094
Total.....	3, 297, 310, 119
LIABILITIES	
Private trust accounts.....	1, 506, 335, 807
Private trust accounts, income.....	32, 938, 589
Court trusts (executor, etc.).....	644, 371, 124
Court trusts (executor, etc.), income.....	15, 735, 708
Other liabilities.....	1, 097, 928, 891
Total.....	3, 297, 310, 119

The volume of bond and note issues for which national banks have been named to act as trustees has likewise shown a growth in recent years. In 1921 national banks were acting as trustees for collateral trust and other note and bond issues aggregating \$960,000,000; this

total had reached \$2,463,000,000 in 1926, and 1927 showed an aggregate of \$6,355,000,000, while on October 3, 1928, the volume of this activity was shown to be \$7,978,388,854.

As the operations of trust departments have grown, so have the earnings that national banks have reported from this source. Not only has the establishment of trust departments furnished a service to their communities highly desirable, but many national banks have found that their trust departments have been the means of bringing new business to other departments of the bank and enabled the bank to retain balances upon the death of their customers which would otherwise be diverted to a competing fiduciary institution. For the fiscal year ended June 30, 1928, the earnings of national bank trust departments aggregated \$16,165,000, as compared with \$10,811,000 in 1927, \$8,255,000 in 1926, \$5,951,000 in 1925, and \$5,059,000 in 1924.

A recent analysis of the classes of trusts being administered showed that of the total number of banks handling trusts, 82 per cent were acting as trustees, 58 per cent were also acting as guardians of estates, 34 per cent as executors, 53 per cent as administrators, 12 per cent as registrars of stocks and bonds, 5 per cent as receivers, 3 per cent as assignees, 8 per cent as committees of estates of lunatics, and 26 per cent were also acting in other fiduciary capacities not mentioned above.

The system inaugurated sometime ago of compiling statistics relating to the growth of trust operations in national banks and the results made public periodically has created favorable comment. It has focused the attention of the public and the banks alike on the possibilities of trust service in communities where national banks are in operation.

That national banks with authority to exercise trust powers have awakened to the value of including the words "trust company" in their names is evidenced by the large number which have so amended their titles recently. Prior to 1927 only 101 national banks had included the word "trust" in their titles. Since that time the number has grown to 236 and the movement in this direction is becoming general in many sections of the Nation.

The following table shows in some detail by Federal reserve districts the trust activities of national banks during 1928:

Fiduciary activities of national banks, by Federal reserve districts

Federal reserve district	Number authorized to exercise trust powers, Oct. 3, 1928	Number exercising powers, Oct. 3, 1928	Number of individual trusts being administered	Assets of individual trusts	Number of corporate trusts being administered	Collateral trust bonds outstanding where banks act as trustee	Other bonds and notes outstanding where banks act as trustee	Trust department earnings reported for fiscal year June 30, 1928
Boston.....	218	153	4, 111	\$276, 683, 916	552	\$34, 946, 800	\$388, 448, 461	\$1, 571, 000
New York.....	349	263	7, 826	657, 158, 935	1, 965	1, 089, 492, 533	4, 389, 098, 601	6, 090, 000
Philadelphia.....	281	217	9, 038	150, 064, 379	572	3, 516, 138	77, 583, 830	627, 000
Cleveland.....	159	129	5, 576	180, 558, 440	835	12, 134, 500	147, 491, 301	886, 000
Richmond.....	192	130	1, 645	140, 528, 308	402	33, 856, 857	30, 792, 300	563, 000
Atlanta.....	144	84	2, 126	111, 267, 003	610	39, 840, 740	56, 307, 675	412, 000
Chicago.....	370	238	6, 334	890, 924, 808	2, 059	39, 221, 218	876, 337, 903	1, 797, 000
St. Louis.....	149	89	1, 678	41, 224, 976	434	23, 049, 873	35, 552, 971	320, 000
Minneapolis.....	108	40	1, 843	25, 711, 783	191	4, 700, 666	9, 473, 656	110, 000
Kansas City.....	190	104	3, 957	178, 116, 987	762	26, 075, 772	78, 053, 452	548, 000
Dallas.....	93	47	593	47, 695, 985	181	31, 961, 921	18, 176, 300	184, 000
San Francisco.....	120	91	10, 126	597, 374, 589	1, 360	55, 932, 898	473, 442, 488	3, 117, 000
Total.....	2, 373	1, 585	53, 853	3, 297, 310, 119	9, 923	1, 395, 629, 916	6, 582, 758, 938	16, 165, 000

ORGANIZATION AND LIQUIDATION OF NATIONAL BANKS

There were 7,707 national banking associations in existence at the close of the current year, October 31, 1928. This number was less by 125, or 1.6 per cent, than the number in existence at the close of the preceding year on October 31, 1927. In this connection it is of importance to note that while the number of associations has decreased, their aggregate resources have increased as of the date of the last call, October 3, 1928, compared with aggregate resources on October 10, 1927, the nearest call to the date of my predecessor's last report, \$1,711,656,000, or about 6.3 per cent.

This office has during the past year continued to exercise its policy of extreme care in granting charters for national banks, based primarily on the needs of the community for additional banking facilities.

During the current year only 39.6 per cent of the number of applications received for the establishment of new national banks was approved, as compared with 44 per cent the previous like period and 52 per cent the year prior thereto.

In other words, despite the fact that the number of applications received remains about the same, the number approved by this office is constantly becoming fewer and in the current year a less number of applications was approved than has been approved any year during the past 11-year period.

Up to and including October 31, 1928, there have been authorized to begin business 13,249 national banking associations, of which 4,378 were voluntarily closed to discontinue business or amalgamate with other banks, State or National, including those consolidated with other national banking associations under authority of the act of November 7, 1918. Exclusive of banks which failed but were subsequently restored to solvency, the loss to the system by banks liquidated through receiverships was 1,164, the number of these receiverships being a fraction less than 8.8 per cent of the total number of banks organized.

In November, 1914, there were in existence 7,578 national banks with capital of \$1,072,492,175. Since that date the net increase in the number of banks was 129 and an increase in capital of \$547,096,940. The capital of the banks in existence on October 31, 1928, was \$1,619,589,115. In this 14-year period 2,597 banks were chartered with capital of \$316,435,300. During this period, however, 2,468 associations were closed voluntarily or otherwise.

Applications to organize national banks and to convert State banks into national banking associations were received in the current year to the number of 260, with proposed capital stock of \$57,410,000. Of the applications pending 103 were approved with proposed capital stock of \$26,280,000, 108 rejected with proposed capital stock of \$16,645,675, and 32 abandoned with proposed capital stock of \$7,530,000. National banking associations to the number of 113, with capital of \$26,160,000, were authorized to begin business, of which 6 were located in the New England States, 36 in the Eastern, 23 in the Southern, 24 in the Middle Western, 12 in the Western, and 12 in the Pacific States. The greatest activity as indicated by the number of banks organized was in the following States: New York, 16 banks; New Jersey, 6; Pennsylvania, 13; Illinois, 8; Texas, 8; Nebraska, 9; California, 7; Massachusetts, 4; Ohio, 4; and Wash-

ington, 4. In other States the number ranged from 1 to 3 banks. It further appears that of the total number of charters issued, 25, with authorized capital of \$11,260,000 and resources aggregating approximately \$244,386,345, were the result of conversions of State banks—4, with capital of \$360,000, reorganizations of State or National banks, and 84, with capital of \$14,540,000, primary organizations. Conversions of State banks into national associations brought into the system 8 branches.

In the year in question 52 national banking associations were consolidated into 25 under authority of the act of November 7, 1918, the capital of the consolidated banks being \$119,467,500. In some instances there were reductions in capital and in others increases, but the net result by reason of consolidations was an increase in capital stock of \$15,192,500.

There have been 25 consolidations under the act of February 25, 1927, authorizing the consolidation of State banks with national banks—the aggregate capital of the consolidating State banks being \$21,390,000. These banks also brought 62 branches into the national system and assets aggregating approximately \$352,390,752.

The voluntary liquidation of 156 associations represented a capital of \$27,381,000, while the capital of the 61 insolvent banks was \$4,135,000. The net result of the changes hereinbefore mentioned was a decrease for the year in the number of existing banks by 125 and an increase in authorized capital stock of \$116,891,500. It appears that during the year 268 banks increased their capital in the aggregate sum of \$131,552,500. Of this number 77 banks effected the increase by stock dividends, the amount of the increase in this manner being \$16,809,000.

Of the 156 banks reported in voluntary liquidation, 57, with capital of \$5,546,000, were acquired by other national banks, and 99, with capital of \$21,835,000, either entered the State banking system or quit business.

NATIONAL BANK FAILURES

In the Comptroller's report of a year ago he stated that the drift was toward a more normal condition in the number of failures of national banks.

This prediction has been justified.

The failures during the past year decreased 60 per cent from the previous year, there being only 54 failures of going banks as compared with 135 the previous year and one of these institutions was immediately restored to solvency. It was necessary, however, to appoint receivers for seven banks after their assets had been sold to other banks in order to collect stock assessments to complete the terms of the sale. These seven receiverships were not failures of going banks since their assets had been sold on terms requiring the assumption of their liabilities in full by the purchasers. Treating these seven banks as failures would bring the number, when added to the 54 actual failures, to 61, with a capitalization of \$4,135,000, as compared with 135 failures during last year with a capitalization of \$8,257,000.

Conditions are not now perfect, but I do believe that we are arriving at a normal period in national bank failures.

From the date of the first failure of a national bank in the year 1865 to October 31, 1928, 1,234 national banks were placed in charge of receivers. Of this number 70 were restored to solvency and permitted to resume business, leaving 1,164 to be administered by receivers. Of these so administered, 452 (15 less than reported at the close of 1927), are still in process of liquidation and 712 have been entirely liquidated and the trusts closed.

The capital of the 1,234 insolvent national banks at the date of failure was \$137,095,420. The capital of the 70 banks that were restored to solvency was \$12,095,000. The capital of the 452 banks that are still in receiverships was \$31,259,500, and the capital of the 712 banks that have been completely liquidated was \$93,740,920.

The book value of the assets of the 1,164 administered receiverships, including assets acquired after suspension, aggregated \$781,028,163. Total collections by receivers to September 30, 1928, from these assets, including offsets, amounted to \$441,849,562. There were levied against shareholders, stock assessments aggregating \$86,395,740, and, in addition to the amount collected from assets, there was collected on these stock assessments the sum of \$41,405,350, giving a total collection of \$483,254,912 from all sources, or 55.7 per cent of total assets and stock assessments. This sum was disbursed as follows:

Dividends paid to creditors on claims proved aggregating \$429,272,717.....	\$250, 833, 108
Payments to secured and preferred creditors, including offsets allowed and payments for the protection of assets.....	184, 472, 850
Payment of receivers' salaries, legal and other expenses.....	30, 626, 874
Cash returned to shareholders.....	4, 163, 398
Cash balances with the comptroller and receivers.....	13, 158, 682

In addition to this record of distribution there were returned to shareholders, through their duly elected agents, assets of a book value of \$16,169,098.

The 452 national banks that were as of October 31, 1928, still in charge of receivers and in process of liquidation had assets, including assets acquired subsequent to their failure, aggregating \$311,476,541. Receivers had collected from these assets, as shown by their last quarterly reports under date of September 30, 1928, including offsets, the sum of \$159,806,222. The capital of these banks was \$31,259,500 and there had been levied by the Comptroller of the Currency to September 30, 1928, stock assessments against the shareholders in the amount of \$28,229,500. From such assessments there had been collected up to and including September 30, 1928, \$13,322,465, making collections from all sources in the liquidation of these active receiverships a total of \$173,128,687, or 50.9 per cent of such assets and stock assessments, which amount has been distributed as follows:

Dividends paid to creditors on claims proved, aggregating \$179,637,811.....	\$70, 207, 075
Payments to secured and preferred creditors, including offsets allowed and payments for the protection of assets.....	79, 021, 490
Payment of receivers' salaries, legal and other expenses.....	10, 391, 440
Cash returned to shareholders.....	350, 000
Cash balance with comptroller and receivers.....	13, 158, 682

From the date of the first failure of a national bank in 1865 to the close of October 31, 1928, 782 receiverships were liquidated and the trusts closed. Included in this number are the 70 banks restored to solvency (2 in 1928) and 74 that were liquidated during the year

1928. These 712 banks had assets, including assets acquired subsequent to their failure, aggregating \$469,551,622. Receivers collected from these assets, including offsets, as shown by their final reports, the sum of \$282,043,340. The capital of these 712 banks was \$93,740,920 and there were levied against their stockholders by the Comptroller of the Currency stock assessments aggregating \$58,166,240. From such stock assessments there was collected \$28,082,885, making total collections from assets and stock assessments of \$310,126,225, or 58.8 per cent of such assets and stock assessments, which amount was distributed as follows:

Dividends paid to creditors on claims proved aggregating \$249,634,906.....	\$180,626,033
Payments to secured and preferred creditors, including offsets allowed, and payments for the protection of assets.....	105,451,360
Payment of receivers' salaries, legal, and other expenses.....	20,235,434
Cash returned to shareholders.....	3,813,398

The average percentage of dividends paid on claims proved against the 782 receiverships that have been finally closed, not including the 70 restored to solvency, which paid creditors 100 per cent, was 72.36 per cent. If offsets, loans paid, and other disbursements were included in this calculation the disbursements to creditors would show an average of 80.57 per cent.

Expenses incident to the administration of the 712 closed trusts such as receivers' salaries, legal, and other expenses, amounted to \$20,235,434, or 3.83 per cent of the book value of the assets and stock assessments administered, or 6.52 per cent of collections from assets and stock assessments. The assessments against shareholders averaged 62.4 per cent of their holdings and the total collections from such assessments as were levied were 48.28 per cent of the amount assessed. The outstanding circulation of these closed receiverships was \$35,206,185, secured by United States bonds on deposit with the Treasury of the United States of the par value of \$37,772,610.

During the year ending October 31, 1928, 76 receiverships were closed, including 2 banks restored to solvency. The total assets of 74 of these receiverships, including assets acquired subsequent to suspension, aggregated \$30,420,624. The capital of these banks was \$3,625,000 and the total assessment against shareholders levied by the Comptroller aggregated \$3,205,000. From the assets the receivers collected, including offsets, \$16,680,318, and from the stock assessments the receivers collected \$1,433,529, making of all collections a total of \$18,113,847, or 53.87 per cent of such assets and stock assessments, which sum was distributed as follows:

Dividends paid to creditors on claims proved, aggregating \$18,385,062.....	\$7,792,770
Payments to secured and preferred creditors, including offsets allowed, and payments for the protection of assets.....	8,884,635
Payment of receivers' salaries, legal, and other expenses.....	1,433,149
Cash returned to shareholders.....	3,293

The average percentage of dividends paid on claims proved against the 76 receiverships that were finally closed in the year ending October 31, 1928, not including the 2 banks restored to solvency which paid creditors 100 per cent, was 42.38 per cent. If offsets, loans paid, and other disbursements were included in this calculation the payment to creditors would show an average of 61.16 per cent. Expenses incident to the administration of these 76 trusts, such as receivers'

salaries, legal, and other expenses, amounted to \$1,433,149, or 4.26 per cent of the book value of the assets and stock assessments administered, or 7.91 per cent of collections from assets and stock assessments. The assessments against shareholders averaged 86.62 per cent of their holdings and the total collections from such assessments as were levied were 44.73 per cent of the amount assessed.

The financial operations of the division of insolvent national banks from September 30, 1927, to September 30, 1928, were as follows:

Receipts:

Cash on hand Sept. 30, 1927.....	\$13,391,954
Collections during the year, including offsets.....	37,080,599
Total.....	50,472,553

Disbursements:

Dividends paid.....	22,032,540
Secured and preferred claims paid.....	12,446,231
Expenses paid.....	2,831,807
Returned to shareholders in cash.....	3,293
Cash on hand Sept. 30, 1928.....	13,158,682
Total.....	50,472,553

Items	Closed receiver-ships, 712 ¹	Active receiver-ships, 452	Total, 1,164 ¹
Total assets taken charge of by receivers.....	\$469,551,622	\$311,476,541	\$781,028,163
Disposition of assets:			
Collected from assets and offsets allowed.....	282,043,340	159,806,222	441,849,562
Loss on assets compounded or sold under order of court.....	171,339,184	41,572,045	212,911,229
Book value of assets returned to shareholders.....	16,169,098		16,169,098
Book value of remaining assets.....	(²)	110,098,274	110,098,274
Total.....	469,551,622	311,476,541	781,028,163
Collected from assets and offsets as above.....	282,043,340	159,806,222	441,849,562
Collected from stock assessment.....	28,082,885	13,322,465	41,405,350
Total.....	310,126,225	173,128,687	483,254,912
Disposition of collections:			
Dividends paid.....	180,626,033	70,207,075	250,833,108
Secured and preferred liabilities paid, including offsets.....	105,451,360	79,021,490	184,472,850
Receivers' salary, legal, and other expenses.....	20,235,434	10,391,440	30,626,874
Amount returned to shareholders in cash.....	3,813,398	350,000	4,163,398
Balance with comptroller or receivers.....		13,158,682	13,158,682
Total.....	310,126,225	173,128,687	483,254,912
Capital stock at date of failure.....	³ 105,835,920	31,259,500	137,095,420
United States bonds held at failure to secure circulating notes.....	37,772,610	16,939,700	54,712,310
United States bonds held to secure circulation sold and circulation redeemed.....	37,772,610	10,677,500	48,450,110
Circulation outstanding at failure.....	35,206,185	16,338,900	51,545,085
Amount of assessment upon shareholders.....	58,160,240	28,229,500	86,389,740
Claims proven.....	249,634,906	179,637,811	429,272,717

¹ Does not include 70 banks restored to solvency.

² Accounted for in final settlement with creditors or charged off as loss by order of court.

³ Includes capital stock of 70 banks restored to solvency.

Statistics relative to the capital, date of appointment of receiver, and per cent of dividends paid to creditors of 76 insolvent national banks, the affairs of which were closed during the year ended October 31, 1928, appear in the following table:

Title	Location	Date receiver appointed	Capital	Per cent dividends paid to creditors
First National Bank	Abbeville, Ala.	Nov. 14, 1924	\$100,000	101.0
Do.	Ackerman, Miss.	Nov. 12, 1926	25,000	50
State National Bank	Austin, Tex.	Nov. 20, 1926	100,000	86
First National Bank	Baker, Mont.	May 20, 1924	25,000	89
Do.	Bamberg, S. C.	Apr. 10, 1925	45,000	19.5
Do.	Bandon, Oreg.	Apr. 13, 1925	25,000	75
Do.	Beaver, Pa.	Mar. 26, 1921	50,000	72.6
Do.	Bisbee, N. Dak.	Jan. 28, 1924	25,000	23.3
Do.	Bottineau, N. Dak.	Apr. 12, 1923	50,000	33
Do.	Brinsmade, N. Dak.	Feb. 13, 1925	25,000	31
Do.	Buffalo, Okla.	Dec. 27, 1924	25,000	15
Do.	Buhl, Idaho	Mar. 25, 1925	100,000	24.25
State National Bank	Carlsbad, N. Mex.	Aug. 25, 1924	75,000	10
First National Bank	Carroll, Nebr.	Aug. 13, 1923	50,000	10.15
Do.	Cavalier, N. Dak.	Feb. 21, 1925	25,000	57.3
Farmers National Bank	Chandler, Okla.	Apr. 10, 1925	25,000	56
First National Bank	Charlo, Mont.	Feb. 20, 1924	25,000	94.18
Do.	Chesto, Mont.	July 30, 1923	25,000	1.35
Citizens National Bank	Cheyenne, Wyo.	July 21, 1924	100,000	72.9
First National Bank	Clayton, N. Mex.	Mar. 1, 1924	75,000	17.02
National Bank of Cleburne	Cleburne, Tex.	Oct. 27, 1921	100,000	5.15
Farmers and Merchants National Bank	do.	May 11, 1927	100,000	61.365
First National Bank	do.	Aug. 18, 1927	75,000	98.68
Do.	Corydon, Iowa	Feb. 7, 1925	25,000	27.9
Do.	Cut Bank, Mont.	Jan. 29, 1921	50,000	6.85
Do.	Desdemona, Tex.	Apr. 7, 1921	25,000	11.75
Do.	Devol, Okla.	Sept. 17, 1925	25,000	59
Fairfield National Bank	Fairfield, Iowa	Aug. 30, 1923	60,000	52.315
First National Bank	Fort Branch, Ind.	Oct. 6, 1928	25,000	100
Geneva National Bank	Geneva, N. Y.	Mar. 31, 1927	300,000	100
First National Bank	Granada, Minn.	May 29, 1926	25,000	100
Do.	Harrison, Nebr.	Feb. 12, 1924	50,000	6.25
Havre National Bank	Havre, Mont.	Sept. 16, 1921	50,000	18.35
First National Bank	Highland, Wis.	June 14, 1923	25,000	66
Do.	Highwood, Mont.	Dec. 29, 1922	25,000	11.625
Peoples National Bank	Hot Springs, S. Dak.	Jan. 15, 1925	45,000	63.25
Farmers and Merchants National Bank	Jefferson, Iowa	Apr. 27, 1923	40,000	52
City National Bank	Jerome, Idaho	May 24, 1923	30,000	55
Marion County National Bank	Knoxville, Iowa	Feb. 1, 1927	60,000	75
First National Bank	Lambert, Mont.	July 16, 1924	25,000	40.5
Lebanon National Bank	Lebanon, Tenn.	Feb. 13, 1925	80,000	43.76
First National Bank	Lidgerwood, N. Dak.	June 17, 1924	50,000	6
Northwestern National Bank	Livingston, Mont.	Aug. 30, 1924	100,000	103
First National Bank	Mansfield, Tex.	Dec. 11, 1927	25,000	103.64
Do.	Marcus, Iowa	May 18, 1921	50,000	41.655
Do.	Marysville, Kans.	Sept. 15, 1924	75,000	69.125
Do.	Mohall, N. Dak.	Jan. 22, 1925	25,000	16.5
Do.	Morgan, Tex.	Nov. 13, 1924	25,000	59.5
Do.	Myton, Utah	Nov. 24, 1922	25,000	13
Citizens National Bank	Ness City, Kans.	July 3, 1924	45,000	(?)
First National Bank	Newcastle, Wyo.	June 12, 1924	25,000	47.75
Do.	Oroville, Wash.	Feb. 8, 1926	25,000	71.5
Do.	Oswego, Mont.	Oct. 5, 1923	25,000	88
Do.	Pagosa Springs, Colo.	Mar. 6, 1926	25,000	44
Picher National Bank	Picher, Okla.	Feb. 21, 1921	100,000	38.5
First National Bank	Poplar, Mont.	Dec. 17, 1923	25,000	10
Stockmans National Bank	do.	Jan. 28, 1922	25,000	2.6
First National Bank	Ririe, Idaho	Aug. 11, 1924	25,000	6.11
Do.	Riverbank, Calif.	Dec. 28, 1925	25,000	73
Do.	Rocky Ford, Colo.	Apr. 5, 1924	60,000	70.5
Roundup National Bank	Roundup, Mont.	Sept. 6, 1923	25,000	6
First National Bank	Saco, Mont.	June 4, 1926	30,000	78.35
Do.	Sentinel Butte, N. Dak.	Jan. 24, 1924	25,000	14.8
Do.	Shelby, Mont.	Aug. 27, 1923	25,000	51.5
Do.	Simla, Colo.	June 25, 1925	25,000	85
Do.	Spencer, Nebr.	July 14, 1922	100,000	7.4
Do.	Sipe Springs, Tex.	Apr. 18, 1921	25,000	18.1
Do.	Springfield, S. Dak.	Nov. 28, 1923	25,000	9.08
Do.	Stevensville, Mont.	Mar. 2, 1925	25,000	85.75
Farmers National Bank	Tishomingo, Okla.	Dec. 6, 1923	25,000	2.6
Tucson National Bank	Tucson, Ariz.	Nov. 14, 1923	100,000	58.1
First National Bank	Walters, Okla.	Aug. 6, 1925	50,000	4.9
Do.	Warren, Mass.	Feb. 23, 1923	50,000	67
Do.	Warsaw, N. C.	Mar. 17, 1927	50,000	100
Do.	Willall, Mont.	Apr. 22, 1924	25,000	1.25
Do.	Woodworth, N. Dak.	Dec. 11, 1923	25,000	10

¹ Principal and interest paid in full.

² Temporary suspension to adjust settlement on adverse judgment.

³ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

⁴ Restored to solvency.

BANK FAILURES OTHER THAN NATIONAL

Information furnished by the banking departments of the several States discloses that during the fiscal year ended June 30, 1928, there were 413 failures of State and private banks, with liabilities aggregating \$125,784,000, as compared with 689 failures in the previous year with total liabilities of \$206,655,000.

Tables showing the number of failures and liabilities of banks other than national and national banks in each State, for the 6-month periods ended December 31, 1927, and June 30, 1928, together with similar figures for the year ended June 30, 1928, are published in the appendix of this report. The appendix also includes a table showing the number and liabilities of State and national bank failures as of June 30, each year, 1914 to 1928, inclusive.

NATIONAL-BANK CIRCULATION

Although there was a reduction of nearly \$1,000,000,000 made during the fiscal year ended June 30, 1928, in the interest-bearing debt of the United States, bonds eligible as security for national-bank circulation on June 30, 1928, aggregated \$674,625,630, the same as on June 30 of the year previous, and consisted of \$599,724,050 consols of 1930; \$48,954,180 Panama Canal 2's of 1916-1936, and \$25,947,400 Panama Canal 2's of 1918-1938. The Treasurer on June 30 of the current year held as security for national-bank circulation \$591,220,550 of consols and \$74,438,100 Panama Canal 2's, the total, or \$665,658,650, representing 98.67 per cent of the aggregate of circulation bonds outstanding.

National-bank circulation outstanding at the close of the fiscal year amounted to \$699,620,652, of which \$658,732,988 was secured by bonds, and the remainder, \$40,887,664, was secured by lawful money held by the Treasurer of the United States to provide for the redemption of the notes of banks retiring their circulation and on account of associations in liquidation.

In the year ended October 31, 1928, the withdrawal of bonds held by the Treasurer of the United States in trust as security for national-bank circulation amounted to \$43,183,590. The withdrawals by reason of liquidation of banks amounted to \$24,327,750, and on account of banks placed in charge of receivers \$1,907,750. Bonds held by the Treasurer of the United States in trust as security for circulation were augmented to the extent of \$43,478,740 on account of deposits made by newly organized banks and by those increasing their circulation. The transactions of the year by months in each account named are shown in the following statement:

United States bonds deposited as security for circulation by banks chartered and by those increasing their circulation, together with the amount withdrawn by banks reducing their circulation, and by those closed, during each month, year ended October 31, 1928

Date	Bonds deposited by banks chartered and those increasing circulation during the year	Bonds withdrawn by banks reducing circulation	Bonds withdrawn by banks in liquidation	Bonds withdrawn by banks in insolvency
1927				
November.....	\$1, 169, 016	\$1, 050, 090	\$43, 000	\$110, 000
December.....	1, 904, 600	1, 075, 000	450, 000	81, 500
1928				
January.....	2, 725, 000	1, 397, 000	2, 025, 000	200, 000
February.....	3, 798, 000	1, 910, 000	845, 000	262, 500
March.....	1, 057, 000	815, 250	361, 250	25, 000
April.....	6, 283, 500	1, 727, 000	4, 361, 250	865, 800
May.....	9, 696, 940	2, 519, 000	5, 882, 500	-----
June.....	1, 878, 000	3, 116, 250	595, 000	-----
July.....	6, 218, 300	235, 000	4, 875, 000	123, 750
August.....	2, 140, 250	1, 159, 500	891, 250	-----
September.....	2, 150, 740	1, 217, 500	215, 000	132, 900
October.....	4, 457, 760	717, 500	3, 783, 500	106, 300
Total.....	¹ 43, 478, 740	16, 948, 090	24, 327, 750	1, 907, 750

¹ Includes \$5,334,700 deposited by 16 of the 113 banks chartered during the year.

Statement of capital stock of national banks, national-bank notes, and Federal reserve bank notes outstanding, bonds on deposit, etc.

	Nov. 1, 1928	Oct. 1, 1928	Nov. 1, 1927
Authorized capital stock of national banks.....	\$1, 619, 589, 115	\$1, 620, 279, 115	\$1, 502, 697, 615
Paid-in capital stock of national banks.....	1, 618, 393, 763	1, 618, 715, 364	1, 502, 265, 671
		Increase or decrease since above date	Increase or decrease since above date
Increase of authorized capital stock.....			\$116, 891, 500
Decrease of authorized capital stock.....		\$690, 000	
Increase of paid-in capital stock.....			116, 128, 092
Decrease of paid-in capital stock.....		321, 601	
	Nov. 1, 1928	Oct. 1, 1928	Nov. 1, 1927
National-bank notes outstanding secured by United States bonds.....	\$662, 705, 675	\$660, 463, 912	\$663, 167, 030
National-bank notes outstanding secured by lawful money.....	37, 446, 779	37, 688, 747	39, 825, 664
Total national-bank notes outstanding.....	700, 152, 454	698, 152, 659	702, 992, 694
		Increase or decrease since above date	Increase or decrease since above date
Increase secured by United States bonds.....		\$2, 241, 763	
Decrease secured by United States bonds.....			\$461, 355
Increase secured by lawful money.....			
Decrease secured by lawful money.....		241, 968	2, 378, 885
Net increase.....		1, 999, 795	
Net decrease.....			2, 840, 240

Statement of capital stock of national banks, national-bank notes, and Federal reserve bank notes outstanding, bonds on deposit, etc.—Continued

	Nov. 1, 1928	Oct. 1, 1928	Nov. 1, 1927		
Federal reserve bank notes outstanding secured by United States bonds.....					
Federal reserve bank notes outstanding secured by lawful money.....	\$4, 049, 608	\$4, 049, 608	\$4, 539, 138		
Total Federal reserve bank notes outstanding.....	4, 049, 608	4, 049, 608	4, 539, 138		
		Increase or decrease since above date	Increase or decrease since above date		
Increase secured by United States bonds.....					
Decrease secured by United States bonds.....					
Increase secured by lawful money.....					
Decrease secured by lawful money.....			\$489, 530		
Net increase.....					
Net decrease.....			489, 530		
Kinds of bonds on deposit	On deposit to secure Federal reserve bank notes	On deposit to secure national-bank notes	National-bank notes of each denomination outstanding	Federal reserve bank notes of each denomination outstanding	
United States consols of 1930 (2 per cent).....		\$592, 696, 700	One dollar.....	\$341, 447	\$2, 244, 425
United States Panama of 1936 (2 per cent).....		48, 715, 720	Two dollars.....	162, 894	720, 158
United States Panama of 1938 (2 per cent).....		25, 756, 020	Five dollars.....	150, 526, 040	609, 140
Total.....		667, 168, 440	Ten dollars.....	281, 280, 590	192, 055
			Twenty dollars.....	223, 733, 260	265, 430
			Fifty dollars.....	25, 251, 750	18, 400
			One hundred dollars....	23, 563, 600	-----
			Five hundred dollars....	87, 500	-----
			One thousand dollars....	21, 000	-----
			Fractional parts.....	61, 163	-----
			Total.....	705, 029, 244	4, 049, 608
			Less ¹	4, 876, 790	-----
			Total.....	700, 152, 454	4, 049, 608

¹ Notes redeemed but not assorted by denominations.

REDEMPTION OF NATIONAL AND FEDERAL RESERVE BANK CIRCULATION

In the year ended June 30, 1928, national-bank notes, Federal reserve notes, and Federal reserve bank notes aggregating \$1,947,059,237.50 were redeemed in the United States Treasury, at a total expense of \$517,863.18.

These redemptions include Federal reserve notes amounting to \$1,407,716,965; Federal reserve bank notes received from all sources \$699,620, and national-bank notes of \$538,642,652.50, the latter figure including \$26,987,700 redeemed on retirement account.

National-bank notes were redeemed at an average cost of 86 cents per \$1,000; Federal reserve notes received from sources other than the Federal reserve banks, 70 cents per 1,000 notes; canceled and other Federal reserve notes received direct from Federal reserve banks and branches, 35 cents per 1,000 notes redeemed, and redemption on account of Federal reserve bank notes at the rate of \$1.08 per 1,000 notes.

Statements showing the amount of national-bank notes, Federal reserve notes, and Federal reserve bank notes received monthly for redemption in the year ended June 30, 1928, the source from which received, and the classification of redemptions, together with the rate per \$1,000 of national-bank notes redeemed, and the rate per 1,000 notes of Federal reserve and Federal reserve bank notes redeemed, are published in the appendix of this report.

NATIONAL BANKS OF ISSUE

Of the 7,691 reporting national banks on June 30, 1928, there were 6,239 banks with capital of \$1,297,741,000 issuing circulating notes, and on the date indicated the amount of notes outstanding aggregated \$649,095,000. The 1,452 banks which did not exercise the circulation privilege had capital stock paid in amounting to \$296,115,000.

A table disclosing, according to reserve cities and States, the number of national banks issuing circulation, their capital, amount of circulation outstanding, together with the number of associations not issuing circulation and their capital on June 30, 1928, is published in the appendix of this report.

CONDITION OF NATIONAL BANKS AT DATE OF EACH REPORT CALLED FOR DURING THE YEAR

Under authority of section 5211, Revised Statutes, national banks were called upon to submit four reports of condition during the year ended October 31, 1928, as of various dates specified by the comptroller.

Summaries of resources and liabilities of reporting banks on the date of each report during the year, together with summary for October 10, 1927, are shown in the following statement:

Abstract of reports of condition of national banks on dates indicated

[In thousands of dollars]

	Oct. 10, 1927—7,804 banks	Dec. 31, 1927—7,765 banks	Feb. 28, 1928—7,734 banks	June 30, 1928—7,691 banks	Oct. 3, 1928—7,676 banks
RESOURCES					
Loans and discounts (including rediscounts) ¹	14,366,926	14,831,259	14,399,447	15,144,995	15,116,869
Overdrafts.....	14,503	10,313	12,156	10,138	15,606
United States Government securities owned.....	2,675,542	2,747,854	2,900,896	2,891,167	3,012,584
Other bonds, stocks, securities, etc., owned.....	3,941,438	4,151,944	4,180,004	4,256,281	4,104,022
Customers' liability account of acceptances.....	283,589	369,855	375,185	414,573	429,034
Banking house, furniture, and fixtures.....	698,516	700,337	712,278	721,229	732,455
Other real estate owned.....	122,161	122,885	123,653	125,680	122,773
Lawful reserve with Federal reserve banks.....	1,413,792	1,509,253	1,457,431	1,453,383	1,467,535
Items with Federal reserve banks in process of collection.....	502,036	520,399	454,166	448,182	567,942
Cash in vault.....	375,251	361,376	370,228	315,113	364,281
Amount due from national banks.....	1,125,872	1,177,334	1,058,531	1,020,320	
Amount due from other banks, bankers, and trust companies.....	459,842	473,881	427,247	417,465	1,556,235
Exchanges for clearing house.....	790,496	675,661	645,738	756,176	
Checks on other banks in the same place.....	86,479	106,281	70,286	106,789	989,920
Outside checks and other cash items.....	86,832	106,363	76,918	100,367	99,213
Redemption fund and due from United States Treasurer.....	33,079	33,306	32,849	33,050	33,261
United States Government securities borrowed.....	14,780	20,743	13,979	17,877	
Bonds and securities, other than United States, borrowed.....	2,948	3,550	3,810	3,358	18,545
Other assets.....	219,742	241,625	258,885	272,086	295,205
Total.....	27,213,824	28,164,219	27,573,687	28,508,239	28,925,480
LIABILITIES					
Capital stock paid in.....	1,499,384	1,528,509	1,537,214	1,598,856	1,615,744
Surplus fund.....	1,273,029	1,314,438	1,330,096	1,419,695	1,450,499
Undivided profits net.....	571,482	530,753	558,647	557,437	549,624
Reserves for dividends, contingencies, etc.....					58,055
Reserves for interest, taxes, and other expenses accrued and unpaid.....	78,521	76,451	73,625	83,753	81,464
National-bank notes outstanding.....	649,856	650,373	646,656	649,095	648,548
Due to Federal reserve banks.....	36,107	39,381	33,732	35,618	49,745
Amount due to national banks.....	1,076,860	1,045,133	1,008,175	885,197	2,843,472
Amount due to other banks, bankers, and trust companies.....	1,894,696	2,110,933	1,900,773	1,817,202	
Certified checks outstanding.....	281,479	68,569	209,079	78,943	
Cashiers' checks outstanding.....	227,217	358,410	244,182	307,624	602,326
Dividend checks outstanding.....		29,620	1,192	28,404	
Letters of credit and travelers checks outstanding.....					12,389
Demand deposits.....	10,924,311	11,230,047	10,826,357	11,003,795	11,073,155
Time deposits (including postal savings).....	7,500,944	7,808,437	7,992,213	8,206,638	8,310,891
United States deposits.....	255,624	169,473	63,379	155,916	113,333
<i>Total deposits</i> ²	<i>22,287,233</i>	<i>22,860,003</i>	<i>22,279,032</i>	<i>22,639,337</i>	<i>23,006,311</i>
United States Government securities borrowed.....	14,787	20,967	13,979	17,877	18,545
Bonds and securities, other than United States, borrowed.....	2,948	3,550	3,810	3,358	
Agreements to repurchase United States Government or other securities sold.....	3,045	12,843	12,524	7,217	35,591
Bills payable (including all obligations representing borrowed money other than rediscounts).....	235,759	410,149	302,199	622,108	
Notes and bills rediscounted.....	80,571	71,233	92,499	179,077	707,581
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	157,422	194,530	208,867	227,745	222,508
Letters of credit and travelers' checks outstanding.....	10,684	9,220	12,156	17,934	
Acceptances executed for customers.....	278,967	374,852	375,075	411,763	420,754
Acceptances executed by other banks.....	18,444	14,506	17,121	19,173	26,133
Liabilities other than those stated above.....	51,637	91,842	110,137	58,814	85,123
Total.....	27,213,824	28,164,219	27,573,687	28,508,239	28,925,480

¹ Includes customers' liability under letters of credit, also acceptances of other banks and bills of exchange or drafts sold with indorsement.

² Letters of credit and travelers' checks sold for cash and outstanding have not been included with total deposits for calls prior to Oct. 3, 1928.

CONDITION OF NATIONAL BANKS OCTOBER 3, 1928

The resources of 7,676 reporting national banks October 3, 1928, aggregated \$28,925,480,000 and were greater than at any time in the history of the national banking system. These figures exceeded by \$1,711,656,000 the resources reported by 7,804 national banks on October 10, 1927, the date of the corresponding call a year ago.

Comparison of the principal items of resources and liabilities follows:

RESOURCES

Loans and discounts, including rediscounts, amounted to \$15,116,869,000, and exceeded the amount in October, 1927, by \$749,943,000.

Investments in United States and other bonds and securities owned, aggregating \$7,116,606,000, showed an increase in the year of \$499,626,000.

Banking house, furniture, and fixtures, and other real estate owned, carried on the books at \$855,228,000, exceeded the October, 1927, figures in the sum of \$34,551,000.

Balances due from correspondent banks and bankers, including lawful reserve, items with Federal reserve banks in process of collection, exchanges for clearing house and other cash items, totaled \$4,680,845,000, and were \$215,496,000 more than in October a year ago. Cash in vault amounted to \$364,281,000, compared with \$375,251,000 on October 10, 1927.

LIABILITIES

Capital stock paid in of \$1,615,744,000, and surplus and undivided profits aggregating \$2,000,123,000, increased in the year \$116,360,000 and \$155,612,000, respectively.

Liabilities for circulating notes outstanding were \$648,548,000, and showed a reduction of \$1,338,000 in the liability for notes reported outstanding since October 10, 1927.

Total deposit liabilities amounted to \$23,005,311,000, and showed an increase in the year of \$707,389,000. In the classification of deposits are balances due correspondent banks and bankers, including certified and cashiers' checks, etc., of \$3,507,932,000; demand deposits, including United States deposits, of \$11,186,488,000, and time deposits, including postal savings, amounting to \$8,310,891,000. Individual deposits (time and demand) were \$19,384,046,000, exceeding by \$868,791,000 this liability reported as of October 10, 1927.

Money borrowed represented by bills payable and rediscounts aggregated \$707,581,000, compared to \$316,330,000 a year ago.

Statement showing the principal items of resources and liabilities of these banks in each State, Alaska, and Hawaii, at the close of business October 3, follows:

Principal items of resources and liabilities of national banks, October 3, 1928

[In thousands of dollars]

States, etc.	Number of banks	Loans, including overdrafts ¹	Investments, including premiums on bonds	Real estate, furniture and fixtures	Cash in vault	Due from banks, including lawful reserve and other cash items	Capital	Surplus and undivided profits	National bank notes outstanding	Due to banks ²	Demand deposits, including United States deposits	Time deposits	Bills payable and rediscounts	Aggregate assets
Maine.....	55	79,909	68,430	2,623	2,129	15,077	7,570	12,935	5,211	2,951	40,647	96,546	1,926	168,753
New Hampshire.....	55	43,219	29,334	2,857	2,049	11,112	5,400	9,068	4,632	5,553	40,711	21,723	1,759	89,049
Vermont.....	46	40,545	28,610	1,357	1,161	7,395	5,210	5,848	4,227	1,939	20,725	40,227	1,075	79,785
Massachusetts.....	154	871,000	329,487	39,031	16,499	196,344	33,838	108,122	18,089	152,717	643,476	417,368	16,766	1,560,911
Rhode Island.....	11	33,653	21,828	902	1,487	5,576	4,620	7,812	3,821	1,929	27,643	16,005	1,563	63,899
Connecticut.....	64	194,459	79,989	14,274	6,685	39,858	22,452	32,456	9,602	14,351	145,048	102,799	7,638	336,468
Total New England States.....	385	1,262,785	557,658	61,044	30,010	275,362	129,090	176,241	45,582	179,440	918,250	694,668	30,727	2,298,865
New York.....	561	3,339,683	1,604,442	100,895	46,384	1,358,535	346,745	557,036	67,060	1,328,184	2,619,803	1,227,891	195,837	6,897,369
New Jersey.....	299	569,825	321,494	37,017	16,677	87,893	54,059	77,239	22,273	23,341	355,477	466,773	30,669	1,038,209
Pennsylvania.....	868	1,598,006	1,052,907	108,184	43,995	418,474	158,150	341,726	81,337	301,902	1,088,601	1,162,608	79,025	3,262,304
Delaware.....	18	12,953	10,784	977	420	2,478	1,684	3,611	1,058	639	10,513	9,915	201	27,679
Maryland.....	83	161,585	81,734	8,898	3,397	43,264	15,234	23,398	7,844	33,832	99,328	112,668	6,436	300,603
District of Columbia.....	13	92,644	34,936	11,717	3,533	30,739	10,527	10,732	3,913	16,746	81,360	46,573	791	174,753
Total Eastern States.....	1,842	5,774,696	3,106,297	267,688	114,406	1,941,383	586,399	1,013,742	183,485	1,704,644	4,255,082	3,026,428	312,959	11,700,917
Virginia.....	166	276,490	64,059	15,669	6,126	52,112	31,534	30,237	19,004	28,724	129,858	156,847	17,060	418,096
West Virginia.....	119	125,461	38,514	10,605	3,998	22,300	13,404	17,070	10,264	8,536	67,340	79,695	4,831	202,740
North Carolina.....	77	132,498	27,903	10,737	4,177	27,537	15,388	14,336	8,392	14,107	68,396	65,440	16,095	204,172
South Carolina.....	58	76,030	27,359	7,623	2,540	18,769	9,800	7,009	5,953	9,598	38,921	55,882	4,655	133,673
Georgia.....	82	169,431	43,204	10,568	4,462	57,868	18,755	19,135	7,632	34,050	111,203	86,827	8,377	286,478
Florida.....	62	109,886	77,742	10,673	4,754	33,974	15,740	14,216	4,751	21,868	81,017	93,050	4,090	210,019
Alabama.....	107	149,304	48,257	10,022	5,059	38,065	17,970	18,524	12,671	13,425	98,785	69,769	17,429	253,449
Mississippi.....	36	58,649	18,805	3,019	1,746	13,999	5,560	5,150	2,944	5,395	35,604	32,919	8,261	96,676
Louisiana.....	33	84,352	16,901	9,102	1,967	22,572	9,760	6,974	4,337	16,090	60,720	22,471	13,045	137,532
Texas.....	636	641,691	212,345	48,370	21,979	253,889	83,635	63,649	43,301	163,547	605,621	188,880	25,944	1,189,295
Arkansas.....	79	59,880	22,841	3,692	2,248	18,072	7,115	5,560	3,653	11,618	43,108	31,738	4,116	107,302
Kentucky.....	140	186,158	72,180	8,384	4,004	39,903	20,496	20,203	16,233	27,332	112,575	94,231	16,712	313,021
Tennessee.....	102	174,870	38,780	11,236	4,608	48,454	18,314	15,075	13,109	30,825	91,794	95,034	13,259	280,105
Total Southern States.....	1,697	2,244,700	709,390	159,700	67,668	647,514	267,461	237,138	152,244	385,115	1,543,942	1,072,783	153,874	3,862,558
Ohio.....	329	492,540	245,869	38,130	16,823	120,805	58,345	68,403	35,650	54,877	368,801	301,705	22,667	925,873
Indiana.....	225	243,397	121,025	20,249	11,668	63,255	32,737	27,266	21,775	39,307	179,874	151,235	7,848	463,172

Illinois.....	486	1,220,688	421,536	60,289	21,514	346,642	113,183	120,200	36,032	308,423	918,538	515,913	46,059	2,101,158
Michigan.....	133	347,901	164,943	26,163	9,175	87,950	30,995	38,185	17,461	41,547	235,801	252,008	20,403	641,282
Wisconsin.....	157	268,006	128,792	18,192	7,095	71,693	27,175	24,975	15,964	42,259	177,542	190,128	13,497	495,724
Minnesota.....	279	328,534	207,081	15,783	8,647	122,602	36,918	31,308	14,215	106,354	240,809	242,619	11,969	692,881
Iowa.....	270	187,564	95,863	17,308	7,320	60,528	23,055	14,539	14,130	43,825	139,230	129,500	4,232	370,324
Missouri.....	133	384,709	139,075	15,104	6,664	147,477	44,655	31,639	16,163	158,195	294,232	125,556	20,975	696,539
Total Middle Western States.....	2,012	3,473,339	1,524,184	211,218	88,906	1,020,962	367,063	356,515	171,390	794,787	2,554,827	1,908,664	147,650	6,386,953
North Dakota.....	134	46,299	27,037	5,109	1,773	19,011	5,440	3,276	3,255	5,026	39,969	41,831	809	99,736
South Dakota.....	96	37,451	26,350	3,762	1,550	14,550	4,595	3,169	2,106	6,100	38,253	29,071	320	83,920
Nebraska.....	159	132,124	55,122	9,500	3,112	59,610	14,215	9,787	7,483	57,391	110,859	55,106	3,449	260,082
Kansas.....	249	135,617	69,886	11,621	4,714	54,474	17,983	11,987	9,639	30,553	144,705	59,608	1,847	277,206
Montana.....	70	50,997	29,188	3,722	2,310	24,213	5,330	4,444	2,360	7,645	51,241	39,305	58	110,663
Wyoming.....	26	21,737	11,808	1,368	952	9,379	2,310	2,198	1,459	3,643	22,068	13,414	96	45,318
Colorado.....	123	132,400	80,544	6,757	5,653	60,283	12,450	12,896	4,189	25,686	132,912	93,578	4,463	286,807
New Mexico.....	29	17,741	9,736	1,593	944	5,822	2,085	1,327	1,250	1,689	21,146	8,012	295	35,919
Oklahoma.....	330	207,753	122,167	16,538	6,754	98,637	27,255	12,735	6,688	54,427	242,923	103,331	4,266	453,501
Total Western States.....	1,216	782,119	431,838	59,970	27,762	345,979	91,663	61,819	38,429	192,160	804,076	443,256	15,703	1,653,152
Washington.....	111	163,367	102,889	11,977	5,836	64,971	21,683	11,493	10,892	34,794	160,500	107,214	723	352,834
Oregon.....	93	91,237	88,983	7,546	3,598	40,499	12,545	9,728	4,613	20,751	97,986	86,032	35	232,933
California.....	223	1,248,248	545,131	68,743	22,126	305,677	128,985	126,497	35,460	172,759	762,310	918,683	44,572	2,244,035
Idaho.....	46	27,417	14,952	2,665	1,046	11,488	3,205	1,775	1,814	4,308	27,751	18,109	268	57,668
Utah.....	20	31,082	14,313	1,779	582	15,093	3,650	2,140	2,178	14,105	25,198	14,726	587	63,059
Nevada.....	10	11,426	5,108	1,037	448	4,628	1,500	854	1,187	2,181	8,997	7,948	-----	22,707
Arizona.....	15	15,768	10,022	1,730	878	5,050	1,625	962	772	1,305	18,651	9,705	483	33,834
Total Pacific States.....	518	1,588,545	781,398	95,477	34,514	447,406	173,193	153,449	56,916	250,203	1,101,393	1,162,417	46,668	3,007,070
Alaska (nonmember banks).....	4	2,253	1,819	70	393	1,042	275	236	61	75	3,193	1,749	-----	5,599
The Territory of Hawaii (nonmember banks).....	2	4,038	4,022	61	622	1,197	600	983	441	1,508	5,725	926	-----	10,366
Total (nonmember banks).....	6	6,291	5,841	131	1,015	2,239	875	1,219	502	1,583	8,918	2,675	-----	15,965
Total United States, Alaska, and Hawaii.....	7,676	15,132,475	7,116,606	855,228	364,281	4,680,845	1,615,744	2,000,123	648,548	3,507,932	11,186,488	8,310,891	707,581	28,925,480

¹ Includes customers' liability under letters of credit, also acceptances of other banks and bills of exchange or drafts sold with indorsement.

² Includes certified and cashiers' checks, also letters of credit and travelers' checks sold for cash and outstanding.

NATIONAL-BANK LIABILITIES ON ACCOUNT OF BILLS PAYABLE AND REDISCOUNTS

Liabilities of national banking associations in each Federal reserve district for money borrowed on account of bills payable and rediscounts at the date of each call during year ended October 31, 1928, are shown in the following statement:

Total borrowings of national banks on account of bills payable and rediscounts in each Federal reserve district at date of each call during year ended October 31, 1928

[In thousands of dollars]

	District No. 1	District No. 2	District No. 3	District No. 4	District No. 5	District No. 6	District No. 7
Dec. 31, 1927:							
Bills payable.....	13, 052	255, 313	41, 625	35, 051	20, 273	6, 821	17, 733
Rediscounts.....	7, 053	6, 591	6, 494	4, 255	6, 071	8, 424	17, 712
Total.....	20, 105	261, 904	48, 119	39, 306	26, 344	15, 245	35, 445
Feb. 28, 1928:							
Bills payable.....	30, 424	88, 351	38, 934	24, 290	19, 007	7, 990	28, 269
Rediscounts.....	23, 232	9, 826	5, 730	6, 400	7, 850	9, 362	15, 009
Total.....	53, 656	98, 177	44, 664	30, 690	26, 857	17, 352	43, 278
June 30, 1928:							
Bills payable.....	40, 764	283, 065	66, 970	58, 027	33, 745	12, 790	76, 898
Rediscounts.....	32, 369	24, 517	10, 393	11, 055	18, 392	24, 245	21, 664
Total.....	73, 133	307, 582	77, 363	69, 082	52, 137	37, 035	98, 562
Oct. 3, 1928:							
Bills payable.....	} 29, 857	218, 697	73, 132	40, 266	49, 510	57, 876	87, 556
Rediscounts.....							
Total.....	29, 857	218, 697	73, 132	40, 266	49, 510	57, 876	87, 556
		District No. 8	District No. 9	District No. 10	District No. 11	District No. 12	Total
Dec. 31, 1927:							
Bills payable.....		11, 118	940	3, 615	1, 200	3, 408	410, 149
Rediscounts.....		4, 348	1, 470	6, 217	154	2, 444	71, 233
Total.....		15, 466	2, 410	9, 832	1, 354	5, 852	481, 382
Feb. 28, 1928:							
Bills payable.....		16, 103	2, 365	1, 951	2, 489	42, 026	302, 199
Rediscounts.....		6, 123	1, 254	4, 960	1, 255	1, 498	92, 499
Total.....		22, 226	3, 619	6, 911	3, 744	43, 524	394, 698
June 30, 1928:							
Bills payable.....		25, 615	5, 063	7, 596	5, 821	5, 734	622, 108
Rediscounts.....		12, 572	2, 716	11, 672	4, 024	5, 458	179, 077
Total.....		38, 187	7, 799	19, 268	9, 845	11, 192	801, 185
Oct. 3, 1928:							
Bills payable.....	} 44, 564	13, 446	17, 532	28, 477	46, 668	707, 581	
Rediscounts.....							
Total.....	44, 564	13, 446	17, 532	28, 477	46, 668	707, 581	

LOANS AND DISCOUNTS OF NATIONAL BANKS

The statement following shows a classification of loans and discounts reported by national banks as of June 30, 1926, 1927, and 1928:

Classification of loans and discounts for the last three fiscal years

[In thousands of dollars]

Class	June 30, 1926		June 30, 1927		June 30, 1928	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
On demand, paper with one or more individual of firm names (not secured by collateral).....	775,107	5.78	821,795	5.89	872,744	5.76
On demand, secured by stocks and bonds.....	2,053,871	15.31	2,223,557	15.93	2,616,579	17.28
On demand, secured by other personal securities, including merchandise, warehouse receipts, etc.....	324,405	2.42	342,914	2.46	384,345	2.54
On time, paper with one or more individual or firm names (not secured by collateral).....	6,344,135	47.28	6,125,942	43.90	6,225,711	41.11
On time, secured by stocks and bonds.....	1,982,754	14.78	2,215,105	15.87	2,497,128	16.49
On time, secured by other personal securities, including merchandise, warehouse receipts, etc.....	1,133,621	8.45	1,045,178	7.49	1,092,097	7.21
Secured by improved real estate under authority of sec. 24, Federal reserve act, as amended:						
1. On farm land.....	123,641	.92	165,903	1.19	187,508	1.24
2. On other real estate.....	337,393	2.51	571,468	4.09	755,136	4.98
Secured by real-estate mortgages or other liens on realty not in accordance with sec. 24, Federal reserve act, as amended:						
1. For debts previously contracted (sec. 5137, R. S. U. S.)—						
(a) Farm lands.....	116,887	.87	118,032	.85	114,727	.76
(b) Other real estate.....	92,605	.69	105,524	.76	113,863	.75
2. All other real-estate loans—						
(a) Farm lands.....	11,555	.09	21,274	.15	22,890	.15
(b) Other real estate.....	43,371	.32	80,324	.57	91,791	.60
Acceptances of other banks discounted.....	78,329	.58	93,638	.67	155,603	1.03
Acceptances of reporting banks purchased or discounted.....	(1)	(1)	25,042	.18	14,873	.10
Total.....	13,417,674	100.00	13,955,696	100.00	15,144,995	100.00

¹ Not called for separately.

Loans and discounts of national banks June 30, 1928

[In thousands of dollars]

Cities, States, and Territories	On demand			On time			Secured by improved real estate under authority of sec. 24, Federal reserve act, as amended		Secured by real estate mortgages or other liens on realty not in accordance with sec. 24, Federal reserve act, as amended				Acceptances of other banks discounted	Acceptances of this bank purchased or discounted	Total	Amount eligible for rediscount with Federal reserve bank	Amount secured by United States Government obligations
	Paper with 1 or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.	Paper with 1 or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.	Farm lands	Other real estate	1. For debts previously contracted (sec. 5137, R. S., U. S.)		2. All other real estate loans						
									Farm lands	Other real estate	Farm lands	Other real estate					
CENTRAL RESERVE CITIES																	
New York.....	94,100	821,852	67,794	1,016,615	551,933	119,915	4,805	12	3,015	1,536	97,528	3,661	2,782,766	461,723	26,461		
Chicago.....	36,061	193,608	76,323	257,463	171,560	53,878	181	5,861	58	2,957	1,072	799,022	144,781	11,312			
Total central reserve cities.....	130,161	1,015,460	144,117	1,274,078	723,493	173,793	181	10,666	70	3,015	1,536	900,485	4,733	3,581,788	606,504	37,728	
OTHER RESERVE CITIES																	
Boston.....	38,402	120,799	26,409	231,801	107,699	18,301	17	30,786	1,916	902	7,342	24,359	730	609,463	93,084	2,087	
Albany.....	847	20,568	511	25,652	3,157	290	70	134	229	83	653	94	51,458	15,783	212		
Brooklyn and Bronx.....	722	20,525	787	37,103	2,682	798	12	755	83	6	2,363	17,222	64,214	16,128	485		
Buffalo.....	1,658	7,775	445	3,457	490	291	734	3	6	2,063	1,052	2,074	628	17,222	731	14	
Philadelphia.....	22,018	128,239	13,652	230,070	65,132	9,857	7,908	2,239	514	201	673	201	482,869	113,916	3,293		
Pittsburgh.....	13,376	92,018	1,993	72,627	49,594	1,169	2,199	3	514	201	673	201	234,163	58,034	2,140		
Baltimore.....	4,432	28,959	1,833	42,164	7,104	5,291	18	590	3	123	132	96,240	90,805	18,133	695		
Washington.....	3,619	33,364	3,846	41,222	7,015	4,678	140	2,099	2	276	14	96,240	90,805	14,977	392		
Richmond.....	1,550	5,287	2,579	23,318	16,698	3,483	225	14	276	14	276	53,430	8,756	123			
Charlotte.....	598	478	107	7,731	4,412	2,540	20	713	18	2	66,041	14,244	16,619	3,478	135		
Atlanta.....	1,572	9,255	1,472	28,044	4,998	19,195	27	1,016	73	389	79	66,041	14,244	14,244	225		
Savannah.....	769	7,284	3,443	22,678	9,750	3,850	338	1,702	73	413	79	50,379	10,260	203			
Jacksonville.....	765	5,827	732	13,448	15,774	2,065	287	1,497	509	509	509	40,904	8,828	324			
Birmingham.....	871	1,128	188	30,980	11,898	4,301	90	1,267	51	51	51	50,774	12,321	89			
New Orleans.....	4,725	2,547	1,150	13,882	3,155	2,546	346	100	7	100	7	28,458	6,340	53			
Dallas.....	2,069	8,428	4,078	39,620	17,937	17,083	785	2,269	386	448	113	95,664	21,372	591			

REPORT OF THE COMPTROLLER OF THE CURRENCY

El Paso	100	511	22	9,055	3,765	2,017	40	77	282	228			6			16,103	4,035	33
Fort Worth	594	1,617	717	25,592	10,291	6,955	257	343	184	45			141			46,736	15,136	351
Galveston	2,370	3,055	2,294	5,731	3,758	643		142	2	18			32			18,045	5,368	28
Houston	4,851	13,336	6,477	27,837	22,389	8,522		1,506	49	813		30		225	8	86,040	19,645	2,344
San Antonio	1,186	3,244	582	15,709	5,400	5,970	249	334	176	2,003			42	150		35,045	12,696	99
Waco	622	758	320	4,592	1,335	979	124	158	266	187			24	813		10,726	2,350	293
Little Rock	2			2,722	155	436			88	2						3,725	3,725	37
Louisville	2,586	13,221	1,316	29,366	14,133	8,111		218	19	126						69,096	14,654	1,399
Memphis	192	1,510	1,057	3,410	1,684	2,773		135	19	18						10,805	1,590	40
Nashville	1,233	6,973	588	23,600	9,088	6,227	270	565	108	409		10	25			49,096	12,281	259
Cincinnati	6,329	24,959	670	10,324	6,063	1,071		1,412								50,920	7,559	1,516
Cleveland	3,853	11,658	1,016	21,716	12,305	3,415	416	6,921		139			305	3,325	57	65,126	9,579	109
Columbus	4,045	8,476	1,081	20,972	12,343	2,717		264	123	519						50,540	9,100	1,126
Toledo	1,744	2,872	139	2,143	746	1,911		382		37						8,254	2,500	191
Indianapolis	2,024	2,760	600	32,780	8,589	6,918	10	336	25	209				9	418	54,678	15,317	1,508
Chicago	3,422	6,255	1,599	12,728	11,409	3,807		3,115		406			706			43,447	9,106	514
Peoria	2,237	5,005	1,023	7,047	3,380	1,923	342	168	3	4				76		21,208	11,105	31
Detroit	1,502	2,758	735	58,742	65,139	3,709	11	27,512		905			559			161,572	14,073	1,994
Grand Rapids	143	534	376	9,521	8,678	1,191		1,706		96			110			22,355	3,009	71
Milwaukee	10,242	11,434	2,294	51,748	21,733	8,127		534	31	112			3	67		106,325	19,322	446
Minneapolis	12,552	19,161	5,002	44,306	16,377	9,146	746	734	79	90	220		686	5	129	109,233	24,983	583
St. Paul	10,173	16,378	843	29,230	11,910	1,710	364	308							117	71,033	19,654	1,210
Cedar Rapids	417	2,166	16	3,571	5,187	670	786	693								13,506	3,775	191
Des Moines	1,377	811	1,686	4,763	7,279	3,923	30	51	322	469						20,711	2,468	104
Dubuque	288	960	74	1,071	1,115	961	147	500	331		5					5,452	400	20
Sioux City	318	1,904	1,144	6,013	2,371	3,263	116	92	606	629			35	426		16,917	7,376	53
Kansas City, Mo.	2,902	7,167	3,348	21,606	16,893	28,367	231	715	111	166	35		39		12	81,592	29,691	400
St. Joseph	370	2,850	110	12,791	9,807	466	104	43	7							17,650	9,833	152
St. Louis	21,562	45,044	10,501	73,783	44,073	18,341	8	6,202	276	128			2,057			221,975	67,817	1,679
Lincoln	258	1,457	36	9,119	3,451	850	198	20	15							15,404	4,784	109
Omaha	1,290	5,408	649	20,175	12,277	15,401	279	7	72	125			8			55,691	17,179	300
Kansas City, Kans.	61	255	142	1,874	735	2,834	427	733	138	12						7,211	1,168	166
Topeka	443	263	49	4,150	1,397	761	167	94	6	100	64					7,494	4,119	136
Wichita	109	4	268	7,525	3,070	5,196	34	176	453	125			100			17,060	5,650	96
Helena	212	1,187	75	1,535	455	660	78	1	14							4,217	1,330	1
Denver	701	4,825	204	18,075	24,910	14,404	1,156	2,247	299	355	20	19			208	67,423	16,599	722
Pueblo		1,375		3,061	609	481										5,526	2,009	12
Muskogee	114	60	44	2,438	1,592	388	76	67	148	57						4,984	1,434	47
Oklahoma City	1,420	1,236	293	17,759	8,972	15,272	140	785	44	53						45,974	7,311	143
Tulsa	1,728	6,251	197	27,771	12,722	9,996	40	932	250	1,106						60,992	7,544	258
Seattle	3,072	6,669	2,466	27,413	16,748	6,260		350	61	151			40	2		63,232	18,986	439
Spokane	881	320	198	14,506	4,013	4,790	114	898	196	78	142	179				26,315	5,480	134
Portland	237	1,902	871	25,950	11,106	5,279	30	560	157	131			1	1		46,244	24,667	326
Los Angeles	13,668	44,376	7,867	142,739	77,773	28,732	13,724	65,889	4,501	2,833	4,963	22,594	678	124		430,461	32,759	766
Oakland	8,498	4,819	990	3,565	1,687	564	98	915		12			186			21,338	3,292	25
San Francisco	30,338	54,211	7,085	166,032	81,057	24,001	40,745	145,494	5,666	7,188	8,033	19,831	3,465	4,281		597,427	77,382	2,803
Ogden		405		2,368	1,161	303	32	217	22	6	80		13			4,607	1,606	7
Salt Lake City	1,006	3,397	402	8,996	1,763	1,763	2	325	2	20						20,680	4,870	145
Total other reserve cities	261,265	848,278	131,559	1,941,317	938,689	362,025	63,402	328,767	15,717	27,767	14,661	60,011	37,477	7,959		5,038,894	1,012,221	34,477
Total all reserve cities	391,426	1,863,738	275,676	3,215,395	1,662,182	535,818	63,583	339,433	15,787	30,782	14,661	61,547	137,962	12,692		8,620,682	1,618,725	72,205

Loans and discounts of national banks June 30, 1928—Continued
[In thousands of dollars]

Cities, States, and Territories	On demand			On time			Secured by improved real estate under authority of sec. 24, Federal reserve act, as amended		Secured by real estate mortgages or other liens on realty not in accordance with sec. 24, Federal reserve act, as amended		Acceptances of other banks discounted	Acceptances of this bank purchased or discounted	Total	Amount eligible for rediscount with Federal reserve bank	Amount secured by United States Government obligations		
	Paper with 1 or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.	Paper with 1 or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise, warehouse receipts, etc.	Farm lands	Other real estate	1. For debts previously contracted (sec. 5137, R. S., U. S.)							2. All other real estate loans	
									Farm lands	Other real estate							Farm lands	Other real estate
COUNTRY BANKS																	
Maine.....	9,256	14,754	1,084	32,155	7,929	1,904	986	6,287	390	770	9	442	2	75,968	14,875	837	
New Hampshire.....	5,675	11,183	1,045	17,408	3,094	972	389	1,513	26	284	2	51		41,642	7,034	460	
Vermont.....	6,634	4,571	1,526	17,703	2,697	1,559	1,288	2,491	207	497	97	94		39,364	7,912	215	
Massachusetts.....	13,253	30,370	5,776	124,550	69,174	8,735	579	27,716	419	3,770	2	3,026	65	287,435	52,212	1,236	
Rhode Island.....	1,088	4,598	814	15,308	6,825	1,673	115	3,538	3	33		232	75	34,302	8,387	269	
Connecticut.....	8,103	37,919	1,873	74,625	51,675	2,719	171	12,648	201	2,140	74	1,964	304	194,418	27,445	1,466	
Total New England States.....	44,009	103,395	12,118	281,749	141,394	17,562	3,528	54,193	1,246	7,494	184	5,809	446	2,673,129	117,865	4,483	
New York.....	51,320	120,329	9,239	284,358	63,796	15,452	4,978	58,434	2,755	11,943	448	3,407	1,019	11	627,489	144,363	2,698
New Jersey.....	46,221	114,400	7,560	261,493	42,919	7,572	1,554	58,358	792	4,448	75	3,371	873	8	549,644	114,224	1,767
Pennsylvania.....	105,377	147,583	10,639	366,941	111,829	13,179	8,206	87,395	1,648	7,389	713	8,157	496	45	869,596	131,887	4,727
Delaware.....	2,365	2,440	284	5,510	616	13	514	706	108	112	9	251		12,557	2,565	45	
Maryland.....	8,516	6,805	512	29,966	7,822	1,561	1,823	3,656	371	496	443	251		62,022	11,087	286	
Total Eastern States.....	213,799	391,557	28,214	948,268	226,682	37,777	17,075	208,549	5,674	24,388	1,688	15,186	2,387	64	2,121,308	404,126	9,523
Virginia.....	7,583	9,312	4,526	126,345	39,674	11,198	3,525	7,764	2,260	2,879	115	567	32	200	215,980	64,347	1,087
West Virginia.....	4,620	7,762	463	69,548	29,599	4,288	842	5,578	294	3,299	70	771			127,134	17,762	975
North Carolina.....	3,455	2,022	790	73,270	19,875	9,096	1,573	2,153	1,540	1,614	85	235		10	115,718	33,239	1,032
South Carolina.....	2,540	5,578	4,189	36,613	10,109	12,682	1,379	976	2,296	1,243	229	598	11	100	78,543	24,167	453

Georgia.....	2,965	2,072	1,828	29,642	7,080	10,737	1,656	1,526	3,001	2,318	220	162	15	84	63,106	23,789	414
Florida.....	2,322	15,554	1,294	33,598	9,796	9,379	1,238	6,312	644	2,441	10	155	14	---	82,757	19,958	830
Alabama.....	5,370	4,723	2,753	49,796	10,081	23,122	1,881	2,352	2,314	996	67	195	10	35	94,645	35,537	415
Mississippi.....	806	710	1,805	26,420	7,682	11,620	2,490	3,336	1,024	874	34	45	---	---	56,348	15,228	363
Louisiana.....	1,056	2,357	779	26,849	7,810	7,275	749	900	3,635	535	---	72	---	---	52,008	11,649	106
Texas.....	18,015	19,595	7,155	110,727	22,493	91,714	2,865	3,284	9,618	3,448	504	708	9,703	911	300,750	131,146	1,299
Arkansas.....	1,144	3,898	1,036	25,205	5,947	9,779	1,428	1,806	2,165	813	110	83	612	---	54,026	21,774	410
Kentucky.....	7,531	6,213	1,115	63,690	15,376	4,675	3,466	3,299	2,783	2,265	371	319	---	---	111,103	21,032	684
Tennessee.....	3,980	2,063	734	71,268	21,500	5,683	1,377	1,300	1,454	1,848	29	81	---	---	111,339	36,111	499
Total Southern States.....	61,887	81,859	27,977	733,971	207,032	211,248	24,460	40,386	33,028	24,513	1,844	3,991	10,419	1,340	1,463,455	455,739	8,567
Ohio.....	44,402	39,786	4,219	135,127	32,599	6,544	8,706	20,074	4,556	6,137	600	1,800	5	161	304,716	51,802	4,431
Indiana.....	9,917	8,429	1,459	108,555	27,195	6,648	7,652	11,631	3,644	2,526	404	689	233	1	188,983	52,936	2,730
Illinois.....	25,453	21,047	3,586	181,980	34,539	17,450	8,758	8,515	6,953	2,730	566	317	1,413	17	313,324	89,336	1,533
Michigan.....	3,904	11,206	934	70,846	37,405	4,789	5,062	23,596	423	896	110	543	38	3	159,755	26,397	592
Wisconsin.....	5,180	8,683	860	82,777	29,990	9,635	5,398	8,574	1,877	1,316	386	272	597	---	155,545	48,563	605
Minnesota.....	7,647	12,289	3,306	51,754	16,301	21,629	10,670	6,737	4,793	1,067	756	305	66	5	137,325	47,027	518
Iowa.....	6,065	5,057	2,287	67,900	7,831	16,757	5,436	2,813	8,921	1,689	379	142	352	---	125,629	52,468	367
Missouri.....	5,768	3,619	1,938	24,945	4,781	7,333	1,551	1,976	1,780	564	52	132	---	13	54,452	15,890	347
Total Middle Western States.....	108,336	110,116	18,589	723,884	190,641	90,785	53,233	83,916	32,947	16,925	3,253	4,200	2,704	200	1,439,729	384,469	11,123
North Dakota.....	2,486	857	1,834	12,463	2,823	16,996	3,812	1,524	3,155	323	185	43	69	---	46,570	17,795	77
South Dakota.....	576	2,790	369	13,982	1,966	11,829	1,453	814	2,340	331	101	2	---	---	36,553	15,779	64
Nebraska.....	2,072	1,957	594	29,158	1,862	17,136	1,196	653	2,353	398	90	17	---	---	57,506	24,587	57
Kansas.....	5,404	4,873	1,474	44,669	6,220	29,929	3,070	1,572	2,667	835	66	38	117	43	100,977	44,637	444
Montana.....	3,845	9,807	639	13,892	3,970	9,574	807	664	932	424	30	9	---	7	44,600	12,819	79
Wyoming.....	71	1,626	690	5,025	3,209	8,628	283	300	538	362	84	39	---	---	20,855	9,743	63
Colorado.....	1,431	5,339	665	16,941	4,585	16,829	1,266	957	1,795	634	36	76	12	---	50,566	16,990	186
New Mexico.....	621	1,736	138	5,477	1,048	5,573	223	667	609	176	48	64	576	40	16,996	7,063	51
Oklahoma.....	3,528	7,275	1,447	32,115	5,994	36,282	2,103	2,369	1,974	858	129	70	111	248	94,503	45,428	498
Total Western States.....	20,084	36,260	7,850	173,722	31,677	152,776	14,213	9,520	16,363	4,341	769	358	905	338	469,126	194,841	1,510
Washington.....	3,935	5,793	3,435	33,813	6,599	11,866	1,493	1,465	1,860	456	91	111	---	---	70,917	22,920	160
Oregon.....	8,840	2,353	2,517	17,065	1,321	6,647	1,026	1,089	1,977	529	77	61	311	---	43,763	12,365	160
California.....	16,943	13,129	4,320	73,054	22,875	15,920	7,257	14,704	3,032	3,586	183	385	191	160	175,739	33,772	394
Idaho.....	632	935	1,098	13,105	2,110	6,601	832	248	893	148	137	14	---	---	29,914	13,814	113
Utah.....	24	119	2	2,540	1,155	1,578	365	318	335	216	---	---	---	---	6,484	2,886	5
Nevada.....	1,987	1,213	2,353	2,599	481	1,853	270	569	519	149	---	19	172	---	11,184	2,327	14
Arizona.....	70	3,309	91	5,414	2,928	2,483	173	269	1,066	336	3	30	106	77	16,355	3,173	25
Total Pacific States.....	32,431	26,841	13,816	147,593	37,469	45,948	11,416	18,612	9,682	5,420	491	620	780	237	351,356	90,257	871
Alaska (nonmember banks).....	608	63	78	974	46	147	---	175	---	---	---	80	---	---	2,171	653	4
The Territory of Hawaii (nonmember banks).....	714	2,750	27	155	5	36	---	352	---	---	---	---	---	---	4,039	---	3
Total (nonmember banks).....	1,322	2,813	105	1,129	51	183	---	527	---	---	---	80	---	---	6,210	653	7
Total country banks.....	481,318	752,841	108,669	3,010,316	834,946	556,279	123,925	415,703	98,940	83,081	8,229	30,244	17,641	2,181	6,524,313	1,647,950	36,093
Total United States.....	872,744	2,616,579	384,345	6,225,711	2,497,128	1,092,097	187,508	755,136	114,727	113,863	22,890	91,791	155,603	14,873	15,144,995	3,266,675	108,298

COMPARATIVE STATEMENT OF LOANS AND DISCOUNTS, INCLUDING REDISCOUNTS, MADE BY NATIONAL BANKS DURING LAST THREE FISCAL YEARS

The percentage of loans and discounts of national banks in the central reserve cities of New York and Chicago, to the total loans and discounts of all national banks on June 30, 1928, together with similar information in relation to banks in other reserve cities, etc., is shown in the following statement, compared with like information for the fiscal years ended June 30, 1926, and 1927:

[In thousands of dollars]

Banks in—	Loans					
	June 30, 1926		June 30, 1927		June 30, 1928	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
New York.....	2, 274, 618	16. 95	2, 348, 645	16. 83	2, 782, 766	18. 37
Do.....	2, 914, 668	21. 72	3, 030, 532	21. 72	3, 581, 788	23. 65
Chicago.....						
Other reserve cities.....	4, 183, 155	31. 18	4, 645, 101	33. 28	5, 038, 894	33. 27
All reserve cities.....	7, 097, 823	52. 90	7, 675, 633	55. 00	8, 620, 682	56. 92
States (exclusive of reserve cities).....	6, 319, 851	47. 10	6, 280, 063	45. 00	6, 524, 313	43. 08
Total United States.....	13, 417, 674	100. 00	13, 955, 696	100. 00	15, 144, 995	100. 00

COMPARATIVE CHANGES IN DEMAND AND TIME DEPOSITS, LOANS AND DISCOUNTS, UNITED STATES GOVERNMENT AND OTHER BONDS AND SECURITIES, AND THE AMOUNT OF LAWFUL RESERVE OF NATIONAL BANKS SINCE JUNE 30, 1924

The amount and percentage of increase or reduction of demand and time deposits, loans and discounts, United States and other bonds and securities owned, and lawful reserve with Federal reserve banks on June 30 of each of the last five years, are shown in the following statement:

[In thousands of dollars]

	June 30, 1924	June 30, 1925	Per cent in- crease (+) or de- crease (-) since June 30, 1924	June 30, 1926	Per cent in- crease (+) or de- crease (-) since June 30, 1925	June 30, 1927	Per cent in- crease (+) or de- crease (-) since June 30, 1926	June 30, 1928	Per cent in- crease (+) or de- crease (-) since June 30, 1927
Demand deposits.....	9, 593, 250	10, 430, 254	+8. 72	10, 778, 603	+3. 34	10, 923, 729	+1. 35	11, 003, 795	+0. 73
Time deposits.....	5, 259, 933	5, 924, 658	+12. 64	6, 313, 809	+6. 57	7, 315, 624	+15. 87	8, 296, 638	+13. 41
Loans and discounts ¹ United States and other bonds, stocks, etc.....	11, 978, 728	12, 674, 067	+5. 80	13, 417, 674	+5. 87	13, 955, 696	+4. 01	15, 144, 995	+8. 52
Lawful reserve with Federal reserve banks.....	5, 142, 328	5, 730, 444	+11. 44	5, 842, 253	+1. 95	6, 393, 218	+9. 43	7, 147, 448	+11. 80
	1, 198, 670	1, 326, 864	+10. 69	1, 381, 171	+4. 09	1, 406, 052	+1. 80	1, 453, 383	+3. 37

¹ Includes rediscounts and customers' liability under letters of credit.

UNITED STATES GOVERNMENT SECURITIES HELD BY NATIONAL BANKS IN RESERVE CITIES AND STATES

The following statement shows a classification of United States Government securities owned by national banks according to reserve cities and States, June 30, 1928:

United States Government securities owned by national banks June 30, 1928

[In thousands of dollars]

Cities, States, and Territories	Liberty loan bonds, all issues	Treas-ury bonds	All other issues of United States bonds (including bonds deposited to secure circulation)	Short-term treasury notes	Treas-ury certificates of in-debted-ness	Treas-ury sav-ings certifi-cates	Total
CENTRAL RESERVE CITIES							
New York.....	161,670	270,489	33,953	125,280	51,250		642,642
Chicago.....	26,236	16,225	6,787	24,312	8,438		81,998
Total central reserve cities.....	187,906	286,714	40,740	149,592	59,688		724,640
OTHER RESERVE CITIES							
Boston.....	9,367	40,664	3,400	7,141	9,255		69,827
Albany.....	463	3,735	4,072	870	135		9,275
Brooklyn and Bronx.....	1,820	1,284	1,206	506	534		5,350
Buffalo.....	687	32	1,380	55	127		2,281
Philadelphia.....	13,055	10,274	27,033	553	4,244		55,159
Pittsburgh.....	82,598	16,676	14,338	806	2,337		116,755
Baltimore.....	5,246	1,373	4,093	601	1,841		13,154
Washington.....	4,116	9,464	4,339	1,310	1,063		20,292
Richmond.....	3,901	410	1,009	102	375		5,797
Charlotte.....	491		1,450	200	1,079		3,220
Atlanta.....	3,204	6,182	2,569	1,225	991		14,171
Savannah.....	248	50	55	375	705		1,433
Jacksonville.....	2,154	5,718	1,306	3,125	2,223		14,526
Birmingham.....	339	1,331	4,209		100		5,979
New Orleans.....			1,576	1,138	2,967		5,681
Dallas.....	7,152	1,561	6,473	4,956	6,474		26,616
El Paso.....	1,409	52	800	226	1,703		4,190
Fort Worth.....	3,634	1,649	2,573	1,049	862		9,767
Galveston.....	1,344	627	1,414	1,388	522		5,295
Houston.....	3,799	4,456	5,308	1,610	5,339		20,512
San Antonio.....	3,625	1,358	3,020	525	348		8,876
Waco.....	2,316		1,650	200			4,166
Little Rock.....			15	500	75		590
Louisville.....	5,187	2,434	4,516	6,219			18,356
Memphis.....	220	167	50	1,311	150		1,898
Nashville.....	20		3,490		53		3,563
Cincinnati.....	2,260	3,366	1,846	1,803	1,179		10,454
Cleveland.....	4,257	6,864	3,634	850	300		15,905
Columbus.....	2,134	1,618	2,573	669	675		7,669
Toledo.....	1,406	1,615	500				3,521
Indianapolis.....	2,612	1,362	4,021	766	1,856		10,617
Chicago.....	3,745	977	3,012	2,110	495	14	10,353
Peoria.....	1,112	945	2,302	580	288		5,227
Detroit.....	11,038	10,057	4,182	5,794	10		31,081
Grand Rapids.....	92		1,716		27		1,835
Milwaukee.....	1,027	722	4,468	6,837	4,845		17,899
Minneapolis.....	3,253	22,844	3,197	4,375	4,867		38,536
St. Paul.....	7,342	8,685	5,345	1,120	390		21,882
Cedar Rapids.....	139	129	1,005	166	125		1,564
Des Moines.....	511	629	1,710	466	829		4,145
Dubuque.....	506	685	410				1,601
Sioux City.....	1,130	615	1,075	284	200		3,304
Kansas City, Mo.....	6,224	2,755	1,292	4,254	258		14,783
St. Joseph.....	614	696	378	1,085	190		2,963
St. Louis.....	3,805	3,024	9,625	4,485	2,436	10	23,385
Lincoln.....	610	269	320		530		1,729
Omaha.....	1,687	5,767	1,289	224	2,467		11,434
Kansas City, Kans.....	1,114	578	842	127	209		2,870
Topeka.....	1,259	1,354	976	548	316		4,453

United States Government securities owned by national banks June 30, 1928—
Continued

[In thousands of dollars]

Cities, States, and Territories	Liberty loan bonds, all issues	Treas-ury bonds	All other issues of United States bonds (including bonds deposited to secure circulation)	Short-term treasury notes	Treas-ury certificates of indebtedness	Treas-ury sav-ings certificates	Total
OTHER RESERVE CITIES—contd.							
Wichita.....	268			1,065	71		1,404
Helena.....	629	105	200	85			969
Denver.....	7,489	5,716	835	4,306	1,299		19,595
Pueblo.....	903	125	400				1,428
Muskogee.....	904	922	780	819			3,425
Oklahoma City.....	7,624	1,788	609	3,161	381		13,563
Tulsa.....	956	1,147	394	6,351	500		9,328
Seattle.....	3,104	11,896	3,879	3,251	5,468		27,098
Spokane.....	233		2,912	464			3,609
Portland.....	16,495	9,501	864	6,392	15		33,297
Los Angeles.....	22,042	7,219	5,571	13,949	21,734		70,515
Oakland.....	2,018		1,507				3,525
San Francisco.....	44,521	98,016	20,028	20,139	16,228		198,932
Ogden.....	202	25	680	157			1,064
Salt Lake City.....	949	935	1,120	393			3,397
Total other reserve cities.....	322,539	322,448	196,341	132,016	111,690	24	1,085,058
Total all reserve cities.....	510,445	609,162	237,081	281,608	171,378	24	1,809,698
COUNTRY BANKS							
Maine.....	1,369	3,121	5,352	43	140	85	10,110
New Hampshire.....	2,348	3,163	4,799	150	437		10,897
Vermont.....	574	400	4,455	39			5,468
Massachusetts.....	6,856	16,145	20,874	1,391	1,555	4	46,825
Rhode Island.....	114	2,146	4,072		108		6,440
Connecticut.....	6,733	5,591	9,839	2,661	737		25,561
Total New England States.....	17,994	30,566	49,391	4,284	2,977	89	105,301
New York.....	22,618	14,253	32,707	4,980	3,166	8	77,732
New Jersey.....	19,427	13,511	23,204	8,179	3,010	174	67,505
Pennsylvania.....	40,808	30,169	62,622	9,027	4,299	8	146,933
Delaware.....	551	378	1,080	46	70		2,125
Maryland.....	1,556	1,416	3,752	476	175		7,375
Total Eastern States.....	84,960	59,727	123,365	22,708	10,720	190	301,670
Virginia.....	4,076	1,436	18,664	862	1,604	7	26,649
West Virginia.....	4,213	732	10,596	1,048	106	1	16,696
North Carolina.....	2,679	1,067	7,166	490	2,492	15	13,909
South Carolina.....	4,763	1,985	6,101	635	2,143		15,627
Georgia.....	1,679	415	5,310	607	957	9	8,977
Florida.....	6,623	1,008	4,357	3,590	3,414	6	18,998
Alabama.....	1,467	1,173	8,532	139	2,304	10	13,625
Mississippi.....	1,113	3	3,080	84	521	88	4,889
Louisiana.....	354	304	2,727	216	1,140		4,741
Texas.....	13,303	5,139	23,039	8,643	7,783	262	58,169
Arkansas.....	4,129	969	3,674	1,407	1,150	21	11,350
Kentucky.....	3,447	457	11,866	440	489	1	16,700
Tennessee.....	1,022	189	10,077	405	1,706	56	13,455
Total Southern States.....	48,868	14,877	115,189	18,566	25,809	476	223,785
Ohio.....	13,162	7,784	27,447	1,327	1,199	10	50,929
Indiana.....	8,358	4,837	18,270	1,997	2,156	24	35,642
Illinois.....	20,202	8,236	25,232	8,097	3,356	28	65,151
Michigan.....	5,859	2,191	11,762	2,351	1,176	55	23,394
Wisconsin.....	6,355	4,581	11,899	1,844	1,590	15	26,284
Minnesota.....	7,122	3,986	10,706	3,427	1,281	9	26,531
Iowa.....	8,865	3,188	11,763	1,859	1,184	4	26,863
Missouri.....	3,365	3,587	5,223	852	482	1	13,510
Total Middle Western States.....	73,288	38,390	122,302	21,754	12,424	146	268,304

United States Government securities owned by national banks June 30, 1928—
Continued

[In thousands of dollars]

Cities, States, and Territories	Liberty loan bonds, all issues	Treas-ury bonds	All other issues of United States bonds (including bonds deposited to secure circulation)	Short-term treasury notes	Treas-ury certificates of indebted-ness	Treas-ury sav-ings certificates	Total
COUNTRY BANKS—continued							
North Dakota.....	2,915	1,323	3,455	1,149	558	3	9,403
South Dakota.....	3,203	2,206	2,328	1,574	634	-----	9,945
Nebraska.....	4,035	838	6,131	668	316	1	11,959
Kansas.....	5,872	2,011	8,345	1,657	1,884	10	19,779
Montana.....	4,351	1,891	2,485	1,838	686	2	11,253
Wyoming.....	1,927	545	1,530	1,137	589	-----	5,728
Colorado.....	4,604	1,677	3,298	765	307	4	10,655
New Mexico.....	1,332	1,352	1,405	832	80	4	5,205
Oklahoma.....	13,422	5,138	5,634	3,010	871	21	28,096
Total Western States.....	41,661	17,181	34,611	12,630	5,925	45	112,053
Washington.....	5,654	3,265	3,919	1,289	619	-----	14,746
Oregon.....	4,897	1,410	2,828	1,161	311	5	10,612
California.....	8,325	5,328	10,496	1,226	591	217	26,183
Idaho.....	2,647	1,193	1,882	894	65	-----	6,681
Utah.....	657	166	445	8	-----	-----	1,276
Nevada.....	890	105	1,204	-----	-----	-----	2,199
Arizona.....	2,189	2,302	1,424	58	191	-----	6,164
Total Pacific States.....	25,259	13,769	22,198	4,636	1,777	222	67,861
Alaska (nonmember banks).....	663	15	327	5	30	-----	1,040
The Territory of Hawaii (nonmember banks).....	632	373	450	-----	-----	-----	1,455
Total (nonmember banks).....	1,295	388	777	5	30	-----	2,495
Total country banks.....	293,325	174,898	467,833	84,583	59,662	1,168	1,081,469
Total United States.....	803,770	784,060	704,914	366,191	231,040	1,192	2,891,167

INVESTMENTS OF NATIONAL BANKS

The tables following disclose a summary of the investments of national banks in United States Government and other bonds and securities held June 30, 1927 and 1928, and a detailed classification by reserve cities and States of bonds and securities other than United States owned on June 30, 1928:

[In thousands of dollars]

	June 30, 1927	June 30, 1928
Domestic securities:		
State, county, or other municipal bonds.....	743,539	840,461
Railroad bonds.....	656,690	681,007
Other public-service corporation bonds.....	648,767	742,784
All other bonds.....	916,694	1,028,203
Claims, warrants, judgments, etc.....	80,140	82,580
Collateral trust and other corporation notes.....	155,976	135,700
Foreign government bonds.....	237,854	296,490
Other foreign bonds and securities.....	188,927	252,719
Stock, Federal reserve banks.....	81,910	91,126
Stocks, all other.....	92,543	105,211
Total.....	3,797,040	4,256,281
U. S. Government securities.....	2,596,178	2,891,167
Total bonds of all classes.....	6,393,218	7,147,448

United States Government, domestic, and foreign bonds, securities, etc., owned by national banks June 30, 1928

[In thousands of dollars]

Cities, States, and Territories	Domestic securities									Foreign government bonds		Other foreign bonds and securities, including those of municipalities	Total bonds, stocks, securities, etc., other than United States	Total, all bonds and securities	
	U. S. Government securities	State, county, or municipal bonds	Rail-road bonds	Other public service corporation bonds	All other bonds	Stock of Federal reserve bank	Stock of other corporations	Claims, warrants, etc.	Judgments	Collateral trust and other corporation notes	Bonds of Russian, German, and Austrian Governments				Bonds of other foreign governments
CENTRAL RESERVE CITIES															
New York.....	642,642	76,686	85,707	36,119	85,851	17,866	18,977	22	-----	43,657	1,982	38,045	24,358	429,270	1,071,912
Chicago.....	81,998	40,163	15,369	9,307	19,577	3,598	2,034	3,769	-----	329	146	2,574	6,503	103,369	185,367
Total, central reserve cities.....	724,640	116,849	101,076	45,426	105,428	21,464	21,011	3,791	-----	43,986	2,128	40,619	30,861	532,639	1,257,279
OTHER RESERVE CITIES															
Boston.....	69,827	4,633	10,583	11,912	15,462	3,128	15,771	1,847	-----	4,322	14	5,227	6,470	79,369	149,196
Albany.....	9,275	7,276	1,280	1,227	2,182	210	2,096	-----	-----	1,093	-----	368	1,515	17,247	26,522
Brooklyn and Bronx.....	5,350	2,395	3,845	3,413	3,502	371	350	2	-----	70	304	614	885	15,751	21,401
Buffalo.....	2,281	617	849	1,583	2,081	86	-----	-----	-----	8	30	305	1,193	6,752	9,033
Philadelphia.....	55,159	16,881	19,420	19,235	18,922	3,415	1,290	139	116	5,416	214	5,525	3,817	94,390	149,549
Pittsburgh.....	116,755	6,837	38,104	19,461	44,002	1,995	2,385	490	103	12,804	666	4,289	4,441	135,577	252,332
Baltimore.....	13,154	4,605	3,586	2,784	7,824	702	711	40	-----	336	172	1,506	1,972	24,238	37,392
Washington.....	20,292	827	2,339	2,986	5,576	553	193	2	-----	521	2	346	522	13,867	34,159
Richmond.....	5,797	1,355	1,430	397	978	342	642	11	-----	506	19	195	174	6,049	11,846
Charlotte.....	3,220	204	-----	-----	205	114	1,151	1	-----	-----	2	-----	-----	1,677	4,897
Atlanta.....	14,171	2,109	-----	1,260	2,516	325	479	14	-----	631	24	467	164	8,495	22,666
Savannah.....	1,433	301	99	23	848	210	374	-----	-----	105	139	12	2,111	3,544	5,177
Jacksonville.....	14,526	7,318	665	609	3,396	187	8	97	2	-----	15	71	50	12,418	26,944
Birmingham.....	5,979	2,298	526	616	1,184	270	380	-----	-----	143	78	-----	237	5,732	11,711
New Orleans.....	5,681	135	-----	449	150	127	33	-----	-----	-----	-----	-----	-----	894	6,575
Dallas.....	26,616	5,232	438	589	2,764	525	185	8	-----	536	-----	165	506	10,987	37,603
El Paso.....	4,190	844	220	68	472	69	208	482	-----	-----	-----	4	-----	2,367	6,557
Fort Worth.....	9,767	2,923	118	206	1,205	215	221	187	-----	-----	22	877	-----	5,974	15,741
Galveston.....	5,295	436	108	294	1,077	88	6	57	-----	253	16	154	154	2,643	7,938
Houston.....	20,512	1,071	1,434	1,076	4,076	403	1,009	186	-----	376	19	585	847	11,682	32,194

San Antonio	8, 876	374	209	234	771	205	14	492		11		214		2, 524	11, 400
Waco	4, 166	276	131	192	1, 113	63	1	5				101	43	1, 925	6, 091
Little Rock	590				75	15	10	7						107	697
Louisville	18, 590	446	2, 712	2, 569	4, 336	338	152	2, 144		403	4	450	720	14, 274	32, 630
Memphis	1, 898	2, 587		6	363	54		2			5	409	9	3, 435	5, 333
Nashville	3, 563	504	536	919	923	253		123	70	6	14	378	470	4, 196	7, 759
Cincinnati	10, 454	5, 361	1, 154	1, 853	3, 272	402	28			1, 796	292	2, 074	1, 542	17, 774	28, 228
Cleveland	15, 905	4, 619	1, 128	935	4, 726	260	129	10	23	1, 478	23	590	868	14, 789	30, 694
Columbus	7, 669	1, 751	1, 410	1, 174	4, 760	305	48			262	71	961	896	11, 638	19, 307
Toledo	3, 521	181	694	407	611	60				310		91	115	2, 469	5, 990
Indianapolis	10, 617	1, 701	421	1, 581	1, 556	324		804	619	30	100	1, 099	546	8, 790	19, 407
Chicago	10, 353	8, 121	4, 006	7, 370	7, 361	244	334	338	3	616	176	1, 159	1, 643	31, 871	41, 724
Peoria	5, 227	1, 203	713	1, 560	1, 658	173	61	54			5	472	553	6, 452	11, 679
Detroit	31, 081	5, 542	1, 180	1, 576	3, 987	765	157	122	13	142		1, 650	203	15, 337	46, 418
Grand Rapids	1, 835	125	90	154	778	87	55	68		339		126	106	1, 928	3, 763
Milwaukee	17, 899	2, 019	799	2, 377	4, 113	442	1, 114	44		33	20	342	164	11, 467	29, 366
Minneapolis	38, 536	9, 120	8, 912	3, 110	5, 970	581	267	76				3, 085	1, 777	32, 898	71, 434
St. Paul	21, 882	967	4, 795	1, 102	1, 803	287	1	48		236	61	531	1, 255	11, 086	32, 968
Cedar Rapids	1, 564	1, 527	750	2, 517	2, 019	56	32	13			3	48	185	7, 150	8, 714
Des Moines	4, 145	1, 440	348	834	876	117	649	733	14		48	139	122	5, 320	9, 465
Dubuque	1, 601	1, 574	335	611	1, 127	30						95		3, 772	5, 373
Sioux City	3, 304	346	460	308	1, 450	83		152	364	19		521	188	3, 891	7, 195
Kansas City, Mo.	14, 783	8, 931	2, 750	769	2, 366	314	4, 319	14		15	65	671	611	20, 825	35, 608
St. Joseph	2, 963	123	231	101	721	62	25	9				430	33	1, 820	4, 783
St. Louis	23, 385	10, 983	8, 533	6, 204	9, 710	1, 184	6, 395	157	178	1, 194	160	3, 750	2, 208	50, 656	74, 041
Lincoln	1, 729	425	333	223	967	60	42	270	6	1, 190	35	324	50	2, 745	4, 474
Omaha	11, 434	5, 388	3, 287	2, 326	1, 427	239	10	121		14		756	826	14, 394	25, 828
Kansas City, Kans.	2, 870	442	29	343	391	39	5	2	1			10		1, 262	4, 132
Topeka	4, 453	4, 023	151	40	184	57	47	180			90	183	110	5, 065	9, 518
Wichita	1, 404	7, 921		2	196	110					10	10		8, 249	9, 653
Helena	969	1	62	64	444	23	109	13	10	65	25	112	94	1, 022	1, 991
Denver	19, 595	10, 305	4, 149	2, 815	5, 396	294	136	556	99	1, 712	5	403	2, 396	28, 266	47, 861
Pueblo	1, 428	1, 322	713	1, 170	1, 254	52	5	145		120		116	80	4, 977	6, 405
Muskogee	3, 425	1, 222	50		261	35		235				149	48	2, 000	5, 425
Oklahoma City	13, 563	13, 306	51	69	2, 131	185	247	1, 081	16			509	5	17, 600	31, 163
Tulsa	9, 328	2, 621	782	435	6, 302	246	34	1, 822	1		49	462	254	13, 008	22, 536
Seattle	27, 098	3, 068	5, 073	1, 842	2, 880	313	669	824		13	121	1, 844	753	17, 400	44, 498
Spokane	3, 609	774	693	780	1, 007	116	110	140		20		736	503	4, 879	8, 488
Portland	33, 267	11, 091	4, 413	3, 486	2, 315	290	35	258			89	2, 382	3, 026	27, 385	60, 652
Los Angeles	70, 515	28, 191	1, 534	3, 102	19, 656	1, 544	2, 630	523	104	477	329	1, 478	985	60, 553	131, 068
Oakland	3, 525	3, 923	24	96	204	116		1		15		136	106	4, 607	8, 132
San Francisco	198, 932	49, 762	4, 448	11, 907	8, 086	3, 944	4, 301	1, 223	64	1	1, 617	5, 655	8, 338	99, 360	298, 292
Ogden	1, 064	107	215	61	480	29	9	354		3		137		1, 395	2, 459
Salt Lake City	3, 397	1, 543	785	463	793	94	1, 226	10		6		475	61	5, 484	8, 881
Total other reserve cities	1, 085, 058	284, 153	154, 639	135, 426	239, 540	27, 848	52, 416	16, 389	850	36, 346	5, 139	56, 168	54, 851	1, 063, 765	2, 148, 823
Total all reserve cities	1, 809, 698	401, 002	255, 715	180, 852	344, 968	40, 312	73, 427	20, 180	850	80, 332	7, 267	96, 787	85, 712	1, 596, 404	3, 406, 102

[In thousands of dollars]

Cities, States, and Territories	Domestic securities										Foreign govern- ment bonds		Other foreign bonds and se- curities, includ- ing those of munici- palities	Total bonds, stocks, securi- ties, etc., other than United States	Total, all bonds and securities
	U. S. Govern- ment securi- ties	State, county, or munici- pal bonds	Rail- road bonds	Other public service corpo- ration bonds	All other bonds	Stock of Fed- eral reserve bank	Stock of other corpo- rations	Claims, war- rants, etc.	Judg- ments	Col- lateral trust and other corpo- ration notes	Bonds of Rus- sian, Ger- man, and Austrian Govern- ments	Bonds of other foreign govern- ments			
COUNTRY BANKS															
Maine.....	10, 110	3, 903	6, 975	20, 448	13, 085	431	229	70	-----	3, 265	277	5, 452	4, 544	58, 679	68, 789
New Hampshire.....	10, 897	670	2, 448	5, 913	5, 439	310	130	39	-----	473	73	1, 063	1, 141	17, 699	28, 596
Vermont.....	5, 468	222	2, 853	7, 231	5, 970	249	140	191	-----	977	155	3, 232	2, 106	23, 326	28, 794
Massachusetts.....	46, 825	5, 183	19, 810	49, 525	40, 067	1, 908	2, 265	198	-----	4, 195	303	9, 144	10, 550	143, 148	189, 973
Rhode Island.....	6, 440	572	2, 419	7, 875	3, 373	304	97	-----	-----	981	17	832	920	17, 390	23, 830
Connecticut.....	25, 561	2, 510	13, 937	15, 635	12, 234	1, 264	554	89	-----	761	264	5, 938	4, 462	57, 648	83, 209
Total New England States.....	105, 301	13, 060	48, 442	106, 627	80, 168	4, 466	3, 415	587	-----	10, 652	1, 089	25, 661	23, 723	317, 890	423, 191
New York.....	77, 732	38, 350	92, 668	103, 831	95, 388	3, 470	2, 203	1, 191	91	6, 937	1, 817	35, 648	39, 055	420, 649	498, 381
New Jersey.....	67, 505	39, 579	62, 109	55, 616	51, 686	3, 112	5, 196	664	33	2, 954	835	19, 024	14, 524	255, 332	322, 837
Pennsylvania.....	146, 933	32, 388	122, 846	123, 624	149, 952	7, 167	3, 842	1, 338	1, 547	14, 455	2, 135	35, 176	30, 993	525, 463	672, 396
Delaware.....	2, 125	741	1, 513	1, 945	1, 961	125	158	-----	-----	2	455	37	692	7, 971	10, 096
Maryland.....	7, 375	2, 907	6, 061	9, 983	12, 790	400	182	114	188	838	273	2, 531	3, 426	39, 693	47, 068
Total Eastern States.....	301, 670	113, 965	285, 197	294, 909	311, 777	14, 274	11, 581	3, 307	1, 861	25, 639	5, 097	93, 071	88, 340	1, 249, 108	1, 550, 778
Virginia.....	26, 649	4, 111	1, 446	2, 343	9, 791	1, 265	971	251	52	1, 458	133	1, 957	1, 153	24, 931	51, 580
West Virginia.....	16, 696	1, 174	2, 044	4, 085	8, 624	752	833	258	232	283	85	1, 595	1, 551	21, 516	38, 212
North Carolina.....	13, 909	5, 205	316	399	2, 782	658	1, 155	3	54	10	4	112	511	11, 209	25, 118
South Carolina.....	15, 627	4, 792	428	1, 091	6, 340	445	1, 497	231	80	26	152	492	105	15, 679	31, 306
Georgia.....	8, 977	453	391	899	1, 483	456	342	618	24	46	59	376	456	5, 603	14, 580
Florida.....	18, 998	14, 001	3, 046	1, 994	4, 229	611	1, 781	325	12	145	157	1, 440	1, 646	29, 387	48, 385
Alabama.....	13, 625	7, 102	2, 751	1, 901	5, 316	632	205	547	19	248	115	1, 395	963	21, 194	34, 819
Mississippi.....	4, 889	8, 962	354	449	3, 294	286	128	225	-----	391	113	845	364	15, 411	20, 300
Louisiana.....	4, 741	1, 799	115	101	501	311	526	245	26	-----	-----	120	136	3, 880	8, 621
Texas.....	58, 169	7, 836	1, 936	1, 533	7, 983	2, 223	597	2, 678	100	483	31	1, 064	624	27, 088	85, 257
Arkansas.....	11, 350	3, 728	383	269	3, 506	302	151	941	15	8	14	411	228	9, 956	21, 306

Kentucky.....	16,700	2,083	3,206	5,053	7,615	737	154	1,753	23	456	425	1,659	1,315	24,569	41,269
Tennessee.....	13,455	2,684	705	758	3,511	581	361	1,303	97	285	147	766	473	11,671	25,126
Total Southern States.....	223,785	63,930	17,211	20,875	64,975	9,259	8,701	9,378	734	3,839	1,435	12,232	9,525	222,094	445,879
Ohio.....	50,929	33,290	12,853	9,896	32,094	2,080	984	263	148	1,310	588	8,375	11,965	113,846	164,775
Indiana.....	35,642	7,105	9,743	16,926	17,240	1,188	374	575	201	2,069	209	3,963	3,546	63,139	98,781
Illinois.....	65,151	29,605	9,226	20,761	32,417	1,873	1,092	7,395	1,118	3,462	314	6,231	6,008	119,607	184,653
Michigan.....	23,394	24,971	7,036	18,144	25,907	1,020	280	581	4	1,679	352	5,785	5,064	90,803	114,197
Wisconsin.....	26,284	13,133	6,347	20,320	21,920	847	532	367	205	2,552	415	4,734	3,446	75,118	101,402
Minnesota.....	26,551	10,467	7,894	10,850	20,173	886	145	7,522	99	937	217	4,898	3,155	76,243	102,774
Iowa.....	26,863	4,462	3,278	7,888	10,482	765	724	2,232	502	417	113	2,260	1,827	34,950	61,813
Missouri.....	13,510	5,183	871	2,420	3,859	358	270	390	41	-----	62	709	785	14,948	28,458
Total Middle Western States.....	268,304	137,216	57,248	107,205	164,092	9,022	4,401	19,325	2,318	12,726	2,250	36,955	35,796	588,554	856,858
North Dakota.....	9,403	2,820	1,225	2,812	5,633	256	157	1,410	65	50	76	1,687	1,492	17,683	27,086
South Dakota.....	9,945	5,261	700	1,600	4,179	211	66	1,697	114	162	25	652	563	15,230	25,175
Nebraska.....	11,989	1,772	946	1,363	3,143	377	81	808	73	79	70	1,129	1,021	10,862	22,851
Kansas.....	19,779	13,153	540	1,069	3,792	607	505	2,342	136	153	33	1,113	386	23,529	43,608
Montana.....	11,253	2,725	1,619	2,255	3,796	219	192	1,207	76	81	25	1,115	752	14,062	25,315
Wyoming.....	5,728	1,610	472	412	1,749	116	54	826	35	21	-----	192	200	5,687	11,415
Colorado.....	10,655	4,970	1,383	2,447	5,661	320	507	1,597	23	285	23	659	613	18,488	29,143
New Mexico.....	5,205	1,081	357	228	2,557	95	143	56	7	322	-----	98	43	4,987	10,192
Oklahoma.....	28,096	19,922	469	916	3,344	588	198	6,647	272	124	29	981	598	34,988	62,184
Total Western States.....	112,053	53,314	7,711	13,102	33,854	2,789	1,903	16,590	801	1,277	281	7,626	5,668	144,916	256,969
Washington.....	14,746	11,197	4,988	5,236	8,443	412	224	1,607	34	451	227	2,888	1,896	37,603	52,340
Oregon.....	10,612	6,617	721	1,656	2,095	283	62	2,029	41	246	22	1,062	554	15,389	26,001
California.....	26,183	33,588	2,406	10,746	12,919	1,005	960	593	16	481	174	1,382	1,054	65,324	91,507
Idaho.....	6,681	2,012	697	683	1,827	133	162	1,373	53	16	18	595	187	7,756	14,437
Utah.....	1,276	274	61	117	291	36	14	74	4	-----	-----	10	53	984	2,210
Nevada.....	2,199	1,450	251	253	479	62	241	11	-----	-----	41	214	168	3,170	5,369
Arizona.....	6,164	1,109	271	260	1,305	73	35	433	26	-----	-----	37	34	3,583	9,747
Total Pacific States.....	67,861	56,247	9,395	18,951	27,359	2,004	1,698	6,120	174	1,235	441	6,189	3,946	133,759	201,620
Alaska (nonmember banks).....	1,040	74	88	173	301	-----	-----	18	-----	-----	-----	109	9	772	1,812
The Territory of Hawaii (nonmember banks).....	1,455	1,653	-----	709	-----	-----	85	337	-----	-----	-----	-----	-----	2,784	4,239
Total (nonmember banks).....	2,495	1,727	88	173	1,010	-----	85	355	-----	-----	-----	109	9	3,556	6,051
Total country banks.....	1,081,469	439,459	425,292	561,932	683,235	41,814	31,784	55,662	5,888	55,368	10,593	181,843	167,007	2,659,877	3,741,346
Total United States.....	2,891,167	840,461	681,007	742,734	1,028,203	91,126	105,211	75,842	6,738	135,700	17,860	278,630	252,719	4,256,281	7,147,448

SAVINGS DEPOSITORS AND DEPOSITS IN NATIONAL BANKS

The number of banks in reserve cities and States reporting savings, the number maintaining separate savings departments, the number of depositors and amount of savings deposits, together with the rate of interest paid, are shown in the following table:

Savings depositors and deposits in national banks, June 30, 1928

	Number of banks reporting savings deposits	Number of banks maintaining separate savings departments	Number of savings depositors	Amount of savings deposits ¹ ('000 omitted)	Average rate of interest paid
CENTRAL RESERVE CITIES					
New York.....	20	17	666,082	\$251,653	<i>Per cent</i> 3.24
Chicago.....	11	6	175,370	108,421	3.00
Total central reserve cities.....	31	23	841,452	360,074	3.12
OTHER RESERVE CITIES					
Boston.....	11	8	251,280	149,557	4.00
Albany.....	2	2	7,615	9,725	3.38
Brooklyn and Bronx.....	17	15	59,069	15,994	3.89
Buffalo.....	5	2	37,902	15,599	3.88
Philadelphia.....	32	27	180,106	87,852	3.67
Pittsburgh.....	13	9	140,701	113,644	3.98
Baltimore.....	9	8	54,578	30,433	3.90
Washington.....	12	12	90,182	42,968	3.11
Richmond.....	4	4	58,117	20,546	3.00
Charlotte.....	5	5	20,809	7,207	4.00
Atlanta.....	3	3	122,348	31,392	3.50
Savannah.....	1	1	61,199	24,923	3.75
Jacksonville.....	3	3	69,461	27,711	3.50
Birmingham.....	3	3	42,578	19,696	4.00
New Orleans.....	1	1	168	1,723	3.50
Dallas.....	7	6	47,374	22,072	4.00
El Paso.....	3	2	14,823	6,865	3.00
Fort Worth.....	5	5	33,231	13,578	4.00
Galveston.....	4	4	20,169	12,641	4.00
Houston.....	10	10	71,970	34,907	4.00
San Antonio.....	6	5	10,885	10,234	4.00
Waco.....	4	3	9,096	6,766	4.00
Little Rock.....	1	1	922	1,528	4.00
Louisville.....	4	4	61,931	27,390	3.50
Memphis.....	1	1	13,552	8,074	3.50
Nashville.....	5	5	32,596	21,330	3.70
Cincinnati.....	5	5	28,940	19,181	4.00
Cleveland.....	3	3	65,574	30,879	4.00
Columbus.....	5	5	24,169	8,205	3.00
Toledo.....	1	1	4,943	4,788	4.00
Indianapolis.....	4	3	25,642	12,523	3.50
Chicago.....	23	20	264,219	52,916	3.00
Peoria.....	4	3	30,657	12,374	3.00
Detroit.....	3	3	109,875	64,135	3.00
Grand Rapids.....	2	2	36,807	13,198	3.25
Milwaukee.....	7	7	112,834	34,131	2.78
Minneapolis.....	6	6	150,167	51,552	3.42
St. Paul.....	5	5	59,258	31,480	3.30
Cedar Rapids.....	2	2	19,410	9,204	3.50
Des Moines.....	2	1	9,394	2,721	3.50
Dubuque.....	2	2	11,739	6,753	3.50
Sioux City.....	5	5	28,387	7,410	3.68
Kansas City, Mo.....	10	8	40,070	8,438	3.00
St. Joseph.....	4	2	12,443	7,034	3.00
St. Louis.....	12	11	205,468	65,686	3.19
Lincoln.....	4	3	19,919	3,600	3.00
Omaha.....	7	6	78,273	13,425	3.00
Kansas City, Kans.....	2	2	8,517	2,767	3.00
Topeka.....	3	3	3,445	693	3.00
Wichita.....	4	4	14,563	5,704	4.00
Helena.....	2	1	3,099	2,271	4.00
Denver.....	7	5	110,335	47,468	3.46
Pueblo.....	2	1	5,977	5,169	4.00
Muskogee.....	3	2	4,160	2,684	4.00
Oklahoma City.....	6	6	35,235	15,801	4.00

¹ Includes "Time certificates of deposit."

Savings depositors and deposits in national banks, June 30, 1928—Continued

	Number of banks reporting savings deposits	Number of banks maintaining separate savings departments	Number of savings depositors	Amount of savings deposits (000 omitted)	Average rate of interest paid
OTHER RESERVE CITIES—continued					
Tulsa.....	6	5	29,359	\$17,497	<i>Per cent</i> 3.46
Seattle.....	7	7	81,209	32,150	3.00
Spokane.....	4	4	32,384	16,321	4.00
Portland.....	5	3	105,900	53,157	3.85
Los Angeles.....	11	6	422,125	267,217	3.73
Oakland.....	2	1	6,558	3,482	4.00
San Francisco.....	6	2	937,152	415,237	3.79
Ogden.....	2	1	2,571	1,535	3.67
Salt Lake City.....	4	2	18,791	7,892	3.88
Total other reserve cities.....	363	307	4,672,230	2,121,033	3.58
Total all reserve cities.....	394	330	5,513,682	2,481,107	3.35
COUNTRY BANKS					
Maine.....	54	45	180,036	93,946	3.98
New Hampshire.....	30	16	50,764	19,510	4.00
Vermont.....	39	29	78,529	39,381	4.00
Massachusetts.....	118	108	464,683	208,398	4.08
Rhode Island.....	6	5	15,981	16,116	4.21
Connecticut.....	46	38	190,446	97,955	4.08
Total New England States.....	293	241	980,439	475,306	4.06
New York.....	501	417	1,165,379	638,606	3.97
New Jersey.....	298	268	930,954	446,266	4.00
Pennsylvania.....	815	559	1,814,245	894,561	3.51
Delaware.....	14	11	12,130	8,821	4.00
Maryland.....	74	62	116,148	71,385	3.73
Total Eastern States.....	1,702	1,317	4,038,856	2,059,639	3.84
Virginia.....	162	123	315,517	131,572	3.75
West Virginia.....	115	81	188,507	77,511	3.80
North Carolina.....	70	48	143,237	56,862	4.00
South Carolina.....	57	46	94,462	53,692	4.18
Georgia.....	72	40	77,133	30,326	4.22
Florida.....	60	47	106,238	53,742	4.00
Alabama.....	86	60	123,156	48,364	4.04
Mississippi.....	31	19	50,820	27,746	3.94
Louisiana.....	28	17	37,919	18,895	3.91
Texas.....	324	106	96,658	53,311	4.00
Arkansas.....	67	39	47,404	28,135	4.00
Kentucky.....	112	72	101,582	62,024	3.68
Tennessee.....	91	49	125,943	55,930	3.84
Total Southern States.....	1,275	747	1,508,576	698,110	3.95
Ohio.....	291	190	561,033	198,950	4.00
Indiana.....	203	152	337,135	129,566	3.66
Illinois.....	425	239	604,389	220,930	3.47
Michigan.....	126	93	434,496	164,849	3.25
Wisconsin.....	149	94	419,223	147,875	3.13
Minnesota.....	263	131	425,988	132,000	3.78
Iowa.....	243	124	203,682	91,167	3.78
Missouri.....	98	46	87,907	26,883	3.53
Total Middle Western States.....	1,798	1,069	3,073,853	1,112,220	3.58
North Dakota.....	128	68	76,851	35,824	4.14
South Dakota.....	95	52	56,053	22,178	4.01
Nebraska.....	130	69	82,750	28,873	3.84
Kansas.....	214	109	138,868	42,497	3.62
Montana.....	67	45	51,062	32,212	4.19
Wyoming.....	26	14	23,288	12,344	3.85
Colorado.....	114	78	73,687	33,907	3.95
New Mexico.....	28	15	14,126	5,578	4.10
Oklahoma.....	297	111	70,903	30,892	3.95
Total Western States.....	1,099	561	587,588	244,305	3.96

Savings depositors and deposits in national banks, June 30, 1928—Continued

	Number of banks reporting savings deposits	Number of banks maintaining separate savings departments	Number of savings depositors	Amount of savings deposits ('000 omitted)	Average rate of interest paid
COUNTRY BANKS—continued					
Washington.....	97	55	127,834	\$52,525	<i>Per cent</i> 3.80
Oregon.....	84	43	69,289	27,829	3.62
California.....	189	83	207,341	102,290	3.98
Idaho.....	46	20	34,706	16,504	3.85
Utah.....	14	5	14,737	4,591	4.00
Nevada.....	9	5	8,977	7,656	4.00
Arizona.....	14	10	15,551	7,391	3.88
Total Pacific States.....	453	221	478,435	218,795	3.88
Alaska (nonmember banks).....	4	2	2,524	1,459	3.63
The Territory of Hawaii (nonmember banks).....	2	1	4,588	743	4.00
Total (nonmember banks).....	6	3	7,112	2,202	3.82
Total country banks.....	6,626	4,159	10,674,859	4,810,577	3.87
Total United States.....	7,020	4,489	16,188,541	7,291,684	3.61

PER CAPITA INDIVIDUAL AND SAVINGS DEPOSITS IN ALL REPORTING BANKS

Statement showing the population, amount of individual deposits, per capita individual deposits, amount of savings deposits, and per capita savings deposits reported by all banks in each State, the District of Columbia, Alaska, and the insular possessions, follows:

Per capita individual and savings deposits in all reporting banks June 30, 1928

States and Territories	Population (approximate)	Individual deposits ¹	Per capita individual deposits	Savings deposits ²	Per capita savings deposits
Maine.....	787,000	\$391,267,000	\$497.16	\$312,997,000	\$397.71
New Hampshire.....	457,000	269,413,000	589.53	229,415,000	502.00
Vermont.....	356,000	235,878,000	662.58	206,450,000	579.92
Massachusetts.....	4,230,000	4,341,082,000	1,026.26	2,657,334,000	628.21
Rhode Island.....	685,000	503,301,000	734.75	366,527,000	535.08
Connecticut.....	1,625,000	1,181,799,000	727.26	866,052,000	532.96
Total New England States.....	8,140,000	6,922,740,000	850.46	4,638,775,000	569.87
New York.....	11,650,000	13,866,636,000	1,190.27	7,112,120,000	610.48
New Jersey.....	3,850,000	2,241,368,000	582.17	1,338,480,000	347.66
Pennsylvania.....	9,650,000	4,879,719,000	505.67	2,768,694,000	286.91
Delaware.....	245,000	123,700,000	504.90	59,897,000	244.48
Maryland.....	1,625,000	758,279,000	466.63	500,831,000	308.20
District of Columbia.....	530,000	244,099,000	460.56	97,169,000	183.34
Total Eastern States.....	27,550,000	22,113,801,000	802.68	11,877,191,000	431.11
Virginia.....	2,520,000	454,120,000	180.21	256,781,000	101.90
West Virginia.....	1,650,000	327,920,000	198.74	171,614,000	104.01
North Carolina.....	2,930,000	359,085,000	122.55	167,378,000	57.13
South Carolina.....	1,840,000	185,768,000	100.96	96,638,000	52.52
Georgia.....	3,130,000	320,966,000	102.55	155,936,000	49.82
Florida.....	1,310,000	360,889,000	275.49	148,832,000	113.61
Alabama.....	2,530,000	267,356,000	105.67	114,518,000	45.26
Mississippi.....	1,793,000	213,550,000	119.10	101,460,000	56.59
Louisiana.....	1,930,000	365,055,000	189.15	131,860,000	68.32
Texas.....	5,310,000	987,961,000	186.06	210,561,000	39.65
Arkansas.....	1,895,000	198,328,000	104.66	74,305,000	39.21

¹ Includes postal savings and other savings reported in column 4.

² Includes time certificates of deposit, but not postal savings.

Per capita individual and savings deposits in all reporting banks June 30, 1928—
Continued

States and Territories	Population (approximate)	Individual deposits	Per capita individual deposits	Savings deposits	Per capita savings deposits
Kentucky.....	2, 530, 000	\$455, 697, 000	\$180. 12	‡ \$91, 977, 000	\$36. 85
Tennessee.....	2, 470, 000	405, 030, 000	163. 98	183, 528, 000	74. 30
Total Southern States.....	31, 838, 000	4, 901, 725, 000	153. 96	1, 905, 388, 000	59. 84
Ohio.....	6, 563, 000	2, 637, 373, 000	401. 85	1, 515, 893, 000	230. 98
Indiana.....	3, 155, 000	833, 441, 000	264. 17	415, 363, 000	131. 65
Illinois.....	7, 260, 000	3, 631, 358, 000	500. 19	1, 606, 855, 000	221. 33
Michigan.....	4, 425, 000	1, 895, 428, 000	428. 35	1, 046, 157, 000	236. 42
Wisconsin.....	2, 940, 000	916, 101, 000	311. 60	529, 259, 000	180. 02
Minnesota.....	2, 675, 600	900, 353, 000	336. 58	525, 934, 000	196. 61
Iowa.....	2, 330, 000	821, 119, 000	324. 55	490, 111, 000	193. 72
Missouri.....	3, 478, 000	1, 157, 776, 000	332. 89	410, 681, 000	118. 08
Total Middle Western States..	33, 026, 000	12, 792, 949, 000	387. 36	6, 540, 253, 000	198. 03
North Dakota.....	668, 000	134, 084, 000	200. 72	74, 536, 000	111. 58
South Dakota.....	696, 000	148, 061, 000	212. 73	65, 305, 000	93. 83
Nebraska.....	1, 388, 000	412, 466, 000	297. 17	190, 575, 000	137. 20
Kansas.....	1, 842, 000	418, 252, 000	227. 06	127, 262, 000	69. 09
Montana.....	700, 000	159, 268, 000	227. 52	67, 915, 000	97. 02
Wyoming.....	233, 000	59, 210, 000	254. 12	23, 606, 000	101. 31
Colorado.....	1, 065, 000	281, 018, 000	263. 87	113, 880, 000	106. 93
New Mexico.....	395, 000	39, 558, 000	100. 15	8, 889, 000	22. 50
Oklahoma.....	2, 372, 000	417, 843, 000	176. 16	‡ 82, 520, 000	34. 79
Total Western States.....	9, 359, 000	2, 069, 758, 000	221. 15	754, 488, 000	80. 62
Washington.....	1, 555, 000	440, 064, 000	283. 00	207, 807, 000	133. 64
Oregon.....	875, 000	270, 409, 000	309. 04	120, 466, 000	137. 68
California.....	4, 465, 000	3, 174, 705, 000	711. 02	1, 853, 469, 000	415. 11
Idaho.....	520, 000	85, 720, 000	164. 85	31, 567, 000	60. 71
Utah.....	518, 000	127, 322, 000	246. 76	71, 944, 000	138. 89
Nevada.....	79, 000	39, 340, 000	497. 97	21, 353, 000	270. 29
Arizona.....	439, 000	83, 790, 000	190. 87	30, 809, 000	70. 18
Total Pacific States.....	8, 451, 000	4, 221, 850, 000	499. 57	2, 337, 415, 000	276. 58
Alaska.....	91, 000	11, 723, 000	128. 82	4, 924, 000	54. 11
The Territory of Hawaii.....	310, 000	88, 845, 000	276. 92	36, 911, 000	119. 07
Porto Rico.....	1, 385, 000	38, 705, 000	27. 95	13, 601, 000	9. 82
Philippines.....	11, 170, 000	85, 602, 000	7. 66	23, 629, 000	2. 12
Total possessions.....	12, 956, 000	221, 875, 000	17. 13	79, 065, 000	6. 10
Total United States and pos- sessions.....	131, 320, 000	53, 244, 698, 000	405. 46	28, 132, 575, 000	214. 23

‡ For national banks only.

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS

A comparative statement of the earnings, expenses, and dividends of national banks for fiscal years ended June 30, 1927 and 1928, and statements showing the capital, surplus, and the earnings, expenses, etc., of these associations in reserve cities and States and Federal reserve districts June 30, 1928, follow. (Similar tables for the 6-month periods ended December 31, 1927, and June 30, 1928, are published in the appendix of this report.)

Earnings, expenses, and dividends of national banks for the fiscal years ended June 30, 1927 and 1928

[In thousands of dollars]

	June 30, 1927 (7,796 banks)	June 30, 1928 (7,691 banks)
Capital stock	1,474,173	1,593,856
Total surplus fund	1,256,945	1,419,695
Dividends declared	180,733	205,358
Gross earnings:		
Interest and discount on loans	767,292	817,231
Interest (including dividends) on investments	272,886	311,338
Interest on balances with other banks	26,878	26,601
Interest not classified	9,659	-----
Domestic exchange and collection charges	16,266	17,325
Foreign exchange department	13,762	13,437
Commissions and earnings from insurance premiums and the negotiation of real-estate loans	1,017	999
Trust department	10,811	16,165
Profits on securities sold	52,660	59,328
Other earnings	71,822	81,982
Total	1,243,043	1,344,406
Expenses paid:		
Salaries and wages	243,246	262,609
Interest and discount on borrowed money	18,342	18,612
Interest on bank deposits	53,944	57,282
Interest on demand deposits	122,719	129,005
Interest on time deposits	221,379	265,998
Interest not classified	10,300	-----
Taxes	70,337	68,750
Other expenses	142,107	155,405
Total	882,374	957,661
Net earnings during the year	360,669	386,745
Recoveries on charged-off assets:		
Loans and discounts	18,883	19,519
Bonds, securities, etc	8,884	7,329
All other	5,572	9,621
Total	394,008	423,214
Losses and depreciation charged off:		
On loans and discounts	86,512	92,106
On bonds, securities, etc	27,579	29,191
On trust department operations	522	-----
On banking house, furniture, and fixtures	14,410	18,150
On foreign exchange	517	181
Other losses	12,149	13,428
Total	141,689	153,056
Net addition to profits during the year	252,319	270,158

Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1928

[In thousands of dollars]

Location	Number of banks	Gross earnings												
		Capital	Surplus	Capital and surplus	Interest and discounts on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	Total gross earnings
Maine.....	55	7,570	6,814	14,384	4,081	3,776	95	39	-----	-----	38	814	166	9,009
New Hampshire.....	55	5,400	4,952	10,352	2,340	1,347	64	33	-----	-----	12	319	244	4,361
Vermont.....	46	5,210	3,297	8,507	2,252	1,388	42	24	-----	-----	11	343	156	4,216
Massachusetts.....	141	27,113	25,391	52,509	15,437	9,690	234	186	-----	12	192	2,304	1,898	30,020
Boston.....	11	55,900	47,880	103,780	25,819	7,375	1,160	121	643	-----	302	2,236	4,648	42,804
Rhode Island.....	13	4,870	5,250	10,120	1,693	1,147	30	13	-----	5	12	191	65	3,156
Connecticut.....	65	22,052	20,802	42,854	10,259	3,913	179	88	-----	21	602	913	740	16,715
New England States.....	386	123,120	114,386	242,506	61,931	23,636	1,804	504	688	12	1,669	7,120	7,917	110,281
New York 1.....	520	62,520	61,252	123,772	35,231	27,603	726	405	17	28	386	6,439	1,985	72,820
Brooklyn and Bronx.....	17	7,750	4,755	12,505	3,129	1,086	65	13	26	-----	14	300	198	4,831
Buffalo.....	5	1,950	1,405	3,355	936	402	9	4	-----	-----	-----	154	57	1,563
New York City.....	20	262,000	332,500	594,500	114,354	45,112	2,403	2,689	7,126	-----	5,229	10,969	17,042	204,924
New Jersey.....	299	51,620	52,283	103,903	29,143	16,217	465	182	-----	2	384	3,371	1,881	51,682
Pennsylvania.....	826	91,667	147,822	239,489	49,094	33,452	1,327	351	80	9	531	7,094	2,637	94,625
Philadelphia.....	32	33,959	79,794	113,753	23,032	6,630	440	165	808	-----	122	1,943	1,042	34,182
Pittsburgh.....	13	28,950	37,550	66,500	11,507	11,051	384	51	141	-----	185	2,273	1,432	27,084
Delaware.....	18	1,684	2,490	4,174	714	536	13	6	-----	-----	12	60	16	1,357
Maryland.....	75	5,534	7,908	13,442	3,711	2,323	75	23	-----	2	6	421	103	6,664
Baltimore.....	9	12,700	10,700	23,400	5,152	2,035	103	65	18	-----	6	550	579	8,508
Washington, D. C.....	13	10,527	7,915	18,442	5,284	1,358	145	41	14	3	140	226	595	7,806
Eastern States.....	1,847	570,861	746,374	1,317,235	281,347	147,805	6,155	3,995	8,268	44	7,015	33,800	27,617	516,046
Virginia.....	162	24,234	17,845	42,079	13,055	1,769	298	164	5	6	154	170	515	16,136
Richmond.....	4	6,300	5,050	11,350	3,043	529	49	61	2	-----	70	79	205	4,085
West Virginia.....	119	13,454	11,310	24,764	7,856	1,572	224	63	7	-----	62	282	595	10,661

1 Includes 2 banks in reserve city of Albany.

Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1923—Continued

[In thousands of dollars]

Location	Number of banks	Gross earnings												
		Capital	Surplus	Capital and surplus	Interest and discounts on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	Total gross earnings
North Carolina.....	72	13,713	8,151	21,864	7,195	741	273	351	-----	3	42	52	714	9,371
Charlotte.....	5	1,800	2,000	3,800	1,017	131	31	7	2	-----	30	7	59	1,284
South Carolina.....	58	9,400	5,041	14,441	5,018	912	410	289	-----	61	222	483	7,395	
Georgia ²	78	12,630	8,699	21,329	7,403	621	232	494	3	4	59	60	471	9,347
Atlanta.....	3	6,200	4,650	10,850	3,389	1,036	321	193	-----	53	36	426	5,454	
Florida.....	60	11,865	8,439	20,304	5,539	2,182	411	224	1	-----	61	216	609	9,243
Jacksonville.....	3	4,000	2,250	6,250	2,546	1,388	83	214	-----	68	318	351	4,968	
Alabama.....	104	12,570	8,632	21,202	6,532	1,286	225	232	134	-----	61	231	424	9,125
Birmingham.....	3	4,450	4,550	9,000	2,930	382	88	10	-----	50	125	270	3,855	
Mississippi.....	36	5,560	3,901	9,461	3,906	927	136	224	-----	5	12	164	231	5,605
Louisiana ³	33	9,739	5,343	15,082	5,198	420	141	135	73	-----	14	61	861	6,903
Texas.....	597	46,520	24,903	71,423	22,954	2,472	1,430	987	27	1	16	213	1,361	29,461
Dallas.....	7	13,650	3,850	17,500	5,675	1,205	161	236	110	-----	79	95	452	8,013
El Paso.....	3	1,600	700	2,300	958	224	53	40	5	-----	13	3	55	1,351
Fort Worth.....	5	4,450	2,600	7,050	2,919	552	133	87	1	-----	10	19	488	4,209
Galveston.....	4	2,150	850	3,000	1,091	301	52	75	6	-----	8	25	81	1,639
Houston.....	10	8,850	4,480	13,330	4,969	1,092	212	145	22	-----	27	191	755	7,413
San Antonio.....	8	4,850	1,910	6,760	2,241	288	114	43	-----	18	11	498	3,213	
Waco.....	4	1,650	440	2,090	667	192	34	49	-----	-----	2	123	1,067	
Arkansas ⁴	79	7,115	3,558	10,673	4,129	751	221	162	-----	13	14	90	234	5,614
Kentucky.....	136	14,231	10,317	24,548	6,883	1,525	291	43	4	1	62	294	459	9,562
Louisville.....	4	6,250	5,000	11,250	3,761	1,531	68	10	-----	-----	96	1	338	5,805
Tennessee ⁵	98	13,164	7,750	20,914	8,036	850	323	222	1	2	29	112	583	10,158
Nashville.....	5	5,200	4,230	9,430	2,907	258	171	170	-----	2	19	11	133	3,671
Southern States.....	1,700	265,595	166,449	432,044	141,817	25,137	6,185	4,980	403	37	1,188	3,090	11,774	194,561
Ohio ⁶	318	40,270	30,941	71,211	19,236	7,492	763	212	22	7	192	1,101	1,414	30,439
Cincinnati.....	5	8,100	5,300	13,400	2,434	1,629	118	39	37	-----	91	359	408	5,115
Cleveland.....	3	4,800	3,850	8,650	3,439	1,238	42	10	52	-----	178	325	311	5,605
Columbus.....	5	5,000	5,350	10,350	2,971	1,057	106	22	5	-----	96	454	581	5,292

Indiana.....	223	25,025	14,541	39,566	11,845	3,962	426	169	12	24	113	787	986	18,324
Indianapolis.....	4	7,650	3,150	10,800	2,893	686	112	39	22		18	51	315	4,136
Illinois.....	444	37,708	24,498	62,206	19,565	6,943	685	382	9	83	159	1,063	1,526	30,415
Chicago, Cent. Res.....	13	66,250	53,320	119,570	34,612	8,070	586	1,152	1,991		1,136	214	2,283	50,044
Chicago, other Res.....	23	5,650	2,449	8,099	2,384	1,786	67	44	13		41	314	539	5,188
Peoria.....	4	2,475	3,275	5,750	1,084	499	33	62			23	95	100	1,896
Michigan ⁷	130	18,970	12,854	31,824	11,513	4,785	357	293	11	13	267	748	1,187	19,084
Detroit.....	3	12,000	13,500	25,500	7,366	1,832	159	50	41		2	257	1,500	11,207
Wisconsin.....	150	18,075	10,219	28,294	9,156	4,308	350	172	6	23	28	625	851	15,519
Milwaukee.....	7	9,100	5,630	14,750	5,404	1,140	103	76	13		10	498	342	7,586
Minnesota.....	267	19,667	9,574	29,241	9,352	3,837	533	465	2	253	66	437	854	15,802
Minneapolis.....	7	11,500	7,860	19,360	6,083	2,711	274	619	9		8	179	318	10,284
St. Paul.....	5	5,750	3,825	9,575	3,408	1,525	210	170	31		101	101	397	5,842
Iowa ⁸	262	18,305	8,824	27,129	9,664	2,682	426	220	1	101	24	280	942	14,340
Des Moines.....	3	2,700	1,200	3,900	1,225	279	16	22			6	37	66	1,651
Sioux City.....	5	2,050	2,650	938	263	53	31	21			2	22	88	1,397
Missouri.....	108	7,685	3,893	11,578	3,766	825	165	39		18	4	89	204	5,110
Kansas City.....	10	7,050	3,376	10,426	4,884	1,206	239	74	2		200	59	228	6,892
St. Joseph.....	4	1,100	950	2,050	876	155	60	20			5	10	81	1,207
St. Louis.....	12	28,850	10,598	39,448	11,390	4,214	379	210	45		131	214	661	17,244
Middle Western States.....	2,015	365,730	239,597	605,327	185,488	63,124	6,262	4,505	2,407	522	2,800	8,329	16,182	289,619
North Dakota.....	136	5,520	2,626	8,146	3,708	946	130	251		101	18	71	351	5,576
South Dakota.....	97	4,695	2,056	6,751	2,536	995	124	126	3	72	13	102	217	4,188
Nebraska.....	147	7,855	3,980	11,835	4,449	702	185	74		33	2	39	357	5,841
Lincoln.....	4	1,500	490	1,990	890	226	39	12			2	14	72	1,255
Omaha.....	7	4,950	2,510	7,460	3,240	797	168	190	2		1	130	769	5,297
Kansas ⁹	241	14,183	6,782	20,965	7,599	1,696	465	134		27	15	102	635	10,673
Topeka.....	5	1,450	465	1,915	481	387	54	12			11	3	66	1,014
Wichita.....	4	2,400	1,280	3,680	987	395	68	38			17	14	208	1,727
Montana ¹⁰	70	5,330	2,527	7,857	3,120	1,068	218	112	3	36	1	70	331	4,959
Wyoming.....	26	2,310	1,554	3,864	1,523	456	108	30		5	2	36	116	2,326
Colorado ¹¹	116	7,300	4,429	11,729	4,134	1,655	329	72	2	3	33	113	446	6,787
Denver.....	7	5,150	4,662	9,812	3,933	2,183	176	69	8		203	390	7,200	
New Mexico.....	29	2,085	993	3,078	1,308	362	74	40	4		1	22	157	1,968
Oklahoma.....	318	14,705	4,276	18,981	8,162	2,822	623	425	1	10	5	102	778	12,928
Muskogee.....	3	900	270	1,170	398	213	22	23			13	44	54	767
Oklahoma City.....	6	5,350	830	6,180	2,777	995	199	82	1		34	39	392	4,519
Tulsa.....	6	5,950	2,250	8,200	3,593	896	199	38			3	105	524	5,358
Western States.....	1,222	91,633	41,980	133,613	52,838	16,794	3,181	1,728	24	287	374	1,204	5,863	82,383
Washington.....	97	9,465	4,070	13,535	4,681	2,266	196	153	3	22	20	331	809	8,481
Seattle.....	8	7,200	3,240	10,440	3,781	1,933	229	296	81		170	377	403	7,270
Spokane.....	4	3,200	675	3,875	1,630	337	51	73	4		64	30	219	2,403

⁷ Includes 1 bank in reserve city of Savannah.

⁸ Includes 1 bank in reserve city of New Orleans.

⁹ Includes 1 bank in reserve city of Little Rock.

¹⁰ Includes 1 bank in reserve city of Memphis.

¹¹ Includes 1 bank in reserve city of Toledo.

¹ Includes 2 banks in reserve city of Grand Rapids.

² Includes 2 banks in each reserve city of Cedar Rapids and Dubuque.

³ Includes 2 banks in reserve city of Kansas City.

⁴ Includes 2 banks in reserve city of Helena.

⁵ Includes 2 banks in reserve city of Pueblo.

Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1928—Continued

[In thousands of dollars]

Location	Number of banks	Gross earnings												
		Capital	Surplus	Capital and surplus	Interest and discounts on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	Total gross earnings
Oregon.....	88	6,120	3,047	9,167	3,308	1,154	162	90		2	17	82	359	5,174
Portland.....	5	6,400	3,264	9,664	2,853	2,270	134	166	83		85	67	287	5,945
California ¹²	205	25,427	11,964	37,391	13,126	4,368	646	228	11	49	241	691	1,415	20,775
Los Angeles.....	11	29,750	21,526	51,276	22,602	4,562	805	208	246		1,508	651	1,637	32,219
San Francisco.....	6	73,500	58,250	131,750	35,533	11,173	433	211	1,194		1,001	3,316	6,746	59,607
Idaho.....	46	3,205	1,196	4,401	2,086	579	123	54		5	4	48	284	3,183
Utah ¹³	16	1,550	521	2,071	809	156	37	12				9	44	1,067
Salt Lake City.....	4	2,100	1,045	3,145	1,201	352	49	19				12	106	1,739
Nevada.....	10	1,500	585	2,085	739	176	47	10	5	9		12	107	1,105
Arizona.....	15	1,625	541	2,166	1,079	290	63	80	18	8	2	2	158	1,700
Pacific States.....	515	171,042	109,924	280,966	93,428	29,616	2,975	1,600	1,645	95	3,112	5,628	12,574	150,673
Alaska—nonmember.....	4	275	155	430	139	74	14	31			7	3	24	292
Hawaii—nonmember.....	2	600	830	1,430	243	152	25	32	2	2		64	31	551
Total nonmember banks.....	6	875	985	1,860	382	226	39	63	2	2	7	67	55	843
Total United States.....	7,691	1,593,856	1,419,695	3,013,551	817,231	311,338	26,601	17,325	13,437	999	16,165	59,328	81,982	1,344,406

¹² Includes 2 banks in reserve city of Oakland.

¹³ Includes 2 banks in reserve city of Ogden.

Location	Expenses							Net earnings and recoveries					
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings during the year	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Maine.....	1,147	76	63	509	3,532	373	765	6,465	2,544	27	92	26	2,689
New Hampshire.....	921	104	59	811	683	272	590	2,940	1,421	35	92	51	1,599
Vermont.....	693	54	31	86	1,450	327	389	3,030	1,156	13	19	3	1,221
Massachusetts.....	4,920	342	404	3,290	7,853	1,128	3,241	21,178	8,842	200	226	153	9,421
Boston.....	7,153	1,015	2,395	7,306	6,963	954	4,073	29,859	12,945	335	1,079	878	15,237
Rhode Island.....	444	28	37	580	698	138	370	2,295	861	10	53	2	926
Connecticut.....	3,193	176	160	1,956	3,415	1,112	1,653	11,665	5,050	120	119	76	5,365
New England States.....	18,471	1,795	3,149	14,038	24,594	4,304	11,081	77,432	32,849	740	1,680	1,189	36,458
New York.....	12,176	722	671	5,555	23,268	2,801	6,828	52,021	20,799	508	600	375	22,282
Brooklyn and Bronx.....	1,120	142	187	733	465	94	992	3,733	1,098	90	10	45	1,243
Buffalo.....	275	26	7	36	586	68	173	1,171	392	6	-----	1	399
New York City.....	35,753	3,522	18,501	31,260	12,061	7,050	20,913	129,060	75,864	2,341	949	1,014	80,168
New Jersey.....	9,227	756	220	4,466	15,170	2,252	5,537	37,628	14,054	342	396	288	15,080
Pennsylvania.....	15,808	980	516	3,563	29,883	4,684	8,228	63,662	30,963	403	866	850	33,082
Philadelphia.....	5,709	534	1,795	6,292	3,639	1,882	3,605	23,456	10,726	373	337	593	12,029
Pittsburgh.....	4,095	466	2,680	5,084	3,771	1,298	2,550	19,944	7,140	256	78	82	7,556
Delaware.....	257	25	19	128	324	70	104	927	430	2	15	-----	447
Maryland.....	1,058	81	34	233	2,592	353	509	4,860	1,804	34	30	11	1,879
Baltimore.....	1,532	210	463	1,038	1,267	609	811	5,930	2,578	118	90	3	2,789
Washington, D. C.....	1,793	38	220	806	1,227	727	771	5,582	2,224	108	9	47	2,388
Eastern States.....	88,803	7,502	25,313	59,194	94,253	21,888	51,021	347,974	168,072	4,581	3,380	3,309	179,342
Virginia.....	3,068	344	287	605	4,723	925	1,672	11,624	4,512	112	19	140	4,783
Richmond.....	776	140	311	430	609	295	434	2,995	1,043	19	-----	5	1,067
West Virginia.....	2,075	151	174	570	2,826	776	1,075	7,647	3,014	89	16	19	3,138
North Carolina.....	1,947	275	286	396	2,341	501	1,218	6,964	2,407	137	5	57	2,606
Charlotte.....	261	49	15	142	198	93	186	944	340	2	-----	1	343
South Carolina.....	1,404	151	360	303	2,122	459	947	5,746	1,649	197	34	161	2,041
Georgia.....	2,083	207	355	392	1,956	613	1,377	6,983	2,364	131	2	166	2,663
Atlanta.....	1,095	140	277	578	977	350	773	4,190	1,264	53	-----	15	1,332
Florida.....	2,249	273	202	559	2,097	520	1,307	7,207	2,036	407	20	78	2,541
Jacksonville.....	956	5	371	365	1,240	205	666	3,808	1,160	47	-----	27	1,234
Alabama.....	2,052	221	121	459	1,720	570	1,169	6,312	2,813	139	18	14	2,984
Birmingham.....	689	64	113	297	715	313	337	2,528	1,327	109	-----	1	1,437
Mississippi.....	1,245	192	100	247	1,263	482	728	4,257	1,348	199	66	92	1,705

Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1938—Continued

[In thousands of dollars]

Locatio	Expenses								Net earnings and recoveries				
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings during the year	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Louisiana.....	1,584	185	285	669	830	607	833	4,993	1,910	172	36	49	2,167
Texas.....	7,979	302	667	2,331	2,430	2,308	4,062	20,079	9,382	1,809	20	279	11,490
Dallas.....	1,618	144	618	767	685	613	900	5,345	2,668	63	2	91	2,824
El Paso.....	368	11	57	119	159	81	175	970	381	52	-----	10	443
Fort Worth.....	797	79	351	422	492	167	577	2,885	1,324	43	4	88	1,459
Galveston.....	220	31	213	229	378	104	107	1,282	357	11	-----	6	374
Houston.....	1,582	55	458	647	1,223	404	1,045	5,414	1,999	97	3	7	2,106
San Antonio.....	713	51	135	102	543	261	411	2,216	997	117	-----	16	1,130
Waco.....	201	16	40	68	248	78	148	799	268	10	-----	3	281
Arkansas.....	1,274	76	240	352	1,299	247	803	4,291	1,323	85	4	16	1,428
Kentucky.....	1,975	103	114	334	2,451	756	975	6,708	2,854	124	18	34	3,030
Louisville.....	1,128	209	608	393	881	245	620	4,084	1,721	39	23	7	1,790
Tennessee.....	2,125	121	410	422	2,719	648	1,118	7,563	2,595	86	1	74	2,756
Nashville.....	707	30	323	170	734	293	450	2,707	964	23	4	11	1,002
Southern States.....	42,171	3,625	7,491	12,368	37,859	12,914	24,113	140,541	54,020	4,372	295	1,467	60,154
Ohio.....	6,032	268	318	2,335	7,988	2,020	3,268	22,229	8,210	230	165	138	8,743
Cincinnati.....	833	55	347	613	742	508	319	3,417	1,698	24	18	15	1,755
Cleveland.....	1,046	132	139	862	1,500	287	773	4,739	866	96	-----	7	969
Columbus.....	1,044	111	367	754	346	214	823	3,659	1,633	83	15	3	1,734
Indiana.....	3,851	162	431	1,007	4,657	1,461	1,994	13,563	4,761	106	111	31	5,009
Indianapolis.....	896	6	360	397	470	406	412	2,947	1,189	57	2	-----	1,248
Illinois.....	7,038	285	591	1,045	7,420	1,905	3,613	21,897	8,518	230	104	110	8,971
Chicago, Cent. Res.....	8,233	551	3,927	10,710	3,026	4,050	6,160	36,657	13,387	1,131	-----	28	14,546
Chicago, other Res.....	1,341	46	15	285	1,258	197	913	4,035	1,153	7	9	6	1,175
Peoria.....	345	-----	130	89	297	115	248	1,224	672	19	4	22	717
Michigan.....	3,534	120	238	1,160	5,787	1,275	2,372	14,486	4,598	210	69	23	4,900
Detroit.....	1,943	308	413	1,692	1,462	803	1,777	8,398	2,800	223	84	1	3,117
Wisconsin.....	3,186	84	266	635	4,422	728	1,826	11,147	4,372	261	84	589	6,306
Milwaukee.....	1,512	191	490	786	964	425	1,090	5,458	2,128	53	25	19	2,225
Minnesota.....	3,330	61	354	469	5,364	1,023	1,844	12,445	3,357	354	57	126	3,894
Minneapolis.....	2,340	58	1,056	963	1,725	559	1,233	7,934	2,350	312	3	37	2,702
St. Paul.....	1,138	56	422	612	1,020	241	664	4,153	1,689	214	18	38	1,959

Iowa.....	3,137	171	480	687	4,464	615	1,626	11,180	3,160	266	8	55	3,489
Des Moines.....	411	22	238	232	127	110	254	1,394	257	18	-----	-----	4
Sioux City.....	378	34	151	67	265	44	218	1,157	240	18	-----	1	6
Missouri.....	1,284	67	187	269	1,055	425	696	3,083	1,127	94	7	28	1,256
Kansas City.....	1,620	119	962	897	329	332	847	5,106	1,786	135	3	50	1,974
St. Joseph.....	313	1	203	61	179	51	209	1,017	190	54	-----	-----	7
St. Louis.....	3,295	361	1,178	2,656	1,991	1,408	1,822	12,771	4,473	585	-----	65	8
Middle Western States.....	58,080	3,269	13,263	20,283	56,838	19,262	35,001	214,996	74,623	4,780	-----	852	1,360
North Dakota.....	1,277	47	88	152	1,845	261	799	4,469	1,107	108	5	16	1,234
South Dakota.....	1,054	34	98	159	1,149	124	584	3,197	991	100	10	20	1,121
Nebraska.....	1,404	124	144	126	1,593	358	707	4,456	1,385	290	35	83	1,793
Lincoln.....	286	12	154	95	155	62	162	916	339	26	4	1	370
Omaha.....	1,205	75	607	535	428	310	1,007	4,167	1,130	153	1	109	1,393
Kansas.....	2,712	97	338	536	2,125	922	1,428	8,158	2,515	471	37	105	3,128
Topeka.....	241	2	95	137	62	82	137	756	258	34	-----	58	350
Wichita.....	358	6	187	102	240	129	267	1,289	438	29	2	2	471
Montana.....	1,068	15	104	189	1,346	213	541	3,466	1,493	463	18	113	2,087
Wyoming.....	542	7	68	163	517	119	276	1,692	634	87	3	10	734
Colorado.....	1,646	76	155	317	1,511	568	830	5,103	1,684	311	83	113	2,191
Denver.....	1,538	64	329	728	1,531	385	829	5,394	1,806	145	24	19	1,994
New Mexico.....	464	10	26	108	276	114	274	1,272	696	98	8	18	820
Oklahoma.....	3,587	103	211	1,049	1,673	792	2,014	9,429	3,499	777	13	132	4,421
Muskogee.....	160	1	33	72	110	46	103	525	242	5	-----	-----	247
Oklahoma City.....	861	52	364	510	671	140	577	3,175	1,344	44	-----	30	1,418
Tulsa.....	1,255	29	310	802	672	268	780	4,116	1,242	118	1	3	1,364
Western States.....	19,658	744	3,306	5,780	15,884	4,893	11,315	61,580	20,803	3,257	244	832	25,136
Washington.....	2,068	60	53	429	1,858	309	1,101	5,878	2,603	129	47	35	2,814
Seattle.....	1,931	23	621	499	904	224	975	5,177	2,093	205	7	550	2,855
Spokane.....	569	16	100	118	534	83	414	1,834	574	37	13	30	654
Oregon.....	1,395	30	28	217	1,062	280	635	3,647	1,527	203	42	19	1,791
Portland.....	1,386	25	272	238	1,550	78	696	4,245	1,700	108	67	31	1,906
California.....	5,603	186	398	1,150	4,258	975	2,909	15,479	5,296	317	134	211	5,958
Los Angeles.....	7,688	55	1,118	1,712	8,651	974	5,281	25,479	6,740	412	24	104	7,280
San Francisco.....	12,423	1,196	1,794	3,478	15,839	1,996	9,632	46,358	13,249	153	501	380	14,283
Idaho.....	769	28	70	149	697	188	383	2,284	899	78	18	8	1,003
Utah.....	244	12	51	57	248	87	128	827	240	8	18	21	287
Salt Lake City.....	385	17	173	143	271	93	187	1,269	470	5	6	1	482
Nevada.....	223	7	42	12	276	73	139	772	333	9	1	10	353
Arizona.....	539	22	20	78	317	102	281	1,359	341	116	-----	64	521
Pacific States.....	35,223	1,677	4,740	8,280	36,465	5,462	22,761	114,608	36,065	1,780	878	1,464	40,187
Alaska—nonmember.....	68	-----	3	7	52	8	45	183	109	9	-----	-----	118
Hawaii—nonmember.....	135	-----	17	55	53	19	68	347	204	-----	-----	-----	204
Total nonmember bank.....	293	-----	20	62	105	27	113	530	313	9	-----	-----	322
Total United States.....	262,609	18,612	57,282	129,005	265,998	68,750	155,405	957,661	386,745	19,519	7,329	9,621	423,214

Abstract of reports of earnings, expenses, and dividends of national banks for the year ended June 30, 1928—Continued

[In thousands of dollars]

Location	Losses and depreciation charged off						Net addition to profits	Dividends	Ratios			
	On loans and discounts	On bonds, securities, etc.	On banking house, furniture and fixtures	On foreign exchange	Other losses	Total losses charged off			Dividends to capital ¹⁴	Dividends to capital and surplus ¹⁴	Net addition to profits to capital ¹⁴	Net addition to profits to capital and surplus ¹⁴
Maine.....	359	178	223	3	49	812	1,877	924	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>
New Hampshire.....	252	102	142	-----	31	527	1,072	635	11.76	6.13	19.85	10.36
Vermont.....	273	62	41	-----	12	388	833	536	10.29	6.30	15.99	9.79
Massachusetts.....	1,777	719	428	2	142	3,068	6,353	3,245	11.97	6.18	23.43	12.10
Boston.....	4,953	2,718	214	-----	499	8,384	6,853	6,925	12.39	6.67	12.26	6.60
Rhode Island.....	169	66	26	-----	13	274	652	496	10.18	4.90	13.39	6.44
Connecticut.....	819	247	258	-----	39	1,363	4,002	2,249	10.20	5.25	18.15	9.34
New England States.....	8,602	4,092	1,332	5	785	14,816	21,642	15,010	11.72	6.19	16.89	8.92
New York.....	2,339	2,354	1,069	10	533	6,305	15,977	8,401	13.44	6.79	25.56	12.91
Brooklyn and Bronx.....	244	141	69	1	25	480	763	374	4.83	2.99	9.85	6.10
Buffalo.....	29	40	67	-----	8	144	255	135	6.92	4.02	13.08	7.60
New York City.....	12,436	8,348	1,736	14	864	23,398	56,770	38,840	14.82	6.53	21.67	9.55
New Jersey.....	1,571	852	654	18	206	3,301	11,779	6,444	12.48	6.20	22.82	11.34
Pennsylvania.....	3,694	1,960	1,546	15	440	7,655	25,427	13,328	14.54	5.57	27.74	10.62
Philadelphia.....	2,633	676	93	20	98	3,520	8,509	6,038	17.78	5.31	25.06	7.48
Pittsburgh.....	841	395	564	-----	40	1,840	5,716	3,153	10.89	4.74	19.74	8.60
Delaware.....	16	26	12	-----	3	57	390	217	12.89	5.20	23.16	9.34
Maryland.....	219	129	43	-----	11	402	1,477	794	14.35	5.90	26.69	10.99
Baltimore.....	744	510	145	-----	11	1,410	1,379	1,690	13.31	7.22	10.86	5.89
Washington, D. C.....	265	48	115	-----	30	458	1,930	1,185	11.26	6.43	18.34	10.47
Eastern States.....	25,031	15,479	6,113	78	2,269	48,970	130,372	80,599	14.12	6.12	22.84	9.90
Virginia.....	1,155	204	103	1	114	1,577	3,206	2,691	11.10	6.39	13.23	7.62
Richmond.....	113	51	113	-----	7	284	783	634	10.06	5.59	12.43	6.90
West Virginia.....	953	125	163	-----	118	1,359	1,779	1,578	11.73	6.37	13.22	7.18
North Carolina.....	660	38	64	-----	125	887	1,719	1,303	9.50	5.96	12.54	7.86
Charlotte.....	70	5	9	-----	2	86	257	256	14.22	6.74	14.28	6.76
South Carolina.....	733	84	33	-----	102	952	1,089	653	7.27	4.73	11.59	7.54
Georgia.....	1,207	113	67	1	286	1,674	989	1,102	8.73	5.17	7.83	4.63
Atlanta.....	204	18	161	-----	12	395	937	617	9.95	5.69	15.11	8.64
Florida.....	1,368	79	131	-----	226	1,804	737	993	8.37	4.89	6.21	3.63
Jacksonville.....	433	46	96	-----	19	594	640	420	10.50	6.72	16.00	10.24
Alabama.....	662	60	67	-----	81	870	2,114	1,524	12.12	7.19	16.82	9.97

Birmingham	307	1			7	315	1,122	905	20.34	10.06	25.21	12.47
Mississippi	659	62	74		81	876	829	499	8.97	5.27	14.91	8.76
Louisiana	896	62	114		103	1,175	992	1,018	10.45	6.75	10.24	6.68
Texas	5,330	98	368	1	639	6,436	5,054	4,534	9.75	6.35	10.86	7.08
Dallas	513	87	35		323	938	1,886	1,595	11.68	9.11	13.82	10.78
El Paso	238	32			94	304	139	66	4.13	2.87	8.69	6.04
Fort Worth	413	22	123		146	704	755	682	15.33	9.67	16.97	10.71
Galveston	31	15	45		6	97	277	154	7.16	5.13	12.88	9.23
Houston	408	45	140	2	162	757	1,349	794	8.97	5.96	15.24	10.12
San Antonio	244	26	169		101	540	690	340	7.01	5.03	12.16	8.73
Waco	158	3	3		31	195	86	166	10.06	7.94	5.21	4.11
Arkansas	490	6	80		103	679	749	664	9.33	6.22	10.53	7.02
Kentucky	700	92	89		102	983	2,047	1,754	12.33	7.15	14.38	8.34
Louisville	549	64	8		37	658	1,132	1,178	18.85	10.47	18.11	10.06
Tennessee	980	54	117	4	87	1,242	1,514	1,431	11.25	7.08	11.50	7.24
Nashville	279	10	43		23	355	647	514	9.88	5.45	12.44	6.86
Southern States	19,753	1,482	2,415	9	3,077	26,736	33,418	28,145	10.60	6.51	12.58	7.73
Ohio	1,970	1,056	403	5	171	3,605	5,138	4,178	10.37	5.87	12.76	7.22
Cincinnati	38	2	129		2	171	1,584	1,136	14.02	8.48	19.56	11.82
Cleveland	225	158	6		58	447	522	421	8.77	4.87	10.88	6.03
Columbus	378	76	58		9	521	1,213	563	11.26	5.44	24.26	11.72
Indiana	1,025	210	340		198	1,773	3,236	2,538	10.14	6.41	12.93	8.18
Indianapolis	425	50	2		3	480	768	590	7.71	5.46	10.04	7.11
Illinois	2,291	499	496	1	590	3,877	5,094	4,202	11.14	6.75	13.51	8.19
Chicago, Cent. Res.	2,846	201	180		51	3,278	11,268	13,549	20.45	11.33	17.01	9.42
Chicago, other Res.	145	148	79		105	477	698	494	8.74	6.10	12.35	8.62
Peoria	82	21	35		2	140	577	388	15.68	6.75	23.31	10.03
Michigan	827	193	288		167	1,475	3,425	2,634	13.89	8.28	18.05	10.76
Detroit	577	98	327		2	1,004	2,113	1,444	12.03	5.66	17.61	8.29
Wisconsin	1,027	319	466	2	314	2,128	3,178	2,166	11.98	7.66	17.58	11.23
Milwaukee	614	207	94	4	8	927	1,298	950	10.44	6.44	14.26	8.80
Minnesota	1,565	338	182	1	277	2,363	1,531	1,587	8.07	5.43	7.78	5.24
Minneapolis	701	55	71	1	12	840	1,862	1,391	12.10	7.18	16.19	9.62
St. Paul	94	36	55		7	192	1,767	632	10.99	6.60	30.73	18.45
Iowa	2,291	141	106	1	460	2,999	490	1,012	5.53	3.73	2.68	1.81
Des Moines	308	5	3		51	367	¹⁵ 88	40	1.48	1.03	¹⁵ 3.26	¹⁵ 2.26
Sioux City	221	66	5		441	733	¹⁵ 468	112	5.46	4.23	¹⁵ 22.83	¹⁵ 17.66
Missouri	580	51	68		62	761	495	525	6.83	4.53	6.44	4.28
Kansas City	756	71	27		51	905	1,069	699	9.91	6.70	15.16	10.25
St. Joseph	71		6		5	82	169	121	11.00	5.90	15.36	8.24
St. Louis	540	90	137		45	812	4,319	3,753	13.01	9.51	14.97	10.95
Middle Western States	19,597	4,091	3,563	15	3,091	30,357	51,258	45,125	12.34	7.45	14.02	8.47
North Dakota	800	59	40	1	108	1,008	226	257	4.66	3.15	4.09	2.77
South Dakota	541	111	19		110	781	340	304	6.47	4.50	7.24	5.04
Nebraska	852	51	18		229	1,150	643	666	8.48	5.63	8.19	5.43
Lincoln	142	22	3		31	198	172	466	31.07	23.42	11.47	8.64
Omaha	271	86	122		88	567	826	464	9.37	6.22	16.69	11.07

¹⁴ Capita. and surplus as of June 30, 1928.

¹⁵ Deficit.

[In thousands of dollars]

Location	Losses and depreciation charged off						Net addition to profits	Dividends	Ratios			
	On loans and discounts	On bonds, securities, etc.	On banking house, furniture and fixtures	On foreign exchange	Other losses	Total losses charged off			Dividends to capital	Dividends to capital and surplus	Net addition to profits to capital	Net addition to profits to capital and surplus
Kansas.....	1,556	90	161	6	291	2,104	1,024	1,213	<i>Per cent</i> 8.55	<i>Per cent</i> 5.79	<i>Per cent</i> 7.22	<i>Per cent</i> 4.88
Topeka.....	77	2	15	-----	15	109	241	142	9.79	7.42	16.62	12.58
Wichita.....	175	6	128	-----	5	314	157	222	9.25	6.03	6.54	4.27
Montana.....	996	54	74	-----	139	1,263	824	483	9.06	6.15	15.46	10.49
Wyoming.....	274	29	49	-----	41	393	341	304	13.16	7.87	14.76	8.83
Colorado.....	1,004	428	85	-----	179	1,696	495	734	10.05	6.26	6.78	4.22
Denver.....	333	225	117	-----	25	700	1,294	735	14.27	7.49	25.13	13.19
New Mexico.....	405	29	62	1	59	556	264	232	11.13	7.54	12.66	8.58
Oklahoma.....	1,885	176	350	3	385	2,799	1,622	1,696	11.53	8.94	11.03	8.55
Muskogee.....	48	10	-----	-----	2	60	187	96	10.67	8.21	20.78	15.98
Oklahoma City.....	192	35	139	-----	34	400	1,018	577	10.79	9.34	19.03	16.47
Tulsa.....	176	14	47	-----	22	259	1,105	463	7.78	5.65	18.57	13.48
Western States.....	9,727	1,427	1,429	11	1,763	14,357	10,779	9,054	9.88	6.78	11.76	8.07
Washington.....	717	157	227	-----	95	1,196	1,618	1,039	10.98	7.68	17.09	11.95
Seattle.....	324	36	109	-----	74	543	2,312	2,759	38.32	26.43	32.11	22.15
Spokane.....	344	33	10	-----	41	428	226	194	6.06	5.01	7.06	5.83
Oregon.....	829	120	89	3	111	1,152	639	521	8.51	5.68	10.44	6.97
Portland.....	275	346	129	-----	31	781	1,125	828	12.94	8.57	17.58	11.64
California.....	1,464	465	547	-----	371	2,847	3,111	2,593	10.20	6.93	12.24	8.32
Los Angeles.....	2,348	228	467	-----	519	3,662	3,618	3,412	11.47	6.65	12.16	7.06
San Francisco.....	2,033	894	1,539	60	806	5,332	8,951	15,178	20.65	11.52	12.18	6.79
Idaho.....	468	63	28	-----	91	650	353	173	5.40	3.93	11.01	8.02
Utah.....	121	14	20	-----	21	176	111	89	5.74	4.30	7.16	5.36
Salt Lake City.....	94	84	24	-----	21	223	259	216	10.29	6.87	12.33	8.24
Nevada.....	176	35	53	-----	12	276	77	128	8.53	6.14	5.13	3.69
Arizona.....	184	6	31	-----	-----	408	53	150	9.23	6.98	3.26	2.45
Pacific States.....	9,377	2,581	3,273	63	2,440	17,734	22,453	27,280	15.95	9.71	13.13	7.99
Alaska—nonmember.....	17	6	11	-----	3	37	81	66	24.00	15.35	29.45	18.84
Hawaii—nonmember.....	2	33	14	-----	-----	49	155	79	13.17	5.52	25.83	10.84
Total nonmember banks.....	19	39	25	-----	3	86	236	145	16.57	7.80	26.97	12.69
Total United States.....	92,106	29,191	18,150	181	13,428	153,056	270,158	205,358	12.88	6.81	16.95	8.96

Earnings, expenses, and dividends of national banks, by Federal reserve districts, year ended June 30, 1928

[In thousands of dollars]

	District No. 1 (373 banks)	District No. 2 (771 banks)	District No. 3 (693 banks)	District No. 4 (718 banks)	District No. 5 (507 banks)	District No. 6 (379 banks)	District No. 7 (433 banks)	District No. 8 (433 banks)	District No. 9 (668 banks)	District No. 10 (923 banks)	District No. 11 (695 banks)	District No. 12 (511 banks)	Non-member banks (6 banks)	Grand total (7,691 banks) ¹
Capital.....	194,387	376,087	113,191	125,200	96,042	77,529	201,813	74,220	59,847	84,418	89,755	170,492	875	1,593,856
Surplus.....	109,994	438,389	203,885	135,188	74,510	54,694	139,795	37,944	32,795	39,503	42,339	109,674	985	1,419,695
Capital and surplus.....	234,381	814,476	317,076	260,388	170,552	132,223	341,608	112,164	92,642	123,921	132,094	280,166	1,860	3,013,551
Gross earnings:														
Interest and discount on loans.....	59,943	176,427	63,928	62,042	50,525	43,919	105,696	35,162	32,022	49,087	45,030	93,068	382	817,231
Interest (including dividends) on investments.....	27,357	88,412	32,769	34,756	11,053	8,872	30,983	12,278	13,192	15,176	6,786	29,478	226	311,338
Interest on balances with other banks.....	1,771	3,574	1,192	2,358	1,569	1,945	2,840	1,341	1,670	3,009	2,347	2,946	39	26,601
Domestic exchange and collection charges.....	485	3,263	441	499	1,057	1,854	2,416	744	1,843	1,296	1,823	1,541	63	17,325
Foreign exchange department.....	685	7,206	846	306	48	212	2,118	46	132	16	193	1,627	2	13,437
Commissions and earnings from insurance premiums and the negotiation of real-estate loans.....	12	30	7	9	14	13	227	37	474	78	1	95	2	999
Trust department.....	1,571	6,030	627	886	563	412	1,797	320	110	548	184	3,110	7	16,165
Profits on securities sold.....	6,699	20,864	7,680	6,926	1,970	1,297	4,129	1,115	1,231	1,156	566	5,628	67	59,328
Other earnings.....	7,745	20,835	3,199	5,559	3,811	3,914	10,038	2,141	2,702	5,270	4,181	12,532	55	81,982
Total.....	106,268	326,641	110,689	113,341	70,610	62,438	160,244	53,184	53,376	75,636	61,111	150,025	843	1,344,406
Expenses paid:														
Salaries and wages.....	17,788	56,894	18,463	20,080	13,733	13,485	31,636	10,921	11,570	18,126	14,701	35,009	203	262,606
Interest and discount on borrowed money.....	1,748	4,966	1,578	1,322	1,426	1,286	1,826	975	287	745	779	1,674	0	13,619
Interest on bank deposits.....	3,109	19,597	2,170	4,141	2,103	2,263	7,220	2,784	2,200	4,217	2,722	4,736	20	57,282
Interest on demand deposits.....	13,726	41,306	9,747	11,238	4,448	3,829	18,046	4,336	2,791	6,189	5,044	8,243	62	129,005
Interest on time deposits.....	23,517	49,364	25,639	27,681	17,502	13,156	28,617	10,485	14,628	12,137	6,875	36,292	105	265,998
Taxes.....	4,079	11,732	5,953	6,377	4,635	4,149	10,784	3,717	2,800	4,730	4,336	5,431	27	68,750
Other expenses.....	10,653	33,526	10,365	11,363	7,519	8,056	20,299	5,876	6,485	10,409	8,078	22,663	113	155,405
Total.....	74,620	217,385	73,915	82,202	51,366	46,224	118,428	39,094	40,761	56,553	42,535	114,048	530	957,661
Net earnings during period.....	31,648	109,256	36,774	31,139	19,244	16,214	41,816	14,090	12,615	19,083	18,576	35,977	313	386,745
Recoveries on charged-off assets:														
Loans and discounts.....	718	3,181	757	914	804	1,164	2,348	1,043	1,736	2,729	2,372	1,744	9	19,519
Bonds, securities, etc.....	1,678	1,811	1,203	449	203	88	409	211	120	216	63	878	0	7,329
All other.....	1,180	1,622	1,380	429	442	456	633	188	577	738	535	1,441	0	9,621
Total.....	35,224	115,870	40,114	32,931	20,693	17,922	45,206	15,532	15,048	22,766	21,546	40,040	322	423,214

¹ Includes nonmember banks of Alaska and Hawaii.

Earnings, expenses, and dividends of national banks, by Federal reserve districts, year ended June 30, 1928—Continued

[In thousands of dollars]

	District No. 1 (373 banks)	District No. 2 (771 banks)	District No. 3 (693 banks)	District No. 4 (718 banks)	District No. 5 (507 banks)	District No. 6 (379 banks)	District No. 7 (964 banks)	District No. 8 (483 banks)	District No. 9 (668 banks)	District No. 10 (923 banks)	District No. 11 (695 banks)	District No. 12 (511 banks)	Non- member banks (6 banks)	Grand total (7,691 banks)
Losses and depreciation charged off:														
On loans and discounts.....	8,387	16,198	5,723	5,194	4,857	6,054	11,281	3,518	5,441	8,112	8,050	9,272	19	92,106
On bonds, securities, etc.....	3,935	11,646	2,335	2,362	1,161	449	1,864	456	750	1,286	327	2,581	39	29,191
On banking house, furniture, and fixtures.....	1,306	3,477	1,181	1,843	776	816	2,001	566	620	1,347	923	3,269	25	18,150
On foreign exchange.....	5	35	30	18	1	1	6	5	4	10	3	63	0	181
Other losses.....	782	1,571	492	436	514	874	2,168	449	744	1,458	1,713	2,224	3	13,428
Total.....	14,415	32,927	9,761	9,853	7,309	8,194	17,320	4,994	7,559	12,213	11,016	17,409	86	153,056
Net addition to profits from operations during period.....	20,809	82,943	30,353	23,078	13,384	9,728	27,886	10,538	7,489	10,553	10,530	22,631	236	270,158
Total dividends declared since June 30, 1927..	14,654	52,496	17,168	15,121	10,623	8,392	27,679	8,722	5,461	8,867	8,806	27,224	145	205,358
Ratios:														
Dividends to capital ¹ per cent..	11.78	13.96	15.17	12.08	11.06	10.82	13.72	11.75	9.12	10.50	9.81	15.97	16.57	12.88
Dividends to capital and surplus ¹.....do.....	6.25	6.45	5.41	5.81	6.23	6.35	8.10	7.78	5.89	7.16	6.67	9.72	7.80	6.81
Net addition to profits to capital ¹.....do.....	16.73	22.05	26.82	18.43	13.94	12.55	13.82	14.20	12.51	12.50	11.73	13.27	26.97	16.95
Net addition to profits to capital and surplus ¹.....do.....	8.88	10.18	9.57	8.86	7.85	7.36	8.16	9.40	8.08	8.52	7.97	8.08	12.69	8.96

¹ Capital and surplus as of June 30, 1928.

National-bank investments in United States Government securities and other bonds and securities, etc., loans and discounts (including rediscounts), and losses charged off on account of bonds and securities, etc., and loans and discounts, years ended June 30, 1918 to 1928, inclusive

[In thousands of dollars]

Year ended June 30—	U. S. Government securities	Other bonds and securities	Total bonds and securities, etc.	Loans and discounts (including rediscounts)	Losses charged off on bonds and securities, etc.	Losses charged off on loans and discounts	Percentage of losses charged off—	
							On bonds and securities to total bonds and securities owned	On account loans and discounts to total loans and discounts
1918.....	2, 129, 283	1, 840, 487	3, 969, 770	10, 135, 842	44, 350	33, 964	1. 12	0. 34
1919.....	3, 176, 814	1, 875, 609	5, 051, 923	11, 010, 208	27, 819	35, 440	. 55	. 32
1920.....	2, 269, 575	1, 916, 890	4, 186, 465	13, 611, 416	61, 790	31, 284	1. 48	. 23
1921.....	2, 019, 497	2, 005, 584	4, 025, 081	12, 004, 515	76, 179	76, 210	1. 89	. 63
1922.....	2, 285, 459	2, 277, 866	4, 563, 325	11, 248, 214	33, 444	135, 208	. 73	1. 20
1923.....	2, 693, 846	2, 375, 857	5, 069, 703	11, 817, 671	21, 890	120, 438	. 43	1. 02
1924.....	2, 481, 778	2, 660, 550	5, 142, 328	11, 978, 728	24, 642	102, 814	. 48	. 86
1925.....	2, 536, 767	3, 193, 677	5, 730, 444	12, 674, 067	25, 301	95, 552	. 44	. 75
1926.....	2, 469, 268	3, 372, 955	5, 842, 253	13, 417, 674	23, 783	93, 605	. 41	. 70
1927.....	2, 596, 173	3, 797, 040	6, 393, 213	13, 955, 696	27, 579	86, 512	. 43	. 62
1928.....	2, 391, 167	4, 256, 281	7, 147, 448	15, 144, 995	29, 191	92, 106	. 41	. 61

Number of national banks, capital, surplus, net addition to profits, dividends, and ratios, years ended June 30, 1914 to 1928

[In thousands of dollars]

Year ended June 30—	Number of banks	Capital	Surplus	Net addition to profits	Dividends	Ratios			
						Dividends to capital	Dividends to capital and surplus	Net addition to profits	
								To capital	To capital and surplus
1914.....	7, 453	1, 063, 978	714, 117	149, 270	120, 947	<i>Per cent</i> 11. 37	<i>Per cent</i> 6. 80	<i>Per cent</i> 14. 03	<i>Per cent</i> 8. 39
1915.....	7, 560	1, 068, 577	726, 620	127, 095	113, 707	10. 63	6. 33	11. 89	7. 08
1916.....	7, 571	1, 066, 209	731, 820	157, 544	114, 725	10. 76	6. 38	14. 78	8. 76
1917.....	7, 589	1, 081, 670	765, 918	194, 321	125, 538	11. 61	6. 79	17. 96	10. 52
1918.....	7, 691	1, 098, 264	816, 801	212, 332	129, 778	11. 82	6. 78	19. 33	11. 09
1919.....	7, 762	1, 115, 507	869, 457	240, 366	135, 588	12. 15	6. 83	21. 55	12. 11
1920.....	8, 019	1, 221, 453	984, 977	282, 083	147, 793	12. 10	6. 70	23. 09	12. 78
1921.....	8, 147	1, 273, 237	1, 026, 270	216, 106	158, 158	12. 42	6. 88	16. 97	9. 40
1922.....	8, 246	1, 307, 199	1, 049, 228	183, 670	165, 884	12. 69	7. 04	14. 05	7. 79
1923.....	8, 238	1, 328, 791	1, 070, 000	203, 488	179, 176	13. 48	7. 47	15. 31	8. 48
1924.....	8, 085	1, 334, 011	1, 080, 578	195, 706	163, 683	12. 27	6. 78	14. 67	8. 11
1925.....	8, 070	1, 369, 385	1, 118, 953	223, 935	165, 033	12. 05	6. 63	16. 35	9. 00
1926.....	7, 978	1, 412, 872	1, 198, 899	249, 167	173, 753	12. 30	6. 65	17. 63	9. 54
1927.....	7, 796	1, 474, 173	1, 256, 945	252, 319	180, 753	12. 26	6. 62	17. 12	9. 24
1928.....	7, 691	1, 593, 856	1, 419, 695	270, 158	205, 358	12. 88	6. 81	16. 95	8. 96

NATIONAL BANKS CLASSIFIED ACCORDING TO CAPITAL STOCK

The recapitulation following concerns tables published in the appendix of this report in relation to the number of banks in reserve cities and States on December 31, 1927, classified according to capital stock, with the amount of loans and discounts, bonds and

securities owned, aggregate resources, paid-in capital stock, surplus and undivided profits, and total deposits:

National banks classified according to capital stock December 31, 1927

[In thousands of dollars]

	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
Capital of less than \$50,000.....	2, 227	443, 147	268, 087	912, 054	59, 411	51, 901	753, 947
Capital of \$50,000 but less than \$200,000.....	4, 126	2, 635, 530	1, 753, 412	5, 422, 283	328, 068	382, 800	4, 420, 330
Capital of \$200,000 but less than \$500,000.....	924	2, 032, 961	1, 151, 461	3, 949, 893	229, 680	268, 518	3, 261, 720
Capital of \$500,000 but less than \$1,000,000.....	256	1, 289, 072	593, 785	2, 391, 789	143, 925	160, 049	1, 962, 414
Capital of \$1,000,000 but less than \$5,000,000.....	199	3, 138, 338	1, 202, 854	5, 743, 225	309, 675	337, 783	4, 792, 062
Capital of \$5,000,000 but less than \$25,000,000.....	28	2, 782, 410	1, 161, 223	5, 256, 314	235, 250	399, 453	4, 147, 582
Capital of \$25,000,000 but less than \$50,000,000.....	3	1, 167, 547	453, 792	2, 144, 055	97, 500	109, 408	1, 720, 781
Capital of \$50,000,000 or more.....	2	1, 342, 254	310, 184	2, 344, 606	125, 000	135, 279	1, 801, 167
Total United States.....	7, 765	14, 831, 259	6, 899, 798	28, 164, 219	1, 528, 509	1, 845, 191	22, 860, 003

NATIONAL BANK EXAMINERS

The following is a list of the examiners in the service on October 31, 1928:

CHIEF NATIONAL BANK EXAMINER

Pole, J. W., Office Comptroller of the Currency, Washington, D. C.

ASSISTANT CHIEF NATIONAL BANK EXAMINERS

Office Comptroller of the Currency, Washington, D. C.

Hodgson, R. M.
McBryde, W. W.

Proctor, J. L.
Smith, C. F.

DISTRICT CHIEF NATIONAL BANK EXAMINERS

[By Federal reserve districts]

F. R. Dist. No.	Name	Address
1	Williams, F. D.....	Federal Reserve Bank Building, Boston, Mass.
2	Reeves, Owen T., jr.....	525 Federal Reserve Bank Building, New York, N. Y.
3	Newnham, Stephen L.....	1500 Walnut Street, room 1501, Philadelphia, Pa.
4	Leyburn, Alfred P.....	715 Federal Reserve Bank Building, Cleveland, Ohio.
5	Folger, William P.....	National Metropolitan Bank Building, Washington, D. C.
6	Robb, Ellis D.....	606 Fourth National Bank Building, Atlanta, Ga.
7	Patterson, B. K.....	164 West Jackson Boulevard, room 1203, Chicago, Ill.
8	Wood, John S.....	1310 Federal Commerce Trust Building, St. Louis, Mo.
9	Wright, I. D.....	1334 First National Soo Line Building, Minneapolis, Minn.
10	Roberts, L. K.....	800 Federal Reserve Bank Building, Kansas City, Mo.
11	Collier, Richard H.....	1706 Republic Bank Building, Dallas, Tex.
12	Harris, Thomas E.....	1103 Alexander Building, San Francisco, Calif.

NATIONAL BANK EXAMINERS

F. R. Dist. No.	Name	Address
3	Allanson, E. A.-----	1500 Walnut Street, room 1501, Philadelphia, Pa.
10	Allen, E. F.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
7	Allsup, A. S. (REC)-----	Care of First National Bank, Stewardson, Ill.
5	Amrhein, Joseph A.-----	910 Virginia Railway & Power Building, Richmond, Va.
6	Anderson, E. F. (REC)---	Care of Georgia National Bank, Athens, Ga.
9	Anderson, O. A.-----	No. 9, Midland National Bank Building, Billings, Mont.
2	Ashwood, Cecil-----	525 Federal Reserve Bank Building, New York, N. Y.
4	Austin, James W. (JG)---	715 Federal Reserve Bank Building, Cleveland, Ohio.
5	Bailey, J. L.-----	Post-office box 1185, Huntington, W. Va.
3	Baker, W. B.-----	1500 Walnut Street, room 1501, Philadelphia, Pa.
12	Baldrige, William H.---	403 Empire State Building, Spokane, Wash.
6	Basham, A. A.-----	Post-office box 940, Knoxville, Tenn.
2	Beaton, Otis W.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Becker, E. J. (JG)-----	Post-office box 186, Clinton, Okla.
9	Bina, J. C.-----	4532 Grand Avenue, Minneapolis, Minn.
4	Bleakley, B. J.-----	Post-office box 421, Wheeling, W. Va.
4	Boardman, Paul.-----	Post-office box 122, Lima, Ohio.
3	Boysen, Alfred.-----	Post Office Building, Wilkes-Barre, Pa.
7	Breen, Daniel J. (JG)---	164 West Jackson Boulevard, room 1203, Chicago, Ill.
7	Bryan, Charles A.-----	405 Federal Reserve Bank Building, Detroit, Mich.
4	Byers, R. W.-----	Post-office box 1058, Pittsburgh, Pa.
10	Campbell, George H.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
1	Carolan, William B.-----	Federal Reserve Bank Building, Boston, Mass.
	Carter, Aubrey B. (U)---	Room 185, Treasury Department, Washington, D. C.
10	Chapman, Edward L.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
12	Chorpening, I. I.-----	638 H. W. Hellman Building, Los Angeles, Calif.
4	Clarke, Addison A.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
2	Clarke, F. S.-----	General Delivery, Kingston, N. Y.
1	Coffin, George M. (REC)---	Care of First National Bank, Putnam, Conn.
12	Coffin, G. S.-----	1103 Alexander Building, San Francisco, Calif.
12	Cooke, A. J. (JG)-----	638 H. W. Hellman Building, Los Angeles, Calif.
6	Cottingham, T. J.-----	Post-office box 1175, Lakeland, Fla.
12	Crawley, W. C. (REC)---	Care of Astoria National Bank, Astoria, Oreg.
6	Cunningham, F. F. (JG)---	Post-office box 822, Nashville, Tenn.
5	Dalton, John W.-----	Post-office box 958, Charlotte, N. C.
3	Davenport, H. B.-----	Post-office box 61, Lancaster, Pa.
5	Davis, Thomas H.-----	Post-office box 1162, Columbia, S. C.
2	Denton, Frank R.-----	525 Federal Reserve Bank Building, New York, N. Y.

National Bank Examiners—Continued

F. R. Dist. No.	Name	Address
12	Donahue, C. A. (JG)-----	638 H. W. Hellman Building, Los Angeles, Calif.
10	Donahue, W. H.-----	Post-office box 1546, Muskogee, Okla.
1	Dooley, Thomas E.-----	273 Grand View Terrace, Hartford, Conn.
9	Dougherty, J. M. (JG)---	1334 First National Soo Line Building, Minneapolis, Minn.
2	Dwyer, Thomas R.-----	525 Federal Reserve Bank Building, New York, N. Y.
7	Dye, Sam W.-----	215 Central National Bank Building, Peoria, Ill.
8	Elkins, Lewis R.-----	214 Federal Building, Evansville, Ind.
11	Embry, Jacob.-----	1706 Republic Bank Building, Dallas, Tex.
6	Evans, Clyde J.-----	Post-office box 1828, Atlanta, Ga.
4	Faris, A. B.-----	Post-office box 506, Richmond, Ky.
9	Fiman, C. F. (REC)-----	National Bank of Commerce, Pierre, S. Dak.
11	Foster, Charles W.-----	519 Bedell Building, San Antonio, Tex.
2	Francis, C. C.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Fraser, J. A.-----	Post-office box 574, Hutchinson, Kans.
1	Freeman, O. M.-----	89 Angell Street, Providence, R. I.
7	French, H. S.-----	213 Federal Building, Des Moines, Iowa.
7	Fuller, Harry R.-----	Post-office box 371, Grand Rapids, Mich.
4	Fulton, Ira J.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
3	Funsten, W. P.-----	1500 Walnut Street, Room 1501, Philadelphia, Pa.
	Garrett, Robert D.-----	Care of Division of Insolvent National Banks, office of Comptroller of the Currency, Washington, D. C.
11	Gilbert, H. B.-----	Post-office box 318, Wichita Falls, Tex.
12	Glazier, Charles A.-----	Post-office box 226, Provo, Utah.
	Goodhart, R. W. (REC)---	Care of Division of Insolvent National Banks, office of Comptroller of the Currency, Washington, D. C.
4	Graham, H. A. (REC)---	Care of New Cumberland National Bank, Cumberland, W. Va.
12	Gray, W. M. (JG)-----	1103 Alexander Building, San Francisco, Calif.
1	Green, A. W.-----	Federal Reserve Bank Building, Boston, Mass.
5	Green, Charles W.-----	Post-office box 334, Cumberland, Md.
1	Greene, Thomas M.-----	Federal Reserve Bank Building, Boston, Mass.
4	Grimes, William C. (JG)---	Post-office box 473, New Castle, Pa.
2	Hallenberg, Herbert.-----	525 Federal Reserve Bank Building, New York, N. Y.
3	Hartman, Charles H.-----	1500 Walnut Street, Room 1501, Philadelphia, Pa.
7	Harwood, E. G.-----	405 Federal Reserve Bank Building, Detroit, Mich.
4	Hauschild, L. P. (JG)---	715 Federal Reserve Bank Building, Cleveland, Ohio.
11	Hedrick, Gilbar C.-----	1706 Republic Bank Building, Dallas, Tex.
10	Hewitt, Roland B.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
8	Hooker, Robert K. (JG)---	1310 Federal Commerce Trust Building, St. Louis, Mo.
12	Hooper, Marshall.-----	522 Central Building, Seattle, Wash.
9	Hoover, Paul E.-----	1334 First National Soo Line Building, Minneapolis, Minn.

National Bank Examiners—Continued

F. R. Dist. No.	Name	Address
7	Hopkins, R. L.-----	164 West Jackson Boulevard, Room 1203, Chicago, Ill.
11	Horton, B. E. (JG)-----	Post-office box 1584, Waco, Tex.
2	Hotchkin, Paul L.-----	326 Ten Eyck Street, Watertown, N. Y.
9	Huck, William F.-----	306 Dakota Bank Building, Aberdeen, S. Dak.
10	Hughes, J. G. (REC)-----	Care of American National Bank, Salisaw, Okla.
1	Hurley, Michael J.-----	Federal Reserve Bank Building, Boston, Mass.
11	Hutt, William E.-----	Sherman, Tex.
7	Johnson, C. E. H.-----	331 Federal Building, Milwaukee, Wis.
	Johnson, Robin M. (REC)-----	Care of First National Bank, Lorena, Tex.
7	Joseph, Edw. M.-----	Post-office box 589, Danville, Ill.
5	Kane, T. F.-----	National Metropolitan Bank Building, Washington, D. C.
8	Kane, W. W.-----	207 Federal Building, Louisville, Ky.
9	Kelly, Burdette (REC)-----	Care of First National Bank, Torrington, Wyo.
3	Ketner, John H.-----	Post-office box 32, Altoona, Pa.
2	Klein, Benton-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Lahman, H. S. (REC)-----	Care of First National Bank, Milford, Iowa.
7	Laird, H. A.-----	Post-office box 271, Spencer, Iowa.
11	Lamb, Ernest-----	Post-office box 667, Greenville, Tex.
12	Lamm, R. Foster-----	1124 North Olive Street, Santa Ana, Calif.
6	Lammond, W. M.-----	Post-office box 1364, New Orleans, La.
2	Lanning, L. C.-----	525 Federal Reserve Bank Building, New York, N. Y.
4	Lanum, Harry L.-----	Post-office box 463, Columbus, Ohio.
6	Lifsey, W. P.-----	Post-office box 442, Albany, Ga.
8	Lilly, John F.-----	1310 Federal Commerce Trust Building, St. Louis, Mo.
12	Linden, C. C (JG)-----	514 Post Office Building, Portland, Oreg.
11	Loftis, C. A.-----	332 Post Office Building, Amarillo, Tex.
2	Lorang, P. J.-----	525 Federal Reserve Bank Building, New York, N. Y.
6	Luiken, John B.-----	720 Bell Building, Montgomery, Ala.
2	Luscombe, A. P.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Lyon, C. W. (JG)-----	Post-office box 296, Salina, Kans.
	Lyon, Gibbs-----	Care of Division Insolvent National Banks, Office Comptroller of Currency, Washington, D. C.
9	Lytle, Frank S.-----	1334 First National Soo Line Building, Minneapolis, Minn.
2	McCans, A. B.-----	Post-office box 567, Albany, N. Y.
3	McConaughy, R. C.-----	1500 Walnut Street, room 1501, Philadelphia, Pa.
3	McGinnis, F. J. (JG)-----	Do.
9	McLaren, D. D.-----	201 Security National Bank Building, Sioux Falls, S. Dak.
12	McLean, C. H.-----	638 H. W. Hellman Building, Los Angeles, Calif.
2	McMullan, J. R.-----	Post-office box 231, Utica, N. Y.
2	Machleid, Charles J.-----	57 Prospect Park SW, Brooklyn, N. Y.
12	Madland, L. L.-----	522 Central Building, Seattle, Wash.
8	Mann, Stuart H.-----	1310 Federal Commerce Trust Building, St. Louis, Mo.
11	Marcom, Roy-----	Post-office box 1223, Shreveport, La.

National Bank Examiners—Continued

F. R. Dist. No.	Name	Address
3	Medill, George L.-----	1500 Walnut Street, room 1501, Philadelphia, Pa.
10	Miller, Louis A.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
7	Moon, Earl W.-----	164 West Jackson Boulevard, room 1203, Chicago, Ill.
12	Morgan, C. E. (JG)-----	326 Yates Building, Boise, Idaho.
5	Motter, Charles W.-----	Post-office box 332, Raleigh, N. C.
1	Murphy, Daniel F.-----	286 Harrison Street, Manchester, N. H.
10	Nelson, F. S.-----	202 Federal Building, Grand Island, Nebr.
9	Nelson, Nels (JG)-----	1334 First National Soo Line Building, Minneapolis, Minn.
10	Nomland, Harald (REC)-----	Care of National State Bank, Stockton, Kans.
4	Norman, L. A.-----	Post-office box 14, Mansfield, Ohio.
5	Oekershausen, F. C. (JG)-----	National Metropolitan Bank Building, Washington, D. C.
12	Palmer, R. E. A. (JG)-----	522 Central Building, Seattle, Wash.
1	Parker, Edw. F.-----	Federal Reserve Bank Building, Boston, Mass.
	Pearson, Herbert (REC)-----	First National Bank, Dublin, Ga.
10	Penn, D. V. (JG)-----	Post-office box 545, Guthrie, Okla.
7	Penningroth, W. J.-----	164 W. Jackson Boulevard, room 1203, Chicago, Ill.
11	Peterson, F. R.-----	Care of Federal Reserve Bank, Houston, Tex.
11	Pierce, W. W.-----	Post-office box 556, Corsicana, Tex.
7	Potter, Fulton F. (REC)-----	Care of First National Bank, Cumberland, Iowa.
7	Powell, Charles E.-----	164 West Jackson Boulevard, room 1203, Chicago, Ill.
12	Price, A. E.-----	1107 Mattei Building, Fresno, Calif.
7	Quinn, Henry F (JG)-----	164 West Jackson Boulevard, room 1203, Chicago, Ill.
5	Ramsdell, P. C.-----	National Metropolitan Bank Building, Washington, D. C.
3	Ransom, F. T.-----	1500 Walnut Street, room 1501, Philadelphia, Pa.
2	Rasmussen, Frank E.-----	525 Federal Reserve Bank Building, New York, N. Y.
8	Reinholdt, C. A.-----	4954 Lindell Avenue, St. Louis, Mo.
	Rial, Ben P. (JG)-----	Room 301, Division of Insolvent National Banks, Office Comptroller of the Currency, Washington, D. C.
10	Riley, Jay M. (REC)-----	City National Bank, Bismarek, N. Dak.
11	Roots, J. O.-----	Post-office box 1062, Austin, Tex.
10	Ross, M. A.-----	Post-office box 508, Norfolk, Nebr.
12	Rummel, John T. (JG)-----	1103 Alexander Building, San Francisco, Calif.
1	Ryan, Frank J.-----	Federal Reserve Bank Building, Boston, Mass.
7	Sanders, J. L.-----	Post-office box 592, Indianapolis, Ind.
7	Schmidt, H. W. (JG)-----	Post-office box 527, Rock Island, Ill.
	Schofield, John W. (U)-----	1539 Hayworth Avenue, Hollywood, Calif.
9	Sedlacek, L. H.-----	1334 First National Soo Line Building, Minneapolis, Minn.
9	Sevison, Henry-----	309 Torrey Building, Duluth, Minn.
12	Shapirer, Leo-----	1103 Alexander Building, San Francisco, Calif.
2	Shea, L. A.-----	525 Federal Reserve Bank Building, New York, N. Y.

National Bank Examiners—Continued

F. R. Dist. No.	Name	Address
2	Sheehan, W. F.-----	525 Federal Reserve Bank Building, New York, N. Y.
11	Sibley, W. L. (JG)-----	Post-office box 1471, Abilene, Tex.
3	Siebert, J. H.-----	Post-office box 491, Williamsport, Pa.
	Sims, M. H.-----	1500 Walnut Street, room 1501, Philadelphia, Pa.
3	Smith, George F.-----	Post-office box 981, Harrisburg, Pa.
4	Smith, George H.-----	Post office box 336, West Newton, Pa.
9	Smith, John H. (REC)-----	Weiser, Idaho.
2	Smith, Robert F.-----	525 Federal Reserve Bank Building, New York, N. Y.
10	Smith, Roy E. (REC)-----	Care of First National Bank, Akron, Colo.
2	Smouse, M. C.-----	Post office box 607, Albany, N. Y.
5	Snapp, J. W.-----	National Metropolitan Bank Building, Washington, D. C.
3	Snyder, Vernon G.-----	Post office box 231, Sunbury, Pa.
9	Stevens, L. T.-----	4929 Pleasant Avenue South, Minneapolis, Minn.
	Stewart, Adelia M.-----	Office Comptroller of the Currency, Washington, D. C.
5	Stewart, Charles A.-----	Post office box 63, East Falls Church, Va.
2	Stewart, H. E.-----	525 Federal Reserve Bank Building, New York, N. Y.
	Stobic, C. A.-----	Post office box 313, Honolulu, Hawaii.
9	Storing, Charles C. (REC)-----	Lock box 450, Mandan, N. Dak.
10	Stout, C. L.-----	Post office box 197, Cheyenne, Wyo.
2	Strong, J. M.-----	525 Federal Reserve Bank Building, New York, N. Y.
7	Stuart, Robert K.-----	164 West Jackson Boulevard, room 1203, Chicago, Ill.
4	Swensen, Loren T.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
9	Swords, Geo. W. (REC)-----	Care of American National Bank Building, Billings, Mont.
12	Taylor, O. C. (JG)-----	638 H. W. Hellman Building, Los Angeles, Calif.
7	Taylor, William.-----	213 Federal Building, Des Moines, Iowa.
12	Tolton, A. F.-----	1103 Alexander Building, San Francisco, Calif.
4	Tull, H. R.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
7	Utt, J. F.-----	Sheridan Apartments, C-2, Fort Wayne, Ind.
	Van Brunt, L. J.-----	18 Magill Block, Fargo, N. Dak.
6	Vann, John R. (JG)----- (REC).	Care of First National Bank, Allendale, S. C.
8	Von Arb, E. A.-----	324 Leafland Avenue, Centralia, Ill.
7	Walker, Harry W.-----	Hotel Witter, Wisconsin Rapids, Wis.
7	Wanberg, Joseph F.-----	213 Federal Building, Des Moines, Iowa.
4	Ward, Maxwell M.-----	Post office box 1058, Pittsburgh, Pa.
2	Watts, John L.-----	525 Federal Reserve Bank Building, New York, N. Y.
12	Weigand, Charles P.-----	1103 Alexander Building, San Francisco, Calif.
4	Whipple, A. P.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
10	White, O. W.-----	506 California Building, Denver, Colo.
11	Whitehurst, W. M. (JG)-----	1706 Republic Bank Building, Dallas, Tex.
2	Whitney, H. S.-----	280 Central Avenue, Orange, N. J.
12	Wilde, Max C.-----	514 Post Office Building, Portland, Oreg.

National Bank Examiners—Continued

F. R. Dist. No.	Name	Address
	Williams, C. L. (REC)---	Commercial National Bank, Statesville, N. C.
	Wilson, C. F.-----	Office Comptroller of the Currency, Wash- ington, D. C.
2	Wilson, E. B.-----	525 Federal Reserve Bank Building, New York, N. Y.
7	Wilson, V. J.-----	Post-office box 536, Federal Building, Water- loo, Iowa.
11	Witt, Grady T.-----	1706 Republic Bank Building, Dallas, Tex.
5	Wood, D. R.-----	Pulaski National Bank Building, Pulaski, Va.
8	Woodside, Hal.-----	1248 Washington Avenue, Springfield, Mo.
12	Wright, E. M.-----	514 Post Office Building, Portland, Oreg.
8	Young, William R.-----	407 Central State National Bank Building, Memphis, Tenn.

(REC) = Acting as receiver of a national bank.

(JG) = National bank examiner, junior grade.

(U) = Unassigned.

FEDERAL RESERVE BANKS

Assets and liabilities of the 12 Federal reserve banks combined, as of the last weekly statement date in October, from 1919 to 1928

[In thousands of dollars]

	Oct. 31, 1919	Oct. 29, 1920	Oct. 26, 1921	Oct. 25, 1922	Oct. 31, 1923	Oct. 29, 1924	Oct. 28, 1925	Oct. 27, 1926	Oct. 26, 1927	Oct. 31, 1928
ASSETS										
Gold reserves	2,138,000	2,003,320	2,786,239	3,085,093	3,111,078	3,043,826	2,782,549	2,823,327	2,956,552	2,641,096
Other cash reserves	67,592	164,718	150,909	126,835	80,067	87,768	110,511	130,750	135,793	131,900
Nonreserve cash	(1)	(1)	(1)	(1)	39,152	42,300	52,932	52,841	61,187	56,874
Bills discounted	2,128,547	2,801,297	1,308,749	469,399	883,800	222,565	589,994	631,923	402,398	932,271
Bills bought in open market	394,355	298,375	62,316	257,691	204,698	215,404	328,717	307,841	301,111	440,376
United States Government obligations	301,254	296,371	190,946	408,636	91,837	584,200	324,767	300,174	510,630	227,099
Other bills and securities			10	27	317	2,007	6,619	2,500	620	3,730
Uncollected items	875,037	742,976	540,067	653,483	611,271	611,709	684,027	693,558	688,277	694,479
All other assets	34,559	34,550	55,679	63,931	69,047	87,490	80,317	74,449	73,497	70,213
Total	5,939,344	6,341,607	5,094,915	5,065,095	5,091,267	4,897,269	4,960,423	5,017,063	5,130,015	5,198,038
LIABILITIES										
Federal reserve notes in circulation	2,752,876	3,351,303	2,408,779	2,298,536	2,224,865	1,766,622	1,694,771	1,730,511	1,702,999	1,709,816
Federal reserve bank notes in circulation—net liability	254,933	214,961	88,024	37,995	523					
Deposits:										
Member bank—reserve account	1,833,481	1,805,661	1,669,059	1,799,931	1,895,265	2,162,347	2,227,212	2,216,896	2,351,870	2,370,988
Government	100,465	18,754	46,624	23,659	40,334	28,266	38,670	38,546	19,294	20,498
Other	97,843	21,307	22,873	18,180	23,061	27,351	31,382	25,689	32,287	27,536
Deferred availability items	693,766	571,807	466,044	539,773	555,914	566,510	617,360	638,465	646,615	655,508
Capital paid in	86,013	97,753	103,007	106,277	109,726	111,953	116,602	124,392	131,293	145,878
Surplus	81,087	164,745	213,824	215,398	218,369	220,915	217,837	220,310	223,775	233,319
All other liabilities	38,880	95,316	76,681	25,346	23,210	13,305	16,599	22,264	16,882	34,495
Total	5,939,344	6,341,607	5,094,915	5,065,095	5,091,267	4,897,269	4,960,423	5,017,063	5,130,015	5,198,038

¹ Not shown separately prior to 1923.

Principal assets and liabilities of the 12 Federal reserve banks combined, on the last weekly statement date in each month, from January, 1924, to October, 1928

[In millions of dollars]

Date	Assets						Liabilities			
	Bills and securities				Reserves		Federal reserve notes in circulation	Deposits		Capital and surplus
	Bills discounted	Bills bought in open market	United States Government securities	Total ¹	Gold	Total		Members' reserve	Total	
1924										
Jan. 30	522	272	121	915	3,143	3,263	2,023	1,928	1,991	331
Feb. 27	532	263	156	951	3,123	3,230	2,022	1,927	1,986	332
Mar. 26	482	202	257	942	3,123	3,223	1,983	1,912	2,007	332
Apr. 30	447	124	302	873	3,120	3,223	1,926	1,945	2,005	332
May 28	430	87	333	850	3,118	3,214	1,891	1,936	1,997	332
June 25	350	45	430	826	3,156	3,271	1,844	2,035	2,108	332
July 30	294	24	505	825	3,155	3,260	1,762	2,087	2,165	332
Aug. 27	263	49	542	855	3,115	3,202	1,741	2,082	2,150	333
Sept. 24	260	92	575	928	3,069	3,156	1,730	2,120	2,196	333
Oct. 29	223	215	584	1,024	3,044	3,132	1,767	2,162	2,218	333
Nov. 26	221	281	582	1,087	3,046	3,134	1,845	2,148	2,203	333
Dec. 31	314	387	540	1,249	2,937	3,047	1,862	2,220	2,311	330
1925										
Jan. 28	274	308	394	989	2,939	3,083	1,684	2,172	2,265	330
Feb. 25	434	317	365	1,130	2,894	3,030	1,729	2,208	2,270	331
Mar. 25	378	307	344	1,041	2,867	3,008	1,709	2,119	2,184	332
Apr. 29	400	267	349	1,028	2,851	2,993	1,684	2,135	2,187	333
May 27	414	278	349	1,054	2,838	2,982	1,671	2,138	2,202	333
June 24	455	242	325	1,034	2,811	2,959	1,634	2,140	2,210	333
July 29	468	210	330	1,021	2,791	2,937	1,598	2,153	2,201	334
Aug. 26	580	202	332	1,126	2,762	2,888	1,616	2,183	2,237	334
Sept. 30	633	268	343	1,257	2,760	2,866	1,685	2,210	2,268	334
Oct. 28	590	329	325	1,250	2,733	2,893	1,695	2,227	2,297	334
Nov. 25	625	359	332	1,326	2,746	2,861	1,732	2,220	2,291	335
Dec. 30	750	363	377	1,501	2,704	2,822	1,835	2,309	2,357	335
1926										
Jan. 27	449	295	365	1,119	2,801	2,953	1,667	2,217	2,272	339
Feb. 24	540	304	331	1,185	2,767	2,917	1,679	2,203	2,262	340
Mar. 31	632	250	330	1,226	2,767	2,920	1,656	2,215	2,323	341
Apr. 28	514	199	389	1,114	2,797	2,954	1,662	2,203	2,242	342
May 26	474	239	395	1,119	2,816	2,975	1,673	2,195	2,243	343
June 30	515	249	385	1,158	2,835	2,980	1,697	2,229	2,260	343
July 28	521	211	369	1,106	2,851	2,999	1,671	2,205	2,261	343
Aug. 25	571	255	321	1,150	2,841	2,978	1,693	2,204	2,258	344
Sept. 29	717	276	302	1,298	2,807	2,937	1,716	2,249	2,330	344
Oct. 27	632	308	300	1,242	2,823	2,954	1,731	2,217	2,281	345
Nov. 24	628	341	300	1,271	2,830	2,958	1,774	2,202	2,262	345
Dec. 29	711	379	317	1,410	2,815	2,944	1,857	2,264	2,346	345
1927										
Jan. 26	365	302	303	972	2,967	3,133	1,688	2,192	2,245	354
Feb. 23	398	280	305	985	2,953	3,141	1,708	2,166	2,215	355
Mar. 30	456	237	353	1,049	3,022	3,183	1,711	2,274	2,328	356
Apr. 27	444	242	318	1,006	3,041	3,207	1,718	2,270	2,314	358
May 25	429	236	322	989	3,012	3,178	1,706	2,268	2,326	358
June 29	477	216	376	1,071	3,021	3,184	1,703	2,342	2,399	359
July 27	398	169	385	954	3,023	3,181	1,662	2,282	2,330	358
Aug. 31	401	185	473	1,059	2,998	3,146	1,676	2,299	2,341	359
Sept. 28	430	242	494	1,168	2,989	3,126	1,706	2,337	2,390	360
Oct. 26	402	301	511	1,215	2,957	3,093	1,703	2,352	2,404	360
Nov. 30	477	355	548	1,381	2,805	2,940	1,717	2,379	2,413	360
Dec. 28	609	386	603	1,599	2,739	2,862	1,813	2,432	2,473	361
1928										
Jan. 25	385	347	441	1,174	2,819	2,988	1,585	2,355	2,402	368
Feb. 29	493	344	408	1,245	2,808	2,974	1,588	2,375	2,426	370
Mar. 28	524	346	386	1,257	2,760	2,931	1,567	2,357	2,404	369
Apr. 25	709	366	305	1,381	2,723	2,886	1,573	2,417	2,475	371
May 29	944	304	219	1,468	2,607	2,757	1,593	2,357	2,408	373
June 27	1,032	223	212	1,468	2,583	2,738	1,605	2,345	2,382	374
July 25	1,025	169	208	1,402	2,604	2,761	1,607	2,300	2,346	376
Aug. 29	1,039	184	209	1,433	2,619	2,765	1,651	2,269	2,325	378
Sept. 26	1,011	263	229	1,508	2,633	2,771	1,682	2,316	2,366	379
Oct. 31	932	440	227	1,603	2,641	2,773	1,710	2,371	2,419	379

¹ Includes (in addition to bills discounted and bought and United States securities) municipal warrants, Federal intermediate credit bank debentures, and foreign loans on gold.

Percentage of bills discounted secured by United States Government obligations to total bills discounted and purchased by Federal reserve banks at the end of each month, year ended October 31, 1928

[In thousands of dollars]

Date	Discounted bills secured by United States Government obligations	Total holdings of discounted and purchased bills	Percentage of discounted bills secured by Government obligations to total holdings of discounted and purchased bills
1927			
Nov. 30.....	345,070	831,765	41.5
Dec. 31.....	417,729	973,542	42.9
1928			
Jan. 31.....	297,983	801,979	37.2
Feb. 29.....	306,408	836,327	36.6
Mar. 31.....	363,777	948,861	38.3
Apr. 30.....	589,047	1,191,174	49.5
May 31.....	708,644	1,312,968	54.0
June 30.....	749,864	1,312,288	57.1
July 31.....	622,334	1,193,001	52.2
Aug. 31.....	664,452	1,299,179	51.1
Sept. 30.....	666,458	1,354,409	49.2
Oct. 31.....	562,096	1,373,647	40.9

FEDERAL RESERVE BANK DISCOUNT RATES

The discount rates of each of the 12 Federal reserve banks in effect November 1, 1928, the date established, and the previous rate with respect to all classes and maturities of eligible paper are shown in the following statement:

Rates on all classes and maturities of eligible paper

Federal reserve bank	Rate in effect on Nov. 1	Date established	Previous rate
Boston.....	5	July 19, 1928.....	4½
New York.....	5	July 13, 1928.....	4½
Philadelphia.....	5	July 26, 1928.....	4½
Cleveland.....	5	Aug. 1, 1928.....	4½
Richmond.....	5	July 13, 1928.....	4½
Atlanta.....	5	July 14, 1928.....	4½
Chicago.....	5	July 11, 1928.....	4½
St. Louis.....	5	July 19, 1928.....	4½
Minneapolis.....	4½	Apr. 25, 1928.....	4
Kansas City.....	4½	June 7, 1928.....	4
Dallas.....	4½	May 7, 1928.....	4
San Francisco.....	4½	June 2, 1928.....	4

DISCOUNT RATES PREVAILING IN FEDERAL RESERVE BANK AND BRANCH CITIES

In the table following, prepared by the Federal Reserve Board and published in the Federal Reserve Bulletin for November, 1928, the rates shown are those at which the bulk of the loans of each class were made by representative banks during the week ending with the 15th of the month. Rates reported by about 200 banks with loans exceeding \$7,500,000,000:

Federal reserve bank cities

Month	Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
PRIME COMMERCIAL LOANS												
1927—October.....	4 -4 1/2	4 1/2-4 3/4	4 1/2-4 3/4	4 1/2-5	5 -5 1/2	4 1/2-6	4 1/2-4 3/4	4 1/2-5	4 1/2-6	5	4 1/2-6	4 1/2-5 1/2
November.....	4 -4 1/2	4 -4 3/4	4 1/2-4 3/4	4 1/2-5	5 -5 1/2	4 1/2-6	4 1/2-5	4 -5	4 1/2-5 1/2	5	4 -6	4 1/2-5 1/2
December.....	4 -4 1/2	4 1/2-4 3/4	4 1/2-4 3/4	4 -6	4 1/2-4 3/4	4 1/2-6	4 1/2-4 3/4	4 -5	4 1/2-5	5	4 1/2-6	6 -6
1928—January.....	4 -4 1/2	4 1/2-4 3/4	4 -4 3/4	4 -5	4 3/4-5	4 1/2-6	4 1/2-4 3/4	4 -5	4 1/2-5	5	4 1/2-6	4 1/2-5 1/2
February.....	4 1/2	4 1/2	4 1/2-4 3/4	4 1/2-5	4 1/2-5	4 1/2-6	4 1/2-4 3/4	4 -5	4 1/2-5	5	4 1/2-6	4 1/2-5
March.....	4 1/2-4 3/4	4 1/2-4 3/4	4 1/2-4 3/4	4 1/2-6	5	4 1/2-6	4 1/2-5	4 1/2-5	4 1/2-5 1/2	5	4 1/2-6	4 1/2-5
April.....	4 1/2-4 3/4	4 1/2-4 3/4	4 1/2-4 3/4	4 1/2-6	5	4 1/2-6	4 -5	4 1/2-5	4 1/2-5	5	4 1/2-6	4 1/2-6
May.....	4 1/2-4 3/4	4 1/2-5	4 1/2-5	4 1/2-6	4 1/2-5	4 1/2-6	4 1/2-5	4 1/2-5	4 1/2-5 1/2	5	4 1/2-6	4 1/2-5
June.....	4 3/4-5	4 3/4-5	4 3/4-5 1/4	4 3/4-6	5 1/4-5 1/2	5 1/2-6	4 3/4-5 1/2	4 1/2-5 1/2	4 1/2-5 1/2	5	4 3/4-6	4 1/2-6
July.....	5 -6	5 -5 1/2	5 1/2-5 3/4	4 3/4-6	5 1/2	5 -6	5 -5 1/2	5 -5 1/2	5 -6	5 -5 1/2	5 -6	4 1/2-5 1/2
August.....	5 1/2-5 3/4	5 1/4-5 1/2	5 1/2-5 1/2	5 1/2-6	5 1/2-5 3/4	5 1/2-6	5 -5 1/2	5 -5 1/2	5 -6	5 -5 1/2	4 3/4-6	4 1/2-5 1/2
September.....	5 1/2-6	5 1/2	5 1/2-5 3/4	5 1/2-6	5 1/2	5 1/2-6	5 1/2-5 3/4	5 1/2-5 3/4	5 1/2-5 3/4	5 1/2	5 -6	4 1/2-5 1/2
October.....	5 1/2-6	5 1/2	5 1/2-5 3/4	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-5 3/4	5 1/2-5 3/4	5 1/2-5 3/4	5 1/2-6	5 1/2-6	4 1/2-5 1/2
LOANS SECURED BY PRIME STOCK-EXCHANGE COLLATERAL												
1928—April.....	4 1/2-4 3/4	5	4 1/2-5	5 -6	5 -5 1/2	5 -6	4 1/2-5 1/2	4 3/4-5 1/2	4 3/4-5 1/2	5	5 -7	5 -6
May.....	4 3/4-5	5 -5 1/4	4 3/4-5	4 1/2-6	5 -6	5 -6	5	4 3/4-5 1/2	4 3/4-5 1/2	5	5 -7	5 1/2-6
June.....	5 1/2	5 -5 3/4	5 1/2-5 1/2	5 1/2-6	5 1/2-6	5 -6	5 1/2	5 1/2-6	5 -6	5 -6	6 -7	5 1/2-6
July.....	5 1/2-5 3/4	5 -6	5 1/2-5 3/4	5 -6	5 1/2-6	5 -6	5 1/2-6	5 1/2-6	5 -6	5 -6	5 -7	5 1/2-6
August.....	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 3/4-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 -6	5 -8	6
September.....	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6 1/2	5 1/2-6	5 1/2-6	5 1/2-6	5 -6	6 -7	6
October.....	5 3/4-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-7	6 -6 1/2	5 1/2-6	5 1/2-6	5 -6	6 -7	6
LOANS SECURED BY WAREHOUSE RECEIPTS												
1928—April.....	5 -5 1/2	4 3/4-5	5 -6	4 3/4-6	6	5 -6	4 1/2-5	4 1/2-6	4 1/2-5	5 -6	5 -6	5 -6
May.....	5 -5 1/2	5 -6	5 -6	4 3/4-6	6	5 -6	4 3/4-5 1/2	5 -5 1/2	4 1/2-5	5 -6	5 -6	5 -6
June.....	5 1/2-6	5 -6	5 -6	4 3/4-6	6	5 -6	5 -5 1/2	5 -6	4 3/4-5 1/2	5 -6	5 -6	5 -6
July.....	5 1/2-6	5 -6	5 -6	6	6	5 -6	5 1/2-6	5 -6	4 3/4-5 1/2	5 -6	5 -6	6
August.....	5 1/2-6	5 1/2-6	5 1/2-6	6	6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 -6	5 -6	6
September.....	6	5 1/2-6	6	6	6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2	6
October.....	6	5 1/2-6	6	6	6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-5 1/2	5 1/2-6	5 1/2-6	6

INTERBANK LOANS

1928—April.....	4 1/2	4 1/4-4 3/4	4 1/2-5	4 1/2-5 1/2	5	4 1/2-6	5	5-5 1/2	5-6	6	5	5-6
May.....	4 3/4-5	4 1/4-5	4 1/2-5	4 1/2-5	5-5 1/4	5-6	5	5-5 1/2	5-6	6	5-6	5-6
June.....	5	4 3/4-5	5-5 1/2	4 3/4-5 1/2	5 1/4-5 1/2	5-6	5-5 1/2	5-5 1/2	5 1/2-6	6	5-6	5-6
July.....	5-6	5-5 1/2	5 1/2-6	5-5 1/2	5 1/4-5 3/4	5-6	5-6	5-5 1/2	5 1/2-6	5 1/2-6	5-6	5-6
August.....	5 1/2	5 1/4	5 1/2	5 1/4-5 1/2	5 1/4-5 3/4	5 1/2-6	5-5 1/2	5 1/4-5 1/2	5 1/2-6	5 1/2-6	5-6	5-6
September.....	6	5 1/2-6	5 1/2	5 1/4	5 1/4-5 3/4	5 1/2-6	5-5 1/2	5 1/2-6	5 1/2-6	5 1/2-6	5-6	5-6
October.....	5 1/2	5 1/2-6	5 1/2-5 3/4	5 1/2-6	5 1/2-5 3/4	5 1/2-6	5-6	5 1/2-6	5 1/2-6	5 1/2-6	5-5 1/2	5-6

Federal reserve branch cities

City	Prime commercial loans			Loans secured by prime stock-exchange collateral			Loans secured by warehouse receipts			Interbank loans		
	August, 1928	September, 1928	October, 1928	August, 1928	September, 1928	October, 1928	August, 1928	September, 1928	October, 1928	August, 1928	September, 1928	October, 1928
Buffalo.....	5-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	6	6	6	5 1/2	5 1/2	5 1/2-6
Cincinnati.....	5 1/2-6	5-6	6	5 1/2-6 1/2	6-6 1/2	6-6 1/2	6-7	6-7	6-7	5 1/2-6	5 1/2-6	5 1/2-6
Pittsburgh.....	5 1/2-6	5-6	5 1/2-6	5 1/2-6	5-6	5 1/2-6	6	6	6	5 1/2-6	6	6
Baltimore.....	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5-6	5 1/2-6	5 1/2-6	5 1/2-6	6	5 1/2-6	5 1/2-6	5 1/2-6
Charlotte.....	5 1/2-6	5 1/2-6	5 1/2-6	6	6	6	5 1/2-6	6	6	5 1/2-6	5 1/2-6	5 1/2-6
Birmingham.....	5-6	5-6	5-6	6-8	6-8	6-8	6-7	6-7	6-7	5-6	5-6	5-6
Jacksonville.....	5-6	5-7	5-7	5-8	6-8	6-8	5 1/2-7	5 1/2-7	5 1/2-8	6	6	6
Nashville.....	6	6	6	6	6	6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6
New Orleans.....	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6 1/2	6-6 1/2	6-6 1/2	5 1/2-6 1/2	6-6 1/2	6-6 1/2	5 1/2-6	5 1/2-6	5 1/2-6
Detroit.....	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5 1/2-6	5-6	5 1/2-6	5 1/2-6	5 1/2	5-6	5 1/2-6
Little Rock.....	5 1/2-6	5 1/2-7	5 1/2-6	5 1/2-7	6-7	6-7	5 1/2-7	6-7	6-7	5 1/2-6	5-6	5 1/2-6
Louisville.....	6	6	6	6	6	6	6	6	6	5-5 1/2	5 1/2	5 1/2
Helena.....	8	8	8	8	8	8	6-8	6-8	6-8	6-8	6-8	6-8
Denver.....	5-6	5 1/2-6 1/2	5 1/2-6 1/2	5-6	5-6 1/2	5 1/2-7	6-8	6-8	6-8	6-6 1/2	6-6 1/2	6-6 1/2
Oklahoma City.....	5-6	5-6	5-6	6	6	6-7	6-7	6-7	6-7	6	6	6
Omaha.....	5 1/2-6	5 1/2-6	5 1/2-6	6	6-7	6	6-7	6 1/2-7	6 1/2-7	6	6	6
El Paso.....	8	8	8	6-8	6-8	6-8	7-8	7-8	7-8	6	6	6
Houston.....	5-6	5 1/2-6	5 1/2-6	5-6	5 1/2-6	5 1/2-7	5 1/2-7	6-7	6-7	5-6	5-5 1/2	5-5 1/2
San Antonio.....	5-8	5-8	5-8	6-8	5-8	6-8	7-8	6-8	6-8	5-6	5-6	5-6
Los Angeles.....	6-7	*6	6	6-7	6-7	6-7	6-7	6-7	6-7	6-7	6	6
Portland.....	6	6	6	6	6	6	6-7	6-7	6-7	6	6	6
Salt Lake City.....	4 1/2-6	6-7	6	6	6	7	7	7	7	6	6	6
Seattle.....	6	6-7	6-6 1/2	6-7	6-7	6-7	6 1/2-7	6 1/2-7	6 1/2-7	6	6	6
Spokane.....	6	6	6	6-7	6-7	6-7	7	7	7	6	6	6

* Revised.

RATES FOR MONEY IN NEW YORK

The range of rates for various classes of paper in the New York money market in the year ended October 31, 1928, together with information in relation to the range of rates in New York since 1919, is shown in the following statements furnished by the Financial and Commercial Chronicle:

Rates for money in New York

	1927		1928			
	November	December	January	February	March	April
Call loans, stock exchange:						
Range.....	3½-4½	4 -5½	3½-5½	4 -4½	4½-5	4½-6
Time loans:						
60 days.....	4 -4½	4 -4½	4½-4½	4½-4½	4½-4¾	4¾-5
90 days.....	4 -4½	4 -4½	4½-4½	4½-4½	4½-4¾	4¾-5
4 months.....	4½-4¾	4½-4¾	4½-4¾	4½-4¾	4½-4¾	4¾-5
5 months.....	4½-4¾	4½-4¾	4½-4¾	4½-4¾	4½-4¾	4¾-5
6 months.....	4½-4¾	4½-4¾	4½-4¾	4½-4¾	4½-4¾	4¾-5
Commercial paper:						
Choice, 4 to 6 months.....	3¾-4	3¾-4	3¾-4	3¾-4	4 -4¼	4¼-4¾
Good, 4 to 6 months.....	4¼	4¼	4¼	4¼-4½	4¼-4½	4½-4¾

1928—Continued						
	May	June	July	August	September	October
Call loans, stock exchange:						
Range.....	4½-6½	5½-8	5 -10	4½-8	6 -9	6 -10
Time loans:						
60 days.....	4½-5½	5½-6	5¾-6	6 -6½	6½-7½	6¾-7½
90 days.....	4½-5½	5½-6	5¾-6	6 -6½	6½-7½	6¾-7½
4 months.....	4½-5½	5½-6	5¾-6	6 -6½	6½-7½	6¾-7
5 months.....	4½-5½	5½-6	5¾-6	6 -6½	6½-7½	6¾-7
6 months.....	4½-5½	5½-6	5¾-6	6 -6½	6½-7½	6¾-7
Commercial paper:						
Choice, 4 to 6 months.....	4½-4¾	4½-5	4¾-5¼	5 -5¾	5½-5¾	5¼-5¾
Good, 4 to 6 months.....	4¾-5	4¾-5¼	5¼-5½	5¼-5¾	5¾-6	5½-6

Rates for sterling bills

[Range for month]

		Sight	Cable transfers
1927			
November.....		4.86½ -4.87½	4.86½ ₁₆ -4.88½ ₂
December.....		4.87½ -4.88¼	4.87½ -4.88½ ₂
1928			
January.....		4.86½ -4.87½ ₁₆	4.87½ ₁₆ -4.88½ ₂
February.....		4.86½ ₁₆ -4.87½ ₁₆	4.86½ ₂ -4.88½ ₂
March.....		4.87½ ₁₆ -4.88	4.87½ ₁₆ -4.88½ ₁₆
April.....		4.87½ -4.88½	4.87½ ₂ -4.88½ ₁₆
May.....		4.87½ ₁₆ -4.88½ ₁₆	4.87½ ₁₆ -4.88½ ₂
June.....		4.87 -4.88½ ₂	4.87½ -4.88½ ₁₆
July.....		4.85½ ₂ -4.86½ ₁₆	4.85½ ₂ -4.87¾
August.....		4.84½ -4.85¾	4.85½ ₂ -4.85½ ₂
September.....		4.84½ -4.85	4.84½ -4.85½ ₂
October.....		4.84½ ₂ -4.84½ ₁₆	4.84½ ₂ -4.85¼

Comparison of the range of rates for call loans, 60-day time loans, and choice commercial paper loans in New York annually for 1919 to 1928 is shown in the statement following:

Range of rates for money in New York annually, 1919 to 1928

	1919				1920				1921				1922				1923			
	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December
Call loans.....	3¾-6	30	2	5½-25	6-20	25	5	6-7	6-8	9	3½	4¼-6	3-6	6	2¾	3¾-5½	3½-5½	6	3½	4½-6
Time loans (60 days).....	5-5½	7	5	6-7	7-8	8¾	7	7-7½	6-7½	7½	5	5-5¼	4½-5¼	5¼	3¾	4¾-5	4½-5	5¾	4½	4¾-5
Commercial paper (choice).....	5-5¾	6	5	5¾-6	6	8	6	7¾-8	7½-8	8	5	5-5¼	3¾-4	5¼	3¾	4½-4¾	4½-4¾	5¼	4½	4¾-5

	1924				1925				1926				1927				1928			
	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for December	Range for January	High	Low	Range for October
Call loans.....	3¾-6	6	2	2½-5	2-5½	6	2	4½-6	4-6	6	3	4½-6	4-5	5	3½	4-5½	3½-5½	10	3½	6-10
Time loans (60 days).....	4½-5	5	2	2-3¾	3½-3¾	5	3¾	4½-5	4½-5	5¼	3¾	4½-4¾	4¾-4¾	4¾	3¾	4-4¼	4½-4½	7½	4½	6¾-7¼
Commercial paper (choice).....	4¾-5	5	3	3¼-3¾	3½-3¾	4½	3½	4¼-4½	4-4½	4¾	3¾	4¼-4½	4-4½	4½	3¾	3¾-4	3¾-4	5¾	3¾	5¼-5¾

NEW YORK CLEARING HOUSE

The figures compiled and furnished by Mr. Clarence E. Bacon, manager, New York Clearing House Association, for the year ended September 30, 1928, disclose there were 30 banks comprising the New York Clearing House Association with capital of \$469,400,000.

Clearings amounted to \$368,917,656,547, an increase in the year of \$61,759,025,504, and balances reported aggregating \$39,002,687,075 showed an increase in the year of \$4,333,107,802. The average daily clearings amounted to \$1,217,550,022, and the average daily balances \$128,721,740. The percentage of balances to clearings was 10.57.

CLEARING-HOUSE ASSOCIATIONS IN THE 12 FEDERAL RESERVE BANK CITIES AND ELSEWHERE

Clearing-house transactions in the 12 Federal reserve bank cities during the year ended September 30, 1928, amounted to \$504,927,163,000, and exceeded by \$65,210,322,000 the amount reported in the year previous. The ratio of clearings by banks in the 12 Federal reserve bank cities was 82.37 per cent of the total clearings of all banks in 235 reporting cities in the United States in comparison with a ratio of 80.84 per cent last year.

Clearings of banks in 24 other principal cities, each of which had clearings in excess of \$1,000,000,000, amounted to \$72,711,344,000, and showed an increase of \$2,183,519,000 in clearings in the same number of other principal cities since the year ended September 30, 1927. The total clearings of the 235 cities reporting to the New York Clearing House Association in the year amounted to \$612,997,457,000, as compared with \$544,824,355,000 reported by these cities in the preceding year.

Tables showing the following information are published in the appendix of this report: Comparative statement of transactions of the New York Clearing House, annually since 1854; comparative statement of transactions of the New York Clearing House in years ended September 30, 1928 and 1927; exchanges, balances, and percentages of balances to exchanges, etc., by the New York Clearing House, annually since 1893; comparative statement of the exchanges of clearing houses of the United States by cities, for years ended September 30, 1928 and 1927, and comparative statement of transactions of clearing-house associations in the 12 Federal reserve bank cities and elsewhere, in years ended September 30, 1928 and 1927.

BANKS OTHER THAN NATIONAL

Through the cooperation and courtesy of officials of banking departments of the various States, Alaska, and insular possessions, the comptroller is enabled to present in this report, as required by section 333, Revised Statutes, statistics in relation to each class of reporting banks other than national.

Officials of State banking departments and number of each class of banks under their supervision in June, 1928, from which reports of condition were received

States, etc.	Banks							Total
	Names of officials	Titles	State (commercial)	Loan and trust companies	Stock savings	Mutual savings	Private	
Maine.....	John G. Smith	Bank commissioner		50		35		85
New Hampshire.....	Arthur E. Dole	do.		15		53		68
Vermont.....	Robert C. Clark	Commissioner of banking and insurance		40		19		59
Massachusetts.....	Roy A. Hovey	Commissioner of banks		98		196		294
Rhode Island.....	George H. Newhall	State bank commissioner	3	10		11		24
Connecticut.....	Lester E. Shippee	do.		95		75	17	187
Total New England States.....			3	308		389	17	717
New York.....	Frank H. Warder	Superintendent, banking department	243	138		149	54	584
New Jersey.....	Edward Maxson	Commissioner, department of banking and insurance	37	203	1	27	5	273
Pennsylvania.....	Peter G. Cameron	Secretary, department of banking	288	425		10	34	757
Delaware.....	Harold W. Horsey	State bank commissioner	9	32		2		43
Maryland.....	George W. Page	do.	113	27		14		154
District of Columbia.....				7		22		29
Total Eastern States.....			690	832	23	202	93	1,840
Virginia.....	Myron E. Bristow	Chief examiner of banks	328					328
West Virginia.....	H. A. Abbott	Commissioner of banking	211					211
North Carolina.....	John Mitchell	Chief State bank examiner	441					441
South Carolina.....	Albert S. Fant	State bank examiner	204					204
Georgia.....	A. B. Mobley	Superintendent of banks	373					373
Florida.....	Ernest Amos	Comptroller, State of Florida	178	58	3			239
Alabama.....	C. E. Thomas	Superintendent of banks	250					250
Mississippi.....	J. S. Love	do.	300		8			308
Louisiana.....	J. S. Brock	State bank commissioner	196					196
Texas.....	James Shaw	Commissioner, department of Banking	734				114	748
Arkansas.....	Walter E. Taylor	Commissioner, State banking department	357				1	358
Kentucky.....	C. E. Marvin	Commissioner, department of banking and securities	443					443
Tennessee.....	H. L. Grigsby	Superintendent of banks	404					404
Total Southern States.....			4,419	58	11		15	4,503
Ohio.....	E. H. Blair	Superintendent of banks	654			3	63	720
Indiana.....	Luther F. Symons	Bank commissioner	611	167		5	118	801
Illinois.....	Oscar Nelson	Auditor of public accounts	1,332					1,332
Michigan.....	R. E. Reichert	Commissioner, State banking department	589		22	4	136	651

1 Not under State supervision.

Officials of State banking departments and number of each class of banks under their supervision in June, 1928, from which reports of condition were received—Continued

States, etc.	Banks							
	Names of officials	Titles	State (commercial)	Loan and trust companies	Stock savings	Mutual savings	Private	Total
Wisconsin.....	C. F. Schwenker.....	Commissioner of banking.....	790	14	-----	6	-----	810
Minnesota.....	A. J. Veigel.....	Commissioner of banks.....	833	17	-----	5	-----	855
Iowa.....	L. A. Andrew.....	Superintendent, department of banking.....	338	14	704	-----	146	1,102
Missouri.....	S. L. Cantley.....	Commissioner of finance.....	1,123	107	-----	-----	1	1,231
Total Middle Western States.....			6,170	341	708	19	264	7,502
North Dakota.....	Gilbert Semingson.....	State bank examiner.....	350	3	-----	-----	-----	353
South Dakota.....	F. R. Smith.....	Superintendent of banks.....	301	7	-----	-----	7	315
Nebraska.....	Clarence G. Bliss.....	Secretary, bureau of banking.....	733	-----	13	-----	-----	746
Kansas.....	Roy L. Bone.....	Bank commissioner.....	841	18	-----	-----	5	864
Montana.....	Arthur J. Lochrie.....	Superintendent of banks.....	131	-----	-----	-----	2	133
Wyoming.....	A. L. Putnam.....	State bank examiner.....	60	-----	-----	-----	-----	60
Colorado.....	Grant McFerson.....	State bank commissioner.....	148	13	-----	-----	1	162
New Mexico.....	Lawrence A. Tamm.....	State bank examiner.....	29	-----	-----	-----	-----	29
Oklahoma.....	C. G. Shull.....	Bank commissioner.....	335	-----	-----	-----	-----	335
Total Western States.....			2,928	41	13	-----	15	2,997
Washington.....	H. C. Johnson.....	Supervisor of banking.....	233	5	-----	5	-----	243
Oregon.....	A. A. Schramm.....	Superintendent of banks.....	145	3	2	-----	-----	150
California.....	Will C. Wood.....	do.....	215	28	30	1	-----	274
Idaho.....	E. W. Porter.....	Commissioner, department of finance.....	94	-----	-----	-----	-----	94
Utah.....	Seth Pixton.....	State bank commissioner.....	78	4	3	-----	-----	85
Nevada.....	True Veneill.....	State bank examiner.....	22	2	1	-----	-----	25
Arizona.....	A. T. Hammons.....	Superintendent of banks.....	30	-----	-----	-----	-----	30
Total Pacific States.....			817	42	36	6	-----	901
Alaska.....	W. G. Smith.....	Secretary, territorial banking board.....	13	-----	-----	-----	-----	13
The Territory of Hawaii.....		Governor of Hawaii.....	10	11	-----	-----	-----	21
Philippines.....		Insular treasurer.....	16	-----	-----	-----	-----	16
Porto Rico.....		Treasurer.....	12	-----	-----	-----	-----	12
Total possessions.....			51	11	-----	-----	-----	62
Total United States and possessions.....			15,078	1,633	791	616	404	18,522

¹ Not under State supervision.

STATE (COMMERCIAL) BANKS

The statements following show a summary of the resources and liabilities of State (commercial) banks on June 30, 1928, and a comparison of these items with the amounts reported as of June 30, 1927:

Summary of reports of condition of 15,078 State (commercial) banks in the United States at the close of business June 30, 1928

[In thousands of dollars]

RESOURCES

Loans and discounts:	
On demand (secured by collateral other than real estate).....	160, 834
On demand (not secured by collateral).....	116, 766
On time (secured by collateral other than real estate).....	405, 092
On time (not secured by collateral).....	595, 862
Secured by farm land.....	49, 504
Secured by other real estate.....	1, 192, 719
Not classified.....	6, 929, 560
Total.....	9, 450, 337
Overdrafts.....	34, 535
Investments (including premiums on bonds):	
United States Government securities.....	551, 074
State, county, and municipal bonds.....	325, 092
Railroad bonds.....	57, 048
Bonds of other public-service corporations (including street and interurban railway bonds).....	108, 603
Other bonds, stocks, warrants, etc.....	2, 500, 360
Total.....	3, 542, 177
Banking house (including furniture and fixtures).....	458, 961
Other real estate owned.....	145, 434
Due from banks.....	908, 578
Lawful reserve with Federal reserve bank or other reserve agents.....	802, 255
Checks and other cash items.....	111, 812
Exchanges for clearing house.....	103, 625
Cash on hand:	
Gold coin.....	9, 043
Silver coin.....	14, 294
Paper currency.....	119, 669
Nickels and cents.....	738
Not classified.....	223, 526
Total.....	367, 270
Other resources.....	366, 019
Total resources.....	16, 291, 003

LIABILITIES

Capital stock paid in.....	1, 051, 182
Surplus.....	737, 475
Undivided profits (less expenses and taxes paid).....	285, 926
Due to all banks.....	513, 947
Certified checks and cashiers' checks outstanding.....	98, 048
Dividend checks outstanding.....	11, 892
Individual deposits (including postal savings):	
Demand deposits—	
Individual deposits subject to check.....	5, 404, 272
Demand certificates of deposit.....	170, 894
State, county, or other municipal deposits.....	482, 876
Other demand deposits.....	72, 715

Individual deposits (including postal savings)—Continued.

Time deposits—		
Time certificates of deposit.....	1, 570, 305	
State, county, or other municipal deposits.....	22, 005	
Other time deposits.....	4, 620, 342	
Postal savings deposits.....	16, 061	
Not classified.....	365, 665	
Total.....	12, 725, 135	
United States deposits (exclusive of postal savings).....	7, 855	
Notes and bills rediscounted.....	72, 328	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	327, 037	
Other liabilities.....	460, 178	
Total liabilities.....	16, 291, 003	

Resources and liabilities of State (commercial) banks in the United States June 30, 1928, compared with June 30, 1927

[In thousands of dollars]

	June 30, 1928— 15,078 banks	June 30, 1927— 15,690 banks	Increase	Decrease, 612 banks
RESOURCES				
Loans and discounts, including rediscounts.....	9, 450, 337	9, 534, 015		84, 578
Overdrafts.....	34, 535	20, 292	5, 243	
Investments, including premiums on bonds.....	3, 542, 177	3, 391, 212	150, 965	
Banking house, furniture, and fixtures.....	458, 961	462, 665		3, 704
Other real estate owned.....	145, 484	152, 416		6, 932
Due from banks.....	908, 578	1, 101, 279		192, 701
Lawful reserve with Federal reserve banks or other reserve agents.....	802, 255	698, 063	104, 192	
Checks and other cash items.....	111, 812	282, 338		170, 526
Exchanges for clearing house.....	103, 625	121, 967		18, 342
Cash on hand.....	367, 270	413, 739		46, 469
Other resources.....	366, 019	377, 102		11, 083
Total resources.....	16, 291, 003	16, 564, 988		273, 985
LIABILITIES				
Capital stock paid in.....	1, 051, 182	1, 078, 087		26, 905
Surplus.....	737, 475	735, 949	1, 526	
Undivided profits, less expenses and taxes paid.....	285, 926	270, 096	15, 830	
Due to banks.....	513, 947	614, 807		100, 860
Certified checks and cashiers' checks outstanding.....	98, 048	195, 514		97, 466
Dividend checks outstanding.....	11, 892		11, 892	
Individual deposits, including postal savings.....	12, 725, 135	12, 936, 590		211, 455
United States deposits.....	7, 855	5, 085	2, 770	
<i>Total deposits</i>	<i>13, 356, 877</i>	<i>13, 751, 996</i>		<i>395, 119</i>
Notes and bills rediscounted.....	72, 328	53, 360	18, 968	
Bills payable, including all obligations representing money borrowed other than rediscounts.....	327, 037	214, 535	112, 502	
Other liabilities.....	460, 178	460, 965		787
Total liabilities.....	16, 291, 003	16, 564, 988		273, 985

LOAN AND TRUST COMPANIES

The statements following show a summary of the resources and liabilities of loan and trust companies on June 30, 1928, and a comparison of these items with the amounts reported as of June 30, 1927:

Summary of reports of condition of 1,633 loan and trust companies in the United States at the close of business June 30, 1928

[In thousands of dollars]

RESOURCES

Loans and discounts:	
On demand (secured by collateral other than real estate)-----	981, 492
On demand (not secured by collateral)-----	229, 540
On time (secured by collateral other than real estate)-----	506, 579
On time (not secured by collateral)-----	998, 012
Secured by farm land-----	43, 279
Secured by other real estate-----	1, 055, 566
Not classified-----	4, 483, 873
Total-----	8, 298, 341
Overdrafts-----	5, 138
Investments (including premiums on bonds):	
United States Government securities-----	379, 424
State, county, and municipal bonds-----	235, 474
Railroad bonds-----	263, 247
Bonds of other public service corporations (including street and interurban railway bonds)-----	284, 436
Other bonds, stocks, warrants, etc-----	2, 712, 071
Total-----	3, 874, 652
Banking house (including furniture and fixtures)-----	333, 652
Other real estate owned-----	88, 056
Due from banks-----	510, 014
Lawful reserve with Federal reserve bank or other reserve agents-----	819, 697
Checks and other cash items-----	516, 413
Exchanges for clearing house-----	35, 174
Cash on hand:	
Gold coin-----	4, 446
Silver coin-----	4, 210
Paper currency-----	97, 179
Nickels and cents-----	701
Not classified-----	45, 035
Total-----	151, 571
Other resources-----	598, 188
Total resources-----	15, 230, 896

LIABILITIES

Capital stock paid in-----	803, 328
Surplus-----	1, 085, 968
Undivided profits (less expenses and taxes paid)-----	215, 538
Due to all banks-----	816, 443
Certified checks and cashiers' checks outstanding-----	322, 422
Dividend checks outstanding-----	16, 464
Individual deposits (including postal savings):	
Demand deposits—	
Individual deposits subject to check-----	5, 555, 369
Demand certificates of deposit-----	121, 030
State, county, or other municipal deposits-----	157, 575
Other demand deposits-----	1, 069, 883
Time deposits—	
Time certificates of deposit-----	265, 678
State, county, or other municipal deposits-----	19, 624
Other time deposits-----	3, 660, 419
Postal savings deposits-----	12, 148
Not classified-----	12, 777
Total-----	10, 874, 503

United States deposits (exclusive of postal savings).....	28, 702
Notes and bills rediscounted.....	66, 649
Bills payable (including all obligations representing money borrowed other than rediscounts).....	283, 277
Other liabilities.....	717, 602
Total liabilities.....	15, 230, 896

*Resources and liabilities of loan and trust companies in the United States June 30,
1928, compared with June 30, 1927*

[In thousands of dollars]

	June 30, 1928 (1,633 banks)	June 30, 1927 (1,647 banks)	Increase	Decrease (14 banks)
RESOURCES				
Loans and discounts, including rediscounts.....	8, 298, 341	7, 479, 570	818, 771	-----
Overdrafts.....	5, 138	3, 690	1, 448	-----
Investments, including premiums on bonds.....	3, 874, 652	3, 498, 845	375, 807	-----
Banking house, furniture, and fixtures.....	333, 652	294, 212	39, 440	-----
Other real estate owned.....	88, 056	85, 985	2, 071	-----
Due from banks.....	510, 014	520, 555	-----	10, 541
Lawful reserve with Federal reserve banks or other reserve agents.....	819, 697	818, 225	1, 472	-----
Checks and other cash items.....	516, 413	572, 869	-----	56, 456
Exchanges for clearing house.....	35, 174	46, 845	-----	11, 671
Cash on hand.....	151, 571	171, 852	-----	20, 281
Other resources.....	598, 188	502, 108	96, 080	-----
Total resources.....	15, 230, 896	13, 994, 756	1, 236, 140	-----
LIABILITIES				
Capital stock paid in.....	803, 328	745, 647	57, 681	-----
Surplus.....	1, 085, 968	932, 337	153, 631	-----
Undivided profits, less expenses and taxes paid.....	215, 538	195, 617	19, 921	-----
Due to banks.....	816, 443	805, 334	11, 109	-----
Certified checks and cashiers' checks outstanding.....	322, 422	384, 632	-----	62, 210
Dividend checks outstanding.....	16, 464	-----	16, 464	-----
Individual deposits, including postal savings.....	10, 874, 503	10, 094, 485	780, 018	-----
United States deposits.....	28, 702	48, 534	-----	19, 832
Total deposits.....	12, 058, 534	11, 332, 985	725, 549	-----
Notes and bills rediscounted.....	66, 649	52, 951	13, 698	-----
Bills payable, including all obligations representing money borrowed other than rediscounts.....	283, 277	123, 892	159, 385	-----
Other liabilities.....	717, 602	611, 327	106, 275	-----
Total liabilities.....	15, 230, 896	13, 994, 756	1, 236, 140	-----

**PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF LOAN
AND TRUST COMPANIES IN JUNE OF EACH YEAR, 1914 TO 1928**

The principal items of resources and liabilities of loan and trust companies for years ended June 30, 1914 to 1928, inclusive, are shown in the statement following:

[In millions of dollars]

Year	Number	Loans ¹	Invest- ments	Capital	Surplus and profits	Total deposits	Aggregate resources
1914.....	1, 564	2, 905. 7	1, 261. 3	462. 2	564. 4	4, 289. 1	5, 489. 5
1915.....	1, 664	3, 048. 6	1, 349. 6	476. 8	577. 4	4, 604. 0	5, 873. 1
1916.....	1, 606	3, 704. 3	1, 605. 4	475. 8	605. 5	5, 732. 4	7, 028. 2
1917.....	1, 608	4, 311. 7	1, 789. 7	505. 5	641. 8	6, 413. 1	7, 899. 8
1918.....	1, 669	4, 403. 8	2, 115. 6	525. 2	646. 9	6, 493. 3	8, 317. 4
1919.....	1, 377	4, 091. 0	2, 069. 9	450. 4	588. 6	6, 157. 2	7, 959. 9
1920.....	1, 408	4, 601. 5	1, 902. 1	475. 7	612. 1	6, 518. 0	8, 320. 0
1921.....	1, 474	4, 277. 1	1, 942. 6	515. 5	649. 5	6, 175. 0	8, 181. 0
1922.....	1, 550	4, 345. 4	2, 311. 1	532. 3	680. 2	6, 861. 2	8, 533. 8
1923.....	1, 643	5, 064. 1	2, 423. 8	591. 4	739. 9	6, 831. 0	9, 499. 2
1924.....	1, 664	5, 299. 0	2, 748. 4	621. 0	813. 2	7, 785. 3	10, 323. 8
1925.....	1, 680	6, 126. 6	2, 801. 3	643. 4	882. 2	9, 465. 6	11, 505. 6
1926.....	1, 656	6, 757. 5	2, 806. 8	673. 0	994. 2	9, 839. 4	12, 205. 2
1927.....	1, 647	7, 483. 3	3, 498. 8	745. 6	1, 128. 0	11, 333. 0	13, 994. 8
1928.....	1, 633	8, 303. 5	3, 874. 7	803. 3	1, 301. 5	12, 058. 5	15, 230. 9

¹ Including overdrafts.

STOCK SAVINGS BANKS

The statements following show a summary of the resources and liabilities of stock savings banks on June 30, 1928, and a comparison of these items with the amounts reported as of June 30, 1927:

Summary of reports of condition of 791 stock savings banks in the United States at the close of business June 30, 1928

[In thousands of dollars]

RESOURCES	
Loans and discounts:	
On demand (secured by collateral other than real estate)	18, 993
On demand (not secured by collateral)	474
On time (secured by collateral other than real estate) ..	5, 465
On time (not secured by collateral)	12, 250
Secured by farm land	1, 639
Secured by other real estate	671, 774
Not classified	339, 374
Total	1, 049, 969
Overdrafts	207
Investments (including premiums on bonds):	
United States Government securities	122, 862
State, county, and municipal bonds	8, 007
Railroad bonds	10, 086
Bonds of other public service corporations (including street and interurban railway bonds)	5, 709
Other bonds, stocks, warrants, etc	281, 323
Total	427, 987
Banking house (including furniture and fixtures)	45, 791
Other real estate owned	23, 335
Due from banks	87, 864
Lawful reserve with Federal reserve bank or other reserve agents ..	27, 917
Checks and other cash items	16, 809
Exchanges for clearing house	3, 340
Cash on hand:	
Gold coin	1, 427
Silver coin	10
Paper currency	1, 273
Nickels and cents	73
Not classified	17, 129
Total	19, 912
Other resources	4, 066
Total resources	1, 707, 197
LIABILITIES	
Capital stock paid in	68, 878
Surplus	42, 472
Undivided profits (less expenses and taxes paid)	17, 099
Due to all banks	10, 995
Certified checks and cashiers' checks outstanding	398
Dividend checks outstanding	63
Individual deposits (including postal savings):	
Demand deposits—	
Individual deposits subject to check	126, 427
Demand certificates of deposit	4, 639
State, county, or other municipal deposits	84, 067
Other demand deposits	73

Individual deposits (including postal savings)—Continued.

Time deposits—		
Time certificates of deposit.....	107,596	
State, county, or other municipal deposits.....	237	
Other time deposits.....	1,230,415	
Postal savings deposits.....	7,748	
Not classified.....	16	
Total.....	1,561,218	
United States deposits (exclusive of postal savings).....	343	
Notes and bills rediscounted.....	850	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	2,291	
Other liabilities.....	2,590	
Total liabilities.....	1,707,197	

Resources and liabilities of stock savings banks in the United States June 30, 1928, compared with June 30, 1927

[In thousands of dollars]

	June 30, 1928—791 banks	June 30, 1927—843 banks	Increase	Decrease, 52 banks
RESOURCES				
Loans and discounts, including rediscounts.....	1,049,969	1,144,709	-----	94,740
Overdrafts.....	207	263	-----	56
Investments, including premiums on bonds.....	427,987	419,803	8,184	-----
Banking house, furniture and fixtures.....	45,791	45,857	-----	66
Other real estate owned.....	23,235	24,326	-----	991
Due from banks.....	87,864	130,824	-----	42,960
Lawful reserve with Federal reserve banks or other reserve agents.....	27,917	7,408	20,509	-----
Checks and other cash items.....	16,809	13,067	3,742	-----
Exchanges for clearing house.....	3,340	3,167	173	-----
Cash on hand.....	19,912	23,692	-----	3,780
Other resources.....	4,066	2,422	1,644	-----
Total resources.....	1,707,197	1,815,538	-----	108,341
LIABILITIES				
Capital stock paid in.....	68,878	69,144	-----	266
Surplus.....	42,472	46,554	-----	4,082
Undivided profits, less expenses and taxes paid.....	17,099	18,030	-----	931
Due to banks.....	10,995	11,334	-----	339
Certified checks and cashiers' checks outstanding.....	398	451	-----	53
Dividend checks outstanding.....	63	-----	63	-----
Individual deposits, including postal savings.....	1,561,218	1,661,803	-----	100,585
United States deposits.....	343	562	-----	219
<i>Total deposits</i>	<i>1,573,017</i>	<i>1,674,150</i>	-----	<i>101,133</i>
Notes and bills rediscounted.....	850	1,401	-----	551
Bills payable, including all obligations representing money borrowed other than rediscounts.....	2,291	2,270	21	-----
Other liabilities.....	2,590	3,989	-----	1,399
Total liabilities.....	1,707,197	1,815,538	-----	108,341

MUTUAL SAVINGS BANKS

The statements following show a summary of the resources and liabilities of mutual savings banks on June 30, 1928, and a comparison of these items with the amounts reported as of June 30, 1927:

Summary of reports of condition of 616 mutual savings banks in the United States at the close of business June 30, 1928

[In thousands of dollars]

RESOURCES

Loans and discounts:

On demand (secured by collateral other than real estate).....	28, 900
On time (secured by collateral other than real estate).....	13, 714
On time (not secured by collateral).....	8, 169
Secured by farm land.....	32, 624
Secured by other real estate.....	2, 038, 065
Not classified.....	3, 390, 446

Total..... 5, 511, 918

Investments (including premiums on bonds):

United States Government securities.....	203, 344
State, county, and municipal bonds.....	478, 977
Railroad bonds.....	691, 228
Bonds of other public-service corporations (including street and interurban railway bonds).....	476, 700
Other bonds, stocks, warrants, etc.....	1, 900, 342

Total..... 3, 750, 591

Banking house (including furniture and fixtures).....	100, 716
Other real estate owned.....	14, 600
Due from banks.....	210, 698
Checks and other cash items.....	1, 517
Exchanges for clearing house.....	209

Cash on hand:

Gold coin.....	1, 147
Silver coin.....	106
Paper currency.....	4, 232
Nickels and cents.....	22
Not classified.....	25, 655

Total..... 31, 162

Other resources..... 66, 748

Total resources..... 9, 688, 159

LIABILITIES

Surplus.....	851, 590
Undivided profits (less expenses and taxes paid).....	148, 586
Due to all banks.....	204
Certified checks and cashiers' checks outstanding.....	25
Dividend checks outstanding.....	149
Individual deposits (including postal savings):	
Demand deposits—	
Individual deposits subject to check.....	6, 930
Demand certificates of deposit.....	32
Time deposits—	
Time certificates of deposit.....	2, 585
State, county, or other municipal deposits.....	211
Other time deposits.....	8, 663, 007
Not classified.....	58

Total..... 8, 672, 823

Bills payable (including all obligations representing money borrowed other than rediscounts)..... 540

Other liabilities..... 14, 242

Total liabilities..... 9, 688, 159

*Resources and liabilities of mutual savings banks in the United States June 30, 1928
compared with June 30, 1927*

[In thousands of dollars]

	June 30, 1928 (616 banks)	June 30, 1927 (618 banks)	Increase	Decrease (2 banks)
RESOURCES				
Loans and discounts, including rediscounts.....	5,511,918	5,064,595	447,323	-----
Investments, including premiums on bonds.....	3,750,591	3,523,350	227,241	-----
Banking house, furniture and fixtures.....	100,716	93,330	7,386	-----
Other real estate owned.....	14,600	12,668	1,932	-----
Due from banks.....	210,698	224,741	-----	14,043
Checks and other cash items.....	1,517	1,094	423	-----
Exchanges for clearing house.....	209	-----	-----	-----
Cash on hand.....	31,162	31,212	-----	50
Other resources.....	66,748	59,986	6,762	-----
Total resources.....	9,688,159	9,011,185	676,974	-----
LIABILITIES				
Surplus.....	851,590	782,927	68,663	-----
Undivided profits, less expenses and taxes paid.....	148,586	137,332	11,254	-----
Due to banks.....	204	108	96	-----
Certified checks and cashiers' checks outstanding.....	25	44	-----	19
Dividend checks outstanding.....	149	-----	-----	149
Individual deposits, including postal savings.....	8,672,823	8,077,099	595,724	-----
Total deposits.....	8,673,201	8,077,251	595,950	-----
Bills payable, including all obligations representing money borrowed other than rediscounts.....	540	568	-----	28
Other liabilities.....	14,242	13,107	1,135	-----
Total liabilities.....	9,688,159	9,011,185	676,974	-----

DEPOSITORS AND DEPOSITS IN MUTUAL AND STOCK SAVINGS BANKS

Statements showing information relative to the number of mutual and stock savings banks in each State, the number of depositors, the amount of deposits, the average amount due each depositor, and the average rates of interest paid by banks in each State, June 30, 1927 and 1928, with similar information for each year 1914 to 1928, follows:

Number of mutual savings banks, number of depositors, individual deposits and average deposit account, by States, June 30, 1927 and 1928

States	1927					1928				
	Number of banks	Depositors	Deposits	Average due each depositor	Average rate of interest paid	Number of banks	Depositors	Deposits	Average due each depositor	Average rate of interest paid
					<i>Per cent</i>					<i>Per cent</i>
Maine.....	35	229,536	\$110,541,000	\$481.58	4.00	35	229,367	\$113,662,000	\$495.55	4.00
New Hampshire.....	53	¹ 341,036	² 194,564,000	570.51	3.79	53	¹ 364,663	² 208,044,000	570.51	3.79
Vermont.....	19	¹ 133,481	92,314,000	691.59	4.50	19	¹ 140,742	97,336,000	691.59	4.50
Massachusetts.....	196	2,910,872	1,808,760,000	621.38	4.64	196	2,931,837	1,955,956,000	667.14	4.71
Rhode Island.....	11	222,693	154,569,000	694.09	4.22	11	234,441	166,866,000	711.76	4.36
Connecticut.....	75	872,285	568,993,000	652.30	4.56	75	887,667	608,986,000	686.05	4.60
Total New England States.....	389	4,709,903	2,929,741,000	622.04	-----	389	4,788,717	3,150,850,000	657.97	-----
New York.....	149	4,777,761	4,036,074,000	844.76	4.17	149	4,938,635	4,301,347,000	870.96	4.17
New Jersey.....	27	¹ 454,239	242,460,000	533.77	3.93	27	473,796	255,028,000	538.27	3.16
Pennsylvania.....	9	574,177	364,824,000	635.39	3.56	³ 10	653,021	429,629,000	657.91	2.38
Delaware.....	2	46,921	23,404,000	498.80	4.00	2	47,480	24,399,000	513.88	4.00
Maryland.....	15	315,850	170,633,000	540.23	4.00	14	351,406	187,575,000	533.78	4.00
Total Eastern States.....	202	6,168,948	4,837,395,000	784.15	-----	202	6,464,338	5,197,978,000	804.10	-----
Ohio.....	3	¹ 112,190	88,700,000	790.62	4.00	3	¹ 122,054	97,290,000	790.63	4.00
Indiana.....	5	¹ 35,807	21,928,000	612.39	4.50	5	¹ 39,486	24,181,000	612.39	4.50
Wisconsin.....	7	¹ 18,623	6,920,000	371.58	3.50	6	19,553	7,692,000	393.39	3.30
Minnesota.....	³ 6	141,709	66,673,000	470.49	4.25	5	140,023	69,594,000	497.02	4.00
Total Middle Western States.....	21	308,329	184,221,000	597.48	-----	19	322,116	198,757,000	617.04	-----
Washington.....	5	78,173	48,210,000	616.71	5.00	5	84,923	50,416,000	593.67	5.00
California.....	1	72,045	77,532,000	1,076.16	4.00	1	72,049	74,822,000	1,038.49	4.00
Total Pacific States.....	6	150,218	125,742,000	837.06	-----	6	156,972	125,238,000	797.84	-----
Total United States.....	618	11,337,398	8,077,099,000	712.43	-----	616	11,732,143	8,672,823,000	739.24	-----

¹ Estimated.

² Includes savings of 11 trust companies and 11 guaranty savings banks.

³ Includes returns of 1 stock savings bank.

Number of stock savings banks, number of depositors, individual deposits, and average deposit account, by States, June 30, 1927 and 1928

States	1927					1928				
	Number of banks	Depositors	Deposits	Average due each depositor	Average rate of interest paid	Number of banks	Depositors	Deposits	Average due each depositor	Average rate of interest paid
New Jersey.....	1	1 41,630	\$25,253,000	\$606.61	4.00	1	40,965	\$26,607,000	\$649.51	3.00
Pennsylvania.....	1	36,583	39,029,000	1,066.86	4.00	22	120,142	38,037,000	316.60	3.50
District of Columbia.....	23	126,870	36,118,000	284.69	3.44					
Total Eastern States.....	25	205,083	100,400,000	489.56		23	161,107	64,644,000	401.25	
Florida.....	3	1 6,726	1,816,000	270.00	4.00	3	6,477	1,676,000	258.76	4.00
Mississippi.....						8	1 21,549	5,578,000	258.76	
Total Southern States.....	3	6,726	1,816,000	270.00		11	28,026	7,252,000	258.76	
Michigan.....	4	1 21,111	17,085,000	809.29	3.50	4	23,102	18,710,000	809.89	3.50
Minnesota.....	1	4,093	1,894,000	482.74	4.25					
Iowa.....	732	1 1,282,349	362,674,000	282.82	4.00	704	1 1,292,953	365,673,000	282.82	4.00
Total Middle Western States.....	737	1,307,553	381,653,000	291.88		708	1,316,055	384,383,000	292.07	
Nebraska.....	15	16,112	4,586,000	284.63	4.00	13	14,533	4,193,000	288.52	4.00
Oregon.....	5	1 10,189	3,132,000	307.39	3.45	2	115,347	2 28,708,000	248.88	3.26
California.....	54	1 1,867,499	1 1,144,281,000	612.73	4.00	30	1,570,724	1 1,044,337,000	664.88	4.00
Utah.....	3	59,966	21,602,000	360.24	4.00	3	62,723	23,270,000	370.97	4.00
Nevada.....	1	1 3,745	4,333,000	1,167.01	4.00	1	3,895	4,491,000	1,137.61	4.00
Total Pacific States.....	63	1,941,399	1,173,348,000	604.38		36	1,752,694	1,100,748,000	628.03	
Total United States.....	843	3,476,873	1,661,803,000	477.96		791	3,272,415	1,561,218,000	477.08	

¹ Estimated.

² Includes savings of 104 commercial banks.

³ Includes savings of departmental banks.

Number of savings banks (mutual and stock) in the United States, number of depositors, amount of individual deposits, and average amount due each depositor in years ended June 30, 1914 to 1928, inclusive

[For prior years, see annual report for 1920, vol. 1, pp. 236-242]

Year	Banks	Depositors	Deposits ¹	Average due each depositor
1914—Mutual savings banks.....	634	8,277,359	\$3,915,555,286	\$473.04
Stock savings banks.....	1,466	2,832,140	1,018,330,071	359.56
1915—Mutual savings banks.....	630	8,307,787	3,950,585,631	475.53
Stock savings banks.....	1,529	2,977,968	1,046,096,917	351.28
1916—Mutual savings banks.....	622	8,592,271	4,187,916,941	487.40
Stock savings banks.....	1,242	2,556,121	901,936,188	352.85
1917—Mutual savings banks.....	622	8,935,055	4,422,489,344	494.96
Stock savings banks.....	1,185	2,431,958	996,165,031	409.61
1918—Mutual savings banks.....	625	9,011,464	4,422,092,991	490.72
Stock savings banks.....	1,194	2,368,089	1,049,694,890	443.27
1919—Mutual savings banks.....	622	8,948,808	4,761,300,000	530.94
Stock savings banks.....	1,097	2,486,073	1,152,127,000	463.43
1920—Mutual savings banks.....	620	9,445,327	5,186,952,000	549.16
Stock savings banks.....	1,087	1,982,229	1,351,242,000	681.68
1921—Mutual savings banks.....	623	9,619,260	5,575,147,000	579.53
Stock savings banks.....	978	1,118,583	442,851,000	395.90
1922—Mutual savings banks.....	619	9,655,861	5,779,506,000	598.55
Stock savings banks.....	1,066	2,883,136	1,401,742,000	486.19
1923—Mutual savings banks.....	618	10,057,436	6,288,551,000	625.26
Stock savings banks.....	1,029	3,282,897	1,609,358,000	490.22
1924—Mutual savings banks.....	613	10,409,776	6,693,246,000	642.98
Stock savings banks.....	990	3,562,017	1,746,609,900	490.34
1925—Mutual savings banks.....	611	10,616,215	7,146,951,000	673.21
Stock savings banks.....	972	² 4,040,312	1,921,230,000	² 474.77
1926—Mutual savings banks.....	620	11,053,886	7,577,504,000	685.51
Stock savings banks.....	904	4,107,913	2,021,614,000	492.13
1927—Mutual savings banks.....	618	11,337,398	8,077,099,000	712.43
Stock savings banks.....	843	3,476,873	1,661,803,600	477.96
1928—Mutual savings banks.....	616	11,732,143	8,672,823,000	739.24
Stock savings banks.....	791	3,272,415	1,561,218,000	477.08

¹ Dividends unpaid included.

² Revised.

PRIVATE BANKS

The statements following show a summary of the resources and liabilities of private banks on June 30, 1928, and a comparison of these items with the amounts reported as of June 30, 1927:

Summary of reports of condition of 404 private banks in the United States at the close of business June 30, 1928

[In thousands of dollars]

RESOURCES

Loans and discounts:

On demand (secured by collateral other than real estate) ..	6,041
On demand (not secured by collateral)	1,032
On time (secured by collateral other than real estate)	6,074
On time (not secured by collateral)	6,452
Secured by farm land	2,990
Secured by other real estate	7,356
Not classified	50,562

Total

86,507

Overdrafts

389

Investments (including premiums on bonds):

United States Government securities	4,991
State, county, and municipal bonds	2,319
Railroad bonds	196
Bonds of other public-service corporations (including street and interurban railway bonds)	824
Other bonds, stocks, warrants, etc	20,629

Total

28,959

Banking house (including furniture and fixtures)

3,347

Other real estate owned

6,862

Due from banks

13,287

Lawful reserve with Federal reserve bank or other reserve agents

2,588

Checks and other cash items

824

Exchanges for clearing house.....		43
Cash on hand:		
Gold coin.....	41	
Silver coin.....	72	
Paper currency.....	685	
Nickels and cents.....	13	
Not classified.....	2,006	
Total.....		2,817
Other resources.....		3,211
Total resources.....		<u>148,834</u>

LIABILITIES

Capital stock paid in.....		8,278
Surplus.....		8,329
Undivided profits (less expenses and taxes paid).....		1,775
Due to all banks.....		1,422
Certified checks and cashiers' checks outstanding.....		120
Dividend checks outstanding.....		33
Individual deposits (including postal savings):		
Demand deposits—		
Individual deposits subject to check.....	40,186	
Demand certificates of deposit.....	2,818	
State, county, or other municipal deposits.....	2,393	
Other demand deposits.....	677	
Time deposits—		
Time certificates of deposit.....	26,139	
Other time deposits.....	16,937	
Postal savings deposits.....	14	
Not classified.....	21,422	
Total.....		110,586
Notes and bills rediscounted.....		413
Bills payable (including all obligations representing money borrowed other than rediscounts).....		11,576
Other liabilities.....		6,302
Total liabilities.....		<u>148,834</u>

Resources and liabilities of private banks in the United States June 30, 1928, compared with June 30, 1927

[In thousands of dollars]

	June 30, 1928 (404 banks)	June 30, 1927 (467 banks)	Increase	Decrease (63 banks)
RESOURCES				
Loans and discounts, including rediscounts.....	86,507	90,893		4,386
Overdrafts.....	389	417		28
Investments, including premiums on bonds.....	28,959	28,065	294	
Banking house, furniture, and fixtures.....	3,847	3,823		476
Other real estate owned.....	6,862	3,261		1,399
Due from banks.....	13,287	22,099		8,812
Lawful reserve with Federal reserve banks or other reserve agents.....	2,588	3,206		618
Checks and other cash items.....	824	568	256	
Exchanges for clearing house.....	43	43		
Cash on hand.....	2,817	3,197		380
Other resources.....	3,211	2,976	235	
Total resources.....	<u>148,834</u>	<u>164,148</u>		<u>15,314</u>
LIABILITIES				
Capital stock paid in.....	8,278	9,447		1,169
Surplus.....	8,329	9,815		1,486
Undivided profits, less expenses and taxes paid.....	1,775	1,710	65	
Due to banks.....	1,422	817	605	
Certified checks and cashiers' checks outstanding.....	120	312		192
Dividend checks outstanding.....	33		33	
Individual deposits, including postal savings.....	110,586	123,224		12,638
Total deposits.....	<u>112,161</u>	<u>124,353</u>		<u>12,192</u>
Notes and bills rediscounted.....	413	391	22	
Bills payable, including all obligations representing money borrowed other than rediscounts.....	11,576	12,098		522
Other liabilities.....	6,302	6,334		32
Total liabilities.....	<u>148,834</u>	<u>164,148</u>		<u>15,314</u>

ALL REPORTING BANKS OTHER THAN NATIONAL

The statements following show a summary of the resources and liabilities of all reporting banks, other than national, on June 30, 1928, and a comparison of these items with the amounts reported as of June 30, 1927:

Summary of reports of condition of 18,522 State (commercial), savings, private banks, and loan and trust companies in the United States and possessions at the close of business June 30, 1928

[In thousands of dollars]

RESOURCES

Loans and discounts:		
On demand (secured by collateral other than real estate)-----	1, 196, 260	
On demand (not secured by collateral)-----	347, 812	
On time (secured by collateral other than real estate)-----	936, 924	
On time (not secured by collateral)-----	1, 620, 745	
Secured by farm land-----	130, 036	
Secured by other real estate-----	4, 965, 480	
Not classified-----	15, 199, 815	
Total-----		24, 397, 072
Overdrafts-----		40, 269
Investments (including premiums on bonds):		
United States Government securities-----	1, 261, 695	
State, county, and municipal bonds-----	1, 049, 869	
Railroad bonds-----	1, 021, 805	
Bonds of other public-service corporations (including street and interurban railway bonds)-----	876, 272	
Other bonds, stocks, warrants, etc-----	7, 414, 725	
Total-----		11, 624, 366
Banking house (including furniture and fixtures)-----		942, 467
Other real estate owned-----		278, 287
Due from banks-----		1, 730, 441
Lawful reserve with Federal reserve bank or other reserve agents---		1, 652, 457
Checks and other cash items-----		647, 375
Exchanges for clearing house-----		142, 391
Cash on hand:		
Gold coin-----	16, 104	
Silver coin-----	18, 692	
Paper currency-----	223, 038	
Nickels and cents-----	1, 547	
Not classified-----	313, 351	
Total-----		572, 732
Other resources-----		1, 038, 232
Total resources-----		43, 066, 089

LIABILITIES

Capital stock paid in-----	1, 931, 666
Surplus-----	2, 725, 834
Undivided profits (less expenses and taxes paid)-----	668, 924
Due to all banks-----	1, 343, 011
Certified checks and cashiers' checks outstanding-----	421, 013
Dividend checks outstanding-----	28, 601

Individual deposits (including postal savings):

Demand deposits—	
Individual deposits subject to check.....	11, 133, 184
Demand certificates of deposit.....	299, 413
State, county, or other municipal deposits.....	726, 911
Other demand deposits.....	1, 143, 348
Time deposits—	
Time certificates of deposit.....	1, 972, 303
State, county, or other municipal deposits.....	42, 077
Other time deposits.....	18, 191, 120
Postal-savings deposits.....	35, 971
Not classified.....	399, 938
Total.....	33, 944, 265
United States deposits (exclusive of postal savings).....	36, 900
Notes and bills rediscounted.....	140, 240
Bills payable (including all obligations representing money borrowed other than rediscounts).....	624, 721
Other liabilities.....	1, 200, 914
Total liabilities.....	43, 066, 089

Resources and liabilities of State (commercial), savings, private banks and loan and trust companies in the United States and possessions June 30, 1928, compared with June 30, 1927

[In thousands of dollars]

	June 30, 1928—13,522 banks	June 30, 1927—19,265 banks	Increase	Decrease 743 banks
RESOURCES				
Loans and discounts, including rediscounts.....	24, 397, 072	23, 314, 682	1, 082, 390	-----
Overdrafts.....	40, 269	33, 662	6, 607	-----
Investments, including premiums on bonds.....	11, 624, 306	10, 861, 875	762, 431	-----
Banking house, furniture and fixtures.....	942, 467	899, 887	42, 580	-----
Other real estate owned.....	278, 287	233, 656	-----	5, 369
Due from banks.....	1, 730, 441	1, 999, 498	-----	269, 057
Lawful reserve with Federal reserve banks or other reserve agents.....	1, 652, 457	1, 526, 902	125, 555	-----
Checks and other cash items.....	647, 375	869, 036	-----	222, 561
Exchanges for clearing house.....	142, 301	172, 221	-----	29, 840
Cash on hand.....	572, 732	643, 692	-----	70, 960
Other resources.....	1, 038, 232	944, 594	93, 638	-----
Total resources.....	43, 066, 089	41, 550, 615	1, 515, 474	-----
LIABILITIES				
Capital stock paid in.....	1, 931, 666	1, 902, 325	29, 341	-----
Surplus.....	2, 725, 834	2, 507, 582	218, 252	-----
Undivided profits, less expenses and taxes paid.....	668, 924	622, 785	46, 139	-----
Due to banks.....	1, 343, 011	1, 432, 400	-----	89, 389
Certified checks and cashiers' checks outstanding.....	421, 013	580, 953	-----	159, 940
Dividend checks outstanding.....	28, 601	-----	28, 601	-----
Individual deposits, including postal savings.....	33, 944, 265	32, 893, 201	1, 051, 064	-----
United States deposits.....	36, 900	54, 181	-----	17, 281
Total deposits.....	35, 773, 790	34, 960, 735	813, 055	-----
Notes and bills rediscounted.....	140, 240	108, 108	32, 137	-----
Bills payable, including all obligations representing money borrowed other than rediscounts.....	624, 721	353, 363	271, 358	-----
Other liabilities.....	1, 200, 914	1, 085, 722	105, 192	-----
Total liabilities.....	43, 066, 089	41, 550, 615	1, 515, 474	-----

The resources and liabilities of each class of reporting banks, other than national, June 30, 1928, are shown in the following table:

Resources and liabilities of 18,522 State (commercial) banks, loan and trust companies, savings banks, and private banks, June 30, 1928

[In thousands of dollars]

	15,078 State (commercial) banks	1,633 loan and trust companies	616 mutual savings banks	791 stock savings banks	404 private banks	18,522 total banks
RESOURCES						
Loans and discounts (including rediscouunts).....	9,450,337	8,298,341	5,511,918	1,049,969	86,507	24,397,072
Overdrafts.....	34,535	5,138		207	389	40,269
Investments (including premiums on bonds).....	3,542,177	3,874,652	3,750,591	427,987	28,959	11,624,366
Banking house, furniture, and fixtures.....	458,961	333,652	100,716	45,791	3,347	942,467
Other real estate owned.....	145,434	88,056	14,600	23,335	6,862	278,287
Due from banks.....	908,578	510,014	210,698	87,864	13,287	1,730,441
Lawful reserve with Federal reserve bank or other reserve agent.....	802,255	819,697		27,917	2,588	1,652,457
Checks and other cash items.....	111,812	516,413	1,517	16,809	824	647,375
Exchanges for clearing house.....	103,625	35,174	209	3,340	43	142,391
Cash on hand.....	367,270	151,571	31,162	19,912	2,817	572,732
Other resources.....	366,019	598,188	66,748	4,066	3,211	1,038,232
Total resources.....	16,291,003	15,230,896	9,688,159	1,707,197	148,834	43,066,089
LIABILITIES						
Capital stock paid in.....	1,051,182	803,328		68,878	8,278	1,931,666
Surplus.....	737,475	1,085,968	851,590	42,472	8,329	2,725,834
Undivided profits (less expenses and taxes paid).....	285,926	215,538	148,586	17,099	1,775	668,924
Due to banks.....	513,947	816,443	204	10,995	1,422	1,343,011
Certified checks and cashiers' checks outstanding.....	98,048	322,422	25	398	120	421,013
Dividend checks outstanding.....	11,892	16,464	149	63	33	28,601
Individual deposits (including postal savings).....	12,725,135	10,874,503	8,672,823	1,561,218	110,586	33,944,265
United States deposits (exclusive of postal savings).....	7,855	28,702		343		36,900
Total deposits.....	13,356,877	12,058,534	8,673,201	1,573,017	112,161	35,773,790
Notes and bills rediscounted.....	72,328	66,649		850	413	140,240
Bills payable (including all obligations representing money borrowed other than rediscouunts).....	327,037	283,277	540	2,291	11,576	624,721
Other liabilities.....	460,178	717,602	14,242	2,590	6,302	1,200,914
Total liabilities.....	16,291,003	15,230,896	9,688,159	1,707,197	148,834	43,066,089

PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF ALL REPORTING BANKS OTHER THAN NATIONAL ON OR ABOUT JUNE 30, 1924-1928

The principal items of resources and liabilities of reporting banks, other than national, for years ended on or about June 30, 1924 to 1928, are shown in the statement following:

Principal items of resources and liabilities of State (commercial), savings, private banks, and loan and trust companies

[In thousands of dollars]

Items	1924	1925	1926	1927	1928
Loans ¹	19,359,419	21,073,990	22,623,107	23,348,344	24,437,341
Investments.....	9,086,417	9,669,669	9,972,888	10,861,875	11,624,366
Cash.....	566,281	591,681	636,569	643,692	572,732
Capital.....	1,780,192	1,800,276	1,860,431	1,902,325	1,931,666
Surplus and undivided profits.....	2,356,855	2,580,134	2,858,653	3,130,367	3,394,758
Deposits (individual).....	28,100,938	30,411,030	31,789,884	32,893,201	33,944,265
Resources.....	34,578,771	37,706,174	39,577,738	41,550,615	43,066,089

¹ Including overdrafts.

NATIONAL BANKS

The statements following show a summary of the resources and liabilities of reporting national banks on June 30, 1928, and a comparison of these items with the amounts reported as of June 30, 1927:

Summary of reports of condition of 7,691 national banks in the United States at the close of business June 30, 1928

[In thousands of dollars]

RESOURCES

Loans and discounts:

On demand (secured by collateral other than real estate)-----	3, 000, 924
On demand (not secured by collateral)-----	872, 744
On time (secured by collateral other than real estate)-----	3, 589, 225
On time (not secured by collateral)-----	6, 225, 711
Secured by farm land-----	325, 125
Secured by other real estate-----	960, 790
Not classified-----	170, 476

Total----- 15, 144, 995

Overdrafts----- 10, 138

Investments (including premiums on bonds):

United States Government securities-----	2, 891, 167
State, county, and municipal bonds-----	840, 461
Railroad bonds-----	681, 007
Bonds of other public service corporations (including street and interurban railway bonds)-----	742, 784
Other bonds, stocks, warrants, etc-----	1, 992, 029

Total----- 7, 147, 448

Banking house (including furniture and fixtures)----- 721, 229

Other real estate owned----- 125, 680

Due from banks----- 1, 885, 967

Lawful reserve with Federal reserve bank----- 1, 453, 383

Checks and other cash items----- 207, 156

Exchanges for clearing house----- 756, 176

Cash on hand:

Gold coin-----	16, 637
Silver and minor coin ¹ -----	34, 143
Paper currency-----	264, 333

Total----- 315, 113

Other resources²----- 740, 954

Total resources----- 28, 508, 239

LIABILITIES

Capital stock paid in-----	1, 593, 856
Surplus-----	1, 419, 695
Undivided profits (less expenses and taxes paid)-----	557, 437
Reserved for taxes, interest, etc., accrued-----	83, 753
National-bank circulation-----	649, 095
Due to all banks-----	2, 738, 017
Certified checks and cashiers' checks outstanding-----	386, 567
Dividend checks outstanding-----	28, 404

¹ Includes clearing-house certificates.

² Includes \$414,573,000 customers' liability account of acceptances.

Individual deposits (including postal savings):

Demand deposits—

Individual deposits subject to check.....	9, 926, 692
Demand certificates of deposit.....	181, 166
State, county, or other municipal deposits.....	698, 202
Other demand deposits.....	197, 735

Time deposits—

Savings deposits (including time certificates of deposit)*.....	7, 969, 152
State, county, or other municipal deposits.....	244, 475
Postal-savings deposits.....	83, 011

Total.....	19, 300, 433
United States deposits (exclusive of postal savings).....	185, 916
Notes and bills rediscounted.....	179, 077
Bills payable (including all obligations representing money borrowed other than rediscounts).....	622, 108
Other liabilities.....	763, 881
Total liabilities.....	28, 508, 239

Resources and liabilities of national banks in the United States June 30, 1928, compared with June 30, 1927

[In thousands of dollars]

	June 30, 1928 (7,691 banks)	June 30, 1927 (7,796 banks)	Increase	Decrease, 105 banks
RESOURCES				
Loans and discounts, including rediscounts.....	15, 144, 995	13, 955, 696	1, 189, 299	-----
Overdrafts.....	10, 138	9, 788	350	-----
Investments, including premiums on bonds.....	7, 147, 448	6, 393, 218	754, 230	-----
Banking house, furniture and fixtures.....	721, 229	680, 218	41, 011	-----
Other real estate owned.....	125, 680	115, 817	9, 863	-----
Due from banks.....	1, 885, 967	1, 967, 950	-----	81, 983
Lawful reserve with Federal reserve banks.....	1, 453, 383	1, 406, 052	47, 331	-----
Checks and other cash items.....	207, 156	191, 054	16, 102	-----
Exchanges for clearing house.....	756, 176	947, 946	-----	191, 770
Cash on hand.....	315, 113	364, 204	-----	49, 091
Other resources.....	740, 954	550, 000	190, 954	-----
Total resources.....	28, 508, 239	26, 581, 943	1, 926, 296	-----
LIABILITIES				
Capital stock paid in.....	1, 593, 856	1, 474, 173	119, 683	-----
Surplus.....	1, 419, 695	1, 256, 945	162, 750	-----
Undivided profits, less expenses and taxes paid.....	557, 437	508, 421	49, 016	-----
Reserved for taxes, interest, etc., accrued.....	83, 753	70, 326	13, 427	-----
National bank circulation.....	649, 095	650, 946	-----	1, 851
Due to banks.....	2, 738, 017	2, 856, 937	-----	118, 920
Certified checks and cashiers' checks outstanding.....	386, 567	538, 990	-----	152, 423
Dividend checks outstanding.....	28, 404	-----	28, 404	-----
Individual deposits, including postal savings.....	19, 300, 433	18, 239, 353	1, 061, 080	-----
United States deposits.....	185, 916	139, 843	46, 073	-----
<i>Total deposits</i>	<i>22, 639, 357</i>	<i>21, 775, 123</i>	<i>864, 214</i>	-----
Notes and bills rediscounted.....	179, 077	120, 024	59, 053	-----
Bills payable, including all obligations representing money borrowed other than rediscounts.....	622, 108	248, 018	374, 090	-----
Other liabilities.....	763, 881	477, 967	285, 914	-----
Total liabilities.....	28, 508, 239	26, 581, 943	1, 926, 296	-----

* Includes amounts reported as "Other time deposits."

ALL REPORTING BANKS IN THE UNITED STATES AND POSSESSIONS

The statements following show a summary of the resources and liabilities of all reporting banks in the United States and possessions on June 30, 1928, and a comparison of these items with the amounts reported as of June 30, 1927:

Summary of reports of condition of 26,213 reporting banks in the United States and possessions, at the close of business June 30, 1928

[In thousands of dollars]

RESOURCES	
Loans and discounts:	
On demand (secured by collateral other than real estate)-----	4, 197, 184
On demand (not secured by collateral)-----	1, 220, 556
On time (secured by collateral other than real estate)-----	4, 526, 149
On time (not secured by collateral)-----	7, 846, 456
Secured by farm land-----	455, 161
Secured by other real estate-----	5, 926, 270
Not classified ¹ -----	15, 370, 291
Total -----	39, 542, 067
Overdrafts -----	50, 407
Investments (including premiums on bonds):	
United States Government securities-----	4, 152, 862
State, county, and municipal bonds-----	1, 890, 330
Railroad bonds-----	1, 702, 812
Bonds of other public service corporations (including street and interurban railway bonds)-----	1, 619, 056
Other bonds, stocks, warrants, etc-----	9, 406, 754
Total -----	18, 771, 814
Banking house (including furniture and fixtures) -----	1, 663, 696
Other real estate owned -----	403, 967
Due from banks -----	3, 616, 408
Lawful reserve with Federal reserve bank or other reserve agents -----	3, 105, 840
Checks and other cash items -----	854, 531
Exchanges for clearing house -----	898, 567
Cash on hand:	
Gold coin-----	32, 741
Silver and minor coin-----	54, 382
Paper currency-----	487, 371
Not classified ² -----	313, 351
Total -----	887, 845
Other resources ³ -----	1, 779, 186
Total resources -----	71, 574, 328

LIABILITIES

Capital stock paid in-----	3, 525, 522
Surplus-----	4, 145, 529
Undivided profits (less expenses and taxes paid)-----	1, 226, 361
Reserved for taxes, interest, etc, accrued ⁴ -----	83, 753
National-bank circulation-----	649, 095
Due to all banks-----	4, 081, 028
Certified checks and cashiers' checks outstanding-----	807, 580
Dividend checks outstanding-----	57, 005

¹ Includes \$15,199,815,000 reported for banks other than national, a part of which should probably be classified elsewhere in the schedule.

² Reported for banks other than national.

³ Includes \$414,573,000 customers' liability account of acceptances reported separately by national banks only.

⁴ Reported separately by national banks only.

Individual deposits (including postal savings):

Demand deposits—		
Individual deposits subject to check.....	21, 059, 876	
Demand certificates of deposit.....	480, 579	
State, county, or other municipal deposits.....	1, 425, 113	
Other demand deposits.....	1, 341, 083	
Time deposits—		
Savings deposits (including time certificates of deposit).....	28, 132, 575	
State, county, or other municipal deposits.....	286, 552	
Postal-savings deposits.....	118, 982	
Not classified.....	399, 938	
Total.....	53, 244, 698	
United States deposits (exclusive of postal savings).....	222, 816	
Notes and bills rediscounted.....	319, 317	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1, 246, 829	
Other liabilities.....	1, 964, 795	
Total liabilities.....	71, 574, 328	

*Resources and liabilities of all reporting banks in the United States and possessions
June 30, 1928, compared with June 30, 1927*

[In thousands of dollars]

	June 30, 1928 (26,213banks)	June 30, 1927 (27,061banks)	Increase	Decrease, 848 banks
RESOURCES				
Loans and discounts, including rediscounts.....	39, 542, 067	37, 270, 378	2, 271, 689	.....
Overdrafts.....	50, 407	43, 450	6, 957	.....
Investments, including premiums on bonds.....	18, 771, 814	17, 255, 093	1, 516, 721	.....
Banking house, furniture and fixtures.....	1, 663, 696	1, 580, 105	83, 591	.....
Other real estate owned.....	403, 967	399, 473	4, 494	.....
Due from banks.....	3, 616, 408	3, 967, 448	.....	351, 040
Lawful reserve with Federal reserve banks or other reserve agents.....	3, 105, 840	2, 932, 954	172, 886	.....
Checks and other cash items.....	854, 531	1, 060, 990	.....	206, 459
Exchanges for clearing house.....	898, 567	1, 120, 177	.....	221, 610
Cash on hand.....	887, 845	1, 007, 896	.....	120, 051
Other resources.....	1, 779, 186	1, 494, 594	284, 592	.....
Total resources.....	71, 574, 328	68, 132, 558	3, 441, 770	.....
LIABILITIES				
Capital stock paid in.....	3, 525, 522	3, 376, 498	149, 024	.....
Surplus.....	4, 145, 529	3, 764, 527	381, 002	.....
Undivided profits, less expenses and taxes paid.....	1, 226, 361	1, 131, 206	95, 155	.....
Reserved for taxes, interest, etc., accrued.....	83, 753	70, 326	13, 427	.....
National-bank circulation.....	649, 095	650, 946	.....	1, 851
Due to banks.....	4, 081, 028	4, 289, 937	.....	208, 309
Certified checks and cashiers' checks outstanding.....	807, 580	1, 119, 943	.....	312, 363
Dividend checks outstanding.....	57, 005	.....	57, 005	.....
Individual deposits, including postal savings.....	53, 244, 698	51, 132, 554	2, 112, 144	.....
United States deposits.....	222, 816	194, 024	28, 792	.....
Total deposits.....	58, 413, 127	56, 735, 858	1, 677, 269	.....
Notes and bills rediscounted.....	319, 317	228, 127	91, 190	.....
Bills payable, including all obligations representing money borrowed other than rediscounts.....	1, 246, 829	601, 381	645, 448	.....
Other liabilities.....	1, 964, 795	1, 573, 689	391, 106	.....
Total liabilities.....	71, 574, 328	68, 132, 558	3, 441, 770	.....

The table following shows the population of each State, number of reporting banks, resources and liabilities, a classification of loans and discounts, investments, cash, and individual deposits, June 30, 1928, with a recapitulation by classes of banks:

Assets and liabilities of reporting banks in the United States, Alaska, and insular possessions June, 1928

[Includes National, State (commercial) banks, loan and trust companies, savings and private banks]

States and Territories, etc.	Population (approximate)	Number of banks	Resources (in thousands of dollars)											
			Loans and discounts, including rediscounts	Over-drafts	Investments (including premiums on bonds)	Banking house (including furniture and fixtures)	Other real estate owned	Due from banks	Lawful reserve with Federal reserve banks or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources ¹	Aggregate resources
Maine.....	787,000	140	200,759	87	218,315	4,964	1,467	14,508	5,470	664	385	5,310	22,104	483,033
New Hampshire.....	457,000	123	147,674	49	153,290	5,443	89	9,024	3,591	1,010	131	2,158	526	322,925
Vermont.....	356,000	105	156,045	63	95,023	3,012	4,843	9,451	2,700	614	14	2,166	4,689	278,620
Massachusetts.....	4,290,000	446	2,936,141	313	1,778,039	73,873	35,679	140,631	134,523	19,783	17,810	26,594	97,656	5,261,042
Rhode Island.....	685,000	37	285,102	28	252,271	6,340	453	8,268	16,351	326	2,325	7,500	5,473	584,946
Connecticut.....	1,625,000	252	849,237	308	450,021	29,485	9,528	34,094	31,553	3,262	5,034	12,241	3,979	1,428,742
Total New England States.....	8,140,000	1,103	4,583,958	848	2,946,899	123,617	52,059	215,976	194,188	25,659	25,699	55,978	134,427	8,350,308
New York.....	11,650,000	1,146	11,315,133	4,102	4,732,107	292,925	6,350	503,628	1,049,444	614,084	513,627	125,109	886,727	20,043,236
New Jersey.....	3,850,000	572	1,607,151	250	844,507	84,411	12,306	104,073	75,873	7,135	10,124	30,220	37,442	2,813,501
Pennsylvania.....	9,650,000	1,628	3,316,064	658	2,433,000	205,931	47,967	265,447	303,146	22,253	59,065	84,415	97,308	6,835,244
Delaware.....	245,000	61	92,580	29	51,430	4,477	1,195	3,676	6,397	148	643	1,445	2,218	164,238
Maryland.....	1,625,000	238	485,260	251	336,079	21,488	4,762	43,207	42,106	3,054	12,823	8,928	9,610	967,568
District of Columbia.....	530,000	42	190,336	53	64,106	21,618	3,085	23,948	9,404	2,926	3,813	5,095	2,054	326,438
Total Eastern States.....	27,550,000	3,687	17,006,524	5,343	8,461,229	630,850	75,655	943,970	1,486,370	649,600	600,095	255,221	1,035,359	31,150,225
Virginia.....	2,520,000	494	467,873	218	95,157	20,818	5,745	45,658	15,033	4,460	2,960	7,832	24,196	689,890
West Virginia.....	1,650,000	330	294,741	170	68,883	19,404	5,418	32,719	7,706	820	2,079	7,649	2,686	442,275
North Carolina.....	2,930,000	518	358,660	209	57,312	21,760	3,903	19,956	40,287	1,584	5,157	8,118	2,745	519,691
South Carolina.....	1,840,000	262	147,247	334	48,378	7,682	5,837	23,259	4,653	961	923	3,433	2,332	245,039
Georgia.....	3,130,000	454	312,363	426	58,795	15,423	9,113	33,108	30,533	3,087	3,542	7,296	4,573	478,259
Florida.....	1,310,000	302	235,461	66	122,472	11,872	4,915	73,569	11,304	2,905	1,702	12,254	4,611	487,141
Alabama.....	2,530,000	357	243,502	198	57,958	11,677	6,659	28,823	12,393	1,917	1,623	8,150	2,036	372,936
Mississippi.....	1,793,000	344	168,119	1,974	53,651	6,006	2,210	34,366	4,086	823	976	3,999	7,416	283,626
Louisiana.....	1,930,000	229	329,891	1,053	71,401	28,833	5,809	49,283	19,040	2,138	7,551	8,799	11,341	535,139
Texas.....	5,310,000	1,386	795,126	1,858	239,293	47,347	15,325	147,291	103,925	7,899	9,741	25,571	18,532	1,411,888
Arkansas.....	1,895,000	437	167,356	278	37,126	7,140	4,221	15,376	29,677	871	222	5,085	1,753	269,065
Kentucky.....	2,530,000	583	391,212	196	127,163	7,119	1,127	23,772	13,406	1,200	1,513	51,434	15,312	633,454
Tennessee.....	2,470,000	607	342,984	780	63,866	21,370	6,223	65,454	12,157	7,641	1,988	7,877	19,008	549,357
Total Southern States.....	31,838,000	6,203	4,254,535	7,740	1,101,455	232,470	74,505	592,634	304,160	36,246	39,977	157,497	116,541	6,917,760
Ohio.....	6,563,000	1,051	2,016,113	977	764,229	110,468	19,031	113,362	216,651	2,946	6,833	67,447	59,061	3,377,038
Indiana.....	3,155,000	1,028	662,026	513	227,655	41,438	10,045	104,200	20,514	7,877	3,592	24,202	119,201	1,221,263

Illinois.....	7,260,000	1,816	2,834,389	1,606	1,053,655	109,708	21,491	399,390	210,059	18,214	87,341	59,590	101,651	4,897,094
Michigan.....	4,425,000	784	997,927	641	976,376	76,444	8,751	48,360	175,227	14,247	35,870	30,742	43,270	2,407,855
Wisconsin.....	2,940,000	967	642,039	526	295,749	28,625	10,160	42,961	84,165	4,925	9,433	17,135	2,799	1,138,517
Minnesota.....	2,675,000	1,134	538,460	565	387,661	20,615	14,695	109,504	33,922	6,233	8,267	22,499	7,286	1,149,707
Iowa.....	2,530,000	1,372	567,408	525	203,169	30,463	29,393	109,364	21,470	2,495	4,336	18,424	2,341	1,019,438
Missouri.....	3,473,000	1,365	893,391	870	365,726	36,790	12,665	208,292	37,814	2,810	11,178	21,594	17,538	1,618,488
Total Middle Western States.....	33,026,000	9,517	9,171,753	6,223	4,294,220	454,551	126,231	1,135,433	799,802	59,747	166,900	261,633	352,907	16,829,400
North Dakota.....	668,000	489	90,863	251	34,165	5,442	6,815	7,651	12,047	599	373	3,770	338	162,314
South Dakota.....	696,000	412	94,081	197	37,374	5,155	5,876	27,509	3,597	327	745	3,496	877	179,234
Nebraska.....	1,388,000	904	307,759	547	90,338	13,651	12,746	84,023	14,212	3,361	2,824	11,210	2,113	542,784
Kansas.....	1,842,000	1,114	297,881	501	108,723	17,553	6,878	77,284	14,045	1,208	3,221	9,523	6,785	543,602
Montana.....	700,000	203	94,160	376	53,079	4,685	2,758	25,042	4,619	437	493	5,007	3,751	191,027
Wyoming.....	233,000	86	38,932	79	16,322	1,904	716	10,494	2,003	213	271	1,891	177	73,002
Colorado.....	1,065,000	285	165,525	298	100,246	7,315	2,651	30,830	25,819	2,809	3,159	7,699	1,123	347,474
New Mexico.....	395,000	58	23,771	18	13,655	1,615	558	4,886	1,875	347	4	1,285	200	48,214
Oklahoma.....	2,372,000	668	254,737	471	140,108	17,252	3,061	76,058	25,262	3,683	2,679	7,375	1,352	532,038
Total Western States.....	9,359,000	4,219	1,367,709	2,738	594,010	74,572	42,059	343,777	103,479	12,984	13,769	51,256	13,336	2,619,689
Washington.....	1,555,000	352	275,348	268	163,450	15,327	1,963	36,010	38,211	2,216	5,748	8,559	6,248	553,348
Oregon.....	875,000	243	147,340	232	114,626	10,381	1,968	24,336	22,321	1,459	5,303	7,052	1,529	336,547
California.....	4,465,000	496	2,330,920	2,222	958,479	106,331	20,127	238,459	142,061	62,351	37,625	59,661	64,943	4,023,179
Idaho.....	520,000	140	47,905	95	31,015	3,093	1,527	13,704	3,107	318	409	2,243	2,300	105,176
Utah.....	518,000	105	119,123	304	32,682	3,494	2,845	17,014	5,708	762	1,383	1,679	1,828	186,822
Nevada.....	79,000	35	28,631	109	8,523	1,544	878	5,751	881	213	85	1,453	1,001	49,069
Arizona.....	439,000	45	51,049	42	24,094	2,173	2,268	8,070	5,552	228	753	3,158	98,090	
Total Pacific States.....	8,451,000	1,416	3,000,316	3,272	1,332,869	142,343	31,576	343,344	217,841	67,547	51,306	83,805	78,552	5,352,771
Alaska.....	91,000	17	5,897	21	4,821	271	71	1,845	-----	77	23	1,078	29	14,133
The Territory of Hawaii.....	310,000	23	59,081	1,610	25,291	2,089	575	11,753	-----	403	-----	4,751	9,709	115,262
Porto Rico.....	1,385,000	16	47,138	244	3,988	1,454	403	4,318	-----	1,868	798	3,306	3,276	67,293
Philippines.....	11,170,000	12	45,156	22,368	7,032	1,479	833	22,849	-----	400	-----	13,320	35,050	148,487
Total possessions.....	12,956,000	68	157,272	24,243	41,132	5,293	1,882	41,265	-----	2,748	821	22,455	48,064	345,175
Total United States and possessions.....	131,320,000	26,213	39,542,067	50,467	18,771,814	1,663,696	403,967	3,616,408	3,105,840	854,531	898,567	887,845	1,779,186	71,574,328

RECAPITULATION

National banks.....	7,691	15,144,995	10,138	7,147,448	721,229	125,680	1,885,967	1,453,383	207,156	756,176	315,113	740,954	28,508,239
State (commercial) banks.....	15,078	9,450,337	34,535	3,542,177	453,961	145,434	908,578	802,255	111,812	103,625	367,270	360,019	16,291,005
Mutual savings banks.....	616	5,511,918	-----	3,750,591	100,716	14,600	210,698	-----	1,517	209	31,162	66,748	9,688,159
Stock savings banks.....	791	1,049,969	207	427,987	45,791	23,355	87,864	27,917	16,809	3,340	19,912	4,066	1,707,197
Trust companies.....	1,633	8,298,341	5,138	3,874,652	353,652	88,056	510,014	819,697	516,413	35,174	151,571	598,188	15,230,896
Private banks.....	404	86,507	389	23,959	3,347	6,862	13,287	2,588	824	43	2,817	3,211	148,534
Grand total.....	26,213	39,542,067	50,467	18,771,814	1,663,696	403,967	3,616,408	3,105,840	854,531	898,567	887,845	1,779,186	71,574,328

¹ Includes \$414,573,000 customers' liability account of acceptances reported separately by national banks only.

Assets and liabilities of reporting banks in the United States, Alaska, and insular possessions June, 1928—Continued

States and Territories, etc.	Liabilities (in thousands of dollars)												
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Reserved for taxes, interest, etc., accrued ²	National bank circulation	Due to banks	Certified checks and cashiers' checks outstanding	Dividend checks outstanding	Individual deposits (including postal savings)	United States deposits	Notes and bills rediscounted	Bills payable (including all obligations representing money borrowed other than rediscounts)	Other liabilities
Maine.....	13,301	19,164	17,994	486	5,217	3,928	740	454	391,267	244	936	8,571	20,731
New Hampshire.....	6,530	20,275	12,502	122	4,648	3,385	663	99	269,413	735	773	3,377	403
Vermont.....	8,076	14,625	8,679	110	4,253	1,311	546	207	235,878	278	1,097	2,850	710
Massachusetts.....	134,758	214,348	150,442	9,005	18,254	152,916	14,470	1,263	4,341,082	23,090	35,109	35,237	131,068
Rhode Island.....	14,365	27,904	19,525	436	3,984	5,080	865	44	503,301	513	1,481	2,799	4,649
Connecticut.....	44,405	84,364	51,207	1,497	9,604	11,915	4,671	653	1,181,799	1,484	2,356	28,259	6,528
Total New England States.....	221,435	350,680	260,349	11,656	45,960	178,535	21,955	2,720	6,922,740	26,344	41,752	81,093	164,089
New York.....	711,269	1,576,514	143,827	20,930	67,536	1,708,589	521,619	12,579	13,866,636	36,868	26,795	430,397	919,677
New Jersey.....	138,779	164,155	53,361	2,038	22,051	38,065	11,294	3,718	2,241,368	8,241	9,343	66,879	54,209
Pennsylvania.....	359,890	656,813	156,065	8,341	81,756	319,156	29,354	7,894	4,879,719	25,133	24,063	181,455	104,505
Delaware.....	10,672	13,918	5,911	82	1,054	1,651	438	201	123,700	97	271	4,075	2,168
Maryland.....	43,279	70,584	19,764	766	7,790	37,913	2,171	1,119	758,279	1,454	2,040	13,591	8,818
District of Columbia.....	24,517	18,503	8,552	419	3,964	15,935	936	188	244,099	3,272	-----	4,540	1,513
Total Eastern States.....	1,288,406	2,500,487	388,080	32,576	184,151	2,121,309	566,312	25,699	22,113,801	75,065	62,512	700,937	1,090,800
Virginia.....	60,121	39,370	13,315	1,484	19,167	31,088	3,190	1,638	454,120	2,635	8,235	23,925	31,602
West Virginia.....	34,811	26,119	12,286	532	10,272	9,391	2,276	1,070	327,920	439	3,374	12,056	1,729
North Carolina.....	38,494	26,256	8,858	901	8,484	28,971	6,232	766	359,085	1,157	10,545	24,305	5,637
South Carolina.....	19,533	10,037	4,090	550	5,946	8,853	938	382	185,768	1,294	2,415	3,687	1,546
Georgia.....	41,846	24,170	14,442	845	7,742	32,596	1,836	616	320,966	2,680	13,870	11,301	5,349
Florida.....	33,577	20,574	8,290	573	4,749	36,549	6,004	534	380,889	1,936	1,198	3,515	3,753
Alabama.....	28,836	20,680	10,351	1,124	12,195	9,735	760	252	267,356	2,749	6,215	12,184	1,449
Mississippi.....	16,943	10,504	3,852	229	2,940	11,128	1,782	217	213,550	438	5,220	11,872	4,971
Louisiana.....	32,086	19,467	9,289	521	4,316	45,672	3,079	414	365,055	2,476	15,670	20,698	16,396
Texas.....	118,034	51,349	29,097	2,579	43,490	120,487	13,629	1,545	987,961	17,146	4,451	9,027	13,093
Arkansas.....	22,124	9,430	4,823	152	3,704	17,202	3,094	486	193,828	451	1,074	7,541	626
Kentucky.....	45,159	38,041	5,035	1,015	16,289	22,921	5,071	412	455,697	551	4,876	8,702	29,702
Tennessee.....	42,132	25,379	3,083	622	13,055	26,333	1,295	265	405,030	1,773	3,067	5,255	21,996
Total Southern States.....	533,746	321,376	126,866	11,127	152,349	899,926	49,166	8,597	4,901,725	35,755	80,210	154,068	142,849
Ohio.....	182,775	149,118	59,556	1,909	36,436	126,547	5,254	1,013	2,637,373	5,274	13,887	57,566	100,330
Indiana.....	78,807	43,900	22,469	654	21,901	45,537	7,029	1,328	833,441	1,966	38,601	9,812	115,818

Illinois.....	284,479	202,538	127,898	7,551	36,087	376,846	42,695	5,868	3,631,358	2,852	18,425	70,899	89,598
Michigan.....	122,774	106,806	49,328	1,655	10,567	51,660	14,310	2,786	1,895,428	7,739	6,776	66,853	74,570
Wisconsin.....	64,756	36,562	22,889	1,881	15,967	47,993	6,331	1,094	916,101	2,423	6,999	13,281	2,840
Minnesota.....	61,776	34,159	18,482	3,643	14,182	83,149	10,405	681	900,353	4,258	2,044	12,687	3,888
Iowa.....	68,940	30,803	13,886	599	14,187	52,640	2,539	199	821,119	1,213	2,701	3,201	7,211
Missouri.....	118,531	64,347	33,438	476	16,325	132,734	10,828	530	1,157,776	3,046	11,148	45,152	24,167
Total Middle Western States.....	982,838	667,736	338,946	18,368	171,652	916,406	99,691	13,499	12,792,949	28,771	100,581	279,551	418,412
North Dakota.....	11,928	4,952	914	14	3,363	3,686	1,306	21	134,084	156	700	1,062	128
South Dakota.....	12,167	4,419	1,546	113	2,235	7,128	1,377	42	148,061	566	677	618	285
Nebraska.....	33,737	13,106	5,659	800	7,534	60,906	3,401	157	412,466	512	1,320	2,881	305
Kansas.....	41,981	20,822	6,491	504	9,643	29,058	3,696	439	418,252	1,776	4,612	1,499	4,829
Montana.....	11,445	4,525	2,800	268	2,378	8,420	950	27	159,266	339	496	73	40
Wyoming.....	4,235	2,670	979	26	1,461	3,025	588	19	59,210	124	584	21	10
Colorado.....	17,975	11,808	5,377	843	4,191	18,784	4,135	192	281,018	466	983	1,137	565
New Mexico.....	3,240	1,336	323	7	1,252	1,297	461	56	39,558	118	177	196	193
Oklahoma.....	33,802	9,318	5,048	606	6,599	43,252	6,704	310	417,843	1,052	5,038	1,593	873
Total Western States.....	170,560	72,956	29,137	3,181	38,656	175,556	22,618	1,263	2,069,758	5,109	14,587	9,080	7,228
Washington.....	32,257	14,728	5,872	933	10,216	31,267	4,570	574	440,064	4,065	2,757	1,821	4,224
Oregon.....	21,553	9,469	4,924	759	3,405	18,462	2,855	189	270,409	2,665	1,378	2,590	459
California.....	217,588	151,287	59,295	4,808	36,345	194,374	34,590	4,017	3,174,705	44,923	14,168	10,131	76,948
Idaho.....	6,343	2,195	1,808	103	1,817	3,339	1,029	46	85,720	325	435	450	2,106
Utah.....	11,534	6,246	1,940	137	2,185	14,906	1,290	118	127,822	15	579	1,574	18,476
Nevada.....	3,437	1,096	683	51	1,194	1,939	701	24	39,340	94	-----	319	191
Arizona.....	5,216	2,851	1,159	43	672	1,995	1,160	58	83,790	106	248	415	377
Total Pacific States.....	297,928	187,872	75,681	6,834	55,834	266,282	46,025	5,026	4,221,850	49,793	19,565	17,300	102,781
Alaska.....	915	403	363	4	60	79	90	10	11,723	383	99	-----	14
The Territory of Hawaii.....	8,340	5,767	2,774	7	433	1,957	582	138	85,845	1,543	2	514	7,360
Porto Rico.....	8,319	2,517	996	-----	-----	6,900	728	52	38,705	1,53	19	4,129	4,875
Philippines.....	13,035	5,735	3,169	-----	-----	14,078	413	1	85,602	-----	-----	1,157	26,297
Total possessions.....	30,609	14,422	7,302	11	493	23,014	1,313	201	221,875	1,979	110	4,800	38,546
Total United States and possessions.....	3,525,522	4,145,529	1,226,361	83,753	649,095	4,081,028	807,580	57,005	53,244,698	222,816	319,317	1,246,829	1,964,795

RECAPITULATION

National banks.....	1,593,866	1,419,695	557,437	83,753	649,095	2,738,017	386,567	28,404	19,300,433	185,916	179,077	622,108	763,881
State (commercial) banks.....	1,051,182	737,475	285,926	-----	-----	513,947	98,043	11,892	12,725,135	7,855	72,328	327,037	460,178
Mutual savings banks.....	-----	851,590	148,556	-----	-----	204	25	149	8,672,823	-----	-----	540	14,242
Stock savings banks.....	68,878	42,472	17,099	-----	-----	10,995	398	63	1,561,218	343	850	2,291	2,590
Trust companies.....	803,328	1,085,968	215,538	-----	-----	816,443	322,422	16,464	10,874,503	28,702	66,649	283,277	717,602
Private banks.....	8,278	8,329	1,775	-----	-----	1,422	120	33	110,586	-----	413	11,576	6,302
Grand total.....	3,525,522	4,145,529	1,226,361	83,753	649,095	4,081,028	807,580	57,005	53,244,698	222,816	319,317	1,246,829	1,964,795

¹ Reported separately by national banks only.

Assets and liabilities of reporting banks in the United States, Alaska, and insular possessions June, 1928—Continued

[In thousands of dollars]

States and Territories, etc.	Loans and discounts							Investments				
	On demand secured by collateral other than real estate	On demand, not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm land	Secured by other real estate	Not classified ³	U. S. Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....	15,838	9,256	11,692	34,025	61,282	7,499	70,167	34,505	12,178	24,919	47,674	99,039
New Hampshire.....	12,228	5,675	4,066	17,408	417	91,654	16,226	27,396	7,992	26,958	48,705	42,179
Vermont.....	6,097	6,634	4,256	17,703	1,592	89,681	30,082	13,414	4,507	3,994	45,491	27,617
Massachusetts.....	297,648	92,012	299,943	530,644	1,919	1,451,202	262,773	150,810	390,809	291,426	294,731	660,263
Rhode Island.....	24,649	6,905	49,612	71,931	118	131,812	75	65,586	9,263	36,780	87,136	53,506
Connecticut.....	61,973	18,742	145,457	146,525	446	457,979	18,115	68,009	28,967	131,515	82,131	139,379
Total New England States.....	418,433	139,224	515,026	818,236	65,774	2,229,827	397,438	359,720	453,716	505,612	605,868	1,021,983
New York.....	1,069,825	148,647	758,804	1,367,185	8,278	88,097	7,874,297	737,280	125,324	184,349	146,173	3,538,981
New Jersey.....	334,359	87,467	109,869	611,134	4,346	440,824	19,152	144,516	138,339	208,611	112,250	240,791
Pennsylvania.....	935,729	272,680	441,647	1,050,899	20,866	591,001	3,242	550,325	204,337	507,575	358,168	812,595
Delaware.....	31,797	6,295	10,628	18,220	2,937	22,703	-----	5,904	6,833	11,235	11,517	15,941
Maryland.....	114,349	35,690	61,969	143,771	9,346	11,609	108,526	63,681	26,695	79,370	69,853	96,500
District of Columbia.....	73,094	4,918	20,526	61,572	171	29,918	137	24,668	1,676	7,821	9,243	20,698
Total Eastern States.....	2,559,153	555,697	1,403,443	3,252,781	45,944	1,184,152	8,005,354	1,526,374	503,204	998,961	707,184	4,725,506
Virginia.....	21,704	9,133	71,053	149,663	5,914	11,711	198,695	32,446	5,466	2,876	2,740	51,629
West Virginia.....	8,225	4,620	33,887	69,548	1,206	9,648	167,607	22,435	1,174	2,044	4,085	39,145
North Carolina.....	3,397	4,053	101,957	203,728	3,238	40,378	1,909	28,948	12,000	316	399	15,649
South Carolina.....	9,767	2,540	22,791	36,613	3,904	2,817	68,815	18,072	4,792	428	1,091	23,995
Georgia.....	25,354	5,306	55,610	80,364	5,388	7,405	132,936	24,581	2,863	996	2,182	28,173
Florida.....	23,407	3,087	37,014	47,046	2,179	10,914	111,814	48,920	40,118	3,711	2,603	27,120
Alabama.....	8,792	6,241	49,412	71,776	4,352	4,801	98,128	20,696	9,400	3,277	2,517	22,068
Mississippi.....	2,015	806	19,302	26,420	3,548	4,255	111,773	7,570	8,962	354	449	36,316
Louisiana.....	6,833	5,781	20,786	40,731	4,375	1,853	249,532	18,812	2,602	115	101	49,771
Texas.....	84,662	36,531	298,868	281,073	26,234	38,040	29,718	150,088	32,128	6,082	5,482	45,513
Arkansas.....	5,691	1,146	16,317	27,927	3,791	24,095	88,389	17,989	3,728	383	269	14,757
Kentucky.....	21,865	10,117	42,295	93,056	6,639	6,227	211,013	35,056	2,529	6,008	7,622	75,948
Tennessee.....	12,925	5,405	46,955	98,278	3,274	4,381	171,766	18,916	5,775	1,241	1,683	36,251
Total Southern States.....	234,637	94,766	816,247	1,226,223	74,042	166,525	1,642,095	444,529	131,537	27,831	31,223	466,835

Ohio.....	94,876	60,373	77,994	190,282	14,401	645,903	932,284	220,610	155,487	17,239	14,265	356,625
Indiana.....	13,248	11,941	49,350	141,335	11,735	15,391	419,026	70,377	8,808	10,164	18,507	119,801
Illinois.....	308,446	67,173	297,946	459,218	16,861	291,943	1,392,802	358,345	206,723	29,314	38,998	420,275
Michigan.....	29,891	5,675	142,671	140,706	6,620	124,134	548,280	56,340	30,684	8,317	20,001	861,034
Wisconsin.....	40,997	36,993	138,983	295,080	7,692	121,271	1,023	68,992	35,973	15,837	64,433	110,514
Minnesota.....	56,979	30,372	77,073	125,290	17,628	9,927	221,191	117,791	29,554	21,601	15,062	203,653
Iowa.....	16,455	9,021	51,137	85,332	18,573	7,517	409,373	62,991	9,411	5,178	12,448	113,141
Missouri.....	74,577	30,602	121,161	133,125	4,157	12,022	507,747	54,641	25,220	12,385	9,494	283,986
Total Middle Western States.....	635,469	252,150	956,315	1,570,368	97,667	1,228,108	4,431,676	1,010,087	501,858	120,035	193,208	2,469,032
North Dakota.....	2,691	2,486	19,819	12,463	7,152	1,890	44,362	12,172	2,820	1,225	2,812	15,136
South Dakota.....	3,159	576	49,831	29,576	9,792	1,147	17,642	16,310	7,497	968	2,189	10,410
Nebraska.....	18,008	17,492	93,336	130,297	23,003	7,981	17,642	33,000	10,655	7,968	13,936	25,649
Kansas.....	7,328	6,017	50,142	58,218	7,122	29,295	139,759	35,877	38,738	720	1,454	31,934
Montana.....	24,293	7,289	20,810	22,641	1,861	1,098	7,283	22,429	5,699	1,681	3,319	20,951
Wyoming.....	2,437	227	23,833	8,793	2,573	901	168	7,237	1,610	472	412	6,591
Colorado.....	36,293	14,925	61,818	38,077	4,572	9,620	220	37,616	16,597	6,245	6,432	33,556
New Mexico.....	2,165	790	9,346	7,948	1,312	1,587	623	7,420	1,434	426	277	4,098
Oklahoma.....	16,803	6,790	91,218	80,083	4,904	6,296	48,643	54,412	37,071	1,352	1,420	45,853
Total Western States.....	113,177	56,592	429,153	388,096	62,291	59,815	258,585	226,473	122,121	20,187	31,251	193,978
Washington.....	18,881	7,888	50,276	75,732	3,957	3,688	114,926	45,453	15,039	10,754	7,858	84,346
Oregon.....	27,232	30,778	24,353	43,015	3,267	18,382	313	49,612	26,452	5,134	8,389	25,039
California.....	136,797	69,447	252,609	385,390	88,206	962,626	435,845	452,697	115,464	8,412	25,851	358,055
Idaho.....	2,023	632	8,711	13,108	1,862	578	20,991	6,681	2,012	697	683	20,942
Utah.....	11,595	2,160	29,788	31,221	5,530	37,609	1,220	9,890	5,105	2,353	2,036	13,298
Nevada.....	9,355	2,007	5,347	4,199	789	6,699	235	2,667	2,032	298	555	2,971
Arizona.....	13,312	370	13,317	11,764	3,565	7,013	1,708	11,489	4,286	709	1,500	6,110
Total Pacific States.....	219,195	113,282	384,401	564,429	107,176	1,036,595	575,233	578,489	170,390	28,357	46,872	508,761
Alaska.....	141	608	193	974	-----	1,206	2,775	1,609	532	399	602	1,679
The Territory of Hawaii.....	8,857	2,056	11,000	3,093	-----	13,687	20,388	4,145	5,811	807	2,848	11,680
Porto Rico.....	5,952	5,311	8,271	20,478	2,180	3,200	1,746	1,113	911	58	-----	1,906
Philippines.....	2,170	870	2,100	1,778	87	3,155	34,996	323	250	565	-----	5,894
Total possessions.....	17,120	8,845	21,564	26,323	2,267	21,248	59,905	7,190	7,504	1,829	3,450	21,159
Total United States and possessions.....	4,197,184	1,220,556	4,526,149	7,846,456	455,161	5,926,270	15,370,291	4,152,862	1,890,330	1,702,812	1,619,056	9,406,754

RECAPITULATION

National banks.....	3,000,924	872,744	3,589,225	6,225,711	325,125	960,790	170,476	2,891,167	840,461	681,007	742,784	1,992,029
State (commercial) banks.....	160,834	116,766	405,092	595,862	49,504	1,192,719	6,929,560	551,074	325,092	57,043	108,603	2,500,360
Mutual savings banks.....	28,900	-----	13,714	8,169	32,624	2,038,065	3,399,446	203,344	478,977	691,228	476,700	1,900,342
Stock savings banks.....	18,993	474	5,465	12,250	1,639	671,774	339,374	122,862	8,007	10,086	5,709	281,323
Trust companies.....	981,492	229,540	506,579	998,012	43,279	1,055,566	4,483,873	379,424	235,474	263,247	284,436	2,712,071
Private banks.....	6,041	1,032	6,074	6,452	2,990	7,356	56,562	4,991	2,319	196	824	20,629
Grand total.....	4,197,184	1,220,556	4,526,149	7,846,456	455,161	5,926,270	15,370,291	4,152,862	1,890,330	1,702,812	1,619,056	9,406,754

* Includes \$15,199,815,000 reported for banks other than national, a part of which should probably be classified elsewhere in the schedule.

Assets and liabilities of reporting banks in the United States, Alaska, and insular possessions June, 1928—Continued

[In thousands of dollars]

States and Territories, etc.	Cash				Demand deposits				Time deposits			Deposits not classified ⁷
	Gold coin	Silver and minor coin ⁴	Paper currency	Cash not classified ⁵	Individual deposits subject to check	Demand certificates of deposit	State, county, or other municipal deposits	Other demand deposits	Savings deposits, including time certificates of deposit ⁶	State, county, or other municipal deposits	Postal savings deposits	
Maine.....	92	130	1,430	3,658	75,175	3,004		15	312,997		76	
New Hampshire.....	112	158	1,528	360	36,888	1,868	272	739	229,415		207	24
Vermont.....	66	77	754	1,269	28,283	1,032		42	206,450	11	60	
Massachusetts.....	409	1,119	9,798	15,268	1,037,208	12,495	148	\$ 630,642	2,657,334		3,255	
Rhode Island.....	554	339	6,540	26	120,389	6,196	4,631	78	366,527	5,116	364	
Connecticut.....	883	793	10,298	267	274,489	16,590	13,702	8,853	866,052	301	742	1,070
Total New England States.....	2,116	2,666	30,348	20,848	1,572,432	41,185	18,753	640,369	4,638,775	5,428	4,704	1,094
New York.....	1,179	3,294	92,398	28,238	6,102,383	38,408	140,157	484,134	7,112,120	9,447	15,936	14,051
New Jersey.....	1,694	2,573	25,892	70	774,934	21,942	79,772	7,006	1,338,480	15,554	1,603	2,077
Pennsylvania.....	5,535	7,037	71,843		2,017,042	20,340	46,737	14,127	2,768,694	4,680	8,099	
Delaware.....	80	145	1,220		52,096	28	10,282	4	59,897		78	1,315
Maryland.....	422	723	7,783		246,648	340	8,109	252	500,831	2,023	76	
District of Columbia.....	98	317	4,680		138,915	1,059	1,247	4,871	97,169	500	338	
Total Eastern States.....	9,008	14,089	203,816	28,308	9,332,018	82,117	286,304	460,394	11,877,191	32,204	26,130	17,443
Virginia.....	353	497	3,631	3,351	178,606	9,824	6,941	181	256,781	1,663	124	
West Virginia.....	187	281	2,646	4,535	150,637	2,360	2,770	215	171,614	28	296	
North Carolina.....	156	371	2,057	5,534	150,526	7,155	30,083	2,519	167,378	1,121	303	
South Carolina.....	148	465	2,820		74,820	994	5,759	63	96,638		908	
Georgia.....	137	472	2,615	4,072	158,611	2,509	2,171	39	155,936	625	1,075	
Florida.....	167	410	3,577	8,100	144,764	626	47,281	377	148,832	10,509	3,802	4,698
Alabama.....	297	485	3,348	4,020	144,434	2,433	4,418	698	114,518	615	240	
Mississippi.....	262	643	3,094		78,512	469	31,476	330	101,460	1,236	67	
Louisiana.....	355	1,187	7,257		208,974	1,788	5,563	15,299	131,860	1,434	137	
Texas.....	1,343	3,521	19,980	727	650,025	11,742	86,278	6,975	210,561	16,665	3,097	2,618
Arkansas.....	321	712	4,052		86,750	6,869	26,947	2,623	74,305	277	557	
Kentucky.....	245	396	2,860	47,933	109,659	6,649	2,282	480	91,977	21	191	250,438
Tennessee.....	200	434	2,753	4,490	215,746	962	2,588	79	183,523	1,905	222	
Total Southern States.....	4,171	9,874	60,690	82,762	2,352,064	48,320	254,557	29,878	1,905,388	42,745	11,019	257,754
Ohio.....	649	1,217	11,120	54,461	856,529	28,072	191,030	21,137	1,515,893	23,512	1,200	
Indiana.....	869	838	7,789	14,706	368,237	3,996	20,372	23,663	415,363	973	837	
Illinois.....	2,852	5,818	50,920		1,871,547	64,740	67,967	2,920	1,606,855	13,329	3,500	

Michigan.....	422	831	6,945	22,544	608,159	87,718	38,503	108,243	1,046,157	3,920	1,632	1,096
Wisconsin.....	1,061	1,971	13,503	-----	295,089	21,387	59,363	399	529,259	5,550	1,155	3,869
Minnesota.....	376	1,005	6,575	14,543	303,674	7,769	34,615	19,377	525,934	2,181	6,308	-----
Iowa.....	485	862	5,626	11,451	306,540	12,607	861	706	490,111	-----	7,868	2,426
Missouri.....	321	701	4,243	16,329	723,127	8,951	9,224	946	410,681	2,440	2,407	-----
Total Middle Western States.....	7,635	13,243	106,721	134,034	5,332,902	235,240	421,935	177,391	6,540,253	52,435	25,402	7,391
North Dakota.....	74	307	1,144	2,245	48,274	4,140	3,179	772	74,536	1,709	1,474	-----
South Dakota.....	63	270	1,218	1,945	58,331	3,311	15,175	733	65,305	1,935	3,271	-----
Nebraska.....	875	1,470	5,306	3,559	180,397	14,574	25,158	125	190,575	976	661	-----
Kansas.....	836	1,975	6,712	-----	219,432	15,578	40,452	3,099	127,262	579	2,850	-----
Montana.....	121	263	1,765	2,558	66,201	2,923	15,765	207	67,915	-----	6,255	-----
Wyoming.....	153	216	1,513	9	28,382	1,329	4,492	27	23,606	14	1,360	-----
Colorado.....	1,424	967	5,308	-----	143,785	5,091	11,793	1,436	113,880	1,830	3,203	-----
New Mexico.....	72	202	1,011	-----	21,181	2,214	5,558	44	8,889	540	1,132	-----
Oklahoma.....	236	836	4,219	2,084	187,177	4,823	42,969	725	82,520	16,152	4,803	78,674
Total Western States.....	3,854	6,506	28,196	12,700	953,160	53,983	173,541	7,168	754,488	23,735	25,009	78,674
Washington.....	304	846	3,892	3,517	166,749	3,319	53,827	1,649	207,807	1,417	5,296	-----
Oregon.....	361	518	2,442	3,731	119,627	3,742	22,952	576	120,466	364	2,682	-----
California.....	3,643	3,082	32,546	20,385	1,026,166	7,587	147,492	13,078	1,853,469	116,459	10,454	-----
Idaho.....	310	387	1,546	-----	37,406	1,188	12,992	72	31,567	167	2,333	-----
Utah.....	314	307	1,058	-----	47,749	785	5,296	36	71,944	760	441	811
Nevada.....	140	160	1,153	-----	15,605	268	1,811	2	21,353	24	277	-----
Arizona.....	170	449	2,539	-----	39,996	158	8,535	98	30,809	3,092	1,034	68
Total Pacific States.....	5,247	5,749	45,176	27,633	1,453,298	17,047	252,905	15,511	2,337,415	122,273	22,522	879
Alaska.....	151	90	837	-----	5,214	63	959	7	4,924	-----	556	-----
The Territory of Hawaii.....	88	401	4,106	156	26,853	2,233	9,471	5,761	36,911	3,450	20	1,146
Porto Rico.....	273	404	2,604	25	13,542	339	6,688	120	13,601	4,282	133	-----
Philippines.....	198	1,360	4,877	6,885	18,393	52	-----	4,484	23,029	-----	3,487	35,557
Total possessions.....	710	2,255	12,424	7,066	64,002	2,687	17,118	10,372	79,065	7,732	* 4,196	36,703
Total United States and possessions.....	32,741	54,382	487,371	313,351	21,059,876	480,579	1,425,113	1,341,083	28,132,575	286,552	118,982	399,938

RECAPITULATION

National banks.....	16,637	34,143	264,333	-----	9,926,692	181,166	698,202	197,735	7,969,152	244,475	83,011	-----
State (commercial) banks.....	9,043	15,032	119,669	223,526	5,404,272	170,894	482,876	72,715	6,190,447	22,005	16,061	365,665
Mutual savings banks.....	1,147	128	4,232	25,655	6,930	32	-----	-----	8,665,592	211	-----	58
Stock savings banks.....	1,427	83	1,273	17,129	126,427	4,639	84,067	73	1,338,011	237	7,748	16
Trust companies.....	4,446	4,911	97,179	45,035	5,555,369	121,030	157,575	1,069,883	3,926,097	19,624	12,148	12,777
Private banks.....	41	85	685	2,006	40,186	2,818	2,393	677	43,076	-----	14	21,422
Grand total.....	32,741	54,382	487,371	313,351	21,059,876	480,579	1,425,113	1,341,083	28,132,575	286,552	118,982	399,938

⁴ Includes clearing-house certificates.

⁵ Reported for banks other than national.

⁶ Includes also all amounts reported as other time deposits.

⁷ Reported for banks other than national and probably includes amounts which should be classified under demand and time deposits.

⁸ Includes \$586,432,000 in trust departments of trust companies.

INDIVIDUAL DEPOSITS IN ALL REPORTING BANKS

A classification of the individual deposits in each class of reporting banks follows:

Individual deposits in each class of banks June 30, 1928

[In thousands of dollars]

	Number of banks	Demand deposits .			
		Individual deposits subject to check	Demand certificates of deposit	State, county, or other municipal deposits	Other demand deposits
State (commercial) banks.....	15, 078	5, 404, 272	170, 894	482, 876	72, 715
Loan and trust companies.....	1, 633	5, 555, 369	121, 930	157, 575	1, 069, 883
Stock savings banks.....	791	126, 427	4, 639	84, 067	73
Mutual savings banks.....	616	6, 930	32	-----	-----
Private banks.....	404	40, 186	2, 818	2, 393	677
Total.....	18, 522	11, 133, 184	299, 413	726, 911	1, 143, 348
National banks.....	7, 691	9, 926, 692	181, 166	698, 202	197, 735
Grand total.....	26, 213	21, 059, 876	480, 579	1, 425, 113	1, 341, 083

	Time deposits			Deposits not classified	Total
	Savings deposits ¹	State, county, or other municipal deposits	Postal savings deposits		
State (commercial) banks.....	6, 190, 647	22, 005	16, 061	365, 665	12, 725, 135
Loan and trust companies.....	3, 926, 097	19, 624	12, 148	12, 777	10, 874, 503
Stock savings banks.....	1, 338, 011	237	7, 748	16	1, 561, 218
Mutual savings banks.....	8, 665, 592	211	-----	58	8, 672, 823
Private banks.....	43, 076	-----	14	21, 422	110, 586
Total.....	20, 163, 423	42, 077	35, 971	399, 938	33, 944, 265
National banks.....	7, 969, 152	244, 475	83, 011	-----	19, 300, 433
Grand total.....	28, 132, 575	286, 552	118, 982	399, 938	53, 244, 698

¹ Includes time certificates of deposit and items reported as "Other time deposits."

RESOURCES AND LIABILITIES OF ALL REPORTING BANKS, JUNE 30, 1924-1928

The principal items of resources and liabilities of all reporting banks for the five years 1924 to 1928 are shown in the following statement:

[In thousands of dollars]

Classification	1924 (29,348 banks)	1925 (28,841 banks)	1926 (28,146 banks)	1927 (27,061 banks)	1928 (26,213 banks)
RESOURCES					
Loans and discounts (including rediscounts).....	31,427,717	33,883,733	36,233,490	37,270,378	39,542,067
Overdrafts.....	56,334	50,259	49,470	43,450	50,407
Investments.....	14,228,745	15,400,113	15,815,141	17,255,093	18,771,814
Real estate, furniture, etc. ¹	1,590,259	1,736,585	1,851,967	1,979,578	2,067,663
Due from other banks and bankers ²	6,121,093	6,774,392	6,769,061	6,900,402	6,722,248
Checks and other cash items ³	1,992,370	2,181,137	2,037,561	2,181,167	1,753,998
Cash on hand.....	911,500	951,286	906,520	1,007,896	887,845
Other resources ⁴	816,672	1,079,532	1,140,152	1,494,594	1,779,186
Total	57,144,690	62,057,037	64,893,362	68,132,558	71,574,328
LIABILITIES					
Capital stock paid in.....	3,114,203	3,169,711	3,273,303	3,376,498	3,525,522
Surplus fund.....	2,967,359	3,173,334	3,471,968	3,764,527	4,145,529
Undivided profits.....	971,730	1,007,439	1,063,171	1,131,206	1,226,361
Reserved for taxes, interest, etc., accrued ⁵	60,078	64,618	64,618	70,326	83,753
Circulation (national banks).....	729,686	648,494	651,155	650,946	649,095
Due to other banks and bankers.....	3,928,292	4,370,909	4,330,605	4,289,337	4,081,028
Certified checks and cashiers' checks.....	664,857	698,861	655,649	1,119,943	984,585
Individual deposits.....	42,954,121	46,765,942	48,882,296	51,132,554	53,244,698
United States deposits.....	152,302	147,220	187,827	194,024	222,816
Other liabilities ⁷	1,662,140	2,015,049	2,312,770	2,403,197	3,530,941
Total	57,144,690	62,057,037	64,893,362	68,132,558	71,574,328

¹ Includes banking house and other real estate owned.

² Includes lawful reserve with Federal reserve banks.

³ Includes exchanges for clearing house.

⁴ Includes acceptances reported by national banks.

⁵ Reported separately by national banks only.

⁶ Includes dividend checks outstanding.

⁷ Includes bills payable and rediscounts.

Principal items of resources and liabilities of all reporting banks in continental United States, as compared with similar data from reporting member banks of the Federal reserve system, on or about June 30, 1928

Items	All reporting banks: ¹ 26,145 banks (000 omitted)	Member banks		Mutual savings banks: ² 616 banks (000 omitted)	Private banks: ³ 404 banks (000 omitted)
		8,929 banks (000 omitted)	Per cent to all reporting banks ¹			Per cent to all reporting banks,^{1} except mutual savings and private
Loans ³	\$39,410,959	\$24,739,273	62.77	73.17	\$86,806
Investments.....	18,730,682	10,758,386	57.44	71.96	28,959
Cash.....	865,390	449,198	51.91	54.03	2,817
Capital.....	3,494,913	2,415,376	69.11	69.28	8,273
Surplus and undivided profits.....	5,350,166	3,209,548	59.99	73.95	10,104
Deposits (individual).....	53,022,823	31,045,149	58.55	70.18	110,586
Aggregate resources.....	71,229,153	45,091,849	63.31	73.45	148,834

¹ Exclusive of banks in Alaska and insular possessions.

² Included in all reporting banks in column 1.

³ Including overdrafts.

CASH IN ALL REPORTING BANKS

In the statement following is shown a classification of cash in all reporting banks, including the Federal reserve banks:

Cash in banks June 30, 1928

[In thousands of dollars]

Classification	7,691 national banks	18,522 State, etc., banks ¹	Total 26,225 banks ¹
Gold coin.....	16,637	16,104	32,741
Gold certificates.....	² 39,820		39,820
Silver coin.....	³ 34,089	18,692	52,781
Silver certificates.....	25,013		25,013
Legal-tender notes.....	21,730		21,730
National-bank notes.....	58,181	⁴ 223,038	281,219
Federal reserve notes ⁵	119,643		119,643
Nickels and cents.....		1,547	1,547
Cash not classified.....		313,351	313,351
Total.....	315,113	572,732	887,845
Cash in Federal reserve banks:			
Gold coin and certificates (reserve).....			2,583,310
Reserves other than gold.....			154,974
Nonreserve cash.....			62,355
Grand total.....			3,688,404

¹ Number of banks includes 12 Federal reserve banks.

² Includes clearing-house certificates.

³ Includes nickels and cents.

⁴ All paper money.

⁵ Includes Federal reserve bank notes.

MONEY IN THE UNITED STATES

Statements showing the stock of money in the United States in the years ended June 30, 1914 to 1928; the classification of money in circulation June 30, 1928; a revised classification of money in circulation June 30, 1900 to 1928; and imports and exports of merchandise, gold, and silver in the calendar years 1914 to 1927 and the nine months ended September 30, 1928, follow:

Stock of money in the United States, in the Treasury, in reporting banks, in Federal reserve banks, and in general circulation, years ended June 30, 1914 to 1928

Year ended June 30—	Coin and other money in the United States		Coin and other money in Treasury as assets ¹		Coin and other money in reporting banks ²		Held by or for Federal reserve banks and agents		In general circulation, exclusive of amounts held by reporting banks and Federal reserve banks		
	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Amount	Per cent	Per capita
1914.....	Millions 3,797.8	338.4	8.91	1,630.0	42.92				Millions 1,829.4	48.17	18.47
1915.....	4,050.8	348.2	8.60	1,447.9	35.74	988.0	9.45	1,871.7	46.21	18.58	
1916.....	4,541.7	299.1	6.59	1,472.2	32.41	593.3	13.06	2,177.1	47.94	21.25	
1917.....	5,078.8	269.7	4.75	1,487.3	26.19	1,342.7	23.64	2,579.1	45.42	24.76	
1918.....	6,906.2	363.5	5.27	882.7	12.78	2,061.0	29.84	3,699.0	52.11	33.99	
1919.....	7,688.4	585.1	7.61	981.3	12.76	2,226.7	28.96	3,895.3	50.67	36.70	
1920.....	8,153.5	490.7	6.01	1,047.3	12.84	2,200.2	26.97	4,420.3	54.18	41.25	
1921.....	8,174.5	463.6	5.67	926.3	11.33	2,799.9	34.25	3,984.7	48.75	36.87	
1922.....	8,278.1	406.1	4.91	814.0	9.84	3,406.8	41.16	3,649.2	44.09	33.25	
1923.....	8,702.8	396.5	4.44	777.1	8.93	3,493.0	40.14	4,046.2	46.49	36.36	
1924.....	8,846.5	359.4	4.06	900.8	10.18	3,637.8	41.12	3,948.5	44.64	35.04	
1925.....	8,303.6	363.8	4.38	938.3	11.30	3,124.6	37.63	3,876.9	46.69	33.98	
1926.....	8,429.0	353.2	4.19	975.2	11.57	3,190.5	37.85	3,910.1	46.39	33.82	
1927.....	8,667.3	350.9	4.05	985.1	11.36	3,465.1	39.98	3,866.2	44.61	33.03	
1928.....	8,118.1	351.3	4.33	866.5	10.67	2,970.2	36.59	3,930.1	48.41	33.18	

¹ Public money in national-bank depositories to the credit of the Treasurer of the United States not included.

² Money in banks of island possessions not included.

NOTE.—Population estimated at 107,155,000 in 1920, 108,087,000 in 1921, 109,743,000 in 1922, 111,268,000 in 1923, 112,686,000 in 1924, 114,104,000 in 1925, 115,614,000 in 1926, 117,034,000 in 1927, and 118,455,000 in 1928.

Circulation statement of United States money—June 30, 1928

Kind of money	Total amount ¹	Money held in the Treasury					Money outside of the Treasury				Population of continental United States (estimated)
		Total	Amount held in trust against gold and silver certificates (and Treasury notes of 1890)	Reserve against United States notes (and Treasury notes of 1890)	Held for Federal reserve banks and agents	All other money	Total	Held by Federal reserve banks and agents ²	In circulation		
									Amount	Per capita	
Gold coin and bullion.....	³ \$4,109,162,895	\$3,215,615,889	\$1,513,730,839	\$156,039,088	\$1,387,650,413	\$158,195,549	\$893,547,006	\$516,519,318	\$377,027,688	\$3.19	-----
Gold certificates.....	⁴ (1,513,730,839)	-----	-----	-----	-----	1,513,730,839	494,582,280	1,019,148,559	8.61	-----	-----
Standard silver dollars.....	⁴ 339,961,701	480,258,232	473,030,301	-----	-----	59,703,469	13,481,924	46,221,545	.39	-----	-----
Silver certificates.....	⁴ (471,726,701)	-----	-----	-----	-----	471,726,701	87,150,089	384,576,612	3.25	-----	-----
Treasury notes of 1890.....	⁴ (1,303,600)	-----	-----	-----	-----	1,303,600	-----	1,303,600	.01	-----	-----
Subsidiary silver.....	299,010,231	2,691,643	-----	-----	2,691,643	296,318,588	18,143,494	278,175,094	2.35	-----	-----
Minor coin.....	116,688,811	2,845,028	-----	-----	2,845,028	113,843,783	-----	111,061,031	.94	-----	-----
United States notes.....	346,681,016	3,021,104	-----	-----	3,021,104	343,659,912	45,221,560	298,438,352	2.52	-----	-----
Federal reserve notes.....	2,002,810,830	1,590,525	-----	-----	1,590,525	2,001,220,305	374,787,433	1,626,432,872	13.74	-----	-----
Federal reserve bank notes.....	4,154,618	101,210	-----	-----	101,210	4,053,408	24,424	4,028,984	.03	-----	-----
National bank notes.....	699,620,652	19,526,096	-----	-----	19,526,096	680,094,556	29,882,636	650,211,920	5.49	-----	-----
Total June 30, 1928.....	\$8,118,090,754	\$3,725,649,727	1,986,761,140	156,039,088	1,387,650,413	195,199,086	6,379,202,167	1,582,575,910	4,796,626,257	40.52	118,364,000
Comparative totals:											
October 31, 1920 ⁷	8,476,904,551	⁵ 2,407,741,319	696,854,226	152,979,026	1,206,341,990	351,566,077	6,766,017,458	1,005,063,805	5,760,953,653	53.60	107,491,000
March 31, 1917 ⁷	5,395,314,227	⁵ 2,944,575,690	2,684,800,085	152,979,026	-----	106,796,579	5,135,538,622	953,321,522	4,182,217,100	40.32	103,716,000
June 30, 1914 ⁷	3,796,456,764	⁵ 1,845,575,888	1,507,178,879	150,000,000	-----	188,397,009	3,458,059,755	-----	3,458,059,755	34.92	99,027,000
January 1, 1879.....	1,007,084,483	⁵ 212,420,402	21,602,640	100,000,000	-----	90,817,762	816,266,721	-----	816,266,721	16.92	48,231,000

¹ Includes United States paper currency in circulation in foreign countries and the amount held by the Cuban agency of the Federal Reserve Bank of Atlanta.

² Includes money held by the Cuban agency of the Federal Reserve Bank of Atlanta.

³ Does not include gold bullion or foreign coin other than that held by the Treasury, Federal reserve banks, and Federal reserve agents. Gold held by Federal reserve banks under earmark for foreign account is excluded, and gold held abroad for Federal reserve banks is included.

⁴ These amounts are not included in the total since the money held in trust against gold and silver certificates and Treasury notes of 1890 is included under gold coin and bullion and standard silver dollars, respectively.

⁵ The amount of money held in trust against gold and silver certificates and Treasury notes of 1890 should be deducted from this total before combining it with total money outside of the Treasury to arrive at the stock of money in the United States.

⁶ This total includes \$20,404,511 of notes in process of redemption, \$149,700,062 of gold deposited for redemption of Federal reserve notes, \$5,362,953 deposited for redemption of national-bank notes, \$2,430 deposited for retirement of additional circulation (act of May 30, 1908), and \$6,444,671 deposited as a reserve against postal-savings deposits.

⁷ Figures revised to conform to changes effective Dec. 31, 1927.

NOTE.—Gold certificates are secured dollar for dollar by gold held in the Treasury for their redemption; silver certificates are secured dollar for dollar by standard silver dollars held in the Treasury for their redemption; United States notes are secured by a gold reserve of \$156,039,088 held in the Treasury. This reserve fund may also be used for the redemption of Treasury notes of 1890, which are also secured dollar for dollar by standard silver dollars held in the Treasury. Federal reserve notes are obligations of the United States and a first lien on all the assets of the issuing Federal reserve bank. Federal reserve notes are secured by the deposit with Federal reserve agents of a like amount of gold or of gold and such discounted or purchased paper as is eligible under the terms of the Federal reserve act. Federal reserve banks must maintain a gold reserve of at least 40 per cent, including the gold redemption fund which must be deposited with the United States Treasurer, against Federal reserve notes in actual circulation. Lawful money has been deposited with the Treasurer of the United States for retirement of all outstanding Federal reserve bank notes. National-bank notes are secured by United States bonds except where lawful money has been deposited with the Treasurer of the United States for their retirement. A 5 per cent fund is also maintained in lawful money with the Treasurer of the United States for the redemption of national bank notes secured by Government bonds.

Stock of money, money in the Treasury, in the Federal reserve banks, and money in circulation at the end of each year from 1900 to 1928¹

June 30 ²	Stock of money	Money held in Treasury					Money outside of Treasury				Population of continental United States (estimated)
		Total ³	Amount held in trust against gold and silver certificates (and Treasury notes of 1890)	Reserved against United States notes (and Treasury notes of 1890)	Held for Federal reserve banks and agents	All other money	Total	Held by Federal reserve banks and agents	In circulation		
									Amount	Per capita	
1900	\$2,366,220,306	\$969,492,279	\$684,502,535	\$150,000,000		\$134,989,744	\$2,081,230,562		\$2,081,230,562	27.28	76,303,387
1901	2,511,472,149	1,032,478,800	724,204,453	150,000,000		158,274,356	2,203,197,793		2,203,197,793	28.34	77,754,000
1902	2,593,909,680	1,097,554,958	782,759,447	150,000,000		164,795,511	2,279,114,169		2,279,114,169	28.81	79,117,000
1903	2,717,645,797	1,188,981,838	851,068,320	150,000,000		167,913,618	2,399,732,179		2,399,732,179	29.82	80,487,000
1904	2,838,022,660	1,224,812,920	899,695,854	150,000,000		185,117,066	2,552,905,594		2,552,905,594	31.18	81,867,000
1905	2,919,493,653	1,245,500,840	949,347,475	150,000,000		146,153,365	2,623,340,288		2,623,340,288	31.51	83,260,000
1906	3,109,379,635	1,330,108,772	965,419,223	150,000,000		184,689,549	2,774,690,086		2,774,690,086	32.77	84,662,000
1907	3,158,110,743	1,420,506,549	1,076,259,059	150,000,000		194,247,490	2,813,863,253		2,813,863,253	32.69	86,074,000
1908	3,423,067,787	1,597,131,693	1,253,218,854	150,000,000		193,912,839	3,079,154,948		3,079,154,948	35.19	87,496,000
1909	3,451,521,162	1,599,621,318	1,296,926,188	150,000,000		152,695,130	3,148,826,032		3,148,826,032	35.41	88,926,000
1910	3,466,855,679	1,603,186,039	1,285,013,962	150,000,000		168,172,077	3,148,658,602		3,148,658,602	34.84	90,563,000
1911	3,606,988,823	1,731,084,446	1,387,148,881	150,000,000		193,935,565	3,263,053,258		3,263,053,258	34.72	93,983,000
1912	3,701,964,792	1,782,320,070	1,415,575,588	150,000,000		216,744,482	3,335,220,310		3,335,220,310	34.87	95,656,000
1913	3,777,020,720	1,834,111,705	1,475,782,971	150,000,000		203,328,734	3,418,691,986		3,418,691,986	35.12	97,337,000
1914	3,797,825,099	1,845,509,804	1,507,178,879	150,000,000		188,390,925	3,459,434,174		3,459,434,174	34.93	99,027,000
1915	4,050,782,821	1,967,664,597	1,619,428,701	152,977,037		195,258,859	3,702,546,925	\$382,965,271	3,319,581,654	32.96	100,725,000
1916	4,541,720,710	2,356,535,766	2,057,409,391	152,979,026		146,147,349	4,242,603,335	593,345,113	3,649,258,222	35.63	102,431,000
1917	5,678,773,560	2,859,395,765	2,063,390,829	152,979,026	\$526,295,000	116,730,910	4,882,768,624	816,364,907	4,066,403,717	39.05	104,145,000
1918	6,906,237,092	2,976,250,806	1,407,694,251	152,979,026	1,205,082,010	210,495,519	5,337,680,537	855,983,621	4,481,696,916	42.33	105,869,000
1919	7,688,413,449	2,907,811,676	906,672,947	152,979,026	1,416,086,099	432,073,604	5,687,274,720	810,636,476	4,876,638,244	45.95	106,136,000
1920	8,158,495,864	2,379,663,573	704,637,755	152,979,026	1,184,275,552	337,771,200	6,483,470,046	1,015,881,430	5,467,588,616	51.38	106,414,000
1921	8,174,527,767	2,921,089,410	919,643,386	152,979,026	1,537,856,895	231,610,103	6,173,081,743	1,262,089,253	4,910,992,490	45.44	105,087,000
1922	8,276,070,257	3,515,582,704	1,000,577,605	152,979,026	2,108,886,911	253,139,162	5,761,065,158	1,297,893,047	4,463,172,111	40.67	109,743,000
1923	8,702,788,390	3,821,845,775	1,150,167,965	152,979,026	2,285,169,646	233,529,138	6,031,110,580	1,207,835,808	4,823,274,772	43.35	111,268,000
1924	8,846,541,519	4,248,437,682	1,628,138,695	152,979,026	2,260,891,035	206,428,926	6,226,242,532	1,376,935,099	4,849,307,433	43.03	112,686,000
1925	8,303,631,583	4,176,381,450	2,059,798,696	153,620,986	1,752,744,435	210,217,333	6,187,048,829	1,371,841,321	4,815,207,508	42.20	114,104,000
1926	8,428,971,329	4,210,358,026	2,139,770,428	154,188,886	1,717,348,235	199,060,477	6,358,383,731	1,473,117,667	4,885,266,064	42.29	115,523,000
1927	8,667,281,866	4,159,055,896	2,096,205,453	155,420,721	1,712,002,936	195,426,786	6,604,431,423	1,753,110,292	4,851,321,131	41.48	116,943,000
1928	8,118,090,754	3,725,649,727	1,986,761,140	156,039,088	1,387,650,413	195,199,086	6,379,202,167	1,582,575,910	4,796,626,257	40.52	118,364,000

¹ The form of circulation statement was revised beginning June 30, 1922, so as to include in the holdings of the Federal reserve banks and agents, and hence, in the stock of money, gold bullion and foreign gold coin held by the Federal reserve banks and agents, and to include in the holdings of the Federal reserve banks and agents, and hence, exclude from money in circulation, all forms of money held by the Federal reserve banks and agents whether as reserve against Federal reserve notes or otherwise. The form of the circulation statement was revised beginning Dec. 31, 1927, so as to exclude earmarked gold coin from the stock of money, and hence, from money in circulation, and to include in the holdings of the Federal reserve banks and agents, and hence, in the stock of money, gold coin and bullion held abroad for the account of the Federal reserve banks. These changes do not affect the figures prior to the establishment of the Federal reserve system. For the sake of comparability the figures from 1915 on, as shown on this statement, have been compiled on the basis of the revisions mentioned. Beginning on Dec. 31, 1927, the circulation statement was also revised to include throughout minor coin (the bronze 1-cent piece and the nickel 5-cent piece). For the sake of comparability the figures from 1900 on, as shown on this statement, have been revised to include minor coin. Satisfactory data on minor coin for earlier years not available.

² Beginning on Dec. 31, 1927, the circulation statement is dated for the end of the month instead of the beginning of the succeeding month as was the practice theretofore.

³ The amount of money held in trust against gold and silver certificates and Treasury notes of 1890 should be deducted from these totals before combining them with total money outside of the Treasury to arrive at the stock of money in the United States.

Imports and exports of merchandise, calendar years 1914 to 1927, inclusive, and from January 1 to September 30, 1928

	Imports of merchandise	Exports of merchandise	Excess of exports over imports
1914.....	\$1,789,276,001	\$3,113,624,050	\$1,324,348,049
1915.....	1,778,596,695	3,564,670,847	1,776,074,152
1916.....	2,391,635,335	5,482,641,101	3,091,005,766
1917.....	2,852,465,855	6,226,255,554	3,273,789,699
1918.....	3,031,304,721	6,149,241,951	3,117,937,230
1919.....	3,904,364,932	7,920,425,900	4,016,061,058
1920.....	5,278,481,490	8,228,016,307	2,949,534,817
1921.....	2,509,147,570	4,485,031,356	1,975,883,786
1922.....	3,112,746,833	3,831,777,469	719,030,636
1923.....	3,792,065,963	4,167,493,080	375,427,117
1924.....	3,609,962,579	4,590,983,845	981,021,266
1925.....	4,236,589,263	4,909,847,511	653,258,248
1926.....	4,436,888,000	4,808,660,000	377,772,000
1927.....	4,134,742,000	4,865,375,000	680,633,000
1928 (9 months).....	13,071,076,000	13,562,725,000	1,491,649,000
Total, 14 years and 9 months.....	50,063,343,337	75,896,769,161	25,833,425,824

¹ Preliminary, subject to correction.

Gold and silver imports and exports in period indicated

GOLD

	Imports	Exports	Excess of exports over imports	Excess of imports over exports
1914.....	\$57,387,741	\$222,616,156	\$165,228,415	
1915.....	451,954,590	31,425,918		\$420,528,672
1916.....	685,990,284	155,792,927		530,197,307
1917.....	552,454,374	371,883,884		180,570,490
1918.....	62,042,748	41,069,818		20,972,930
1919.....	76,534,046	368,185,248	291,651,202	
1920.....	417,068,273	322,091,208		94,977,065
1921.....	691,248,207	23,891,377		667,356,920
1922.....	275,169,785	36,874,894		238,294,891
1923.....	322,715,812	28,643,417		294,072,395
1924.....	319,720,918	61,648,313		258,072,605
1925.....	128,273,172	262,639,790	134,366,618	
1926.....	213,504,000	115,708,000		97,796,000
1927.....	207,535,000	201,455,000		6,080,000
1928 (9 months).....	100,026,000	535,216,000	435,190,000	
Total, 14 years and 9 months.....	4,561,624,990	2,779,141,950	1,026,436,235	2,808,919,275

SILVER

	Imports	Exports	Excess of exports over imports	Excess of imports over exports
1914.....	\$25,959,187	\$51,603,060	\$25,643,873	
1915.....	34,483,954	53,598,884		19,114,930
1916.....	32,263,289	70,595,037		38,331,748
1917.....	53,340,477	84,130,876		30,790,399
1918.....	71,375,699	252,846,464		181,470,765
1919.....	89,410,018	239,021,051		149,611,033
1920.....	88,060,041	113,616,224		25,556,183
1921.....	63,242,671	51,575,399		\$11,667,272
1922.....	70,806,653	62,807,286		7,999,367
1923.....	74,453,530	72,468,789		1,984,741
1924.....	73,944,902	109,891,033		35,946,131
1925.....	64,595,418	99,127,585		34,532,167
1926.....	69,596,000	92,258,000		22,662,000
1927.....	55,074,000	75,625,000		20,551,000
1928 (9 months).....	49,408,000	63,966,000		14,558,000
Total, 14 years and 9 months.....	916,013,839	1,493,130,688	598,768,229	21,651,380

BANKS IN THE DISTRICT OF COLUMBIA

A classification of banking associations in the District of Columbia, together with capital, individual deposits, and aggregate assets, June 30, 1928, follows:

	Number	Capital	Individual deposits ¹	Aggregate assets
National.....	13	\$10,527,000	\$120,531,000	\$169,299,000
Loan and trust companies.....	7	11,400,000	85,531,000	112,876,000
Savings banks.....	22	2,590,000	38,037,000	44,265,000
Building and loan associations.....	22		² 53,738,000	59,855,000
Total.....	64	24,517,000	297,837,000	386,293,000

¹ Amounts due to banks not included.

² Share payments mainly.

EARNINGS, EXPENSES, AND DIVIDENDS OF BANKS OTHER THAN NATIONAL IN THE DISTRICT OF COLUMBIA

The following statement shows comparative figures concerning the earnings, expenses, and dividends of banks other than national in the District of Columbia for the years ended June 30, 1928 and 1927:

Earnings, expenses, and dividends of trust companies and savings banks in the District of Columbia

[In thousands of dollars]

	Six months ended Dec. 31, 1927			Six months ended June 30, 1928			Year ended June 30, 1928, 29 banks	Year ended June 30, 1927, 30 banks
	7 trust companies	22 savings banks	29 total banks	7 trust companies	22 savings banks	29 total banks		
Capital stock.....	11,400	2,586	13,986	11,400	2,590	13,990	13,990	13,924
Total surplus fund.....	8,450	1,720	10,170	8,850	1,738	10,588	10,588	9,956
Dividends declared.....	567	111	678	648	154	802	1,480	1,443
Gross earnings:								
Interest and discount on loans.....	1,736	960	2,696	1,723	991	2,714	5,410	5,517
Interest (including dividends) on investments.....	571	171	742	540	172	712	1,454	1,463
Interest on balances with other banks.....	77	41	118	80	31	111	229	182
Domestic exchange and collection charges.....	3	15	18	4	12	16	34	45
Foreign exchange department.....	12	2	14	10	2	12	26	27
Commissions and earnings from insurance premiums and the negotiation of real estate loans.....	22	27	49	28	29	57	106	102
Trust department.....	327		327	321	0	321	648	443
Profits on securities sold.....	144	33	177	80	59	139	316	195
Other earnings.....	463	97	560	293	82	375	935	867
Total.....	3,355	1,346	4,701	3,079	1,378	4,457	9,153	8,841
Expenses paid:								
Salaries and wages.....	708	385	1,093	751	362	1,113	2,206	2,162
Interest and discount on borrowed money.....	3	4	7	4	3	7	14	47
Interest on bank deposits.....	23	12	35	25	21	46	81	86
Interest on demand deposits.....	326	51	377	331	64	395	772	799
Interest on time deposits.....	424	319	743	423	287	710	1,453	1,357
Taxes.....	326	88	414	290	72	362	776	841
Other expenses.....	296	194	490	288	215	503	993	928
Total.....	2,106	1,053	3,159	2,112	1,024	3,136	6,295	6,220

Earnings, expenses, and dividends of trust companies and savings banks in the District of Columbia—Continued

[In thousands of dollars]

	Six months ended Dec. 31, 1927			Six months ended June 30, 1928			Year ended June 30, 1928, 29 banks	Year ended June 30, 1927, 30 banks
	7 trust companies	22 savings banks	29 total banks	7 trust companies	22 savings banks	29 total banks		
Net earnings.....	1,249	293	1,542	967	354	1,321	2,863	2,621
Recoveries on charged-off assets:								
Loans and discounts.....	14	6	20	9	7	16	36	31
Bonds, securities, etc.....	31		31	68	1	69	100	61
All other.....	10	7	17	6	1	7	24	48
Total.....	1,304	306	1,610	1,050	363	1,413	3,023	2,761
Losses and depreciation charged off:								
On loans and discounts.....	64	56	120	51	48	99	219	210
On bonds, securities, etc.....	26	37	63	19	5	24	87	127
On banking house, furniture and fixtures.....	56	16	72	24	11	35	107	121
On foreign exchange.....		13	13				13	16
Other losses.....	58	36	94	22	9	31	125	78
Total.....	204	158	362	116	73	189	551	552
Net addition to profits.....	1,100	148	1,248	934	290	1,224	2,472	2,209

BUILDING AND LOAN ASSOCIATIONS IN THE DISTRICT OF COLUMBIA

The statement following discloses the number of building and loan associations in the District of Columbia, their aggregate loans, installments paid on shares, and total resources on June 30 of each year 1909-1928. Summaries of the resources and liabilities of the individual associations for the six months ended June 30, 1928, together with consolidated statements of assets and liabilities and receipts and disbursements for the six months ended December 31, 1927, and June 30, 1928, are published in the appendix of this report.

Years	Number of associations	Loans	Installments on shares	Aggregate resources
June 30—				
1909.....	22	\$13,511,587	\$11,996,357	\$14,393,927
1910.....	19	14,415,832	13,213,644	15,250,731
1911.....	19	14,965,220	13,324,217	16,017,405
1912.....	20	16,004,700	14,529,977	17,100,293
1913.....	20	17,398,010	16,453,044	18,438,294
1914.....	20	18,582,156	17,113,899	19,029,260
1915.....	20	19,524,065	17,866,337	20,655,614
1916.....	19	20,186,662	18,668,808	21,611,007
1917.....	19	20,951,089	19,413,266	22,264,005
1918.....	20	21,567,904	20,252,065	23,215,027
1919.....	20	23,654,000	22,463,000	25,699,000
1920.....	21	27,398,000	25,373,000	29,322,000
1921.....	24	29,520,000	27,593,000	31,683,000
1922.....	22	33,233,000	30,506,000	34,879,000
1923.....	23	36,157,000	32,858,000	37,589,000
1924.....	23	38,968,000	35,452,000	40,467,000
1925.....	24	42,482,000	38,653,000	43,977,000
1926.....	22	46,781,000	42,794,000	48,573,000
1927.....	22	50,940,000	47,887,000	53,829,000
1928.....	22	57,505,000	53,738,000	59,855,000

¹15 associations operated on permanent plan, 6 on serial plan, and 1 on terminating plan.

BUILDING AND LOAN ASSOCIATIONS IN THE UNITED STATES

Statistics relative to building and loan associations in the United States have been obtained through the courtesy of Mr. H. F. Cellarius, secretary United States League of Local Building and Loan Associations, with headquarters at Cincinnati, Ohio, and are published in the following statements:

Number of building and loan associations, total membership, and total assets, etc., for the fiscal year ended in 1927, by States

State	Number of associations	Total membership	Total assets	Increase in assets	Increase in membership
Pennsylvania	4,427	1,776,104	\$1,245,987,953	\$115,987,953	123,896
Ohio	827	2,282,693	1,035,429,317	107,047,584	135,418
New Jersey	1,536	1,166,980	886,167,505	126,099,754	82,599
Massachusetts	221	497,220	478,005,147	52,493,828	30,728
Illinois	910	861,000	388,097,831	32,588,530	21,000
New York	313	555,242	349,533,632	51,826,472	51,234
Indiana	404	404,521	274,240,104	26,336,368	22,398
California	191	261,232	241,796,747	51,689,759	37,792
Wisconsin	182	261,685	217,563,993	35,181,620	32,520
Maryland ¹	1,210	330,000	210,000,000	10,000,000	-----
Louisiana	105	190,650	174,818,227	20,631,592	25,318
Missouri	251	229,305	159,773,547	20,311,648	14,305
Nebraska	83	235,581	155,213,561	2,085,086	16,774
Michigan	78	206,774	126,799,126	13,911,197	14,704
Kansas	152	194,200	117,979,508	10,664,210	4,807
Oklahoma	89	184,810	116,318,814	12,975,629	17,400
Washington	72	268,404	101,252,277	12,251,114	19,066
Texas	143	145,380	92,632,277	21,827,705	20,429
North Carolina	235	102,000	91,000,000	5,284,991	5,410
Kentucky	151	141,900	85,509,918	10,805,785	8,500
District of Columbia	22	63,768	57,191,666	6,462,392	4,469
Virginia	87	56,300	50,149,670	5,592,474	4,800
Alabama	48	54,700	43,600,944	28,600,944	34,700
Iowa	74	53,049	43,497,008	2,725,441	² 18,751
Colorado	62	119,631	42,476,646	7,290,588	34,487
Florida	115	28,500	40,840,280	1,482,555	1,500
Utah	24	92,921	37,251,861	6,387,737	³ 3,363
West Virginia	60	60,200	36,128,266	7,423,880	5,700
Arkansas	73	58,729	35,830,037	3,800,400	5,665
Minnesota	84	80,956	32,422,622	3,779,414	11,338
South Carolina ³	150	28,000	23,000,000	218,000	1,200
Rhode Island	7	34,437	22,635,780	3,097,274	2,618
Oregon	40	44,700	21,913,657	3,633,432	6,500
Connecticut	38	44,504	20,614,415	2,323,518	8,608
Maine	38	29,180	19,549,005	2,090,532	3,009
Montana	30	41,500	16,337,508	2,598,718	4,000
Mississippi	36	21,800	15,417,900	2,402,062	3,200
Wyoming	14	26,123	13,137,453	5,137,453	12,123
New Hampshire	23	16,444	10,397,431	1,173,457	1,329
Delaware	42	17,750	10,212,369	1,368,061	1,500
Tennessee	32	14,775	9,127,109	2,410,892	3,500
North Dakota	19	16,800	8,859,341	1,070,931	1,500
South Dakota	24	7,705	5,497,015	496,588	690
New Mexico	18	7,150	3,833,490	533,490	650
Vermont	10	4,458	2,817,009	580,262	653
Idaho	12	4,700	2,738,752	403,487	450
Georgia ³	30	6,500	2,500,000	1,000,000	1,500
Arizona	6	4,400	1,942,019	260,493	475
Nevada	1	900	523,714	63,344	-----
Total	12,804	11,336,261	7,178,562,451	844,458,644	670,556

¹ Decrease over reported estimate of last year, actual increase 5,576 members.

² Decrease.

³ Estimated.

Mortgage loan investments of building and loan associations by States

	Total mortgage loans outstanding		Increase of mortgage loans outstanding over previous year	Per cent mortgage loans to assets, 1927
	1926	1927		
Pennsylvania.....	\$1,040,000,000	\$1,120,549,419	\$80,549,419	90.0
Ohio.....	844,078,148	940,272,346	96,194,198	90.8
New Jersey.....	721,847,723	840,841,101	118,993,378	94.9
Massachusetts.....	401,967,888	447,671,719	45,703,831	93.7
Illinois.....	336,064,905	364,515,060	28,450,155	94.0
New York.....	277,847,924	325,015,032	47,167,108	93.0
Indiana.....	224,036,000	249,167,309	25,131,309	90.8
California.....	176,852,910	220,214,633	43,361,723	91.0
Wisconsin.....	177,032,179	210,969,010	33,936,831	97.0
Louisiana.....	143,786,829	163,241,210	19,454,381	93.4
Missouri.....	128,916,610	144,107,992	15,191,382	90.2
Nebraska.....	137,580,984	138,391,773	810,789	89.8
Michigan.....	160,241,951	117,650,952	17,409,001	92.8
Oklahoma.....	94,160,980	106,915,909	12,754,929	91.9
Kansas.....	91,860,734	100,701,154	8,840,420	85.4
Washington.....	73,675,854	80,476,271	6,800,417	79.5
North Carolina.....	77,696,300	82,500,000	4,803,700	90.6
Kentucky.....	73,214,108	83,507,936	10,293,828	97.7
Texas.....	(1)	84,992,075	(1)	91.7
District of Columbia.....	48,133,012	54,192,283	6,059,271	94.7
Iowa.....	38,387,940	40,731,589	2,343,649	93.6
Florida.....	34,706,731	35,122,823	416,092	86.0
Utah.....	27,073,364	32,667,956	5,594,592	87.7
West Virginia.....	(1)	32,589,171	(1)	90.0
Minnesota.....	25,334,429	26,945,365	1,610,936	83.1
Rhode Island.....	18,455,498	20,831,425	2,375,927	92.0
Connecticut.....	17,076,062	19,167,623	2,091,561	93.0
Maine.....	16,747,072	18,729,126	1,982,054	95.8
Oregon.....	15,252,627	18,101,888	2,849,261	82.6
Montana.....	12,003,439	14,357,427	2,353,988	87.9
Mississippi.....	(1)	14,053,417	(1)	91.1
New Hampshire.....	8,813,558	10,021,083	1,207,525	96.3
Delaware.....	7,726,107	8,859,210	1,133,103	86.8
Tennessee.....	6,261,979	8,373,088	2,111,109	91.7
North Dakota.....	6,869,572	7,520,715	651,143	85.0
South Dakota.....	4,125,176	4,535,000	409,824	82.5
New Mexico.....	(1)	3,202,014	(1)	83.5
Vermont.....	2,145,792	2,684,216	538,424	95.3
Idaho.....	(1)	2,470,705	(1)	90.2
Arizona.....	1,389,409	1,684,136	294,727	87.0
Nevada.....	(1)	500,173	(1)	95.5
Other States (estimated).....	441,325,797	385,777,085	82,258,843	91.7
Total.....	5,852,689,591	6,584,818,419	732,128,828	91.7

¹ Included in other States.*Failures of building and loan associations, 1920-1927*

	Total number of associations	Total resources	Number failed	Loss	Per cent of loss to total resources
1920.....	8,633	\$2,519,914,971	2	\$506	0.00002
1921.....	9,255	2,890,764,621	6	91,547	.00320
1922.....	10,009	3,342,530,953	4	158,674	.00470
1923.....	10,744	3,942,939,880	9	132,612	.00340
1924.....	11,844	4,765,937,197	18	398,245	.00840
1925.....	12,403	5,509,176,154	26	500,000	.00900
1926.....	12,626	6,334,103,807	12	380,725	.00600
1927.....	12,804	7,178,562,451	21	1,013,000	.01410

MONETARY STOCKS IN THE PRINCIPAL COUNTRIES OF THE WORLD

The following statement, furnished by the Mint Bureau, shows the monetary stock of the principal countries of the world at the end of the calendar year 1927:

The following compilation has been made from such data as available—avowedly incomplete. The amount of gold and silver in circulation in many countries is not obtainable, and in some countries that held by private banks can not be given.

For the United States the figures given cover all domestic gold and silver coin, but only such bullion and foreign coins as owned by the Government and Federal reserve bank

Monetary stock of principal countries of the world, end of calendar year 1927

[Stated in United States money (000 omitted), except paper stock, which is stated in monetary unit of issuing country (000 omitted)]

Country	Monetary standard	Monetary unit		Metallic stock unclassified	Gold stock		Silver stock	Paper circulation, in monetary unit of issuing country	Population	Per capita			
		Name	United States equivalent		In banks and public treasuries, including that held abroad in trust—set aside or "ear-marked"	In circulation				Total	Unclassified	Gold	Silver	Paper
North America:													
United States	Gold	Dollar	\$1.00		\$4,379,268	\$4,379,268	\$845,245	15,377,085	118,628		\$36.91	\$7.21	45.32
Canada	do	do	1.00		² 178,129	178,129	27,105	331,189	9,389		18.97	2.71	35.27
Mexico ³	do	Peso	.4985	\$1,101	16,683	16,683	7,783	3,220	15,500	\$0.07	1.07	.50	.21
British Honduras	do	Dollar	1.00		90	90	195	614	48		1.87	4.06	12.79
Costa Rica	do	Colon	.25				363	21,000	521			3.69	40.31
Cuba ⁴	do	Peso	1.00			\$37,105	37,105	12,085	228,572		10.41	3.39	64.17
Dominican Republic	do	Dollar	1.00		129	129	807	⁵ 1,310	1,000		.13	.81	1.31
Guatemala	do	Quetzal	1.00		2,993	1,400	4,393	1,295	2,520		1.74	.51	4.19
Haiti	do	Gourde	.20		125		125	30	16,201		.05	.04	7.04
Honduras	do	Lempira	.50		40		40	⁶ 500	773		.05	.64	.81
Newfoundland	do	Dollar	1.00		⁷ 1,000	1,000	⁷ 2,300	⁸ 185	263		3.80	8.74	.70
Nicaragua	do	Cordoba	1.00				365	5,254	650			.56	8.08
Panama ⁷	do	Balboa	1.00		322	10	332	584	500		.06	1.17	
Salvador	do	Colon	.50		5,059		5,059		17,717	1,634	3.09		10.84
Virgin Islands	do	Franc	.193		86	2	88	⁶ 500	25		.352	2.68	20.00
British West Indies—													
Barbados	do	Pound	4.8665				1	⁶ 4	164				.02
Jamaica	do	do	4.8665				791	266	858			.92	.31
Trinidad	do	do	4.8665			8	8	5,253	5,626		.02	13.43	14.38
Dutch West Indies	do	Guilder or florin.	.402		891	891	230	3,312	166		5.36	1.38	19.95
French West Indies—													
Guadeloupe	do	Franc	.193		299	299	54	33,245	230		1.30	.24	144.54
Martinique ⁴	do	do	.193	1,660				34,000	240	6.92			141.67
South America:													
Argentina	do	Peso	.9648		475,447	475,447		1,349,445	10,087		47.13		133.78

Bolivia	do	Boliviano	.3893	8,568	8,568	7 17	39,556	2,599	3.29	15.22
Brazil ⁷	do	Milreis	.5462	56,323	56,323	2,539,304	36,600	1.56	70.54	
Chile	do	Peso	.1217	9,811	122	9,933	252,978	3,947	2.51	.58
Colombia	do	do	.9733	19,962	19,962	7 9,517	46,370	6,923	2.88	1.37
Ecuador	do	Sucre	.4867	2,046	2,046	9 166	41,316	2,000	1.02	.08
Guiana—										
British	do	Dollar	1.0138			7 203	1,529	304		.66
Dutch	do	Guilder	.402	86	86	334	2,920	108	.80	3.09
French	do	Franc	.193	7 94	94	7 194	4 11,400	26	3.61	7.46
Paraguay	do	Peso	.9648				192,712	1,000		
Peru	do	Pound	4.8665	21,490	21,490		6,036	5,500	3.72	1.09
Uruguay	do	Peso	1.0342	69,510	69,510	5,171	71,787	1,678	41.42	3.08
Venezuela ⁷	do	Bolivar	.193	15,000	15,000	9,000	62,500	3,027	4.95	2.97
Europe:										
Austria ¹⁰	do	Schilling	.1407	11,883	11,883		1,005,315	6,700	1.77	150.04
Belgium ¹⁰	do	Belga	.139	99,878	99,878	9 141	2,153,910	7,875	12.68	.02
Bulgaria	do	Lev	.193	9,261	9,261	3,476	3,726,972	5,483	1.69	.63
Czechoslovakia	(11)	Krone	.2026	32,804			8,417,263	14,165	2.31	
Danzig	Gold	Gulden	.195	2	2	1,950	36,008	400		4.87
Denmark ¹⁰	do	Krone	.288	48,776	48,776	2,948	354,178	3,435	14.19	.86
Estonia	do	Crown	.268	201	201	2,990	39,142	1,117	.18	
Finland	do	Mark	.0252	7,979	7,990	7 22	1,514,407	3,511	2.27	
France ¹²	do	Franc	.193	799,627	799,627	66,190	56,300,610	39,210	20.39	1.68
Germany	do	Reichsmark	.2382	15,674	424,760	171,931	5,468,946	62,569	.25	6.78
Gibraltar ⁷	do	Pound	4.8665				13 160	18		
Great Britain and Irish Free State.	do	do	4.8665	151,961	761,819	334,400	494,140	48,163	3.15	15.81
Greece ¹⁰	do	Drachma	.193	14 14,707	14,707	1,467	5,690,845	6,800	2.16	.22
Hungary	do	Pengo	.1749	34,432	34,432	7,009	486,754	8,454	4.07	.82
Iceland	do	Krone	.268	603	603		7,325	96	6.28	
Italy ¹⁵	do	Lira	.193	239,180	239,180	9 18,205	18,775,000	40,549	5.89	.44
Latvia	do	Lat.	.193	4,570	4,570	4,632	77,753	1,845	2.47	2.51
Lithuania	do	Litas	.10	105	105	1,350	96,608	2,029	.05	.66
Malta	do	Pound	4.8665	170			750	184	.92	
Netherlands	do	Florin or guilder.	.402	160,836	160,836	47,856	857,374	7,526	21.37	6.36
Norway	do	Krone	.268	44,641	44,641	1,930	330,900	2,770	16.11	.69
Poland	do	Zloty	.1122	39,587	39,587	10,647	1,170,034	29,319	1.34	.36
Portugal	do	Escudo	1.0805	9,267	9,267	685	1,831,770	6,185	1.49	.11
Rumania ¹⁰	do	Leu	.193	29,006	29,006	2,025	21,025,263	17,154	1.67	.11
Russia ¹⁶	do	Chervonetz.	5.1455	97,039	97,039		104,404	144,815	.67	
Spain	do	Peseta	.193	502,302	502,302	132,225	4,202,441	22,128	22.70	5.88
Sweden	do	Krona	.268	61,882	61,882	9 950	526,236	6,074	10.18	.15
Switzerland ¹⁰	do	Franc	.193	83,470	83,470	12,131	917,393	3,936	21.21	3.08
Yugoslavia ¹⁰	do	Dinar	.193	17,133	17,133	3,391	5,743,389	12,017	1.42	.28
Asia:										
British North Borneo.	Gold	Dollar	.5678				2,472	258		9.58
Ceylon	do	Rupee	.365	15	15	13,734	62,471	5,010		2.74
China ¹⁷	Silver	Dollar	(18)			107,677	390,097	442,000		.24
Cyprus Island	Gold	Pound	4.8665		292	292	718	474	.92	2.26

(Footnotes at end of table)

Monetary stock of principal countries of the world, end of calendar year 1927—Continued

Country	Monetary standard	Monetary unit		Metallic stock unclassified	Gold stock			Silver stock	Paper circulation, in monetary unit of issuing country	Population	Per capita			
		Name	United States equivalent		In banks and public treasuries, including that held abroad in trust—set aside or "ear-marked"	In circulation	Total				Un-classified	Gold	Silver	Paper
Asia—Continued														
Federated Malay States.	Gold	Dollar	\$0.5678				\$240	8,868	1,325			\$0.18	6.69	
India, British	do	Rupee	.365		\$108,635		\$108,635	1,732,770	1,826,424	318,942		\$0.34	5.43	5.72
Indo-China, French.	Silver	Piaster	(18)	\$17,334				129,902	19,999		\$0.86			6.49
Japan, including Chosen, Taiwan, Kwantung. ¹⁹	Gold	Yen	.4985		529,774		529,774	212,231	1,682,390	83,454		6.34	2.54	20.15
Netherland East Indies.	do	Guilder	.402		71,640		71,640	159,618	351,181	53,230		1.34	3.00	6.59
Palestine	do	Pound	4.8665					2,920	2,000	852			3.42	2.34
Persia ⁷	Silver	Kran	(18)					32,726	52,000	10,000			3.27	5.20
Philippine Islands.	Gold	Peso	.50		3,044		3,044	18,786	118,015	11,752			1.59	10.04
Sarawak	do	Dollar	.5678					88	7156	600			.15	.26
Siam	do	Tical	.4428					23,711	130,853	9,724			2.44	13.45
Straits Settlements	do	Dollar	.5678		1,638		1,638	12,824	140,627	935		1.75	13.71	150.40
Syria	do	Pound	3.860	29,626					7,675	2,700	10.96			2.84
Africa:														
Abyssinia	Silver	Thalari	(18)					21,458	750	8,000			2.68	.09
Algeria	Gold	Franc	.193	15,521					1,355,310	6,065	2.55			223.46
Belgian Congo	do	do	.193						124,619	15,000				8.31
Dahomey ⁷	do	do	.193						59,106	1,000				59.11
Egypt	do	Pound	4.9431		18,459		18,459	27,850	27,522	14,169		1.30	1.96	1.94
Eritrea	do	Lira	.193					1,692		450			3.76	
French Equatorial Africa.	do	Franc	.193						28,000	3,124				8.96
Gambia	do	Pound	4.8665						166	210				.80
Gold Coast	do	do	4.8665						1,600	2,299				.74
Guinea, French	do	Franc	.193		1		1	881	27,123	2,020			.43	13.42
Ivory Coast	do	do	.193					6	119,441	1,656				72.12
Kenya Colony and Uganda. ⁴	do	Shilling	.2433					4,038	40,191	2,529			1.59	15.89
Madagascar	do	Franc	.193					30	296,853	3,382			.01	89.25

Morocco	do	do	.193	2,658				447,237	5,557	.47			80.48
Nigeria	do	Pound	4.8665				3,437	224	18,588			.17	.01
Nyasaland	do	do	4.8665		102	58	160	1,598	1,176		.13	1.36	
Portuguese East Africa. ⁷	do	Escudo	1.0805		195	146	341	2	3,120		.11		33.62
Portuguese West Africa.	do	do	1.0805						81,232	4,000			20.31
Reunion Island ²⁰	do	Franc	.193	560					39,900	174	3.22		229.31
Rhodesia—													
Northern ⁷	do	Pound	4.8665		51		51	196	27	931	.05	.21	.03
Southern	do	do	4.8665		1,460		1,460	730	900	808	1.81	.90	1.11
Senegal	do	Franc	.193						439,472	1,225			358.75
Sierra Leone	do	Pound	4.8665					107	155	1,541		.07	.10
Somaliland—													
British	do	Rupee	.365					329	300	344		.96	.87
French	do	Franc	.193		191		191		4,410	65	2.94		67.84
Italian	do	Rupee	.365					1,863	2,000	1,000		1.86	2.00
Sudan, Anglo-Egyptian.	do	Pound	4.8665		130		130	8,415	293	6,469	.02	1.32	.04
Tanganyika	do	Shilling	.2433					4,874	8,254	7,200		.67	1.14
Tunis	do	Franc	.193						7,239,654	2,262			106.03
Union of South Africa.	do	Pound	4.8665		42,021	16,339	58,360	13,154	9,503	7,542	7.74	1.74	1.26
Zanzibar	do	Rupee	.365					407		197		2.06	
Oceania:													
Australia	do	Pound	4.8665	129,702	106,400		106,400		51,833	6,044	21.46	17.60	8.57
New Zealand	do	do	4.8665	38,282					6,570	1,407	27.21		4.66
Fiji Islands	do	do	4.8665		431		431	973		164	2.62	5.93	
Society Islands	do	Franc	.193						19,960	28			712.85
Total				437,053	9,650,585	55,493	9,706,078	4,167,821		1,827,932	.23	5.31	2.28

¹ Includes gold and silver certificates (representing coin and bullion held in trust in the treasury) redeemable on demand.

² Including some silver.

³ Figures for 1925.

⁴ On June 30, 1927.

⁵ United States Government and bank notes.

⁶ In United States dollars.

⁷ Last year's figures or figures of previous years.

⁸ Newfoundland government notes only.

⁹ Including minor coin.

¹⁰ Stock in national bank.

¹¹ Monetary standard not established.

¹² On Dec. 24, 1927.

¹³ Exclusive of Spanish bank notes.

¹⁴ Includes that held abroad.

¹⁵ On Jan. 10, 1928.

¹⁶ On Jan. 1, 1928.

¹⁷ Incomplete.

¹⁸ Fluctuates with the price of silver.

¹⁹ Figures are for Bank of Japan only.

²⁰ June 30, 1928.

NOTE.—Figures given represent each country's stock at the end of the year, except when otherwise indicated. Population figures are from the Commerce Yearbook, 1926. Blanks indicate no figures available, rather than no stock. Gold reported held abroad but not reported as set aside or "earmarked," not included in the above figures (presumably reported by the country having actual possession).

FEDERAL LAND BANKS

The statement following shows the condition of the 12 Federal land banks September 30, 1928, compiled from their reports to the Federal Farm Loan Board:

*Consolidated statement of condition of the 12 Federal land banks at close of business
September 30, 1928*

ASSETS

Gross mortgage loans.....	\$1, 277, 359, 019. 30	
Less payments on principal.....	87, 210, 772. 37	
	<hr/>	
Net mortgage loans.....	1, 190, 148, 246. 93	
Less principal of delinquent installments.....	803, 510. 13	
	<hr/>	\$1, 189, 344, 736. 80
United States Government securities.....		23, 609, 133. 38
Bonds of other Federal land banks.....		600. 00
Other securities.....		969, 957. 42
Cash deposits for matured or called bonds.....		146, 525. 00
Cash on hand and in banks.....		5, 178, 695. 99
Accounts receivable:		
Tax advances.....	1, 402, 635. 80	
Other.....	749, 290. 06	
	<hr/>	2, 151, 925. 86
Notes receivable, etc.:		
Notes.....	217, 015. 75	
Purchase money, first mortgages.....	3, 559, 044. 13	
Purchase money, second mortgages.....	697, 005. 30	
Real estate sales contracts.....	2, 421, 117. 57	
	<hr/>	
Total.....	6, 894, 182. 75	
Less reserves for purchase money mortgages and/or contracts.....	465, 812. 36	
	<hr/>	6, 428, 370. 39
Delinquent amortization installments:		
Less than 30 days.....	655, 374. 21	
30 to 60 days.....	396, 642. 59	
60 to 90 days.....	424, 869. 32	
90 days and over.....	2, 118, 149. 06	
	<hr/>	
Total.....	3, 595, 035. 18	
Less partial payments.....	293, 028. 88	
Less reserves for delinquent installments.....	2, 098, 212. 58	
	<hr/>	1, 203, 793. 72
Interest accrued:		
Mortgage loans.....	21, 677, 749. 37	
Other.....	296, 990. 43	
	<hr/>	21, 974, 739. 80
Real estate.....	16, 029, 033. 77	
Less reserves for real estate.....	13, 096, 873. 13	
	<hr/>	2, 932, 160. 64
Sheriff's certificates, judgments, etc. (subject to redemption) -		6, 741, 415. 19
Spokane participation certificates.....	2, 799, 850. 18	
Less reserves for Spokane participation certificates.....	2, 799, 850. 18	
	<hr/>	
Banking house.....		2, 594, 524. 86
Furniture, fixtures, and equipment.....		225, 949. 20
Automobiles.....		16, 843. 75
Prepaid or deferred expenses.....		481, 418. 38
Other assets.....		437, 526. 77
	<hr/>	
Total assets.....		1, 264, 438, 317. 15

LIABILITIES

Farm loan bonds (unmatured).....	\$1, 163, 125, 700. 00	
Less held by banks of issue.....	1, 877, 580. 00	
		\$1, 161, 248, 120. 00
Farm loan bonds matured or called.....		146, 525. 00
Notes payable, etc.....		
Mortgages assumed on real estate owned.....		3, 500. 00
Dividends declared but unpaid.....		1, 174, 117. 14
Matured coupons on farm loan bonds.....		789, 910. 01
Due borrowers.....		743, 151. 12
Accounts payable.....		462, 558. 71
Interest accrued:		
Farm loan bonds.....	17, 247, 503. 32	
Other.....		
		17, 247, 503. 32
Advance payments.....		1, 146, 309. 19
Other liabilities.....		412, 039. 57
Deferred income.....		452, 620. 79
Capital stock:		
United States Government.....	439, 225. 00	
Individual subscribers.....	115. 00	
National farm loan associations....	62, 991, 692. 50	
Borrowers through agents.....	758, 305. 00	
		64, 189, 337. 50
Legal reserves.....		11, 546, 789. 62
Other reserves.....		167, 115. 00
Undivided profits.....		4, 708, 720. 18
Total liabilities.....		1, 264, 438, 317. 15

JOINT-STOCK LAND BANKS

The statement following shows the condition of the 50 joint-stock land banks September 30, 1928, compiled from their reports to the Federal Farm Loan Board:

Consolidated statement of condition of the 50 joint-stock land banks at close of business September 30, 1928

ASSETS

Gross mortgage loans.....	\$643, 003, 999. 11	
Less payments on principal.....	34, 154, 467. 86	
Net mortgage loans.....	608, 849, 531. 25	
Less principal of delinquent installments....	398, 050. 30	
		\$608, 451, 480. 95
Mortgage loans—foreclosures pending.....	¹ 766, 103. 80	
Less reserves for mortgage loans—foreclosures pending.....	766, 103. 80	
United States Government securities.....		8, 912, 287. 81
Farm loan bonds of other banks.....		53, 576. 25
Other securities.....		84, 950. 30
Cash deposits for matured or called bonds.....		22, 701. 00
Cash on hand and in banks.....		7, 877, 023. 18
Accounts receivable:		
Tax advances.....	483, 540. 90	
Other.....	171, 642. 48	
		655, 183. 38

¹ Not included in net mortgage loans.

Notes receivable, etc.:

Notes.....	\$236, 148. 20
Purchase money, first mortgages.....	2, 205, 860. 18
Purchase money, second mortgages.....	1, 137, 462. 62
Real estate sales contracts.....	1, 884, 744. 85

Total.....	5, 464, 215. 85
Less reserves for purchase money mortgages and/or contracts.....	227, 580. 22

\$5, 236, 635. 63

Delinquent amortization installments:

Less than 30 days.....	437, 254. 28
30 to 60 days.....	212, 245. 34
60 to 90 days.....	238, 813. 63
90 days and over.....	1, 396, 936. 87

Total.....	2, 335, 250. 12
Less partial payments.....	204, 008. 65
Less reserves for delinquent installments.....	235, 457. 31

1, 895, 784. 16

Interest accrued:

Mortgage loans.....	11, 050, 686. 97
Other.....	117, 678. 26

11, 168, 365. 23

Real estate owned:

Owned outright.....	9, 836, 710. 68
Less mortgages not assumed.....	74, 977. 25

Total.....	9, 761, 733. 43
Real estate subject to optional sales contracts.....	280, 396. 18

Total.....	10, 042, 129. 61
Less reserves for real estate.....	1, 381, 332. 26

8, 660, 797. 35

Sheriffs' certificates, judgments, etc. (subject to redemption):

(a) Foreclosures under first mortgages.....	2, 919, 018. 35
(b) Foreclosure under installments or second mortgages.....	267, 135. 17
(c) Banks' mortgages on property covered by (b).....	1, 927, 032. 72

Total.....	5, 113, 186. 24
Less reserves for sheriffs' certificates.....	320, 628. 03

4, 792, 558. 21

Banking house.....	151, 383. 34
Furniture, fixtures, and equipment.....	114, 934. 87
Automobiles.....	22, 977. 46
Prepaid or deferred expenses.....	442, 845. 18
Other assets.....	182, 156. 21
Deficit.....	1, 115, 488. 69

Total assets.....	659, 841, 129. 26
-------------------	-------------------

LIABILITIES

Farm loan bonds (unmatured).....	595, 394, 000. 00
Less held by banks of issue.....	3, 890, 300. 00

591, 503, 700. 00

Farm loan bonds matured or called.....	24, 100. 00
Notes payable, etc.....	3, 313, 460. 00
Mortgages assumed on real estate owned.....	37, 562. 00
Dividends declared but unpaid.....	96, 744. 19
Matured coupons on farm loan bonds.....	1, 105, 357. 73
Due borrowers.....	392, 535. 24
Accounts payable.....	52, 304. 62

Interest accrued:		
Farm loan bonds.....	\$9, 626, 771. 30	
Other.....	11, 617. 57	
	<hr/>	\$9, 638, 388. 87
Advance payments.....		560, 185. 35
Other liabilities.....		139, 057. 03
Deferred income.....		589, 359. 42
Capital stock paid in.....		41, 607, 110. 24
Surplus paid in.....		1, 727, 820. 92
Surplus earned.....		2, 248, 379. 82
Legal reserves.....		4, 313, 327. 13
Other reserves.....		119, 254. 56
Undivided profits.....		2, 372, 482. 14
	<hr/>	
Total liabilities.....		659, 841, 129. 26

FEDERAL INTERMEDIATE CREDIT BANKS

The statement following shows the condition of the 12 Federal intermediate credit banks September 30, 1928, compiled from their reports to the Federal Farm Loan Board:

Consolidated statement of condition of the 12 Federal intermediate credit banks at close of business September 30, 1928

ASSETS

Loans.....		\$17, 741, 389. 18
Rediscounts.....		50, 878, 301. 91
U. S. Government securities.....		50, 000. 00
Debentures of other Federal intermediate credit banks.....		1, 824, 808. 14
Other securities.....		33, 761. 27
Cash deposits for matured debentures.....		10, 000. 00
Cash on hand and in banks.....	\$4, 330, 777. 55	
Less cash held as collateral.....	91, 911. 95	
	<hr/>	4, 238, 865. 60
Accounts receivable.....		9, 329. 38
Notes receivable.....		24, 886. 74
Interest accrued:		
Loans and rediscounts.....	301, 663. 44	
U. S. Government securities.....	72. 91	
Debentures of other Federal intermediate credit banks.....	30, 072. 97	
Other.....	55, 862. 00	
	<hr/>	387, 671. 32
Furniture, fixtures, and equipment.....		12, 867. 52
Automobiles.....		1, 281. 00
Prepaid and deferred expenses.....		38, 675. 14
Other assets.....		313, 095. 11
Capital callable from U. S. Treasury.....		33, 000, 000. 00
Deficit (Columbia).....		913, 054. 74
	<hr/>	
Total assets.....		109, 477, 987. 05

LIABILITIES

Federal intermediate credit bank debentures:		
Authorized.....	39, 150, 000. 00	
Less held by banks of issue.....	35, 000. 00	
Net.....	<hr/>	39, 115, 000. 00
Sold outright.....	39, 105, 000. 00	
Sold on repurchase agreement.....		
Matured.....	10, 000. 00	
	<hr/>	39, 115, 000. 00

Notes payable, etc.....		\$350, 000. 00
Loans discounted with banks other than Federal intermediate credit banks.....		2, 504, 450. 00
Rediscounts discounted with banks other than Federal intermediate credit banks.....		3, 431, 613. 80
Due borrowers.....		185, 851. 71
Accounts payable.....		36, 135. 03
Interest collected not earned.....		446, 741. 64
Matured interest on Federal intermediate credit bank debentures.....		187. 50
Interest accrued:		
Federal intermediate credit bank debentures.....	\$327, 248. 63	
Notes payable, etc.....		
Notes rediscounted, etc.....		
Other.....		
		327, 248. 63
Other liabilities.....		121, 673. 41
Capital:		
Paid in.....	27, 000, 000. 00	
Callable from U. S. Treasury.....	33, 000, 000. 00	
		60, 000, 000. 00
Surplus (earned).....		1, 816, 086. 27
Reserves for estimated losses and contingencies.....		410, 324. 98
Other reserves.....		32, 614. 65
Undivided profits.....		700, 059. 43
		<hr/>
Total liabilities.....		109, 477, 987. 05

NATIONAL AGRICULTURAL CREDIT CORPORATIONS

Under the provisions of the act of March 4, 1923, United States Revised Statutes, National Agricultural Credit Corporations may be formed for the purpose of providing credit facilities for the agricultural and livestock industries of the United States. The Pacific National Agricultural Credit Corporation of Fresno, Calif., is the only such corporation now in existence. It is authorized to transact business within the States of California, Arizona, Nevada, Oregon, Utah, Idaho, and New Mexico.

A statement of the resources and liabilities of the Pacific National Agricultural Credit Corporation of Fresno, Calif., as of the close of business on October 3, 1928, appears below:

RESOURCES

Cash on hand and in banks.....		\$70, 964. 22
United States securities.....		261, 747. 79
Loans.....	2, 800, 448. 28	
Furniture and fixtures.....		2, 058. 39
Accounts receivable.....		2, 278. 52
Customers' funds held in transit.....		37, 374. 74
		<hr/>
		3, 174, 871. 94

LIABILITIES

Capital stock.....		500, 000. 00
Surplus.....		75, 000. 00
Undivided profits.....		10, 459. 84
Discounts.....	2, 544, 638. 47	
Undistributed trusteed funds.....		37, 374. 74
Reserve for taxes, etc.....		7, 398. 89
		<hr/>
		3, 174, 871. 94

UNITED STATES POSTAL SAVINGS SYSTEM

The tables following, compiled by the Third Assistant Postmaster General under whose supervision the system operates, disclose comparative statements of the resources and liabilities of the postal savings system for the years ended June 30, 1927 and 1928, together with a summary of the postal savings business for the fiscal year ended June 30, 1928, by States. (The total number of depositors on June 30, 1928, was 412,250, an increase of 856 in the year, and the average amount of deposits per depositor was \$369.06, compared to \$358.19 a year ago.)

Comparative balance sheet for June 30, 1928, and June 30, 1927

Items	June 30, 1928	June 30, 1927	Increase	Decrease
RESOURCES				
Working cash:				
Depository banks.....	\$118,492,184.57	\$114,343,673.43	\$4,148,511.14	
Postmasters.....	567,716.85	268,654.64	299,062.21	
	\$119,059,901.42	\$114,612,328.07	4,447,573.35	
Special funds:				
Treasurer of the United States—				
Reserve fund.....	6,444,665.56	6,426,695.18	17,970.38	
Miscellaneous (working) funds.....	1,314,002.28	909,182.52	404,819.76	
	7,758,667.84	7,335,877.70	422,790.14	
Accounts receivable:				
Accrued interest on bond investments.....	369,003.67	365,264.67	3,739.00	
Due from discontinued depository banks.....	12,110.57		12,110.57	
Due from late postmasters.....	54,450.95	42,017.57	12,433.38	
	435,565.19	407,282.24	28,282.95	
Investments, carried at cost price:				
United States bonds—	Par value			
Postal savings 2½'s.....	\$10,624,260	10,325,140.00	299,120.00	
Fourth Liberty 4¼'s.....	26,676,750	23,220,860.36	3,455,889.64	
	37,301,010	33,546,000.36	3,755,009.64	
	<u>161,099,254.81</u>	<u>155,901,488.37</u>	5,197,766.44	
LIABILITIES AND SURPLUS FUNDS				
Due depositors:				
Outstanding principal, represented by certificates of deposit.....	152,143,349.00	147,359,254.00	4,784,095.00	
Accrued interest on certificates of deposit.....	4,128,936.20	3,972,111.69	156,824.51	
Outstanding savings stamps.....	57,672.00	58,400.90		\$728.90
	156,329,957.20	151,389,766.59	4,940,190.61	
Accounts payable:				
Due Postal Service—interest and profits.....	4,542,592.99	4,305,909.83	236,683.16	
Due discontinued depository banks.....		256.79		256.79
	4,542,592.99	4,306,166.62	236,426.37	
Total liabilities.....	160,872,550.19	155,695,933.21	5,176,616.98	
Surplus funds: Interest and profits (undistributed earnings) subject to future allocation of maturing interest charges.....	226,704.62	205,555.16	21,149.46	
	<u>161,099,254.81</u>	<u>155,901,488.37</u>	5,197,766.44	

Comparative statement of interest-earning resources and interest-bearing liabilities for June 30, 1928, and June 30, 1927

Items	June 30, 1928	June 30, 1927	Increase	Decrease
RESOURCES—INTEREST EARNING				
Working cash:				
Depository banks, per balance sheet.....	\$118,492,184.57	\$114,343,673.43	\$4,148,511.14	
Investments, carried at cost price, per balance sheet.....	33,845,120.36	33,546,000.86	299,120.00	
	\$152,337,304.93	\$147,889,673.79	4,447,631.14	
LIABILITIES—INTEREST BEARING				
Due depositors: Outstanding principal, represented by certificates of deposit, per balance sheet.....	152,143,349.00	147,359,254.00	4,784,095.00	
Excess of interest-earning resources.....	193,955.93	530,419.79		\$336,463.86

Comparative statement of interest and profits for the fiscal years ended June 30, 1928, and June 30, 1927

Items	Fiscal year, 1928	Fiscal year, 1927	Increase	Decrease
Credits:				
Interest on bank deposits.....	\$2,915,849.05	\$2,680,180.28	\$235,668.77	
Interest on bond investments.....	1,395,969.47	1,388,392.50	7,576.97	
Miscellaneous receipts.....	18.21	11.42	6.79	
	\$4,311,836.73	\$4,068,584.20	243,252.53	
Debits:				
Interest credited to depositors.....	2,720,896.47	2,527,375.04	193,521.43	
Allowances to postmasters—				
Losses by fire, burglary, etc.....	1,013.56	4,254.70		\$5,268.26
Erroneous payments, uncollectible items, etc.....	853.02		853.92	
Final adjustment, previous year.....	21,149.46	3,050.32	18,099.14	
	2,741,886.29	2,534,680.06	207,206.23	
Excess of income.....	1,569,950.44	1,533,904.14	36,046.30	

Summary of postal-savings business for the fiscal year ended June 30, 1928, by States

State	Balance to the credit of depositors June 30, 1927	Deposits ¹	Withdrawals ¹	Balance to the credit of depositors June 30, 1928	Increase in balances to the credit of depositors ²	Savings stamps		Amount at interest in banks June 30, 1928	Interest received from banks	Interest paid depositors	Amount of deposits surrendered for bonds
						Sold ³	Re-deemed				
United States.....	\$147,359,254	\$99,898,163	\$95,114,058	\$152,143,949	\$4,784,095	\$34,145.10	\$34,874	\$118,714,518.70	\$2,915,849.05	\$2,564,071.96	\$1,582,720
Alabama.....	363,195	318,291	326,351	355,135	-8,060	21.60	24	316,439.89	7,977.07	6,510.81	500
Alaska.....	678,739	420,842	395,216	704,365	25,626	7.30	6	558,509.81	13,886.56	11,352.89	26,500
Arizona.....	1,210,553	1,154,665	1,083,348	1,281,970	71,317	57.00	21	1,034,115.19	26,709.74	16,807.14	19,500
Arkansas.....	385,895	502,378	290,978	597,295	211,400	31.10	42	594,017.85	11,634.82	6,266.36	10,520
California.....	2,927,786	2,719,850	2,482,382	3,165,254	237,468	336.90	354	2,405,354.63	57,847.70	53,217.12	24,500
Colorado.....	3,678,951	2,350,283	2,148,798	3,880,436	201,485	269.00	298	3,204,070.04	81,977.63	58,398.30	85,940
Connecticut.....	1,422,918	641,887	807,844	1,256,961	-165,957	655.00	667	746,592.01	20,528.10	29,133.09	500
Delaware.....	112,891	62,406	69,143	106,154	-6,737	4.80	5	79,107.35	2,513.12	2,335.37	-----
District of Columbia.....	368,569	262,747	290,069	361,247	-7,322	147.10	15	338,510.71	3,401.93	6,230.61	12,340
Florida.....	4,304,816	8,248,785	6,815,466	6,038,185	1,733,319	160.80	145	5,835,219.66	115,616.81	51,698.38	25,200
Georgia.....	999,407	1,206,642	977,187	1,289,862	289,455	72.00	74	1,249,878.08	27,831.82	14,148.08	12,160
Hawaii.....	23,595	45,855	47,945	21,505	-2,090	3.00	3	20,255.26	546.62	255.22	-----
Idaho.....	2,538,111	2,403,355	2,184,404	2,757,062	215,951	60.30	35	2,286,617.85	59,985.30	37,441.40	1,900
Illinois.....	7,023,067	3,183,698	3,345,554	6,861,211	-161,856	4,697.50	4,806	5,240,367.06	131,408.82	15,637.26	31,740
Indiana.....	885,473	711,398	461,983	1,184,888	249,415	29.80	31	961,432.50	20,451.42	15,637.26	31,740
Iowa.....	7,010,271	5,407,114	4,152,838	8,324,547	1,314,276	70.50	65	8,124,911.22	192,610.23	95,397.53	242,040
Kansas.....	2,444,510	2,177,911	1,894,163	3,288,258	843,748	71.00	59	3,161,809.82	67,377.85	36,911.18	85,780
Kentucky.....	261,009	172,057	165,869	6,188	6,188	31.90	27	218,621.37	5,359.97	4,568.23	700
Louisiana.....	394,211	215,579	228,513	384,277	-9,934	14.20	13	327,541.89	8,273.97	5,893.77	-----
Maine.....	135,412	81,411	84,168	132,655	-2,757	43.50	45	109,480.20	2,958.82	3,241.61	-----
Maryland.....	178,044	101,290	127,823	152,011	-26,033	37.00	42	85,017.96	2,454.93	3,236.48	2,000
Massachusetts.....	6,894,905	2,821,155	3,308,705	6,407,355	-487,550	1,765.80	1,914	4,680,795.67	121,492.35	127,007.57	8,220
Michigan.....	2,168,637	1,136,412	1,190,760	2,114,289	-54,348	150.00	153	1,642,044.61	40,952.27	37,903.21	16,920
Minnesota.....	5,944,158	4,722,169	3,290,779	1,431,390	326.70	802	7,304,421.58	170,309.90	53,704.83	196,640	
Mississippi.....	97,550	61,763	41,900	117,413	19,863	20.60	16	112,276.36	2,544.60	1,815.08	1,600
Missouri.....	4,605,486	3,338,263	2,760,550	5,183,199	577,713	88.30	84	4,946,598.52	113,490.04	74,195.94	113,420
Montana.....	5,540,944	4,132,588	3,379,136	6,294,396	753,452	91.90	45	6,269,904.17	148,456.49	85,949.33	78,320
Nebraska.....	422,413	534,215	237,304	296,911	296,911	40.20	47	679,195.52	12,466.48	7,024.82	5,720
Nevada.....	343,235	267,461	243,828	361,868	18,633	11.90	4	281,526.24	7,397.69	5,191.90	8,000
New Hampshire.....	371,180	141,015	171,938	300,257	-30,923	260.40	269	224,966.44	7,161.40	6,644.66	-----
New Jersey.....	2,778,937	1,674,269	2,064,177	2,386,029	-389,908	1,700.40	1,691	1,603,679.48	44,703.21	55,168.93	-----
New Mexico.....	1,340,875	1,140,584	938,084	1,543,375	202,500	6.30	14	1,132,095.99	25,408.66	19,026.85	13,500
New York.....	39,077,850	18,441,264	25,295,621	32,223,493	-6,854,357	6,298.30	6,786	15,936,395.84	464,254.13	794,950.14	14,840
North Carolina.....	216,200	385,721	122,091	389,830	173,630	7.80	5	347,889.47	6,373.18	2,675.57	-----
North Dakota.....	1,067,638	1,237,496	669,387	1,635,747	568,109	28.10	22	1,597,440.58	32,622.18	14,976.16	4,520
Ohio.....	2,968,507	1,433,594	1,354,892	3,042,209	78,702	293.60	252	2,350,357.04	55,474.08	52,055.95	128,200
Oklahoma.....	3,851,186	4,228,481	3,065,595	5,014,072	1,162,886	213.80	195	4,968,451.91	112,010.54	54,997.86	101,980
Oregon.....	2,607,882	2,524,172	1,775,663	1,748,509	748,509	159.50	139	2,684,838.77	64,073.39	44,661.84	45,340
Pennsylvania.....	10,207,493	4,588,137	5,895,259	9,400,371	-807,122	1,446.50	1,492	7,210,643.54	202,250.52	199,842.10	36,140

Porto Rico.....	159,668	236,622	243,218	153,072	-6,596	13,647.00	13,783	129,672.30	3,463.71	2,377.66	
Rhode Island.....	567,250	232,570	309,819	490,001	-77,249	267.10	244	365,719.76	10,083.04	9,563.22	
South Carolina.....	1,028,135	990,877	739,635	1,279,377	251,242	23.40	22	1,176,092.14	25,802.98	11,993.13	31,000
South Dakota.....	3,321,471	3,053,347	2,286,745	4,088,073	766,602	60.20	62	3,493,882.07	73,446.76	45,480.27	27,700
Tennessee.....	424,897	362,120	299,560	487,457	62,560	12.10	9	471,734.81	11,350.66	6,209.01	27,300
Texas.....	2,796,445	3,028,565	2,089,554	3,735,456	939,011	64.00	46	3,127,428.55	67,354.31	37,362.63	48,160
Utah.....	616,223	369,108	358,727	626,604	10,381	18.10	3	437,210.33	10,513.17	10,492.46	
Vermont.....	62,581	24,310	22,899	63,992	1,411	6.30	1	60,113.13	1,481.66	1,170.77	
Virginia.....	242,854	189,874	213,265	219,463	-23,591	80.70	104	167,968.14	5,264.84	4,152.53	3,700
Virgin Islands.....	11,792	11,805	14,111	9,486	-2,306	1.50	1			169.49	
Washington.....	6,773,291	3,565,305	3,464,532	6,874,064	100,773	35.50	48	5,518,243.53	138,605.78	120,939.53	20,500
West Virginia.....	467,940	271,100	243,458	495,582	27,642	28.50	20	384,686.21	9,501.06	7,517.71	200
Wisconsin.....	1,183,933	753,055	539,331	1,399,657	215,724	55.10	50	1,159,024.96	26,259.16	20,551.07	10,580
Wyoming.....	1,858,175	1,470,292	1,371,993	1,956,474	98,299	150.40	150	1,356,350.59	34,947.58	27,685.96	32,480

¹ These totals include the amount of \$3,511,654 transferred between depository offices.

² A minus sign denotes decrease.

SCHOOL SAVINGS BANKING

Statistics relative to school savings banks in the various States and the District of Columbia, for the fiscal years ended 1927 and 1928, with comparative yearly totals beginning 1920, are shown in the following table:

School savings by States, 1926-27 and 1927-28

[Compiled by the Savings Bank Division of the American Bankers Association]

States	Number of schools		Number participating		Deposits		Net savings	
	1926-27	1927-28	1926-27	1927-28	1926-27	1927-28	1926-27	1927-28
Alabama	31	74	7,845	34,325	\$27,460.36	\$133,840.39	\$9,229.09	\$101,804.38
Arkansas	7	7	2,300	2,130	6,841.17	8,110.22	2,836.18	1,519.38
California	2,223	2,379	283,476	334,078	1,288,512.37	1,341,038.37	795,901.68	800,108.78
Colorado	26	25	150	4,764	6,401.30	-----	6,371.30	-----
Connecticut	493	651	99,136	104,806	785,721.28	817,395.42	497,231.71	433,517.04
Delaware	43	66	17,658	20,759	206,394.59	213,889.35	39,174.21	39,653.51
District of Columbia	51	58	6,172	6,436	38,333.53	58,644.19	38,333.53	58,644.19
Florida	29	31	15,589	16,134	93,600.79	85,844.89	18,763.05	19,632.64
Georgia	101	103	30,990	39,486	202,277.67	181,149.19	39,400.77	29,187.93
Illinois	510	533	145,591	149,184	1,205,711.00	1,208,831.34	297,312.92	170,553.11
Indiana	272	291	88,155	89,341	650,873.58	670,026.16	157,770.19	130,330.74
Iowa	223	223	64,510	60,286	403,495.50	430,394.04	85,178.01	84,176.67
Kansas	70	72	20,650	10,328	111,130.62	179,200.82	44,701.85	57,701.90
Kentucky	205	114	47,241	25,739	234,391.38	257,294.58	38,353.65	164,806.24
Maine	232	288	26,542	24,867	105,525.53	118,486.70	85,434.77	83,340.05
Maine	91	105	39,331	42,885	128,667.95	146,248.65	90,151.39	111,318.87
Massachusetts	987	956	215,790	198,409	1,390,518.39	1,462,451.83	806,897.85	711,959.18
Michigan	453	440	136,853	135,002	775,908.93	833,481.38	215,042.14	187,535.33
Minnesota	503	532	158,244	162,892	640,026.79	676,864.80	207,052.81	201,648.73
Mississippi	7	8	1,907	1,955	12,807.01	22,080.00	4,826.23	19,715.30
Missouri	139	140	57,517	53,164	303,965.43	349,363.60	93,791.89	100,880.23
Montana	7	8	2,414	3,077	13,714.64	17,788.75	6,225.33	8,383.42
Nebraska	73	70	35,257	27,595	214,005.39	242,094.42	34,922.99	27,670.27
Nevada	2	2	400	289	492.23	551.19	138.59	233.81
New Hampshire	61	57	2,866	3,559	13,043.43	15,169.92	9,605.84	7,561.92
New Jersey	553	631	284,477	205,122	1,593,616.50	1,733,865.51	638,374.15	589,718.23
New York	1,187	1,358	660,372	861,453	3,654,388.64	4,480,045.91	2,277,272.42	2,868,216.94
North Carolina	41	37	17,237	16,984	55,844.22	60,649.54	15,330.30	13,947.69
North Dakota	-----	-----	-----	-----	4,703.76	-----	3,082.60	-----
Ohio	601	754	227,973	236,380	1,623,743.70	1,821,075.78	520,094.39	478,813.55
Oklahoma	56	65	18,048	17,926	136,726.51	106,682.61	103,935.57	69,798.40
Oregon	118	112	54,462	59,674	275,914.03	290,465.49	125,819.25	110,754.83
Pennsylvania	1,799	2,187	499,722	569,122	4,163,098.22	4,386,564.32	1,168,943.59	897,632.78
Rhode Island	315	326	84,462	102,265	940,233.00	987,952.42	190,575.07	129,261.11
South Dakota	51	55	9,919	14,079	64,096.84	95,406.48	43,781.92	44,324.68
Tennessee	86	94	35,375	37,002	207,742.67	203,235.59	42,740.28	25,157.51
Texas	43	101	17,474	26,129	62,910.02	245,554.47	41,970.95	199,886.00
Utah	16	18	2,810	6,203	16,363.58	25,461.14	11,889.14	12,951.37
Vermont	20	18	1,134	623	9,010.04	8,505.47	7,622.46	7,250.12
Virginia	72	83	32,706	34,007	205,838.90	200,090.24	26,617.42	33,284.92
Washington	266	266	119,927	122,959	919,432.44	1,004,532.69	323,469.47	269,625.34
West Virginia	162	169	40,592	42,992	202,268.02	227,130.01	67,076.49	81,066.31
Wisconsin	347	328	85,800	75,797	591,020.90	627,650.17	120,713.98	93,005.94
Total	12,678	13,835	3,742,551	3,980,237	23,703,436.80	26,005,138.04	9,464,178.93	9,476,391.32

TOTAL, UNITED STATES

	Number of schools	Number participating	Deposits	Net savings
1927-28	13,835	3,980,237	\$26,005,138.04	\$9,476,391.32
1926-27	12,678	3,742,551	23,703,436.80	9,464,178.93
1925-26	11,371	3,403,746	20,469,360.88	8,770,731.05
1924-25	10,163	2,869,497	16,961,560.72	7,779,992.55
1923-24	9,080	2,286,326	14,991,535.40	8,556,991.27
1922-23	6,868	1,907,851	10,631,838.69	-----
1921-22	4,785	1,295,607	5,775,122.32	-----
1920-21	3,316	802,906	4,158,050.15	-----
1919-20	2,736	462,651	2,800,301.18	-----

SAVINGS BANKS IN PRINCIPAL COUNTRIES OF THE WORLD

Statistics compiled by the finance and investment division of the Bureau of Foreign and Domestic Commerce, Department of Commerce, relative to savings banks, including postal-savings banks, in the principal countries of the world, on specified dates, supplemented by information obtained from reports received in the currency bureau from other sources, are shown in the statement following:

Savings banks, including postal-savings banks, number of depositors and amount of deposits, by specified countries

Country	Population ¹	Number of banks reporting	Date of report	Form of savings bank	Number of depositors	Deposits ²
Argentina ³	10,087,118	27	Dec. 31, 1927	Governmental, commercial and private		\$621,308,696
Australia	5,495,734		June 30, 1927	Savings, commercial, Federal, and State		£204,159,682
Austria	6,526,661	28	May 31, 1928	Governmental, commercial and postal		\$174,538,350
Belgium	7,874,601		Dec. 31, 1927	General savings	4,425,000	486,500,000
Bolivia	2,155,000	3	Jan. 1, 1926	Commercial and mortgage	8,465	1,441,839
Brazil	38,870,972		Dec. 31, 1924	Federal ⁴	785,796	48,212,260
Bulgaria	5,488,125	515	Dec. 31, 1927	Governmental, postal and private		2,445,749
Canada	8,999,009		do	Chartered, governmental and postal		1,475,000,000
Chile	3,937,678		June 30, 1928	Commercial and national savings banks		26,940,240
China	400,800,000	345	Dec. 31, 1926	Postal savings	⁵ 51,695	⁶ 8,096,118
Costa Rica	507,193	1	Jan. 1, 1926	Governmental		25,316
Cuba	3,418,033		Dec. 31, 1927		115,057	42,557,323
Czechoslovakia	13,613,172	374	do			456,452,986
Danzig	386,000		do	Semipublic	30,022	6,737,398
Denmark	3,419,056	529	Mar. 31, 1928	Savings and private		534,124,000
Ecuador	1,500,000	5	Jan. 1, 1926	Private and trustee	7,494	309,930
Egypt	14,168,756		Mar. 31, 1928	Postal and commercial		£E3,500,000
Estonia	1,110,838	42	do	Governmental		\$15,118,952
Federated Malay States	1,404,000		Dec. 31, 1926	Government savings	29,803	⁷ 3,616,790
Finland	3,526,000		Mar. 31, 1928	Postal, private, and joint stock		\$241,300,080
France	40,617,360		Dec. 31, 1927	Governmental and ordinary		826,189,500
Germany	62,348,782		do	State and municipal		1,111,298,280
Greece	6,200,000		Dec. 31, 1927	Postal		3,281,500
Guatemala	2,119,165	12	Dec. 31, 1926	Savings		5,665,000
Honduras	773,408	1	Jan. 1, 1926	Communal, commercial, and private	⁸ 12,071	⁹ 1,772,447
Hungary	8,368,273	14	June 30, 1927	Commercial		546,629
India	318,885,980		do	Postal and commercial		¹⁰ 53,964,429
Italy	40,548,666	141	Mar. 31, 1927	Postal		¹¹ 294,900,000
Japan	80,704,800		Dec. 31, 1927	Association		\$736,400,000
Latvia	1,844,805		do	Postal		529,050,800
Lithuania	2,011,173	504	Mar. 31, 1927	do	32,495,132	^{10 11} 182,800,004
Mexico	14,308,753		Jan. 1, 1926	Postal, governmental, municipal, private, and commercial		\$24,318,000
Netherlands	7,416,419		do	Governmental, private, and mutual		4,126,057
New Zealand	1,407,165		Dec. 31, 1927	(12)		129,042,000
Nicaragua	638,119		do	Postal		90,048,000
North Ireland ¹³	1,256,322		Mar. 31, 1926	Others	893,229	£54,275,705
Norway	2,649,775	162	Dec. 31, 1927	Postal and private	365	888,533
Palestine	852,268	10	Jan. 1, 1926	Federal, private, and commercial		518,392,400
Panama	442,522	3	do	Commercial		12,350,000
Poland	29,160,163		Dec. 31, 1927	Federal and commercial	5,651	3,047,559
Portugal	5,628,610	33	Jan. 1, 1926	Governmental, foreign, stock banks, postal, and savings		79,998,600
				Postal, governmental, private, and commercial ¹⁴		36,201,185

Salvador.....	1,610,000			(15) Treasury savings bank.....	13,649	¹⁶ 2,266,643
Siam.....	9,831,000		Mar. 31, 1927	Postal and savings certificates.....		\$59,215,372
South Africa.....	6,928,580		Sept. 30, 1927	Postal and savings.....	3,439,370	779,498,224
Sweden.....	6,053,562	4,294	Dec. 31, 1927	Governmental.....		36,018,809
Uruguay.....	1,698,000	¹⁷ 1	Dec. 31, 1926	Postal and trustee savings banks.....		1,754,859,900
United Kingdom.....	44,173,704		Nov. 30, 1927			
Foreign countries, total.....	1,231,760,020	7,044			42,303,626	
United States and possessions.....	120,150,000	¹⁸ 1,407	June 30, 1928	{ Postal-savings system.....	412,250	152,143,000
Philippines.....	11,170,000	1	do.....	{ Mutual and stock.....	15,004,558	10,234,041,000
				{ Postal.....	245,814	3,463,810
Grand total.....	1,363,080,020	8,452			57,966,248	

¹ Taken from World Almanac for 1928.

² Conversions have been made at average rates for year preceding or covered by report; par has been used in case of Austria, Belgium, Canada, Danzig, Denmark, Estonia, Finland, France, Germany, Hungary, Italy, Latvia, Netherlands, Norway, Poland, South Africa, Sweden, and United Kingdom.

³ Figures cover only banks in Buenos Aires or branches of Buenos Aires banks in interior. However, these banks accounted for more than 88 per cent of total Argentine savings deposits at the end of 1925. Figures at end of 1927 do not include postal savings and time deposits totaling 80,400,000 paper pesos and 637,275,000 paper pesos, respectively.

⁴ Commercial banks may accept savings deposits only on special authorization.

⁵ Big dollar accounts.

⁶ Figures given in Straits Settlements dollars.

⁷ In addition, 5,660 time depositors.

⁸ In addition, \$1,983,680 in time deposits.

⁹ Rupees.

¹⁰ Deposits in postal-savings bank only.

¹¹ Yen.

¹² There are no savings banks in Mexico. Postal savings inaugurated in Feb., 1928; figures not available.

¹³ Deposits included with the United Kingdom.

¹⁴ Includes only 22 private banks and 9 commercial banks.

¹⁵ No savings banks in Salvador.

¹⁶ Ticals.

¹⁷ Figures cover only the Bank of the Republic and its dependency the National Savings Bank.

¹⁸ Refers to mutual and stock savings only.

RESOURCES OF LEADING FOREIGN BANKS OF ISSUE

The total resources of 34 foreign banks of issue converted at the existing rate of exchange on or about June 30, 1928, were \$15,534-420,000, in comparison with resources of \$14,588,485,000 reported by 33 foreign banks on June 30, 1927.

The statement following, prepared by the Federal Reserve Board, shows total assets of the 34 banks of issue on the dates indicated, designation of their local currency, total amount of assets, rates of exchange, and total assets converted at rate of exchange on given dates:

Total assets of principal central banks about June 30, 1928

[In thousands of local currency and of dollars]

	Date	Local currency	Total assets	Rate of exchange on given date	Total assets converted at rate of exchange on given date
				<i>Cents</i>	
Austria.....	June 30	Schilling.....	1,383,580	14.0745	194,732
Belgium.....	June 21	Belga.....	2,355,540	13.9653	328,958
Bulgaria.....	June 30	Lev.....	8,610,735	.7215	62,126
Czechoslovakia.....	do.....	Crown.....	8,877,664	2.9622	262,974
Danzig.....	July 3	Gulden.....	70,707	19.47	13,767
Denmark.....	June 30	Krone.....	460,929	26.7965	123,513
Egypt.....	May 31	Egyptian pound.....	65,056	500.7972	325,799
England.....	June 27	Pound.....	283,684	487.5809	1,383,189
Estonia.....	June 30	Kroon.....	68,780	26.8142	18,443
Finland.....	do.....	Markka.....	2,678,828	2.5173	67,434
France.....	June 29	Franc.....	82,472,986	3.9272	3,238,879
Germany.....	June 30	Reichsmark.....	5,821,459	23.8964	1,391,119
Greece.....	do.....	Drachma.....	8,724,139	1.3019	113,580
Hungary.....	do.....	Pengo.....	888,252	17.4389	154,901
Italy.....	do.....	Lira.....	23,426,213	5.2584	1,231,844
Latvia.....	June 27	Lat.....	251,845	19.3307	48,683
Lithuania.....	June 30	Litas.....	184,819	9.9513	18,392
Netherlands.....	June 25	Florin.....	870,808	40.2997	350,933
Norway.....	June 30	Krone.....	503,472	26.7709	134,784
Poland.....	do.....	Zloty.....	2,170,081	1.2022	243,097
Portugal.....	June 27	Escudo.....	4,170,235	4.4785	186,764
Rumania.....	June 30	Leu.....	36,062,373	.614	221,423
Russia.....	July 1	Chervonetz.....	405,555	515.	2,088,608
Spain.....	June 30	Peseta.....	5,788,395	16.5013	955,160
Sweden.....	do.....	Krona.....	823,077	26.8309	220,839
Switzerland.....	do.....	Franc.....	1,018,453	19.2786	196,343
Yugoslavia.....	do.....	Dinar.....	8,783,434	1.7607	154,650
Chile.....	do.....	Peso.....	605,776	12.1986	73,896
Colombia.....	do.....	do.....	73,635	98.04	72,192
Peru.....	do.....	Libra.....	7,442	400.	29,708
Uruguay.....	do.....	Peso.....	193,656	102.234	197,982
Japan.....	do.....	Yen.....	2,536,127	46.4944	1,179,157
Java.....	do.....	Florin.....	395,659	40.16	158,897
South Africa.....	June 29	Pound.....	18,828	486.4792	91,594
Total.....					15,534,420

¹Par of exchange, as no quotation available on given date.

EXPENSES OF THE CURRENCY BUREAU

By reference to the table following, showing in detail expenses relating to the maintenance of the Currency Bureau for the fiscal year ended June 30, 1928, it will be noted that the aggregate expenses were \$5,225,628.08, of which \$1,123,635.34 was paid from appropriations and \$4,101,992.74 reimbursements by the banks. The salary rolls aggregated \$494,204.95, of which \$234,422.56 was paid from appropriations and the remainder from funds reimbursed by the banks.

Taxes paid by national banks on circulating note issues amounted to \$3,234,240.29. Deducting from this amount the expenses of the bureau paid from congressional appropriations, \$1,123,635.34, leaves the net income to the Government on account of the tax on circulation at \$2,110,604.95.

Expenses incident to maintenance of Currency Bureau and net income derived by Government from taxes on national-bank notes, fiscal year ended June 30, 1928

	Expenses paid from appropriation	Expenses reimbursed by banks	Total expenses
Salaries:			
Regular roll, including retirement deductions.....	\$234,422.56		
National currency reimbursable roll, including retirement deductions.....		\$48,549.58	
Federal reserve issue and redemption division, including retirement deductions.....		51,165.49	
Insolvent national-bank division, including retirement deductions.....		160,067.32	
Total salaries.....			\$494,204.95
General expenses:			
Printing and binding.....	27,952.32	7,865.71	
Stationery.....	5,429.24	2,271.97	
Amount expended for light, heat, telephone, telegraph, furniture, labor-saving machines, etc., partially estimated.....	1,620.82	7,775.55	
Special examination of national banks, repairs to macerator, etc.....	954.50		
Total general expenses.....			53,870.11
Currency issues:			
National-bank notes—			
Paper.....	107,994.47		
Printing, etc.....	745,261.43		
Plates (reimbursed).....		43,847.89	
Federal reserve notes—			
Paper.....		246,483.00	
Plates, printing, etc.....		985,934.40	
Total currency issues.....			2,129,521.79
Expenses on account of national-bank examining service paid by banks.....		2,308,250.08	2,308,250.08
Postage on shipments of national-bank notes.....		87,797.40	87,797.40
Postage on shipments of Federal-reserve notes.....		75,020.45	75,020.45
Insurance on shipments of national-bank notes.....		22,453.18	22,453.18
Insurance on shipments of Federal-reserve notes.....		54,510.12	54,510.12
Total expenses paid from appropriations.....	1,123,635.34		
Total expenses reimbursed by banks.....		4,101,992.74	
Total expenses.....			5,225,628.08

Tax paid by national banks on circulating notes.....	\$3,234,240.29
Total expenses of Currency Bureau paid from congressional appropriations.....	1,123,635.34
Net income to Government from taxes on circulation.....	2,110,604.95

Respectfully submitted.

J. W. POLE,
Comptroller of the Currency.

To the SPEAKER OF THE HOUSE OF REPRESENTATIVES.

APPENDIX

DIGEST OF DECISIONS RELATING TO NATIONAL BANKS

The following Federal cases were reported in volumes 275 and 276, United States Reports, and volumes 21 to 28, Federal Reporter, second series.

In addition to the cases above referred to there have been added references to a number of decisions of State courts, of particular interest to banks, for the year ended November 1, 1928, which were furnished this office by Mr. Thomas B. Paton, the general counsel for the American Bankers Association. These decisions are given in Paton's Digest, reference to which is made in each case.

CHECKS

CROSS REFERENCES

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<i>Bank had authority to purchase shipper's drafts drawn on consignee.</i> (U. S. C. C. A. 1927.) Bank had authority to purchase drafts sued on, which shipper drew on consignee, one of defendants, for turkeys shipped. (Armour & Co. v. Belton National Bank, 22 Fed. Rep., 2d series, 727.)	
<i>Corporations—Corporation authorized by charter to buy turkeys could make valid agreement to honor drafts in payment therefor.</i> (U. S. C. C. A. 1927.) Corporation, having authority under its charter to buy turkeys, could make valid agreement to honor drafts as method of making payment therefor. (Ib.)	

COLLATERAL SECURITIES

<i>Pledges—Holder of collateral security may dispose thereof as means of collecting his debt.</i> (U. S. C. C. A. 1928.) A debtor may give collateral and additional security to secure his obligations, and holder of such security may dispose of it in accordance with the terms thereof as a means of collecting his debt. (Union Nat. Bank of Johnstown, Pa., v. People's Savings & Trust Co., Pittsburgh, Pa., 28 Fed. Rep., 2d series, 326.)	
<i>Pledges—"Collateral security" implies transfer to creditor of interest in property or obligation, furnishing security in addition to debtor's responsibility.</i> (U. S. C. C. A. 1928.) Term "collateral security" implies transfer to creditor of interest in or lien on property, or an obligation which furnishes security in addition to debtor's responsibility, and debtor's mere execution and delivery of additional unsecured evidence of his indebtedness does not constitute collateral security for payment of original debt. (Ib.)	
<i>Corporations—Corporate borrower's notes, given as further evidence of original debt, could not be used to increase claim as basis for distribution; "collateral security," "additional security."</i> (U. S. C. C. A. 1928.) Where bank loaned \$17,500 on corporate borrower's judgment notes, and, when borrower was unable to pay at maturity, took borrower's gold notes for \$19,000 as further evidence of original loan, in consideration of extension of time for payment, such gold notes did not constitute "collateral security," or "additional security," since they depended for their value on borrower's credit alone, and on borrower's insolvency could not be used to increase total amount of lender's claim, as basis for determining bank's share in pro rata distribution of borrower's assets. (Ib.)	

Pledges—Creditor holding collateral security may, in case of nonpayment, pursue all remedies, together or singly.

(U. S. C. C. A. 1928.) A creditor holding collateral security may, in case of nonpayment, pursue all his remedies together, or pursue them singly, since he has a legal property interest in the security, as well as in the debt, and has the legal right to exercise his choice of remedies in enforcing his right. (Ib.)

Corporations—On corporate debtor's insolvency, creditor must share pro rata on basis of his real debt, regardless of number of notes held.

(U. S. C. C. A. 1928.) When corporate debtor becomes insolvent, creditor must share pro rata with all other creditors on the basis of his real debt, regardless of whether or not he holds one or more of borrower's notes for it. (Ib.)

Bankruptcy—Preference of note indorsers, to whom maker's vendor conveyed land within four months before maker's bankruptcy, was lawful as to securities assigned nearly three years before bankruptcy.

(U. S. C. C. A. 1928.) Even if purchaser was insolvent when vendor conveyed farm to another after default to indorsers of purchaser's notes to bank within four months before purchaser's bankruptcy, and such indorsers were chargeable with notice of such fact and obtained preference over unsecured creditors under assignment of purchase contract, chattel mortgage on farm stock, etc., and mortgage on purchaser's manufacturing plant, nearly three years before bankruptcy, such preference was lawful under bankruptcy act (11 U. S. C. A.) to extent to actual securities assigned. (18 Fed. Rep., 2d series, 987, reversed.) (Dater et al. v. Anderson, 28 Fed. Rep., 2d series, 944.)

Bankruptcy—Assignment to indorser of notes nearly three years before maker's bankruptcy, to secure all indebtedness to payee at any time, secured notes indorsed by another.

(U. S. C. C. A. 1928.) Purchaser's assignment of farm purchase contract, chattel mortgage on farm stock, etc., and mortgage on purchaser's manufacturing plant, nearly three years before purchaser's bankruptcy, to indorser of purchaser's notes to bank, to secure any and all indebtedness purchaser might owe indorser or bank at any time, held to secure loans by bank on notes secured by another's indorsement, so that court erred in awarding trustee value of farm above unpaid purchase price and amount merely of assignee's indorsements. (Ib.)

Payee bank's president acted officially in procuring assignment of securities for notes indorsed by him.

(U. S. C. C. A. 1928.) Bank president indorsing land-purchaser's notes for loans by bank stood in at least a quasi fiduciary relation to bank, and hence acted in his official capacity in procuring assignment of contract and mortgages by purchaser to secure indorsements and all his indebtedness to bank. (Ib.)

Bankruptcy—Payee bank could enforce valid assignment to president of securities for bankrupt's notes, in trustee's suit to set aside preferential transfers.

(U. S. C. C. A. 1928.) Under rule that one for whose benefit promise is made may enforce it in equity, even if not at law, bank making loans to purchaser of land on notes indorsed by its president, who procured assignment of contract and mortgages by purchaser as security for all his indebtedness to bank nearly three years before his bankruptcy, could resort to security agreement in suit by trustee to set aside alleged preferential transfers. (Ib.)

Bankruptcy—Bankrupt land-purchaser's surrender of equity did not preclude payee bank from enforcing assignment to president of securities for purchaser's notes.

(U. S. C. C. A. 1928.) Land-purchaser's surrender of his contract equity to vendor within four months before bankruptcy held not to amount, legally or equitably, to payment of his notes to bank, indorsed by director thereof, not to preclude bank from enforcing land contract and mortgages, assigned to its president as security for all of purchaser's indebtedness to it, if such director has not paid notes he indorsed. (Ib.)

Subrogation—Director paying notes he indorsed held subrogated to securities assigned to payee bank's president as against maker's bankruptcy trustee.

(U. S. C. C. A. 1928.) Bank director paying back entire amount of notes indorsed by him held entitled to be subrogated to land-purchase contract and mortgages, assigned by maker to bank president as security for all his indebtedness to bank; any question of priority being solely between such director and purchaser's trustee in bankruptcy, whose rights are no greater than those of purchaser. (Ib.)

Bankruptcy—Land-purchaser's surrender of interest and vendor's deed to indorsers of his notes to bank gave his bankruptcy trustee no equity against indorsers.

(U. S. C. C. A. 1928.) That contract equity, surrendered by purchaser of land to indorsers of his notes to bank, belonged to his creditors because right of redemption was not formally cut off, gave his trustee in bankruptcy no equity as against such indorsers and vendor who conveyed land to indorsers within four months before purchaser's bankruptcy; utmost effect of such surrender and deed being to make indorsers owners in fee subject to contract, which would give trustee only a right to redeem within some reasonable time. (Ib.)

Bankruptcy—Lack of formal foreclosure held no basis for charging indorsers of bankrupt purchaser's notes with defrauding creditors by selling land merely for amount owed them.

(U. S. C. C. A. 1928.) Where land purchaser's trustee in bankruptcy, with knowledge that bankrupt's legal title had been declared forfeited and that indorsers of his notes to bankrupt claimed full legal title, indicated no dissatisfaction with indorser's offer of anything he could save for estate above their debts by sale of property, best offer for which he thought would leave nothing for bankrupt's equity, lack of formal foreclosure, making trustee a party, furnished no basis for charging indorsers with transfer in fraud of creditors in selling land merely for amount owed them. (Ib.)

Bankruptcy—Purchaser's bankruptcy trustee could recover nothing where interest on price and notes paid by indorser exceeded value of land.

(U. S. C. C. A. 1928.) Where interest on purchase price of land and defaulting purchaser's notes to bank, until indorsers sold land for exact amount of their secured debts after its conveyance to them by vendor within four months before purchaser's bankruptcy, was more than value of land as fixed by court, and they paid out greater part of such value to protect their equity, nothing remained for purchaser's trustee in bankruptcy after allowing priority in assigned security to indorser paying amount of notes indorsed by him. (Ib.)

Sales—Agreement of bank, holding title to goods as security from seller, to hold boots specified in contract, held agreement to hold boots of quality called for by sales contract.

(U. S. C. C. A. 1928.) Agreement of bank holding title to boots as security for debt due from seller, in letter to buyer, to hold "the boots specified in the contract," subject to an opportunity to verify sizes, held to be an agreement by bank to hold boots of quality, as well as size, called for by buyer's contract with seller. (*Gotham National Bank v. Sharood Co.*, 23 Fed. Rep., 2d series, 567.)

Frauds, statute of—Agreement in form of promise to pay debt of another, made for promisor's own benefit, is not within statute of frauds.

(U. S. C. C. A. 1928.) Where promisor has an immediate pecuniary interest of his own to be subserved, and makes promise in form of promise to pay debt of another for his own benefit, it is not within statute of frauds. (Ib.)

Frauds, statute of—Promise of bank pledgee to hold goods of specified quality for pledgor's purchaser was not promise to answer for default of another.

(U. S. C. C. A. 1928.) Promise of bank, holding title to goods as security for debt from seller, to hold goods of specified quality and size for purchaser from seller, bank's own debtor, was not promise to answer for default of another, within statute of frauds. (Ib.)

Sales—Conduct of bank holding title to goods as security waived condition of punctual performance of sales contract.

(U. S. C. C. A. 1928.) Conduct of bank, which held title as security to goods which were subject matter of sales contract, which bank promised to hold goods of specified quality and size for buyer, in consenting to release goods and to accept payment from buyer, with full knowledge that parties were not performing in accordance with strict letter of contract, must be regarded as waiver of condition of punctual performance of sales contract. (Ib.)

Sales—Defendant's contractual obligation and breach being established by uncontradicted evidence, court properly left to jury only question of damages.

(U. S. C. C. A. 1928.) Contractual obligation of defendant bank, holding title to boots as security for debt from seller, to hold boots of specified quality and size for buyer, and breach of contract, being established by evidence without contradiction, court properly left to jury only question of damages. (Ib.)

Appeal and error—In action for breach of sales contract, charge that bank, holding title to goods as security, promising to hold goods of specified quality, was liable as joint seller, held harmless error.

(U. S. C. C. A. 1928.) In action for breach of sales contract, charge that defendant bank, holding title to goods sold as security from seller, and promising to hold goods of specified quality and size for buyer, was joint seller, held harmless error, where bank's contractual obligation and breach of it was established by evidence without contradiction, and court properly submitted to jury only question of damages. (Ib.)

National bank, as pledgee, may agree to release pledged goods to purchaser from pledgor.

(U. S. C. C. A. 1928.) National bank, as pledgee, may agree to release pledged goods to purchaser from pledgor. (Ib.)

National bank, as pledgee, may warrant quality of goods it promises to release to purchaser from pledgor.

(U. S. C. C. A. 1928.) As incidental to pledgee's power to agree to release pledged goods to purchaser from pledgor to realize on its collateral, national bank, which is pledgee, has power to warrant quality of goods it promises to release. (Ib.)

Promise of national bank, holding title to goods as security, to hold goods of specified quality for purchaser from debtor, was not ultra vires.

(U. S. C. C. A. 1928.) Promise of national bank, holding title to goods as security for debt due from seller, to hold goods of specified quality and size for buyer, was not ultra vires, since bank was cooperating with its debtor in arranging sale of collateral, in hope of liquidating its own claim. (Ib.)

Principal and agent—Where principal, knowing facts, retains benefit of unauthorized contract, he assumes its burdens.

(U. S. C. C. A. 1928.) Where principal, without knowledge of facts, retains benefit of an unauthorized contract, he must be deemed also to have assumed its burdens. (Ib.)

National bank, retaining benefit of vice president's contract warranting quality of goods held as pledgee to buyer, after commencement of action, ratified contract.

(U. S. C. C. A. 1928.) National bank, which held title to goods as security, by retaining benefits of contract after action thereon was commenced, ratified contract by vice president to hold specified quality and size of goods for buyer from its debtor, if vice president was unauthorized to make such contract. (Ib.)

Sales—Rejection of defective goods did not constitute rescission of sales contract, and limit buyer to recovery of prepaid purchase price. (Personal Property Law N. Y. sec. 150, par. 1 (d).)

(U. S. C. C. A. 1928.) Buyer's rejection of defective goods did not necessarily constitute rescission of contract of sale, and limit buyer to recovery of prepaid purchase price, as provided by Personal Property Law N. Y. (Consol. Laws, c. 41, sec. 150, par 1 (d).) (Ib.)

Sales—Buyer, rejecting goods without rescinding contract, could recover purchase price, storage and other charges thereon, and difference between contract price and market price. (Personal Property Law N. Y., sec. 148, sec. 150, par. 1 (c) and par. 6.)

(U. S. C. C. A. 1928.) Buyer, rejecting defective goods without rescinding contract, was entitled to recover, as part of his damages, purchase price of defective rejected goods, storage and other charges thereon paid by buyer, and difference between contract price and market price of rejected goods as loss directly and naturally resulting from breach of contract under Personal Property Law N. Y., sec. 148, and sec. 150, par. 1 (c) and par. 6. (Ib.)

Corporations—Proof of assignment of cause of action sued on from corporation contracting with defendants to plaintiff corporation of same name held sufficient.

(U. S. C. C. A. 1928.) Proof of assignment of cause of action for breach of sales contract from Minnesota corporation buyer, making contract, to Delaware corporation of same name, suing defendants, held sufficient, where record showed that, with object of accomplishing corporate reorganization, buyer voted to sell "all the property" of its corporation to plaintiff corporation, which voted to accept "all the property" and assume all the liabilities, although, in schedule of accounts receivable, claim was listed at figure which did not include all damages recovered, but schedule also recited that defendant bringing error guaranteed sales contract, and that compensation for additional damages was being demanded of them. (Ib.)

Pledges—Negotiable notes, pledged by agent holding them in trust for principal, passed to pledgee free from secret or latent equities between parties. (C. S. N. C. sec. 3005-3007, 3008, 3037.)

(U. S. C. C. A. 1928.) Negotiable notes, secured by chattel mortgages or crop lien pledged by agent holding title in trust for principal, pursuant to contract whereby principal furnished fertilizer for sale by agent, passed to pledgee, not only free from secret or latent equities existing between the parties to the instruments, but also free from such equities in favor of third parties of which it had no notice or knowledge, in accordance with negotiable instruments act of North Carolina (C. S. sec. 3005-3007, 3008, 3037), notwithstanding collateral was pledged as security for money then loaned and antecedent indebtedness. (New Bern Oil & Fertilizer Co. v. National Bank of Kinston et al., 28 Fed. Rep., 2d series, 554.)

Pledges—Bank's failure to pursue remedy against accommodation indorser did not entitle principal to collateral pledged by agent for his own indebtedness.

(U. S. C. C. A. 1928.) Where negotiable notes secured by mortgages and crop liens held by agent in trust for principal were pledged by agent as collateral security for his own indebtedness to bank, failure of bank to pursue its remedy against accommodation maker or indorser on one of principal notes did not entitle principal to collateral to amount of such note, in that it would be inequitable to compel bank to proceed against indorser who was liable only on default of maker, rather than on collateral in its hands. (Ib.)

Marshaling assets and securities—Doctrine of marshaling assets applies only when it can be done with fairness to parties and without prejudice to third persons.

(U. S. C. C. A. 1928.) Doctrine of marshaling assets applies only when it can be done with fairness to creditor and debtor and without prejudice to third persons; enforcement being governed by equitable principles in the sound discretion of the court. (Ib.)

Bankruptcy—Charge against proceeds of collateral collected by receiver, based on expenses, held not chargeable against proceeds of collateral collected by secured creditor.

(U. S. C. C. A. 1928.) Where collateral in hands of secured creditors was increased in value by receiver's action in furnishing supplies, in consideration of notes theretofore given, secured by collateral, a charge authorized by referee in bankruptcy of 51 per cent against proceeds of collateral collected by receiver, based on ratio of total expenses to total receipts, was not chargeable against proceeds of collateral collected by secured creditor without assistance of receiver or trustee. (Ib.)

Bank held not bound by receipts signed by officer falsely showing bank received stock to be held as collateral for personal loan to officer.

(C. A. of Dist. Col. 1927.) One lending money to vice president of bank, taking promissory note under agreement that shares of bank stock were held as collateral, *held* not entitled to such stock as against bank, after borrower absconded with funds of bank, under theory that it was held in trust, where borrower did not, in fact, deliver any shares to lender as collateral, since lender in such case did not ever come into actual or constructive possession of such shares, notwithstanding borrower signed receipts showing stock was held as collateral. (*Preston v. Equity Savings Bank et al.*, 23 Fed Rep., 2d series, 757.)

Liens—Absconding bank officer held, under evidence, without stock subject to equitable lien for debt.

(C. A. of Dist. Col. 1927.) Vice president of bank, who absconded, *held*, under evidence, to have no stock chargeable with equitable lien for protection of one who had loaned him money, where his stock at time of loan was held by another bank as collateral, and on defalcation he assigned all his assets to bank of which he was officer, to be applied on his indebtedness to it, after which bank's liquidators paid his debt to bank holding stock as collateral, and recovered stock, which they applied on defalcation. (Ib.)

COLLECTIONS

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It is negligence to send check for collection to bank on which drawn.

(U. S. C. C. A. 1928.) It is negligence to send check for collection to bank on which it is drawn, such bank not being suitable agent for its collection. (*Stout Lumber Co. v. Hayes*, 25 Fed. Rep., 2d series, 841.)

Collecting bank held negligent in sending check to bank on which drawn for collection and failing to do anything toward collection for 10 days.

(U. S. C. C. A. 1928.) Where collecting bank, which had previously failed to make collection on defendant's check given to plaintiff for price of lumber, because bank on which it was drawn and to which it was sent for collection reported it had not received check, thereafter again sent to same bank another check received from defendant to replace first check and did nothing further toward collection for 10 days, though reasonable time for payment did not exceed 5 days, *held*, that collecting bank was negligent, and plaintiff was not entitled to recover its loss from defendant on subsequent closing of bank, on which check was drawn, because of insolvency. (Ib.)

Payment—Bank's payment of check in ordinary course would be good, if drawer had no knowledge of bank's insolvency.

(U. S. C. C. A. 1928.) Where drawer of check had no knowledge of bank's condition, payment of check in ordinary course of business of bank would have been good, even if bank had been insolvent. (Ib.)

State statute authorizing collecting bank to send check directly to bank on which drawn held not to impair drawer's right to defend against negligence of payee or forwarding bank. (Act La. No. 85 of 1916.)

(U. S. C. C. A. 1928.) Act Louisiana No. 85 of 1916, providing that bank receiving check for collection may send it directly to bank on which drawn, and that failure of bank, because of insolvency or otherwise, to which check is sent, to account for proceeds, shall not render forwarding bank liable, only affects contract relations between depositor of check and initial bank of deposit, on one hand, and forwarding bank, on the other, and does not impair rights of drawer, whose funds have been transferred by drawee bank, to defend against negligence of payee or forwarding bank. (Ib.)

DEPOSITS

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GENERAL DEPOSITS THE RELATION OF DEBTOR AND CREDITOR

Deposit of drafts pursuant to agreement to wire deposits to depositor created relationship of debtor and creditor as respected liability of bank.

(U. S. C. C. A. 1928.) Deposit of drafts to credit of brokerage partnership in accordance with agreement evidenced by letter of brokerage partnership to bank, requiring telegraph of each deposit over private wire, with confirmation by mail, and positively forbidding wire that money had been deposited until bank had ascertained checks would be paid, *held*, as respected liability of bank to depositor, to create relationship of debtor and creditor. (*H. & B. Beer et al., v. Chickasha National Bank*, 26 Fed. Rep., 2d series, 36.)

APPLICATION OF DEPOSIT ON NOTE

Bank held not entitled to set off principal's money deposited against agent's unmatured note, where it extended no new credit because of deposit.

(U. S. C. C. A. 1927.) Where decedent's agent, who collected mortgage debt under instructions to pay proceeds to vice president of bank for another investment, deposited check collected and payable to himself as agent to credit of his company's account, and, on said agent's suicide, bank credited balance of the account on an unmatured note as authorized by note, without notice that check deposited did not belong to agent or to his company, *held* that, bank not having changed its position by extending credit after deposit was made, decedent's executrix was entitled to recover balance of deposit on hand when account was closed, which was less than amount of check. (*Citizens' & Southern Bank v. Fayram*, 21 Fed. Rep., 2d series, 998.)

Bankruptcy—Bank held not entitled to apply on bankrupt's debt amount collected by it as trustee on mortgage belonging to others than bankrupt.

(U. S. C. C. A. 1928.) Where bank, acting as trustee for several banks participating in mortgage loan, had notice before mortgage notes were paid, that bankrupt trust company, participating in transaction, had no beneficial interest in mortgage notes held by bankrupt, and that certain other banks were beneficial owners thereof, bank was not entitled to apply on bankrupt's debt to it amount received by it as trustee in payment of part of mortgage loan in bankrupt's name, in absence of any extension of credit or other change of position due to its dealings with bankrupt with reference to loan. (*Commercial Bank & Trust Co. v. Dooley et al.*, 25 Fed. Rep., 2d series, 934.)

Principal must prove ownership of money deposited by agent and applied to agent's indebtedness to bank's knowledge, or that bank did not change position.

(U. S. D. C. 1927.) Where bank applied agent's deposit to past-due notes as authorized by notes, principal, in order to stand in better position than its agent, must show that deposit or part thereof consisted of money collected by depositor for it as its agent, and that bank had notice of principal's ownership of fund creating deposit, or, in absence of such notice, that bank had not changed its position by reason of the deposit, by extending credit to depositor in reliance on its ownership of the money deposited. (*Swift & Co. v. Hammond Farmers Association (Ltd.)*, et. al., 22 Fed. Rep., 2d series, 166.)

Principal held entitled to recover from bank trust moneys deposited by agent and applied on agent's past-due notes.

(U. S. D. C. 1927.) Where cooperative farmers' association, which as plaintiff's agent sold fertilizer to farmers under contract requiring it to deposit collections in separate bank account, deposited collections in its general account, and thereafter bank applied balance of deposit on association's past-due notes, as authorized by notes, held that, as bank did not change its position in reliance on association's ownership of money deposited, plaintiff was entitled to recover from bank money so collected and deposited, so far as it could trace collections into deposit. (Ib.)

DEPOSIT OF COUNTY FUNDS

The liability of a surety on a bond given by a bank to secure deposits of county funds in Nebraska, extends to deposits made in violation of the statute, unless otherwise provided on the bond itself.

(U. S. Sup. 1928.) The liability of the surety on a bond given by a bank to secure deposits of county funds in Nebraska is not limited by section 6193, Compiled Statutes, Nebraska, 1922, forbidding any county treasurer to have such funds on deposit in any bank in excess of 50 per cent of its paid up capital stock, but extends to deposits made in violation of the statute, unless otherwise provided in the bond itself. (Certiorari to the Circuit Court of Appeals for the Eighth Circuit). (People of Sioux County, Nebr., v. National Surety Co., 276 U. S. 238.)

Construction of the State statute by the highest court in the State accepted by the Supreme Court of the United States.

(U. S. Sup. 1928.) Construction of a State statute by the highest court of the State accepted by this court, though made subsequently to the decision here under review. (Ib.)

Attorney's fees in Nebraska in action on guarantee and other specified insurance contracts are not taxable as costs under Revised Statutes 823, 824, in action in Federal courts, but are to be allowed by those courts by inclusion in their judgments.

(U. S. Sup. 1928.) The attorney's fees which are directed by section 7811, Nebraska Compiled Statutes, 1922, to be allowed and "taxed as part of the costs," in actions on guaranty and other specified insurance contracts, are not costs in the ordinary sense and are not taxable as costs under Revised Statutes, sections 823, 824, in actions in Federal courts, but are to be allowed in those courts by inclusion in their judgments. (Ib.)

In fixing attorney's fees regard should be had to the amount involved in the action.

(U. S. Sup. 1928.) For the purpose of fixing a reasonable attorney's fee under the statute, regard should be had to the amount substantially involved in the action. 16 Fed. Rep., 2d series, 688, reversed. (Ib.)

One depositing money in bank as trustee may withdraw it in same capacity.

(U. S. C. C. A. 1928.) One who deposits money in a bank as a trustee has the right to withdraw it in the same capacity. (Farmers' Bank of Alamo, Ga., v. United States Fidelity & Guaranty Co., 28 Fed. Rep. 2d series, 676.)

Bank, having notice or knowledge of depositor's breach of trust in withdrawing and using fund, is liable for misappropriation.

(U. S. C. C. A. 1928.) Bank, in which trustee deposits money, has right to presume that depositor will not violate his trust, in absence of notice or knowledge to contrary; but, if it has notice or knowledge of breach of trust by improper withdrawal and use of trust fund, it becomes liable for misappropriation. (Ib.)

Bank, paying checks against sheriff's personal account from tax account, with knowledge of his withdrawal of public money in payment of personal debts, is liable for amount of such checks.

(U. S. C. C. A. 1928.) Bank, charging to sheriff's tax account checks drawn against his personal account, with full knowledge that he was withdrawing public money in payment of his personal debts, not merely small commissions included in tax account, was bound to know that he was misappropriating trust fund, and hence liable for amount of such checks. (Ib.)

CERTIFICATE OF DEPOSIT

Bills and notes—Finance company, purchasing certificate of deposit after inquiry of issuing bank's cashier, held "holder in due course." (Code W. Va., c. 98a, sec. 52.)

(U. S. D. C. 1928.) Finance company, engaged in business of discounting trade acceptances, purchasing certificate of deposit from broker after making inquiry and receiving confirmation of validity of certificate from cashier of issuing bank, held "holder in due course" for value, before maturity, and without notice of any invalidity, within Code West Virginia, chapter 98a, section 52. (*International Finance Corporation v. People's Bank of Keyser*, 27 Fed. Rep., 2d series, 523.)

Courts—Federal courts, in determining questions of general commercial law, are not controlled by State court decisions.

(U. S. D. C. 1928.) Courts of the United States, in determining questions of general commercial law, are not controlled by the decisions of the State court. (Ib.)

Forgery—Bank cashier, by fraudulently issuing certificate of deposit for which bank received no consideration, did not commit "forgery."

(U. S. D. C. 1928.) Cashier of bank, by fraudulently issuing certificate of deposit, for which the bank received no consideration, and which was misused by payee, did not commit a "forgery," which is the fraudulent making or alteration of a writing to the prejudice of another man's right; cashier being the proper official of the bank to issue such a negotiable instrument. (Ib.)

Bills and notes—Bank held estopped to assert that certificate of deposit was forgery, where its cashier, in answer to inquiry, had confirmed its validity.

(U. S. D. C. 1928.) Where finance company, before purchasing certificate of deposit from broker, was informed by cashier of issuing bank, in answer to telegraphic inquiry, that certificate was valid and would be paid at maturity, bank was estopped to assert defense of forgery against it, even if such defense would otherwise have been available. (Ib.)

ESCHEAT OF DEPOSITS

Territories—Statute of Alaska providing for escheats held valid. (Laws Alaska 1921, c. 40; 48 U. S. C. A. § 77.)

(U. S. C. C. A. 1927.) The legislative powers conferred on Alaska by act August 24, 1912, section 9 (48 U. S. C. A. § 77; Comp. St. § 3536), held broad enough to validate Laws Alaska 1921, c. 40, providing for escheats; such act not having been disapproved by Congress, and the matter of escheats being customarily the subject of local legislation. (*Territory of Alaska v. First National Bank of Fairbanks, Alaska*, 22 Fed. Rep. 2d series, 377.)

Escheat—Alaska statute requiring banks to report escheated deposits held not invalid, as interfering with business of national banks. (Laws Alaska 1921, c. 40. § 9.)

(U. S. C. C. A. 1927.) Laws Alaska 1921, chapter 40, section 9, requiring banks, having in their possession property or funds escheated to the Territory under the terms of the act, to report the same to the Attorney General, that he may take steps to have the escheat judicially determined, held not invalid as an unwarranted interference with the business of a national bank. (Ib.)

ACTIONS BY DEPOSITORS

To bring action against bank for moneys in joint deposit, plaintiff must make joint depositors parties. (Jud. Code, sec. 50 (28 U. S. C. A., sec. 111).)

(U. S. C. C. A. 1928.) In order to maintain action against bank for moneys on deposit in joint account, plaintiff must make its joint depositors parties, notwithstanding that such joint depositors did not reside or do business within territorial jurisdiction of court, and notwithstanding Judicial Code, section 50 (28 U. S. C. A., sec. 111), since as to those not sued judgment is not conclusive. (*National City Bank of New York v. Harbin Electric Joint-Stock Co. (Ltd.)*, 28 Fed. Rep., 2d series, 468.)

General rule is bank must have signatures of all joint depositors to check on deposit to joint credit of several persons.

(U. S. C. C. A. 1928.) General rule is that, where several persons make deposit to their joint credit in bank, bank must have signatures of all of them appended to check against fund. (Ib.)

Funds in joint account held not payable, unless both parties signed checks, in view of explicit contents of letters addressed to bank by depositor.

(U. S. C. C. A. 1928.) Where plaintiff deposited funds to joint credit of itself and engineering corporation, there could be no appropriation therefrom, unless both parties signed checks, in view of explicit contents of Trustee; letters addressed to banking corporation. (Ib.)

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EXCHANGE

EXCHANGE, FOREIGN AND DOMESTIC—LETTERS OF CREDIT

The effect of words "favor" of claimants and "for account of" is not to make the bank agent for collection but to indicate the account to be credited.

(U. S. Sup. 1927.) Claimants, who were bankers of Budapest, desiring to procure credit with a New York banking firm (the bankrupts herein) with which they had a checking account, procured to be deposited with it (1) a cashier's check of a New York bank payable to the bankrupt's order, "favor" of claimants, and (2) a check of another New York banker drawn on its account with the bankrupt and payable to the bankrupt's order accompanied by a letter stating that it was "for account of" the claimants. The bankrupts immediately credited both checks to the claimants, but they were not collected until after the bankruptcy petition had been filed on the following day.

Held, following *Equitable Trust Co. v. Rochling*, 275 U. S. 248, that the effect of the words "favor" and "for account of" was not to make the bankrupts agents for collection, but was to indicate the account to be credited; that ownership of the checks passed to the bankrupts, and that claimants were only general creditors. 10 Fed. Rep., 2d series, 935, reversed in part and affirmed in part. (*Latzko et al. v. Equitable Trust Co., Trustee; Equitable Trust Co., Trustee, v. Latzko et al.*, 275 U. S. 254.)

When contract provided for shipment of sugar from Java to Philadelphia, the contract was complied with when steamer with sugar bound for New York was diverted on the sea and delivered the sugar at Philadelphia.

(U. S. Sup. 1928.) On behalf of a client who had agreed to buy and pay for Java sugar upon delivery f. o. b. cars at Philadelphia, a bank issued a letter of credit to meet the sellers' drafts, which provided, among other conditions, that shipment be made by steamer or steamers from Java to Philadelphia. *Held*, that the condition was complied with where the consignment came from Java to Philadelphia by a steamer originally destined from Java "to Port Said, option New York," but which was diverted while on the high seas, so that she pursued the same route to Philadelphia as if she had been destined to that port from the beginning of the voyage. 15 Fed. Rep., 2d series, 473, reversed. (*Lamborn et al. v. The National Bank of Commerce of Norfolk*, 276, U. S. 469.)

Depositor entitled to claim the proceeds of deposited checks only if the bank received the checks as an agent for collection.

(U. S. Sup. 1927.) Where a bank, before the filing of a petition in bankruptcy against it, received deposits of checks, the proceeds of which were later collected by its trustee in bankruptcy, the depositor is entitled to claim the proceeds of the deposit only if the bank received the checks as an agent for collection, but must stand as an ordinary creditor if ownership of the paper passed to the bank. (*Equitable Trust Co., Trustee, v. Rochling et al.*, 275 U. S. 248.)

The words "for account of" are not necessarily to be taken as constituting the payee an agent for collection, but are to be construed in the light of the intention of the parties.

(U. S. Sup. 1927.) Respondents, who were bankers of Frankfort-on-Main, desired in the course of their international business, to arrange a credit at New York. Pursuant to instructions issued at their request by London connections, New York banks delivered to a New York banking firm (afterwards bankrupt) their cashier's checks drawn payable to the order of that firm "for account of" respondents. On the same day the firm, in following a course of dealing previously established with respondents, credited the checks to respondents' account, made book entries indicating that respondents were entitled to interest on the amount from that date, and deposited them to its own credit in other banks. Before collection of the checks the petition in bankruptcy was filed. *Held*, that the words "for account of" were not necessarily to be taken as constituting the payee an agent for collection, but were to be construed in the light of the intention of the parties as revealed by all the circumstances, and in this instance their purpose was to advise the bankrupt of the account to which the checks were to be credited, and not make it an agent for collection, or restrict its rights as purchaser. 10 Fed. Rep., 2d series 935, reversed. (Ib.)

A Colorado bank drew and sold a draft on an Italian bank requesting a New York banking firm to protect the draft on presentation and sent to the banking firm a check for the amount of the draft. The New York firm became bankrupt, the draft was dishonored, the drawer took it up and claimed special reimbursement from the trustee in bankruptcy for the amount it paid the firm. Held: (1) That the amount paid by the claimant to the bankrupt was not paid upon trust to be applied to the draft; (2) the claimant was not equitable assignee, pro tanto, of the bankrupt's deposit with the drawee; (3) the words "Pay from balance against this check" did not import assignment.

(U. S. Sup. 1928.) 1. A New York banking firm, in order to enable small banks in this country to draw upon foreign banks with which it had credit, offered, upon receipt of advice of such a draft accompanied by funds adequate to cover it and the firm's compensation, to forward advice of the draft to the drawee bank and to provide the drawee with funds sufficient for its payment, by transfer of the firm's credit with the drawee, or otherwise, the drawing bank to act as principal, and draw in its own name and the firm being employed merely as agents of the drawer for the purpose of giving such advice and of providing such funds. In pursuance of this plan, a Colorado bank, claimant herein, drew and sold its draft on an Italian bank, notified the firm, requesting that it protect the draft on presentation, and sent it a check which the firm deposited to its general account in New York. The firm then sent to the Italian bank a list of drafts, including drafts issued by itself and by other banks as well as that of the claimant, with a request to the Italian bank to protect and honor them and charge them to the firm's account. The Italian bank so charged them, and credited them in an account "Drafts payable." To compensate that bank, the firm's account ceased to draw interest on the amount so charged. International banking practice permitted the firm to cancel such advices if it saw fit, and regain its credit. It did not appear that the claimant or the holder of its draft knew of the mode of bookkeeping described. Thereafter the firm became bankrupt, the draft for that reason was dishonored, the drawer took it up and claimed special reimbursement from the trustee in bankruptcy for the amount it paid the firm. *Held*: (1) That the sum paid by the claimant to the bankrupt was not paid upon trust to be applied to the draft; (2) the claimant was not an equitable assignee, pro tanto, of the bankrupt's deposit with the drawee.

2. The words "Pay from balance against this check," do not import an assignment. 13 Fed. Rep., 2d series, 732, reversed. (The Equitable Trust Co. of New York, Trustee in Bankruptcy of Knauth, Nachod & Kuhne v. The First National Bank of Trinidad, Colo., 275 U. S. 359.)

War—Recovery of sum which defendant failed to remit to Germany held not barred on ground of prior seizure by Alien Property Custodian. (50 U. S. C. A. Appendix, sec. 12.)

(U. S. C. C. A. 1928.) Contention that plaintiff had no cause of action on defendant's failure either to transmit money by wireless to plaintiff's home office in Germany or to pay over such money to plaintiff as thereafter demanded because of prior seizure by Alien Property Custodian, held without merit, in view of amendment to the trading with the enemy act of March 28, 1918 (50 U. S. C. A. Appendix, sec. 12), and letter of Alien Property Custodian expressly disclaiming any interest in sum of money sought to be recovered. (*Aachen & Munich Fire Ins. Co. v. Guaranty Trust Co. of New York*, 27 Fed. Rep., 2d series, 674.)

Limitation of actions—Recovery of money which defendant failed to remit to Germany held not barred by limitations on theory of breach of contract to establish foreign credit.

(U. S. C. C. A. 1928.) Where there was no unconditional promise by trust company to establish a foreign credit by remitting money to plaintiff's home office in Germany, and condition upon which trust company agreed to establish credit never happened by reason of stoppage of its cables, held, that no breach of contract to establish a foreign credit had occurred, and hence action for recovery of money, which defendant failed to remit to Germany by wireless, was not barred by statute of limitations. (Ib.)

Complaint held to state cause of action for balance of account which defendant failed to remit to Germany.

(U. S. C. C. A. 1928.) Complaint, alleging breach by defendant of agreement to transmit money by wireless from plaintiff's account in defendant bank to plaintiff's home office in Germany, and that defendant failed to carry out terms of agreement, and alleging service on defendant of written notice of rescission and demand and failure to pay, held, to state a sufficient cause of action to recover balance of account, since it showed that plaintiff sought to recover balance which defendant had refused to pay, and bringing of action constituted a sufficient demand. (Ib.)

Documents accompanying drafts calling for granulated and fine sugar No. 24 held fatally defective, where letter of credit called for refined granulated and refined fine granulated sugar.

(U. S. C. C. A. 1928.) Documents accompanying drafts calling for "white Java granulated sugar No. 24" and "white Java fine sugar No. 24," held fatally defective where letter of credit called for 150 tons of "white Java refined granulated sugar" and 350 tons of "white Java refined fine granulated sugar." (*Crocker First Nat. Bank of San Francisco (substituted for Crocker Nat. Bank of San Francisco) v. De Sousa et al.*, 27 Fed. Rep., 2d series, 462.)

Bank issuing letter of credit need not look beyond documents accompanying draft to ascertain whether sugar complies with sales contract.

(U. S. C. C. A. 1928.) Bank issuing letter of credit, and agreeing to accept drafts against shipment of sugar accompanied by certain documents, is not required to look beyond accompanying documents to ascertain whether sugar complied with contract of sale. (Ib.)

Contracts—Party need not make good every defense urged against contract, or every reason assigned for nonperformance.

(U. S. C. C. A. 1928.) Party is not bound to make good every defense urged by him against contract, or every reason assigned for nonperformance, but if party maintains any one of grounds relied on, and that ground is legally sufficient, he is entitled to prevail. (Ib.)

Jury's verdict for plaintiff, suing bank to recover for breach of oral contract to honor drafts, held equivalent to finding contract was entered into.

(U. S. C. C. A. 1928.) In action for breach of oral contract by bank to honor drafts only after checking invoices against orders, in consideration of agreement to have letter of credit negotiated only through bank, verdict of jury for plaintiff was equivalent to finding that such contract was actually entered into. (*Royal Card & Paper Co. v. Dresdner Bank*, 27 Fed. Rep., 2d series, 791.)

Sales—Commission broker, if exceeding authority by sending goods at price greater than specified thereby, offered goods to buyer which, if accepted, were accepted at invoice price.

(U. S. C. C. A. 1928.) Where order for goods given commission broker merely placed limitation beyond which broker had no authority to go in placing orders for buyer, act of commission broker, if exceeding authority by sending goods at price greater than specified, constituted offer of goods to buyer at price invoiced, and buyer, if accepting goods, accepted them at invoice price. (Ib.)

Sales—Unauthorized shipments, sent buyer by broker, gave buyer privilege of rejecting, but on acceptance buyer was required to pay invoice price.

(U. S. C. C. A. 1928.) Where order given commission broker merely placed limitation beyond which broker had no authority to go in placing orders for buyer, unauthorized shipments sent buyer, gave buyer privilege of rejection; but if buyer accepted goods it was obliged to pay invoice prices. (Ib.)

Purchaser could hold bank for damages resulting from bank's paying drafts without checking invoices against orders, only if rejecting unauthorized shipment.

(U. S. C. C. A. 1928.) On arrival of goods purchased in foreign country through broker, purchaser had option of rejecting or accepting such goods as did not conform to his orders, and if it rejected goods, purchaser could hold bank paying drafts for damages resulting from bank's paying drafts contrary to contract, requiring bank to check invoices against orders, and permitting payment for goods not corresponding to orders. (Ib.)

Purchaser, accepting goods conforming to orders, was required to pay invoice price, and suffered no damage by bank's paying drafts without checking invoices against orders.

(U. S. C. C. A. 1928.) Purchaser, if accepting goods not conforming to orders, thereby purchased at invoice prices, and payment by bank of drafts for goods, though constituting breach of contract to check invoices against signed orders, caused purchaser no damage. (Ib.)

Purchaser held to have accepted goods not conforming to order, losing privilege of rejection, and could not recover damages against bank not checking invoices against orders.

(U. S. C. C. A. 1928.) In action by purchaser of goods against bank, through which letter of credit was negotiated, for breach of oral contract to honor draft only after checking invoices against signed orders, where evidence failed to show purchaser ever notified broker or seller that it would reject any of goods shipped not conforming to orders, but merely notified bank of refusal to accept all shipments, but showed that purchaser treated goods as its own, pledging goods for debt it might incur to bank issuing letter of credit, purchaser lost privilege of returning goods to seller, testimony that they were subsequently returned being immaterial, and could recover no damages against bank for permitting payment for goods not corresponding with orders. (Ib.)

Sales—Purchaser could accept or refuse goods sent without order, but was bound to indicate to seller intention to refuse goods.

(U. S. C. C. A. 1928.) Goods sent by seller to purchaser, without any orders therefor, having been placed by purchaser's agent, could be accepted or refused by purchaser, and, until accepted, goods remained property of seller; but purchaser was bound to indicate to seller, or at least to broker, intention to refuse goods in order to effectuate such intention. (Ib.)

Sales—Purchaser, having privilege of rejecting goods, but reselling goods, though for seller's account, is regarded as accepting goods.

(U. S. C. C. A. 1928.) When purchaser has privilege of rejecting goods, and instead of exercising such privilege it resells goods, it is ordinarily regarded as act of acceptance, though buyer directs sale be made for seller's account. (Ib.)

Purchaser held to have accepted goods not ordered, becoming bound for invoice prices, and could not recover damages against bank for paying for goods.

(U. S. C. C. A. 1928.) Where goods not ordered were shipped to purchaser, and purchaser did not indicate to seller or broker intention not to accept goods, and after discovering goods were not ordered sold goods for account of bank paying drafts, in violation of contract to check invoices against orders, purchaser, as against seller, is deemed to have accepted goods, and became bound to pay for them at invoice prices, and hence could not recover damages against bank for paying for goods not ordered. (Ib.)

Trial—Dismissal on merits on reserved motion against plaintiff recovering verdict, but not showing damage, held error, though nonsuit was proper.

(U. S. C. C. A. 1928.) Where plaintiff sued for breach of oral contract, and court reserved decision on motion for nonsuit until after verdict, and plaintiff recovered verdict, but failed to show damage, it was not error to grant the motion, but it was error to dismiss complaint on merits. (Ib.)

Declaration alleging delivery of money, and defendant's failure to deposit it in Hungarian bank or deliver passbook, held good on general demurrer.

(U. S. C. C. A. 1928.) Declaration alleging that plaintiff, a citizen of Indiana, was induced by defendants, citizens of Illinois, to deliver them named amount of money, which they agreed to deposit to plaintiff's credit in Hungarian bank and deliver passbook to her therefor, or return money within reasonable time, that defendants failed to make deposit or deliver passbook, and on demand refused to return money, held to state cause of action. (Boer v. Revesz et al., 24 Fed. Rep., 2d series, 103.)

Limitation of actions—Statute of limitations can not, under Illinois practice, be raised by general demurrer.

(U. S. C. C. A. 1928.) The statute of limitations can not, under the Illinois practice, be raised by a general demurrer to a declaration. (Ib.)

That other documents were presented, instead of drafts, did not relieve defendant agreeing to indemnify bank issuing letters of credit.

(U. S. C. C. A. 1928.) That documents complying with terms of letters of credit were presented to bank issuing letters of credit instead of drafts, under which documents payments were made, did not relieve defendant company, which agreed to indemnify bank from liability, since letters of credit did not require drawing of drafts, but merely assumed they would be drawn, and receipts furnished served as vouchers as well as drafts would have done. (Richard et al. v. Royal Bank of Canada, 23 Fed. Rep., 2d series, 430.)

That no weight certificates were presented did not relieve defendant, agreeing to indemnify bank issuing letters of credit, weight being given on invoices.

(U. S. C. C. A. 1928.) Where letters of credit provided that weight certificates approved by certain parties should be presented with drafts, fact that weight certificates were not presented to bank issuing letters of credit did not relieve defendant company, which agreed to indemnify bank, where weight was given on invoices presented with documents, and weight was approved by persons designated to prove weight certificates. (Ib.)

That bills of lading presented were not indorsed "freight collect" did not relieve defendant, agreeing to indemnify bank issuing letters of credit.

(U. S. C. C. A. 1928.) Where letters of credit provided that complete set of on-board bills of lading drawn to order, blank indorsed, showing "freight collect," should be presented with drafts, fact that bills of lading presented to bank issuing letters of credit were not indorsed "freight collect," but "subject to demurrage as per statement attached to original bills of lading only," did not relieve defendant company, which agreed to indemnify bank, of liability, where bills all showed that freight was to be paid by consignee. (Ib.)

That bills of lading presented did not show cost of material, transportation, and handling charges did not relieve defendant, agreeing to indemnify bank issuing letters of credit.

(U. S. C. C. A. 1928.) Where letter of credit provided that drafts should be accompanied by complete set of on-board bills of lading drawn to order, blank indorsed, showing cost of material, transportation, handling charges,

and commission, and application provided that it should be "payable against on-board bills of lading, * * * receipted invoice signed by * * * showing cost of material, transportation, handling charges, and commission," fact that bills of lading presented did not show cost of material, cost of transportation, and charges for handling and commission did not relieve defendant company, which agreed to indemnify bank, since words "a complete set of" referred to complete set of documents, and not to duplicate or triplicate bills of lading. (Ib.)

Answer of defendants, agreeing to indemnify bank issuing letters of credit, justified construction of contract rendering statement of freight unnecessary.

(U. S. C. C. A. 1928.) In action by bank to recover under contract to reimburse it for advances made in accordance with letters of credit, answer of defendants to allegation regarding due presentation of required documents, only specifying objection that plaintiff did not present to defendants weight certificate, showed defendants' own interpretation of agreement, justifying practical construction of contract rendering statement of amount of freight in documents presented unnecessary. (Ib.)

That bills of lading presented did not contain details regarding demurrage did not relieve defendant, agreeing to indemnify bank issuing letters of credit.

(U. S. C. C. A. 1928.) That bills of lading presented to bank issuing letters of credit had marginal notation, "Subject to demurrage as per statement attached to original bills of lading," did not relieve defendant company, which agreed to indemnify bank issuing letters of credit, on ground that bills of lading were not effective, because not containing details regarding demurrage. (Ib.)

Bank's written statement, on refusing to pay draft drawn against letter of credit, that documents were not in accordance therewith, held sufficient.

(U. S. C. C. A. 1927.) Statement in writing, at time of bank's refusal to pay draft drawn against its letter of credit, that documents presented with draft were not in accordance with requirements of letter of credit, held sufficient. (*Wells Fargo Nevada Natl. Bank of San Francisco v. Corn Exchange National Bank*, 23 Fed. Rep., 2d series, 1.)

Transaction under letter of credit is purchase of documents to be delivered thereby.

(U. S. C. C. A. 1927.) The transaction under a letter of credit is a purchase of documents required to be delivered by such letter of credit. (Ib.)

Bank held justified in refusing payment of draft drawn against letter of credit requiring delivery of invoice, where invoice presented showed another's interest in merchandise.

(U. S. C. C. A. 1927.) Where letter of credit required delivery of invoice, together with other documents, presenting invoice, showing that part of merchandise belonged to one and a part to another, justified bank's refusal to pay draft drawn against such letter of credit. (Ib.)

War—American bank held indebted to Austrian bank for balance of deposit retained by it under bonds to Alien Property Custodian until after close of war.

(U. S. D. C. 1928.) Plaintiff is a bank in Vienna and defendant a bank in Pittsburgh. At the opening of the war they were correspondents, each having a credit deposit with the other. During the war defendant made a voluntary statement to the Alien Property Custodian of its indebtedness to plaintiff and delivered to him bonds covering the same but under agreement that title should not pass until it ascertained the amount of its credit with plaintiff, which might be set-off, and then only to the excess above that amount; the remaining bonds to be returned, which agreement was carried out, and the amount so ascertained paid back. After termination of the war, by agreement and in accordance with the law of Austria, defendant's account with plaintiff was closed out and the amount due defendant placed in special deposit subject to its order. Held, that this transaction operated as payment of plaintiff's indebtedness to defendant, that defendant was discharged from its debt to plaintiff only to the extent of the amount finally retained by the custodian, and that a right of action existed against it for the part of the deposit which was returned. (*Anglo Oesterreichische Bank v. First National Bank of Pittsburg*, 24 Fed. Rep., 2d series, 119.)

Limitation of actions—Limitations can not be raised by demurrer or affidavit of defense averring question of law.

(U. S. D. C. 1928.) Defense of limitation can not be raised by demurrer nor by affidavit of defense raising questions of law under Pennsylvania practice act 1915 (Pa. St. 1920, §§ 17181–17204, as amended). (Ib.)

Transfer of money by telegraph from Florida to New York constitutes "interstate commerce."

(U. S. D. C. 1928.) Transfer of money by telegraph money order from Florida, the point of origin, to New York, constitutes "interstate commerce." (*Basila v. Western Union Telegraph Co.*, 24 Fed. Rep.; 2d series, 569.)

Commerce—Transmission of money by express company from New York to Syria is "foreign commerce."

(U. S. D. C. 1928.) Transmission of money by express company from New York to Syria constitutes a matter of foreign commerce. (Ib.)

Commerce—Power of State to legislate with reference to interstate commerce of telegraph companies was suspended by Federal legislation thereon. (Act June 18, 1910 (36 Stat. 539), amending interstate commerce act.)

(U. S. D. C. 1928.) Congress having, by act June 18, 1910 (36 Stat. 539), amending the interstate commerce act, taken possession of the field of interstate commerce by telegraph, power of State to legislate with reference thereto is suspended. (Ib.)

Commerce—State statutes relating to attorney's fees have no application in action against telegraph company for failure to deliver money in interstate and foreign commerce. (Act June 18, 1910 (36 Stat. 539), amending interstate commerce act.)

(U. S. D. C. 1928.) In action against telegraph company for damages for failure to deliver money in interstate and foreign commerce, State statutes relative to matter of attorney's fees have no application, in view of fact that Congress, by act June 18, 1910 (36 Stat. 539), amending the interstate commerce act, placed telegraph companies under jurisdiction of Interstate Commerce Commission with respect to interstate and foreign business. (Ib.)

Telegraphs and telephones—Law holding initial carrier for loss of property held inapplicable to telegraph companies. (Carmack amendment (49 U. S. C. A., § 20, pars. 11, 12).)

(U. S. D. C. 1928.) The Carmack amendment to the interstate commerce act (49 U. S. C. A., § 20, pars. 11, 12; Comp. St. §§ 8604a, 8604aa), holding initial carrier for loss of property, whether caused by initial carrier or any subsequent common carrier railroad or transportation company, does not apply to telegraph companies. (Ib.)

Carriers—Law holding initial carrier for loss of property held inapplicable to foreign commerce. (Carmack amendment (49 U. S. C. A., sec. 20, pars. 11, 12).)

(U. S. D. C. 1928.) The Carmack amendment to the interstate commerce act (49 U. S. C. A., sec. 20, pars. 11, 12; Comp. St. sec. 8604a, 8604aa), holding initial carrier for loss of property being transported, whether caused by initial carrier or any subsequent common carrier railroad or transportation company, does not apply to foreign commerce, but relates only to property received for transportation from a point in one State to a point in another State. (Ib.)

Commerce—Liability of initial carrier, in absence of statute or contract, is only for default occurring on own lines.

(U. S. D. C. 1928.) In absence of a statute or contract, liability of initial carrier is only for such default as occurs on its own lines. (Ib.)

Contract whereby telegraph company, transmitting money, limited liability as initial carrier, held valid.

(U. S. D. C. 1928.) Contract whereby telegraph company, transmitting money in interstate and foreign commerce, limited its liability as initial carrier for defaults occurring on its own lines, held valid. (Ib.)

Telegraph company, limiting liability as initial carrier, held not liable for loss after delivering money to another medium.

(U. S. D. C. 1928.) Where telegraph company, under contract for transmission of money to foreign country, limited its liability as initial carrier to defaults occurring on its own lines, and thereafter carried out its contract by transmitting money to New York and delivering it to another medium, with orders for its further transmission in foreign commerce, sender had no cause of action against telegraph company for subsequent loss. (Ib.)

Direction to bank to remit money to Germany "to-day" held to require remittance within reasonable time only.

(U. S. D. C. 1926.) Plaintiff's direction to a bank to remit money to Germany "to-day" held to require such remittance only within a reasonable time. (Aachen & Munich Fire Ins. Co. v. Guaranty Trust Co. of New York, 24 Fed. Rep., 2d series, 463.)

Judgment—When reasonable time for performance of contract expired, starting running of statute, held substantial issue, precluding summary judgment. (Civil practice, act N. Y., §§ 27, 28.)

(U. S. D. C. 1926.) Under civil practice act, New York, sections 27, 28, providing that time of disability of party to sue because of his being an alien citizen or subject of a country at war with the United States shall be excluded in computing time under statute of limitations, but that the disability must exist when the right of action accrued, where a contract requiring defendant to remit money to Germany within a reasonable time was made March 26, 1917, whether a reasonable time had elapsed before April 6, when declaration of war made the remittance impossible and right of action had in consequence accrued for breach of contract, held a substantial issue under the facts and circumstances which may be shown precluding summary judgment. (Ib.)

FORGED OR ALTERED PAPER

CROSS REFERENCES

Deposits:

Forgery—Bank cashier by fraudulently issuing certificate of deposit for which bank received no consideration did not commit forgery -----143

Appeal and error—Any error in sustaining objection to question testing ability of witness to identify his signatures on stock certificates held cured by permitting him to answer.

(U. S. C. C. A. 1927.) In action to establish validity of corporate stock certificates pledged to secure private loan to corporation's deceased secretary, any error in sustaining objection to cross-examination of corporation's president, who was asked to identify his signatures on a number of certificates, which were exhibited to him in such a manner as to conceal everything except the signatures, held cured by permitting him to answer. (Citizens Natl. Bank of Los Angeles v. Santa Rita Hotel Co., 22 Fed. Rep., 2d series, 524.)

Evidence—Decedent's declarations that stock certificates on which he borrowed money were spurious held admissible as admissions against interest.

(U. S. C. C. A. 1927.) In action to establish validity of corporate stock certificates pledged to secure private loan to corporation's deceased secretary, declarations of decedent, made shortly before his death to officers of corporation, that the certificates involved and others on which he had borrowed money were spurious, and that the stock represented thereby was no good, held admissible as admissions against interest. (Ib.)

Appeal and error—Erroneous exclusion of decedent's admissions against interest held not prejudicial, in view of subsequent admission thereof.

(U. S. C. C. A. 1927.) In action to establish validity of corporate stock certificates pledged to secure private loan to corporation's deceased secretary, error in excluding decedent's admissions against interest, held not prejudicial, where testimony was subsequently admitted notwithstanding the ruling. (Ib.)

Evidence—Deceased secretary's admission that he forged president's name to stock certificates pledged for personal loan held to warrant finding certificates were spurious.

(U. S. C. C. A. 1927.) In action to establish validity of corporate stock certificates pledged to secure private loan to corporation's deceased secretary, decedent's admission that president's signatures to the certificates were forged by him and that certificates were spurious, made shortly before his death to officers of corporation, held to warrant finding that certificates were spurious. (Ib.)

Criminal law—Charge requiring defendant to explain possession of forged check to jury's satisfaction held erroneous, as creating impression burden of proof had shifted.

(U. S. C. C. A. 1927.) In prosecution for defrauding and conspiring to defraud United States, and forging and passing a forged check drawn by Treasury Department, charge requiring defendant to explain to satisfaction of jury how he obtained possession of check held erroneous, in that it left jury with impression that burden had shifted to accused to satisfy jury of his innocence. (Duncan v. United States; Tilton v. Same, 23 Fed. Rep., 2d series, 3.)

Criminal law—Burden of proof in criminal case never shifts.

(U. S. C. C. A. 1927.) In a criminal case the burden of proof never shifts, and Government is required to establish its case beyond a reasonable doubt. (Ib.)

Criminal law—Defendant, convicted as joint participant with other defendant granted reversal for error in charge, held entitled to reversal also.

(U. S. C. C. A. 1927.) In case of reversal of conviction for defrauding and conspiring to defraud the United States, and forging a check drawn by Treasury Department, and passing check drawn by Treasury Department, because of error in charge, defendant, convicted as joint participant in crime, is also entitled to reversal. (Ib.)

Election of remedies—Insurance company, by its action against its agent, who obtained its funds by fraudulently inducing it to issue drafts, and then forging payees' names, held to have made election, preventing action for money had and received against presenting bank.

(U. S. C. C. A. 1928.) Plaintiff insurance company, after learning of the fraud of its agent, who fabricated and approved claims of loss on its outstanding policies, and by forging the names of the payees collected the drafts drawn by plaintiff on itself in payment, having sued the agent and his wife to recover property and funds representing proceeds of the drafts, and made some adjustment of the action by which it received property and funds from the agent and his wife, though it did not dismiss the action, thereby made an election to pursue the property and funds in the hands of its agent, and could not thereafter maintain action for money had and received against the bank through whom the draft was presented to plaintiff, and to whom plaintiff gave a check in payment. (Insurance Company of North America v. Fourth Nat. Bank of Atlanta, 28 Fed. Rep., 2d series, 933.)

Verdict for bank collecting drafts with forged indorsement of payee held warranted by evidence of it being agent of suing drawer or of bank sending them through clearing house, and so not warrantor of indorsements.

(U. S. C. C. A. 1928.) Plaintiff insurance company drew drafts on itself with the notation thereon, "Present through F. N. (defendant) bank," and they, with the indorsement of the payee forged, were deposited in the F. bank, which sent them through the clearing house indorsed "F. bank. Paid through clearing house," and defendant, receiving them from the clearing house, presented them to plaintiff, which gave its check in payment. Held, in action on the theory of implied warranty of genuineness of indorsements that verdict and consequent judgment for defendant, on the ground that it was not the owner of the drafts when they were presented to and paid by plaintiff, and consequently was not responsible for genuineness of the indorsements, were warranted, in view of evidence of it being agent of plaintiff under agreement between them or agent of the F. bank under the rules of the clearing house. (Ib.)

Trial—Sufficient charge being given, refusal of specially requested charges was not error.

(U. S. C. C. A. 1928.) All the material points in the case being properly covered by the charge as given, there was no error in refusing to give specially requested charges. (Ib.)

Bills and notes—Evidence that cashier gave note in his own name to procure money for bank and avoid bank's exceeding debt limit sustained finding that debt was that of bank.

(U. S. C. C. A. 1928.) Evidence that cashier gave note in his own name to procure money placed in bank, for the reason that the bank in borrowing the money in its own name would have exceeded the legal debt limit, sustained finding that debt represented by the note was in reality that of the bank. (Clapper et al. v. Gamble, 28 Fed. Rep., 2d series, 755.)

Bills and notes—Evidence sustained finding that notes altered by changing name of payee were complete and regular on their face, rendering indorsee holder in due course.

(U. S. C. C. A. 1928.) In action by bank's receiver against makers and indorser of notes given by directors of another bank, and altered by cashier by inserting his name as payee, instead of that of the bank, held, that there was substantial evidence to support finding that notes were complete and regular on their face, and that insolvent bank was holder in due course, under Revised Statutes Mo., 1919, sections 838, 842. (Ib.)

Alteration of instruments—Bills and notes—Changing name of payee without maker's consent is "material alteration," avoiding note in hands of holder in due course.

(U. S. C. C. A. 1928.) Changing the name of the payee in a note after execution, where without the consent of the maker, is a "material alteration," which avoids the note, even in the hands of a holder in due course, under negotiable instruments law, Mo., section 125 (Revised Statutes Mo., 1919, section 911.) (Ib.)

Alteration of instruments—Evidence supported finding that bank cashier had authority to insert his name as payee in notes payable to bank, bearing no dates, which directors left with him to use in borrowing money or as collateral.

(U. S. C. C. A. 1928.) In action against bank directors as makers of notes, in which defense was that bank cashier had altered note by making himself payee in place of bank, evidence held to support finding that cashier, with whom notes were left for use as collateral or to borrow money, with date of making and maturity blank, had authority to change name of payee, so that notes were not avoided in hands of holder in due course, under negotiable instruments law Mo., section 125 (Rev. St. Mo. 1919, sec. 911.) (Ib.)

Appeal and error—Reviewing court will not disturb finding of court after request by both parties for a directed verdict, where finding is supported by some substantial evidence.

(U. S. C. C. A. 1928.) Where there is some substantial evidence to support trial court's finding, after request by both parties for a directed verdict, finding will not be disturbed by reviewing court, under Revised Statutes, section 1011 (28 U. S. C. A. sec. 879.) (Ib.)

Trial—Notes were properly admitted in evidence, in view of testimony relative to execution and negotiation admitted after their first offer.

(U. S. C. C. A. 1928.) Notes sued on held properly admissible, irrespective of whether sufficient foundation was laid when they were first offered, in view of later testimony relative to their execution and negotiation. (Ib.)

Bills and notes—Government, having issued checks to person designated as soldier's wife, could not recover from indorsee guaranteeing prior indorsements, on ground payee was not soldier's wife.

(U. S. D. C. 1928.) Where soldier applied for allowance to H. P. D. as his wife, and the Government paid monthly checks to person so designated, which bore indorsement of bank guaranteeing all prior indorsements, Government, on discovering that the designated payee was not in fact the soldier's wife, but the wife of another, was not entitled to recover from bank on its guaranty of prior indorsements, since Government made no mistake as to identity of payee, but merely as to her legal status, which

was not guaranteed by bank. (*United States v. Liberty Insurance Bank*, 26 Fed. Rep., 2d series, 493.)

Bills and notes—Indorsement by payee was taken as admitted, where not denied in petition to recover on guaranty of prior indorsements.

(U. S. D. C. 1928.) Where petition by Government to recover against bank guaranteeing prior indorsements on checks to person incorrectly designated by soldier as his wife did not deny that the person named as payee in the checks was the person who indorsed them as payee, indorsement by her was taken as admitted on demurrer, removing any question of forgery. (Ib.)

GUARANTY

Courts—Sufficiency of evidence and findings held not reviewable, in absence of request for different findings and conclusions and of motion for judgment. (28 U. S. C. A., §§ 773, 875.)

(U. S. C. C. A. 1928.) Question whether findings of fact are supported by any substantial evidence and whether findings support the conclusions of law are not open to review under 28 U. S. C. A., sections 773, 875, where no request was made for different findings and conclusions and no motion made for judgment. (*Akre et al. v. Liberty State Bank of Minneapolis*, 24 Fed. Rep., 2d series, 816.)

Courts—Sufficiency of pleadings is reviewable, though findings were not requested and no motion made for judgment. (28 U. S. C. A., §§ 773, 875.)

(U. S. C. C. A. 1928.) Question whether pleadings are sufficient to support judgment is open for review under 28 U. S. C. A., sections 773, 875, though no request is made for findings and conclusions and no motion made for judgment. (Ib.)

Courts—Guaranties attached to complaint and incorporated by reference, held construable on writ of error as part of pleadings. (28 U. S. C. A., §§ 773, 875.)

(U. S. C. C. A. 1928.) Guaranties attached to complaint and by reference made a part thereof were open to construction on writ of error as part of pleadings under 28 U. S. C. A., sections 773, 875, notwithstanding failure to request findings and conclusions and failure to move for judgment, in suit on guaranties. (Ib.)

Guaranty of indebtedness due and of certificates of deposit which debtor bank might transfer to creditor bank held to cover debtor bank's certificate of deposit which depositor delivered to creditor bank.

(U. S. C. C. A. 1928.) Guaranty to creditor bank of payment at maturity of notes and checks and other written obligations for which debtor bank should become obligated, and of notes, certificates of deposit, and checks which debtor bank might transfer to creditor bank receiving payment or credit, held broad enough to apply to promissory note given creditor bank and certificate of deposit of debtor bank, which depositor indorsed and delivered to creditor bank. (Ib.)

Guaranty of notes sold or rediscounted by debtor bank held not to cover certificate of deposit issued by it, which depositor delivered to creditor bank.

(U. S. C. C. A. 1928.) Guaranty reciting that, "for value received, we hereby severally and individually guarantee payment at maturity or any time thereafter, with interest until paid, waiving demand, notice of non-payment, and protest on any notes sold or rediscounted after this date," by debtor bank to creditor bank, held not to cover certificate of deposit issued by debtor bank, which depositor indorsed and delivered to creditor bank. (Ib.)

Statute authorizing trust companies to make contracts held to authorize only contracts for proper corporate purposes. (*Civ. Code Ga. 1910, sec. 2817, as amended by acts 1917, p. 56.*)

(U. S. D. C. 1928.) Civil Code Georgia 1910, section 2817, as amended by acts 1917, page 56, authorizing trust company organized thereunder, among other things, to make contracts, held not to authorize all sorts of contracts, being no more than general power to contract for proper corporate purposes, in view of many special sorts of contracts subsequently specified, some with limitations and conditions. (*In re Bankers' Trust Co.*, 27 Fed. Rep., 2d series, 912.)

Trust company's accommodation indorsement and guaranty of paper of banks for which it acted as financial agent held ultra vires and void. (Civ. Code Ga. 1910, sec. 2817, as amended by acts 1917, p. 56.)

(U. S. D. C. 1928.) Where trust company, in order to rediscount paper of banks for which it acted as financial agent and to procure credit for them guaranteed their paper by indorsement for no consideration moving to it other than the contracted salaries paid by banks, held that such transactions were void and ultra vires, under Civil Code Georgia 1910, section 2817, as amended by acts 1917, page 56, prescribing powers of such corporations, in absence of special circumstances. (Ib.)

Trust company's ultra vires accommodation contracts of guaranty and indorsement held not enforceable on theory of estoppel.

(U. S. D. C. 1928.) Where trust company's indorsement and guaranty of paper of other banks for which it acted as financial agent was ultra vires, principle of estoppel could not be invoked to hold it liable to one acting in reliance thereon, especially where party seeking to enforce such claim had knowledge of its lack of power. (Ib.)

Indorsement of drafts, "Pay to any bank or banker," suggests that the indorsement is for collection only, but may be shown to be for negotiation.

(U. S. D. C. 1928.) An indorsement of drafts, "Pay to any bank or banker," is so commonly used in forwarding paper for collection as to put one on inquiry as to whether the indorsee is the owner, or only an agent for collection; but such indorsement does not mean in law that it is an indorsement for collection, and may be shown to be for negotiation. (Philadelphia Natl. Bank v. Fulton National Bank, 25 Fed. Rep., 2d series, 995.)

Guaranty by indorser of drafts of genuineness of all prior indorsements is addressed to all who may be called on to deal with the paper.

(U. S. D. C. 1928.) A guaranty by the indorser of a draft of the genuineness of all prior indorsements, while addressed to the drawee, is also intended to give confidence in that respect to all who may be called on to deal with the paper, and to be addressed to them all. (Ib.)

Bank, paying drafts, held entitled to recover on guaranty of indorser of genuineness of all prior indorsements which were forgeries.

(U. S. D. C. 1928.) Defendant bank paid drafts drawn on an insurance company, indorsed them, "Pay to any bank or banker," with a guaranty of genuineness of all prior indorsements, and forwarded them to plaintiff bank, of which the insurance company was a depositor. Plaintiff paid the drafts and charged the amount to the depositor's account. The prior indorsements were forgeries, and on demand of the insurance company plaintiff took up the drafts and brought suit against defendant on its guaranty. Held, that plaintiff was entitled to recover, either on the ground that the guaranty was addressed to it, as well as the drawee, or as succeeding to the rights of the insurance company, to which it became obligated on the faith of such guaranty. (Ib.)

INSOLVENCY AND RECEIVERS

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POWER TO APPOINT RECEIVER

Examination by national-bank examiner in conjunction with appraisal committee of clearing house association held "due examination" of national bank's affairs in appointing receiver.

(U. S. D. C. 1928.) Under 12 U. S. C. A., section 191, providing that, when comptroller is satisfied of insolvency of national banking association, he may after due examination of its affairs appoint receiver, examination made by national-bank examiner in conjunction with appraisal committee of clearing house association, held to constitute "due examination" of its affairs. (Wegman et al. v. Hulse et al., 27 Fed. Rep., 2d series, 187.)

Comptroller had authority to appoint receiver for national banking association, after causing examination of its affairs and being satisfied of its insolvency.

(U. S. D. C. 1928.) Appointment of receiver for national banking association by Comptroller of Currency, held within his authority, where he caused examination of affairs of bank to be made and had become satisfied of its insolvency. (Ib.)

Comptroller held to have acted in good faith in entering settlement agreement with directors of insolvent national bank. (12 U. S. C. A., sec. 192.)

(U. S. D. C. 1928.) Comptroller of Currency held justified in entering settlement agreement with directors of insolvent national bank, under 12 U. S. C. A., section 192, as against contention that he acted in bad faith and in collusion with directors of another bank. (Ib.)

PRESUMPTION AS TO REGULARITY OF APPOINTMENT OF RECEIVER

Acts of Comptroller of the Currency in declaring national bank insolvent, appointing receiver, and making assessment on bank stock, and acts of receiver, must be presumed valid.

(U. S. C. C. A. 1927.) As Comptroller of the Currency and receiver for national bank appointed by him are officers acting by authority of law, it must, in the absence of contrary showing, be presumed that acts of comptroller in declaring the bank to be insolvent, appointing receiver therefor, and making assessment on the shares of bank's stock and demanding payment thereof, and acts of the receiver, were regular, valid, and binding on shareholder. (Prey v. Millett, 22 Fed. Rep., 2d series, 294.)

Petition by receiver of national bank to recover assessment against bank stock held sufficient as against demurrer.

(U. S. C. C. A. 1927.) Petition alleging that defendant was the owner of 30 shares of stock of a national bank, that Comptroller of the Currency declared bank to be insolvent and placed plaintiff in control thereof as receiver, as by law provided, and that comptroller made a lawful assessment on the shares of bank stock, including stock of defendants, as shown by the books of the bank, which defendant, after due notice, refused to pay, held to state a cause of action against defendant as against demurrer. (Ib.)

PROOF OF CLAIM

Claim against insolvent bank for money collected on check deposited by agent for collection and credit held allowable as general claim.

(U. S. C. C. A. 1928.) Claim of principal against insolvent bank for money received from collection check deposited by agent for collection and credit, held allowable as a general claim for money had and received (Peoples National Bank et al. v. Payne, 26 Fed. Rep., 2d series, 208.)

Insolvent bank, after proof of its possession of money collected on check deposited for collection and credit, had burden of showing disposal.

(U. S. C. C. A. 1928.) Where principal had proved that money received on check deposited by agent for collection and credit had come into possession of insolvent bank, burden rested on bank to show how it had disposed of it. (Ib.)

Proof of agent's indebtedness to insolvent bank held no defense to principal's claim for proceeds of check deposited by agent.

(U. S. C. C. A. 1928.) Proof that agent was indebted to an insolvent bank in an amount greater than amount of check belonging to principal and deposited for collection and credit is not of itself a sufficient defense to principal's claim against bank for money had and received. (Ib.)

Interest on claim against insolvent bank held erroneously allowed from date of deposit to date of decree.

(U. S. C. C. A. 1928.) Interest on claim allowed as general claim against insolvent bank, held improperly allowed from date of deposit to the date of decree instead of to date of closing of bank. (Ib.)

Under Federal practice, district judge may in proper case refer cause to auditor.

(U. S. C. C. A. 1927.) Under Federal practice district court judge has power in proper case to refer a cause to an auditor for the purpose of simplifying issues and thereby enabling the court and jury to more readily determine matters in dispute. (*Veneri v. Draper*; *Mariotti v. Draper*, 22 Fed. Rep., 2d series, 33.)

State statutes authorizing reference to master for determination of issues will not be followed by Federal court. (Conformity act (28 U. S. C. A., § 724); Const. amend. 7.)

(U. S. C. C. A. 1927.) Practice prescribed by State statutes, authorizing reference to master for determination of issues in case, will not be followed by the Federal courts under the conformity act (28 U. S. C. A., § 724 (Comp. St., § 1537)), because of requirement of the seventh amendment to the Constitution that trial by jury be preserved. (Ib.)

Jury—Appointing auditor and receiving report in evidence held not unconstitutional (Const. amend. 7.)

(U. S. C. C. A. 1927.) Appointing an auditor and allowing his report to be received in evidence held not to constitute a violation of constitutional amendment 7. (Ib.)

Reference—Trial court properly referred case involving examination of bank accounts.

(U. S. C. C. A. 1927.) In case involving examination of banking accounts, extending over period of years and embracing large number of deposits and checks, the trial court properly exercised its power to refer case to auditor. (Ib.)

Reference—Order of reference in case involving examination of bank accounts properly directed auditor to report findings as to indebtedness.

(U. S. C. C. A. 1927.) Order of reference, in case involving examination of bank accounts extending over a number of years and embracing numerous deposits and checks, properly directed auditor to report his findings as to the indebtedness of the parties; he being required to take, state, and report an account which would show, not only amount due by party found to be indebted, but also the facts on which such finding could be predicated. (Ib.)

Reference—Auditor's report was properly admitted in evidence, with charge that it was prima facie correct.

(U. S. C. C. A. 1927.) Where case involving examination of bank account, extending over period of years and embracing numerous deposits and checks, was referred to auditor, report of auditor was properly admitted in evidence, with charge that it was prima facie correct. (Ib.)

Courts—Procedure prescribed by State law on reference, being similar under Federal practice, may properly be followed by Federal court. (Barnes' Code W. Va., c. 129, § 10; conformity act (28 U. S. C. A., § 724).)

(U. S. C. C. A. 1927.) Procedure prescribed by Barnes' Code (W. Va., c. 129, § 10) in case of reference being practically the same as that followed under Federal practice, may properly be followed by Federal courts of West Virginia under the conformity act. (28 U. S. C. A., § 724 (Comp. St., § 1537).) (Ib.)

Appeal and error—Appellate court will consider point relating to admission of testimony, which is not based on exception, only in exceptional cases.

(U. S. C. C. A. 1927.) Point relating to admission of evidence, which is not based on an exception in record, will not be considered by appellate court except in very exceptional cases. (Ib.)

Appeal and error—Assignment of error will not take place of exception.

(U. S. C. C. A. 1927.) An assignment of error will not take the place of an exception to admission of evidence. (Ib.)

Evidence—In receiver's action to recover moneys paid on checks and not charged to account, checks, and ledger sheets covering accounts held admissible.

(U. S. C. C. A. 1927.) In action by receiver of bank against depositors to recover for moneys paid out on checks of defendants and not charged to respective accounts, checks, and ledger sheets covering accounts were admissible in evidence as showing that checks in controversy had not been charged against account. (Ib.)

Instruction, in receiver's action against depositors, that bank statements showing balance was binding, held properly refused.

(U. S. C. C. A. 1927.) In action by receiver of bank against depositors to recover for moneys, paid out on checks and not charged to their account, requested instruction to effect that, if bank rendered statements showing balance in favor of defendants up to time of its closing, those statements would be binding on parties, held properly refused, in that it would mean sending of statements concluded rights of parties, notwithstanding testimony that bank had paid out large sums for defendants on checks not charged to their accounts. (Ib.)

Account stated—Generally statement of account sent by bank to customer becomes account stated.

(U. S. C. C. A. 1927.) Generally, where statement of account is sent by bank to one of its customers, together with his canceled checks or vouchers, and customer retains them, and does not object to it within a reasonable time, it becomes account stated between bank and depositor. (Ib.)

Account stated—Bank statements sent customer are not conclusive, even after they have been retained and acquiesced in.

(U. S. C. C. A. 1927.) Bank statements sent customer are not conclusive, even after they have been retained and acquiesced in by customer, thereby becoming an account stated, since an account stated may be impeached for fraud, mistake, or error. [Ib.]

Account stated—Account stated, as defense in action at law, may be impeached without resorting to bill in equity.

(U. S. C. C. A. 1927.) Where account stated is asserted as a defense in an action at law, it may be impeached there, without resorting to a bill in equity. (Ib.)

Evidence as to statements furnished bank depositor being erroneous held sufficient to make question of effect one for jury.

(U. S. C. C. A. 1927.) In action by receiver of bank against depositors to recover moneys paid out on defendants' checks and not charged to their accounts, evidence relative to statements rendered by bank being erroneous held sufficient to make question as to their effect one for jury. (Ib.)

ACTIONS BY RECEIVERS

JURISDICTION IN SUITS BY OR AGAINST RECEIVERS

Courts—Suit by receiver of insolvent national bank on notes as bank's assets held within jurisdiction of Federal court.

(U. S. C. C. A. 1928.) Suit by receiver of national bank to recover on promissory notes claimed to be part of the assets of the bank on insolvency, in which makers and indorser were joined as defendants, held within jurisdiction of Federal court under Judicial Code, section 24 (16) (28 U. S. C. A. sec. 41 (16)) covering cases commenced by United States or officers thereof against national banking associations and cases for winding up affairs of national banks, irrespective of whether jurisdiction was acquired through diversity of citizenship under Judicial Code, section 24 (1) (28 U. S. C. A., sec. 41 (1)). (*Clapper et al. v. Gamble*, 28 Fed. Rep., 2d series, 755.)

Trial—Court may pass on issues of fact where both parties move for directed verdict.

(U. S. C. C. A. 1928.) Where both parties move for directed verdict without reservation at close of all the evidence, court is authorized to pass on the issues of fact. (Ib.)

Trial—Court's direction of verdict determines all issues of fact necessary to support verdict.

(U. S. C. C. A. 1928.) Direction of verdict by the trial court is a decision by it of all issues of fact involved which were necessary to support verdict. (Ib.)

Appeal and error—Sole questions reviewable after directed verdict were whether there was any substantial evidence to support findings or any error in court's application of law.

(U. S. C. C. A. 1928.) Where both parties moved for directed verdict, only questions open in the reviewing court were whether there was any substantial evidence to support the findings and whether there was any error in the application of the law. (Ib.)

Removal of causes—Action against insolvent national bank for reconveyance of realty is not removable to Federal court, where receiver is not joined as defendant; "winding up affairs of a national bank." (Jud. Code, sec. 24 (16); 28 U. S. C. A. sec. 41 (16).)

(U. S. D. C. 1928.) Action in State court against insolvent national bank to obtain reconveyance by bank of real estate to plaintiff is not removable to Federal court as one "for winding up the affairs of a national bank" within Judicial Code, section 24 (16) (28 U. S. C. A., section 41 (16)), where bank's receiver is not joined as defendant, and no relief is sought against him. (*Barons v. First Nat. Bank of Plainville, Kans.*, 28 Fed. Rep., 2d series, 615.)

Courts—Court will not enter decree affecting title to property in possession of receiver of another court of coordinate jurisdiction.

(U. S. D. C. 1928.) A court of coordinate jurisdiction does not enter decree affecting the title to property in the possession of a receiver subject to jurisdiction of another court. (Ib.)

National bank's receiver must collect bank's assets and pay proceeds to Treasurer of United States, and pay dividends to creditors establishing claims. (12 U. S. C. A., sec. 192.)

(U. S. D. C. 1928.) The duties of a receiver of a national bank, under 12 U. S. C. A., section 192, are to collect all assets of bank and convert them into money with approval of court having jurisdiction over him, and pay proceeds to Treasurer of United States, and pay such money out in dividends to such creditors as may have established their claims against bank, either before receiver or in court with jurisdiction over bank. (Ib.)

Possession may only be obtained in proceeding to reclaim property from receiver of insolvent national bank in court having jurisdiction over receiver, "ratable dividend in money." (12 U. S. C. A., secs. 192, 194.)

(U. S. D. C. 1928.) Under 12 U. S. C. A., section 192, suit to take property out of possession of receiver for insolvent national bank can only be successfully accomplished in ordinary proceedings to reclaim property in the

court having jurisdiction over receiver; claim not being one which receiver can discharge by "ratable dividend in money," within 12 U. S. C. A., section 194. (Ib.)

RECEIVER'S SUIT ON NOTE

Pleading—Receiver of national bank, suing on note, held not entitled to judgment on pleadings, where defendant alleged bank took note with knowledge of fraud.

(U. S. C. C. A. 1928.) In action by receiver of national bank to recover on promissory note held by bank, in which defendant admitted execution of note, but alleged that bank took it from officer with knowledge that its execution was induced by false and fraudulent representations as to solvency of bank, and set up counterclaim for amount paid on note, plaintiff held not entitled to judgment on pleadings. (*Williams v. Green*, 23 Fed. Rep., 2d series, 796.)

Bills and notes—In action on note by receiver of national bank, case held for jury on theory that bank took note with notice of fraud.

(U. S. C. C. A. 1928.) In action by receiver of national bank to recover on note held by bank, evidence held sufficient to take case to jury on theory that bank took note from officer with notice that its execution had been induced by false and fraudulent representations as to value of bank's stock and solvency of bank. (Ib.)

Bills and notes—Where execution of note is proved to have been obtained by fraud, holder must prove it took note before maturity, for value, and without notice. (Negotiable instruments law of North Carolina.)

(U. S. C. C. A. 1928.) Under negotiable instruments law as enacted in North Carolina (C. S. N. C. §§ 2976-3171, as amended by Pub. Laws N. C. 1923, c. 72), holder of negotiable note is presumed to be holder in due course; but, when execution is proved to have been obtained by fraud, burden shifts to holder to prove that it took note before maturity, for value, and without notice. (Ib.)

National-bank receiver takes assets subject to claims and defenses available as against insolvent corporation before liens attached.

(U. S. C. C. A. 1928.) Receiver of national bank takes assets of bank as mere trustee for creditors, and not for value and without notice, and, in absence of statutes to contrary, subject to all claims and defenses that might have been interposed as against insolvent corporation before liens of United States and of general creditors attached. (Ib.)

Bills and notes—False statement, made without knowledge of truth or falsity, and inducing execution of note, constitutes fraud.

(U. S. C. C. A. 1928.) In order for false representation, inducing execution of note, to constitute fraud, it is not necessary that actual knowledge of falsity should be known to party making it; it being sufficient if assertion was made without knowledge of whether it were true or false. (Ib.)

Bills and notes—Curtailement and renewal of note, induced by fraud and transferred with notice, does not bar defense of fraud, nor right to recover payments.

(U. S. C. C. A. 1928.) Where note is induced by fraud, and transferred to national bank with notice of fraud, curtailement of original note by payment thereon, and renewal by execution of another note for balance, does not deprive maker of right to defeat recovery by receiver of bank, on ground of such fraud, nor bar right to recover from receiver amount paid on note, with interest. (Ib.)

RECEIVER'S SUIT TO RECOVER DIVIDENDS

Pleading—Bill in ancillary receiver's suit to recover dividends paid stockholders, alleging insolvency, though indefinite, held not subject to dismissal (rules 20, 29).

(U. S. C. C. A. 1928.) Bill by ancillary receiver, seeking recovery from stockholders of certain dividends alleged to have been paid from assets of corporation at time corporation was in debt, and in fact insolvent, held at worst only indefinite and ambiguous, and not subject to dismissal under rule 29; proper remedy being to move under rule 20 for a better statement. (*Wood v. National City Bank et al.*, 24 Fed. Rep., 2d series, 661.)

Corporations—Bill by ancillary receiver to recover dividends paid stockholders held insufficient to state cause of suit for impairment of capital.

(U. S. C. C. A. 1928.) Bill in suit by ancillary receiver to recover dividends paid stockholders held insufficient to set forth a cause of suit based on impairment of capital, where not alleging that stockholders were privy to directors' tort, since, when liability is based merely on depletion of capital, a stockholder must be charged with notice of that fact. (Ib.)

Corporations—Stockholders receiving dividends in fraud of creditors are liable therefor.

(U. S. C. C. A. 1928.) Where dividends are paid on corporate stock in fraud of creditors, stockholders are liable on theory that capital assets had become a trust fund, and payments are charged with whatever trust they were subject to in hands of corporation. (Ib.)

Corporations—Ancillary receiver's bill to recover dividends paid stockholders as in fraud of creditors held insufficient.

(U. S. C. C. A. 1928.) Bill by ancillary receiver to recover dividends paid stockholders from assets of corporation, held insufficient to state cause of action based on payment in fraud of creditors, because of failure to allege that any of creditors in existence when receiver was appointed were creditors when dividends were declared, since only in such case did question arise whether insolvency per se would void the gift. (Ib.)

Fraudulent conveyances—Gift depending on donor's insolvency is voidable only at demand of creditors existing at time of gift.

(U. S. C. C. A. 1928.) When invalidity of gift depends only on fact of donor's insolvency regardless of its intent, it is voidable only at demand of creditors existing when it was made. (Ib.)

ACTIONS AGAINST RECEIVERS

WHEN REMOVABLE TO FEDERAL COURT

Removal of causes—Case arising under Federal laws, nonremovable on complaint when commenced, can not be made removable by evidence or court order on issue tried on merits. (Jud. Code, sec. 28 (28 U. S. C. A., sec. 71).)

(U. S. D. C. 1928.) The general rule is that a case arising under the laws of the United States, nonremovable on the complaint when commenced, can not be converted into a removable one under Judicial Code, section 28 (28 U. S. C. A., sec. 71), by evidence of defendant, or by an order of the court on an issue tried on the merits; but such conversion can only be accomplished by plaintiff's voluntary amendment of his pleadings, or where case is not reviewable because of joinder of defendants, by voluntary dismissal, or nonsuit by him of a party defendant. (*Moulton v. National Farmers' Bank of Owatonna, Minn. et al.*, 27 Fed. Rep., 2d series, 403.)

Removal of causes—Application for removal should be denied if case is not removable or is not one of which Federal court may assume jurisdiction.

(U. S. D. C. 1928.) If case is not removable from State to Federal court, or is not one of which Federal court may properly assume jurisdiction, defendants' application for removal should be denied. (Ib.)

Removal of causes—Action for money had and received against insolvent national bank and its receiver is removable to Federal court; "for winding up affairs of bank." (Jud. Code, secs. 24, 28 (28 U. S. C. A., sec. 41 (16), 71).)

(U. S. D. C. 1928.) An action for money had and received against an insolvent national bank and its receiver is a case "for winding up the affairs of a bank," within Judicial Code, section 24 (28 U. S. C. A., sec. 41 (16)), which may be removed from State court to Federal court on defendants' petition, under Judicial Code, section 28 (28 U. S. C. A., sec. 71). (Ib.)

Removal of causes—Action by creditor of insolvent national bank without joining receiver is not removable to Federal court; "for winding up affairs of a bank." (Jud. Code, sec. 28 (28 U. S. C. A., sec. 71).)

(U. S. D. C. 1928.) Under Judicial Code, section 28 (28 U. S. C. A., sec. 71), creditor of insolvent national bank has right to sue bank in State court without joining receiver, and such action is not removable, since suit, though one to establish existence and validity of claim against bank,

is not case "for winding up the affairs of a bank," which it or the receiver may remove. (Ib.)

PREFERENCES IN INSOLVENCY

SPECIAL DEPOSIT OF BONDS

Trusts—Bank's pledge of bond deposited under agreement for return to depositor on demand was wrongful act, and created trust for depositor.

(U. S. D. C. 1928.) Conduct of bank in pledging as security a bond deposited with it under agreement for its return to depositor on his order was wrongful, and created trust in depositor's favor, though agreement made interest thereon payable in lieu of interest provided by the bonds. (*Gwynn v. Spurway*, 28 Fed. Rep., 2d series, 37.)

Depositor's bond, wrongfully pledged by insolvent bank, held traceable to balance returned to receiver after pledgee's sale entitling depositor to participate as preferred creditor.

(U. S. D. C. 1928.) Where insolvent bank, without authority, pledged depositor's bond, together with other collateral, to secure indebtedness to another bank, and sale of collateral by the latter bank left balance in excess of indebtedness, which, with other collateral, was applied on other indebtedness, leaving still larger balance, which was returned to insolvent bank's receiver, depositor's bond was traceable as trust fund into amount received by receiver and depositor had right to participate pro rata in such fund as preferred creditor. (Ib.)

Depositor held not estopped to claim preference by accepting dividends as general creditor after disallowance of preferred claim.

(U. S. D. C. 1928.) Depositor, who on bank's insolvency filed claim as general unsecured creditor of bank for bond deposited, and subsequently amended claim to seek preference, and who thereafter, on receiver's disallowance of application for preference and allowance of claim as general unsecured claim, received and accepted payments of dividends, was not estopped to ask for preferred allowance, where it did not appear that the receiver had been injured. (Ib.)

Order granting priority as to bond deposited held subject to dividends received by depositor, and did not affect general claim for interest and balance remaining.

(U. S. D. C. 1928.) Where bond deposited in bank was wrongfully pledged by bank, allowance to depositor of right of priority in funds held by bank's receiver was subject to payments received by depositor as dividends as general creditor, and did not affect his right to establish claim against estate as general creditor for interest on bond or balance due after exhausting trust fund. (Ib.)

Deposit of bonds, with understanding that bank might treat them as its own, created debtor and creditor, not trust, relationship.

(U. S. D. C. 1928.) Where plaintiff deposited bonds with bank and received receipt reciting that bank might treat the bonds as its own property, returning equivalent bonds, relation of debtor and creditor, and not that of trustee and beneficiary, arose between the bank and the depositor. (*Kohler v. Spurway*, 28 Fed. Rep., 2d series, 36.)

Depositor, authorizing bank to treat bonds deposited as its own, had no preferred claim on bank's insolvency, by virtue of bank's pledge thereof.

(U. S. D. C. 1928.) One who deposited bonds with bank, under agreement that bank might treat the bonds as its own property, remaining liable to return equivalent bonds, was not entitled to preferred claim on bank's insolvency, by virtue of bank's pledge of bonds, which were disposed of by pledgee, since mere debtor and creditor relation existed. (Ib.)

DEPOSIT OF CHECKS OR DRAFTS FOR COLLECTION

Drawer of draft, with bill of lading for peanuts attached, held entitled to lien on funds in hands of receiver of bank to which draft and bill of lading were forwarded.

(U. S. C. C. A. 1928.) Plaintiff, who shipped peanuts to dealer and forwarded to bank draft therefor with bill of lading attached, is entitled to decree for amount of its claim, without interest, against bank's receiver, with recognition of its equitable lien on the funds in the hands of the receiver,

but without prejudice to the rights of any other claimants similarly situated; the bank having detached and delivered to the dealer the bill of lading without exacting payment of the draft, and dealer having so obtained the nuts and mixed them with those of others, and then delivered to the bank bills of lading for similar quantities of shelled nuts, and the bank having then charged to its account the draft of the plaintiff and received payment for the nuts shipped through the sale of such shelled nuts, though the proceeds thereof, when received by it, were mingled with other moneys. (*Monticello Hardware Co. v. Weston*, 28 Fed. Rep., 2d series, 672.)

Appeal and error—Error proceedings in suit in equity, which parties treated as one at law, may be treated as an appeal (28 U. S. C. A. § 861; *Comp. St. § 1649b*.)

(U. S. C. C. A. 1928.) Where parties treated suit against bank receiver for declaration and enforcement of a trust as if it were one in law, and took writ of error from judgment, under act February 13, 1925. (43 Stat. 941 [28 U. S. C. A. § 861; *Comp. St. § 1649b*]), the error proceedings may be treated as an appeal. (*Peoples Nat. Bank of Hot Springs et al. v. Moore*, 25 Fed. Rep., 2d series, 599.)

Trust arising by agency on check being left with bank for collection continues until collection is made.

(U. S. C. C. A. 1928.) When checks are left with a bank for collection, in absence of any special contract, the trust arising by reason of the agency continues until after collection is made. (Ib.)

Payment—Acceptance of bill of exchange or note is not payment of debt, in absence of express agreement.

(U. S. C. C. A. 1928.) Acceptance from debtor of bill of exchange, promissory note, or other promise to pay is not payment of debt, unless there is express agreement that it is received as payment, or unless there is clear and satisfactory proof of the intention that it is so received. (Ib.)

Bank's authority to act as agent in collection of checks terminated on its insolvency.

(U. S. C. C. A. 1928.) On bank with whom checks were left for collection becoming insolvent and ceasing to do business, its authority to act as agent of one delivering checks terminated. (Ib.)

Trusts—Trustee, making payment out of mingled funds of trust estate and his own funds, is presumed to have made payment out of his own portion of fund.

(U. S. C. C. A. 1928.) If trustee mingles money belonging to trust estate with his own funds, and then pays out some of the fund, it will be presumed that he did that which was lawful, and therefore made his payments out of his own portion of the fund. (Ib.)

Where bank, receiving checks for collection, used them to offset obligations to another bank receiving drafts for balance due, held that, on its insolvency, draft became impressed with trust for amount of checks.

(U. S. C. C. A. 1928.) Where bank to whom checks were sent for collection used them with other obligations to offset obligations of its own held by another bank, and received draft from other bank representing balance due, held, that it must be presumed, in absence of evidence to contrary, that collecting bank applied to its debts due other bank its own obligations, and received draft as representing in part amount of checks, and hence, on collecting bank becoming insolvent, owner of checks was entitled to impress a trust on such draft and its proceeds. (Ib.)

Interest held not allowable, after failure of bank, on claims impressed as trust on funds of receiver.

(U. S. C. C. A. 1928.) One claiming preferential payment out of proceeds of insolvent bank in hands of receiver as trust fund, by reason of mingling of claimant's checks with other obligations of bank, held not entitled to recovery of interest on claim after bank failed. (Ib.)

Trust fund claimant against insolvent bank held not entitled to allowance of full claim, both as secured and general creditor.

(U. S. C. C. A. 1928.) One entitled to have claim against insolvent bank impressed as trust on funds in hand of receiver, held not entitled to allowance of claim for full amount, both as a secured and as a general creditor. (Ib.)

Courts—Whether proceeds of checks collected by insolvent bank constitute trust fund, entitling depositor to preference, must be determined by general commercial law, as defined by Federal courts.

(U. S. C. C. A. 1928.) Whether insolvent bank's collection of checks created fiduciary relation of principal and agent between it and one depositing them in forwarding bank, so as to constitute proceeds a trust fund, entitling depositor to preference, must be determined by principles of general commercial law, as defined by Federal courts, independent of State law. (*Dickson v. First National Bank of Buffalo, Okla.*, 26 Fed. Rep., 2d series, 411.)

Deposit of check with bank and entry of credit therefor creates relationship of debtor and creditor, not principal and agent.

(U. S. C. C. A. 1928.) Where the owner of a check deposits it with a bank and receives credit therefor, the relationship of debtor and creditor, not of principal and agent, is created, though check may be charged against depositor's account, when dishonored by bank on which drawn. (Ib.)

Depositor of checks in forwarding bank could not treat collecting bank as his agent, so as to entitle him to preference on its insolvency.

(U. S. C. C. A. 1928.) One depositing checks in bank, which forwarded them to another bank for collection, could not treat latter bank as his agent in handling them, so as to be entitled to preference of claim to proceeds on its insolvency; such bank being agent of forwarding bank. (Ib.)

Depositor of checks, entire proceeds of which were applied on collecting bank's indebtedness to drawee bank and Federal reserve bank, held not entitled to preference on collecting bank's insolvency.

(U. S. C. C. A. 1928.) Where accounts of collecting and drawee banks were adjusted, and draft for balance given former when checks were presented for collection, such draft was forwarded to, and deposited to collecting bank's credit by, Federal reserve bank, which applied collecting bank's entire balance on its indebtedness to reserve bank, owner depositing checks in bank which forwarded them to collecting bank was not entitled to preference of claim to proceeds on latter's insolvency, as transaction did not increase its assets available for distribution to creditors, but merely decreased its indebtedness to reserve bank. (Ib.)

To establish preference, trust funds must be traced into insolvent bank's assets.

(U. S. C. C. A. 1928.) To establish a preference, trust funds must be traced into the assets of the insolvent bank. (Ib.)

Drawer held not entitled to preference, on theory of trust relationship, where drafts were paid by checks on collecting bank, which became insolvent.

(U. S. C. C. A. 1928.) Drawer of drafts, which were paid by drawees by checks drawn on bank to which drafts had been sent for collection, held, not entitled to preference on failure of bank, on theory of trust relationship; there having been no increase in the bank's funds. (*Rorebeck v. Benedict Flour & Feed Co.*; *Benedict Flour & Feed Co. v. Rorebeck*, 26 Fed. Rep., 2d series, 440.)

Drawer held not entitled to preference, where draft was paid by check, which insolvent collecting bank used in exchange of checks with another bank.

(U. S. C. C. A. 1928.) Where draft sent to collecting bank was paid by drawee by check on another bank, which check was used in exchange of checks between collecting bank and such other bank, held that drawer was not entitled to preference on insolvency of collecting bank, since its funds were not augmented by payment of the draft. (Ib.)

Owner of draft sent bank for collection, bank's check not being paid, was entitled to proceeds of collection, if traceable into receiver's hands.

(U. S. C. C. A. 1927.) Owner of draft sent bank for collection and prompt remittance, there being nothing in contract between parties authorizing collecting bank to appropriate proceeds of collection and make itself mere debtor, or to send its check in settlement, when its check was not paid, was entitled to proceeds of collection, if they could be traced into funds which came into hands of receiver. (*Ellerbe et al. v. Studebaker Corporation of America*, 21 Fed. Rep., 2d series, 993.)

Proceeds of draft collected by insolvent bank were held in trust for owner.

(U. S. C. C. A. 1927.) Where bank to which drawer forwarded draft for collection was insolvent at time it made collection, proceeds of collection were held in trust for drawer, and could be collected from receiver after they had come into his possession, since insolvency of collecting bank terminates its authority to proceed further. (Ib.)

Owner of draft collected by insolvent bank can not have trust declared on assets in receiver's hands, unless he traces proceeds into receiver's hands, or shows assets were augmented.

(U. S. C. C. A. 1927.) Owner of draft collected by insolvent bank is not entitled to have trusts declared on assets in hands of its receiver, or to preferential payment therefrom, unless he is able to trace proceeds of collection into hands of receiver, or to show that assets which have come into his hands have been directly augmented as a result thereof. (Ib.)

Equity—Equity regards substance, and not form.

(U. S. C. C. A. 1927.) Equity regards substance, and not form. (Ib.)

Where drawee paid draft by check on collecting bank, and deposited checks on outside banks to cover same, assets passing into receiver's hands were augmented, entitling drawer to preference.

(U. S. C. C. A. 1927.) Where drawee of draft for \$2,899.77 paid same by check on collecting bank, and at same time made deposits, including checks on out of town banks, which brought \$2,471 into receiver's hands, to meet draft, assets coming into receiver's hands were directly augmented by proceeds of draft, entitling drawer to preference, and right of drawer to funds realized from checks on other banks could not be defeated, merely because drawee deposited checks to its credit, and gave check against credit, instead of indorsing them over in payment of draft. (Ib.)

Assets coming into receiver's hands held augmented by drawee's check for draft, entitling drawer thereof to preference.

(U. S. C. C. A. 1927.) Where, if check on collecting bank given by drawee in payment of draft had not been given, drawee, as depositor, would have set-off against receiver on note due bank for amount of its deposit, which would have been increased by amount of check given for draft, assets coming into receiver's hands were augmented by amount of check given for draft, entitling drawer of draft to preference. (Ib.)

Trusts—Where fraudulent depositary mingles goods obtained by fraud with his own, whole is held in trust.

(U. S. C. C. A. 1927.) Where fraudulent depositary so mingles goods obtained by fraud with mass of like goods of his own, whole may be considered as held in trust until equitable separation of property of defrauded party is made, and where money thus obtained has gone to swell aggregate in possession of fraudulent party, it may under proper proceedings be segregated in amount from such aggregate sum and made subject of trust. (Ib.)

Proceeds of collection of draft held traced into funds in receiver's hands derived from collection of note due from drawee to bank, and drawer was entitled to preference.

(U. S. C. C. A. 1927.) Where it was shown that bank receiver relied on check given by drawee on bank in payment of claimant's draft to reduce deposit account, which was valid set-off to note due from drawee to bank, and was thereby enabled to collect on note \$2,899.77, amount of draft, more than he would have been able to collect otherwise, proceeds of collection of draft held traced into funds derived by receiver from collection of note, so that claimant was entitled to preferential payment. (Ib.)

Note pledged by bank, when redeemed by receiver, became subject to set-off to extent of deposit standing to credit of maker.

(U. S. C. C. A. 1927.) Where note given bank was pledged as collateral security by bank, when note was redeemed by receiver, it became subject in his hands to set-off to extent of deposit standing to credit of maker on books of bank, just as though it had never been pledged. (Ib.)

Rule that rights of parties become fixed when bank closes means that debtor can not set off claim after insolvency against debt contracted before.

(U. S. C. C. A. 1927.) Rule that rights of parties become fixed when bank closes its doors means that debtor of bank can not set off claim acquired after insolvency against debt contracted before, and does not mean that he can not set off deposit against note owned by bank and collected by its receiver, merely because at time of bank's failure note was held by another bank, to which it had been pledged as collateral. (Ib.)

Bank, forwarding checks for collection, had no preferred claim on collecting bank's insolvency, where proceeds were used in clearances to pay debts of collecting bank.

(U. S. D. C. 1928.) Bank, forwarding to another bank for collection and return checks drawn on third bank, held not entitled to preferred claim on insolvency of collecting bank, where proceeds of checks were used in payment of debts of collecting bank, adjusting difference in clearance, and no funds came into receiver's hands as result of transaction. (Burnes Nat. Bank of St. Joseph, Mo., v. Spurway, 28 Fed. Rep., 2d series, 40.)

Bank, forwarding checks to drawee bank, which debited drawers' accounts, held not entitled to preference on drawee bank's insolvency.

(U. S. D. C. 1928.) Bank, forwarding checks to drawee bank for payment, was not entitled to preference therefor, on drawee bank's insolvency, by fact that bank was credited on its books, and drawers charged, with amount of checks, since no funds passed into estate of insolvent bank as a result of the transaction. (Ib.)

Sum deposited is not trust fund, merely because traceable into balance of assets over liabilities.

(U. S. D. C. 1928.) Sum claimed by depositor on bank's insolvency may not be recovered as a trust fund merely because it can be traced into general balance of assets over liabilities of insolvent bank. (Ib.)

That drawer of check sent to drawee bank for collection paid to receiver overdraft resulting from subsequent transactions did not create trust fund in connection with check.

(U. S. D. C. 1928.) Bank, forwarding check to drawee bank for collection, was not entitled to preference on drawee bank's insolvency, because of receiver's collection of overdraft from drawer, where drawer's account was sufficient to meet checks at time they were charged, and overdraft was in connection with subsequent transactions, since check did not increase funds in receiver's hands. (Ib.)

Where bank holding draft for collecting accepted drawee's check, charging drawee's account, drawee of draft was mere general creditor as to proceeds of check.

(U. S. D. C. 1928.) Where bank received sight draft for collection, with bill of lading, and took drawee's check in payment of the draft, charging the drawee's account, drawer of draft occupied position of mere general creditor as to proceeds of check, and had no right to priority on bank's insolvency. (Steele Briggs Seed Co. (Ltd.) v. Spurway, 28 Fed. Rep., 2d series, 42.)

Failure of bank holding draft for collection to debit drawee's account on taking his check did not increase cash assets in receiver's hands, giving drawer priority.

(U. S. D. C. 1928.) Fact that bank holding draft for collection failed to debit drawee's account on taking drawee's check did not have effect of augmenting assets of bank coming into receiver's hands, so as to entitle drawer of draft to priority, since failure to debit account was merely matter of bookkeeping. (Ib.)

Assignments—Draft is not an assignment of funds until accepted by drawee.

(U. S. D. C. 1928.) Draft, until accepted by drawee, does not constitute an assignment of funds. (Ib.)

TRUST FUND MISAPPLIED BY INSOLVENT BANK TO REDUCE LIEN ON ITS OWN PROPERTY

Trust fund misapplied by insolvent national bank to reduce lien on its own property gave rise to preferred claim.

(U. S. C. C. A. 1927.) Complainant went to pay two notes which he owed to a national bank, taking a check in his favor for a larger amount, which he delivered to the bank. The bank had rediscounted his notes and did not then have them in its possession, but gave him a receipt for their payment and a cashier's check for the balance due him. It sent the check to a correspondent, to which it owed a large overdraft, for collection and credit, and it was so applied. The bank was closed the next day and its receiver paid the balance of the overdraft, receiving back collateral to a much larger amount. *Held*, that the bank took complainant's money as his agent in trust for payment of his notes, which trust it violated by diverting the money to its own use; that the trust fund went into the collateral notes redeemed by the receiver by reducing the overdraft which he was required to pay, and that complainant was entitled to its allowance as a preferred claim against the receivership assets. (*Bartholf v. Millett*, 22 Fed. Rep., 2d series, 538.)

CLAIM TO PREFERENCE IN CONNECTION WITH SALE AND DISCOUNT OF NOTES

Frauds, statute of—Alleged oral contract for sale and discount of notes of aggregate value of \$10,000 held void. (Comp. St. Okl. 1921, § 5034, par. 4.)

(U. S. D. C. 1928.) Under Compiled Statutes, Oklahoma, 1921, section 5034, paragraph 4, alleged oral contract for sale and discount of notes of aggregate value of \$10,000 *held void*, where no part of notes were delivered and no part of consideration for sale and discount of notes was paid. (*Barnsdall State Bank v. Dykes*, 26 Fed. Rep., 2d series, 696.)

Equity—Frauds, statute of—Where bill shows on face that contract sued on is within Statute of Frauds, defect may be taken advantage of by demurrer or motion to dismiss. (Comp. St. Okl. 1921, § 5034, par. 4.)

(U. S. D. C. 1928.) Where it clearly appears on face of bill that contract sued on is within Statute of Frauds (Comp. St. Okl. 1921, § 5034, par. 4), and nothing is alleged removing contract from operation of statute, defect may be taken advantage of by demurrer or motion to dismiss. (Ib.)

Frauds, statute of—Payment of checks drawn on bank constituted no payment on part of consideration taking oral contract to sell and discount notes out of statute. (Statutes of Frauds, Comp. St. Okl. 1921, §§ 5034, par. 4, 7859.)

(U. S. D. C. 1928.) Payment by complainant of checks drawn on bank constituted no payment of any part of alleged consideration to bank making alleged oral contract for sale and discount of notes valued at \$10,000, and such payment did not take transaction out of operation of Statute of Frauds (Comp. St. Okl. 1921, § 5034, par. 4), since bank received nothing and its assets were not increased by transaction; check not of itself operating as assignment under section 7859. (Ib.)

Pledges—Pledge is invalid unless property is delivered to pledgee.

(U. S. D. C. 1928.) Pledge is invalid unless the property is delivered to the pledgee. (Ib.)

Claim for breach of bank's agreement to sell and discount notes held not preferred.

(U. S. D. C. 1928.) Complainant bank, claiming that N. bank had made oral contract for sale and discount of notes, *held not entitled* to enforce preferred claim against assets in custody of receiver of N. bank, which was insolvent, where N. bank had retained possession of notes. (Ib.)

Equity—Where debtor bank retained possession of notes, equity will not require transfer of title to notes by bank receiver in accordance with parties' intention to injury of third parties.

(U. S. D. C. 1928.) Where debtor bank remained in possession of notes, equity will not exercise its power to require that to be done which parties intended should be done under contract to sell and discount notes, by transferring title to notes by receiver of bank, after it became insolvent, to injury of third parties. (Ib.)

DEPOSIT OF PUBLIC FUNDS

On insolvency of national bank, secured creditor may receive dividends on claim, without crediting security or collections made therefrom.

(U. S. C. C. A. 1928.) In distribution of assets of insolvent national bank, secured creditor may prove and receive dividends on face of claim at time of declaration of insolvency, without crediting either security or collections made therefrom after such declaration, subject always to proviso that dividends must cease when claim has been paid in full. (American Surety Co. of New York *v.* De Carle County Treasurer, et al., 25 Fed. Rep., 2d series, 18.)

In distributing assets of insolvent national bank, dividends must be paid to all creditors ratably, apportioned according to claims.

(U. S. C. C. A. 1928.) In distributing assets of insolvent national bank, dividends must be paid to all creditors ratably, payments must be made according to some uniform rule, and claims against bank must necessarily be made basis of apportionment. (Ib.)

Principal and surety—Execution of contract of suretyship raises implied contract that principal will indemnify surety for payments to creditor.

(U. S. C. C. A. 1928.) When contract of suretyship is entered into, there arises, in absence of express agreement, implied contract that principal will indemnify surety for payments made to creditor in compliance with contract of suretyship, and such implied contract arises immediately on execution of contract of suretyship. (Ib.)

Surety indemnifying county for part of loss on national bank's insolvency held not entitled to any payment from bank till county's claim was satisfied.

(U. S. C. C. A. 1928.) Surety for national bank to indemnify county for loss by deposit of public moneys, which was required in compliance with such contract to pay to county amount of bond, which did not cover all of county's losses on bank's insolvency, held not entitled to any payment from bank until county's claim was satisfied in full. (Ib.)

Withdrawal of city funds by bank cashier as city treasurer immediately preceding bank's suspension of business held void. (12 U. S. C. A. § 91.)

(U. S. C. C. A. 1928.) Under Revised Statutes, section 5242 (12 U. S. C. A. § 91), action of cashier of bank, who was also city treasurer in removing city funds immediately preceding suspension of business, held void, precluding subsequent recovery by surety against receiver securing return of such funds. (American Surety Co. of New York *v.* Jackson, 24 Fed. Rep., 2d series, 768.)

City can not claim any preference as to funds deposited in bank creating relation of debtor and creditor.

(U. S. C. C. A. 1928.) Where relation of debtor and creditor exist between city and bank relative to deposit of city funds, neither city nor those claiming under it can claim any preference over general creditors. (Ib.)

City may recover deposits made in violation of law from bank's receiver, if not theretofore paid out or dissipated.

(U. S. C. C. A. 1928.) Where deposits of city funds are made by city treasurer in violation of State law, bank becomes a trustee, and city or those claiming under it may recover amount of trust fund from bank's receiver unless theretofore paid out or dissipated. (Ib.)

Surety becoming subrogated to rights of city may recover funds unlawfully deposited by city treasurer. (Idaho Laws 1921, c. 256, superseding Idaho Laws, 1893, p. 111.)

(U. S. C. C. A. 1928.) Where cashier of bank in capacity of city treasurer deposited city funds in bank, not furnishing bond required by Idaho Laws of 1921, chapter 256, superseding Idaho Laws of 1893, page 111, the funds were deposited in violation of laws of State, authorizing recovery by surety becoming subrogated to rights of city and treasurer as against bank and receiver. (Ib.)

On proof that trust funds came into hands of receiver, bank has burden of proving wrongful misappropriation or criminal use of funds.

(U. S. C. C. A. 1928.) Where surety subrogated to rights of city and city treasurer to recover deposit of city funds as a trust fund proved that sum came into hands of receiver when bank suspended, burden was on bank to prove that such trust funds or part of them were in fact wrongfully misappropriated or criminally used, there being a presumption that trust funds have not been so wrongfully misapplied or criminally used by officers. (Ib.)

City treasurer will be presumed to have deposited only cash as bearing on question of augmentation of funds.

(U. S. C. C. A. 1928.) In suit by surety, subrogated to rights of city and city treasurer to recover trust funds from insolvent bank, it will be presumed, in absence of proof to the contrary, that city treasurer obeyed law and deposited nothing but cash or equivalent of cash, as bearing on question as to whether there was augmentation of funds in bank. (Ib.)

Surety discharging liability on bond securing county deposits held entitled to participate with general creditors in future dividends to full amount of payment.

(U. S. D. C. 1927.) Where surety discharged its liability under bond securing county deposits in insolvent bank, it was entitled to have its claim allowed by bank's receiver for full amount of its payment on bond and to participate with general creditors in all unpaid and future dividends. (United States Fidelity & Guaranty Co. v. McClintock et al., 26 Fed. Rep., 2d series, 944.)

Subrogation—As respects subrogation, sureties on county treasurer's bond held not "volunteers" in paying deficiency on insolvency of depository on commissioner's representations that treasurer violated duties. (Comp. St. Wyo. 1920, § 2968.)

(U. S. D. C. 1927.) Where sureties on county treasurer's official bond paid deficiency due to county on insolvency of bank in which county funds were deposited on county commissioner's demand therefor and representations that treasurer violated his duties in failing to have collateral put up by bank in lieu of depository bonds approved by county commissioners as required by Compiled Statutes, Wyoming, 1920, section 2968, sureties were not "volunteers" as respects their right to subrogation to rights of county. (Ib.)

Subrogation—Debt must be fully paid before right of subrogation exists.

(U. S. D. C. 1927.) A debt must be fully paid before the right of subrogation exists. (Ib.)

Subrogation—Sureties on bond of insolvent county depository held entitled to subrogation to county's rights, where sureties' payments plus bank's dividend paid county's claim in full.

(U. S. D. C. 1927.) Under law of Wyoming making county treasurer, in depositing county funds in designated depositories approved by governing board, mere agent of county which is creditor of the depository, held that on insolvency of depository bank its sureties making payment to county were entitled to subrogation to rights of county to future dividends on county's claim and to collateral security in proportion as their payments went to discharge bank's debt to county, where their payments on bonds plus dividend paid by bank made county whole. (Ib.)

Subrogation—Surety on bond securing county deposits held entitled to allowance of claim on indemnity agreement and to subrogation to county's rights against insolvent bank.

(U. S. D. C. 1927.) Surety on bond securing county deposit in insolvent bank was entitled to allowance of its claim on bank's agreement to indemnify it and participate in dividends as general creditor and also to right of subrogation to county's claim against bank for amount paid on bond. (Ib.)

Insolvent depository's surety, having paid bond which, with dividends, satisfied State's claim, held entitled, under indemnity agreement, to participate with other creditors.

(U. S. D. C. 1928.) Surety on bond of bank as depository of State funds having paid amount of bond on bank's insolvency, which payment, with dividends paid to State treasurer by bank's receiver, entirely satisfied

State treasurer's claim, *held* entitled to prove its claim on bank's indemnity agreement and to share pro rata with other creditors for amount paid to State treasurer, in absence of any intervening equities, against any claim that this resulted in double payment of bank's debt. (Maryland Casualty Co. v. Foutz, 27 Fed. Rep., 2d series, 423.)

Judgment—Judgment denying surety's participation in dividends of insolvent depository held not res judicata against surety after creditor was fully paid.

(U. S. D. C. 1928.) Judgment that surety on bond of insolvent bank as depository of State funds was not entitled to subrogation to rights of State treasurer against bank, or to otherwise participate in the distribution of assets in receiver's hands, until State treasurer had been paid in full, *held* not res judicata in surety's subsequent action against receiver, on bank's agreement to indemnify it after entire claim of State treasurer had been satisfied. (Ib.)

BANK ORGANIZED TO TAKE OVER ASSETS AND ASSUME LIABILITIES OF INSOLVENT BANK

Bank, organized to take over assets of insolvent bank and assuming liabilities, with certain exceptions, held liable on certificate within such exception.

(U. S. C. C. A. 1928.) Bank, incorporated as means of reorganization of insolvent bank and taking over all of assets and assuming all liabilities, with exception of certain certificates, in accordance with approval of State court, after informal hearing on offer and without representation of holder of certificate not assumed as liability, *held* liable for payment of such certificate, whether or not there was an implied promise on part of new bank to pay obligation, since otherwise transaction constituted a fraud. (Security State Bank of Miami, Okla., v. First Natl. Bank of Kansas City, Mo., 26 Fed. Rep., 2d series, 237.)

Judgment—Judgment in former suit on same cause of action between same parties is conclusive regarding every question determined or determinable.

(U. S. D. C. 1927.) Where second suit is on same cause of action and between same parties as first, judgment in first suit is conclusive in second suit as to every question which was or might have been presented and determined in first. (U. S. ex rel. Ray, U. S. Atty., v. Porter Commissioner of Finance of Idaho, 24 Fed. Rep., 2d series, 137.)

Judgment—Test of identity of causes of action, as regards res judicata, is identity of facts essential to maintain them.

(U. S. D. C. 1927.) Test of identity of causes, of action, as regards whether judgment in one is bar to the other, is identity of facts essential to maintain them. (Ib.)

Action—Party seeking to enforce claim must present to court all possible grounds of recovery.

(U. S. D. C. 1927.) Party seeking to enforce claim, legal or equitable, must present to court, either by pleading or proof, or both, all grounds on which he expects judgment in his favor, and is not at liberty to split up his demands, and prosecute by piecemeal, or present only portion of grounds on which relief is sought, and leave rest to be presented in second suit, if first fails. (Ib.)

Judgment—Judgment on demurrer is as effective as one rendered on proof, as regards bar of another action.

(U. S. D. C. 1927.) An estoppel by judgment grows out of matter of substance, and not of form, and a judgment on demurrer is as conclusive as one rendered on proof, and the question as to such judgment, when pleaded in bar of another action, will be necessarily its legal identity with such action. (Ib.)

Judgment—Judgment on motion to dismiss for lack of equity and insufficiency of facts pleaded is bar to second suit covering same transaction between parties.

(U. S. D. C. 1927.) Judgment on motion to dismiss, based on ground of lack of equity and insufficiency of facts pleaded, is bar to second suit covering same transaction between parties. (Ib.)

Judgment—Where only additional allegation in second suit to sustain preference right to funds of insolvent bank was legal conclusion that bank committed act of bankruptcy, decree in first suit barred second suit. (31 U. S. C. A. § 191.)

(U. S. D. C. 1927.) Where bill in second suit by United States against State commissioner of finance to sustain preference right to funds of insolvent bank alleged same facts as were set forth in bill in first suit, with mere additional allegation of legal conclusion that valuation of bank's assets was insufficient to pay its debts, and that, because of insolvency and of commissioner's taking it over, bank committed an act of bankruptcy, within meaning of Revised Statutes section 3466 (31 U. S. C. A. § 191), decree in first suit, dismissing bill on ground of lack of equity and insufficiency of facts pleaded, was bar to second suit, since it was a fact indispensable to maintenance of both actions that bank was insolvent, or had committed an act of bankruptcy. (Ib.)

INSOLVENT STATE BANKS

GEORGIA

Assessment and execution against owner of bank stock under State law were not void because made by agent for superintendent of banks.

(U. S. C. C. A. 1928.) Assessment and execution against owner of shares of capital stock of bank pursuant to acts Georgia, 1919, page 157, article 7, section 9, were not void because made by agent for superintendent of banks after determination by superintendent that an assessment was necessary, since after fixing amount as to each stockholder by superintendent of banks, giving of notice and issuance of execution are matters of detail that may be left to agent for actual performance. (Carmichael et al. v. National Park Bank of New York et al., 28 Fed. Rep., 2d series, 691.)

IDAHO

Bankruptcy of bank, entitling Government to priority in deposits held shown, where bank was administered by State officer, directors and stockholders acquiescing. (31 U. S. C. A. § 191.)

(U. S. D. C. 1928.) In suit by the United States to recover deposit by postmaster of postal funds in an insolvent bank, bankruptcy of bank was shown where State officer was in possession administering its affairs by virtue of affirmative action on part of governing body of institution, or with acquiescence of board of directors and stockholders, within meaning of Revised Statutes, section 3466. (31 U. S. C. A. § 191), entitling United States to priority as to deposit therein; formal assignment of estate of bank to State officer authorized to liquidate insolvent banking institutions being unnecessary. (United States, ex rel. Ray, U. S. Atty., v. Ray, Commissioner of Finance of Idaho, 24 Fed. Rep., 2d series, 709.)

Postal funds deposited by postmaster in State bank held "debts due United States," within priority statute. (31 U. S. C. A., §§ 191, 192; 39 U. S. C. A., §§ 46-48.)

(U. S. D. C. 1927.) Moneys derived from post-office business, deposited by postmaster in State bank, though deposited at his own risk under Revised Statutes, sections 3847, 3848 (39 U. S. C. A., §§ 47, 48), and unpaid draft purchased by postmaster with such funds, held in view of section 3846 (39 U. S. C. A., § 46), "debts due the United States," within sections 3466, 3467 (31 U. S. C. A., §§ 191, 192), giving priority to debts due United States in case of insolvency. (United States, ex rel. Ray, U. S. Atty., v. Porter Commissioner of Finance of Idaho, 24 Fed. Rep., 2d series, 139.)

Closing of bank and taking over control by State officer held voluntary assignment for benefit of creditors, and "act of bankruptcy," within priority statute. (31 U. S. C. A., § 191.)

(U. S. D. C. 1927.) Where president and cashier of State bank, in which moneys of United States were deposited, closed bank and allowed State officer to take immediate charge, held that it constituted a voluntary assignment for benefit of creditors, and hence there was committed an act of bankruptcy, within meaning of Revised Statutes, section 3466 (31 U. S. C. A., § 191), thus making State officer trustee for United States, and giving United States priority. (Ib.)

United States—Statute giving debts due United States priority must be liberally construed. (31 U. S. C. A., § 191.)

(U. S. D. C. 1927.) Revised Statutes, section 3466 (31 U. S. C. A., § 191), giving debts due United States priority in cases of insolvency, must be liberally construed. (Ib.)

Right of United States to priority of its debts in case of insolvency can not be governed by State laws. (31 U. S. C. A., § 191.)

(U. S. D. C. 1927.) That assets of State bank, in which postal funds were deposited, are being administered by commissioner under State law, does not affect right of United States to priority, under Revised Statutes, section 3466 (31 U. S. C. A., § 191), nor would United States, in asserting its rights, be governed by State law or State courts. (Ib.)

Closing of bank by majority of directors and liquidation by State officer held an "act of bankruptcy," within priority statute. (31 U. S. C. A., sec. 191.)

(U. S. D. C. 1927.) Where State bank, containing deposits of United States money, was closed by majority of board of directors and taken over by State officer for liquidation, held that it made a voluntary assignment for benefit of creditors, and thereby committed an act of bankruptcy, within meaning of Revised Statutes, section 3466 (31 U. S. C. A., sec. 191), giving priority to debts due United States in cases of insolvency. (Ib.)

United States, having priority in State bank's funds, is entitled to injunction preventing State officer, liquidating bank from making any payments until United States is paid. (31 U. S. C. A., sec. 191.)

(U. S. D. C. 1927.) Where State officer, in charge of insolvent bank having deposits of United States money, to which United States has priority under Revised Statutes, section 3466 (31 U. S. C. A., sec. 191), paid other creditors in preference to United States, latter is entitled to injunction against further payments, and a personal judgment against State officer, if funds are insufficient to satisfy claim of United States. (Ib.)

NEW HAMPSHIRE

State bank commissioner, winding up affairs of insolvent bank, acts as officer of court. (Pub. Laws, N. H., 1926, c. 268.)

(U. S. C. C. A. 1928.) State bank commissioner, in winding up affairs of insolvent bank, under Public Laws, New Hampshire, 1926, chapter 268, does not act merely in an executive or administrative capacity, but as an officer of the court in the nature of a receiver. (People's Trust Co. et al. v. United States, 23 Fed. Rep., 2d series, 381.)

Courts—Pendency of proceeding in rem in State court bars suit in Federal district court involving same subject matter, though United States is party.

(U. S. C. C. A. 1928.) Federal district court has no jurisdiction to entertain bill to which United States is party, where prior suit involving same subject matter is pending in State court, provided State court proceeding is in rem, or involves exercise of discretion or control over fund in custody of commissioner, since exercise by another court of jurisdiction over same res may defeat jurisdiction of court in which original action was brought. (Ib.)

Courts—State court proceedings for liquidation of insolvent bank, and intervention of United States therein to establish claim, held in rem, precluding subsequent exercise of jurisdiction by Federal court in suit to establish priority. (Pub. Laws, N. H., 1926, c. 268, secs. 13-15; 31 U. S. C. A., sec. 191.)

(U. S. C. C. A. 1928.) Equity proceeding, instituted against insolvent bank by commissioners relating to its liquidation, under Public Laws, New Hampshire, 1926, chapter 268, and intervention therein by United States, looking to proof of claim under section 13, held proceeding in rem, which deprived Federal court of jurisdiction in subsequent action in equity bought by United States, under Revised Statutes, section 3466 (31 U. S. C. A., sec. 191), to adjudicate priority of claim, after priority had been denied in State court, notwithstanding sections 13-15 of chapter 268, authorizing suit in nature of appeal after rejection of claim. (Ib.)

State statute authorizing suit by creditor of insolvent bank after rejection of claim merely permits suit in State court in nature of appeal. (Pub. Laws, N. H., 1926, c. 268, sec. 15.)

(U. S. C. C. A. 1928.) Public Laws, New Hampshire, 1926, chapter 268, section 15, relating to liquidation of insolvent banks in equity proceedings by commissioners, and authorizing suit on rejected claims within six months, held to authorize proceedings in State court only in nature of appeal, and not to permit commencement of suit in Federal district court, in view of sections 13, 14. (Ib.)

Determination of priority of claims against insolvent bank is for superior court. (Pub. Laws, N. H., 1926, c. 268, sec. 19.)

(U. S. C. C. A. 1928.) The bank commissioner has authority to allow or reject a claim and report the same to superior court in proceedings for liquidation of insolvent bank, under Public Laws, New Hampshire, 1926, chapter 268, sections 13, 14, but no authority to pass on its priority; questions of priority or order of payment are for determination of superior court, on distribution under section 19. (Ib.)

State statute relative to distribution of assets of insolvent banks does not determine order of claim given priority under Federal law. (Pub. Laws, N. H., 1926, c. 268, sec. 29.)

(U. S. C. C. A. 1928.) Public Laws, New Hampshire, 1926, chapter 268, section 29, relative to order of distribution of claims against insolvent bank, does not determine order of distribution of claims, where claim is given priority under Federal law, since Federal law is supreme. (Ib.)

Distribution of assets of insolvent bank is determined in connection with statute governing distribution of property of insolvent persons. (Pub. Laws, N. H., 1926, c. 268, sec. 29; c. 401, sec. 31.)

(U. S. C. C. A. 1928.) Public Laws, New Hampshire, 1926, chapter 268, section 29, relative to order of distribution of proceeds of insolvent bank must be construed with reference to provisions of chapter 401, section 31, providing for distribution of proceeds of property of insolvent persons. (Ib.)

Courts—If United States asserts claim against insolvent bank under State and Federal statutes, granting priority, it may have question reviewed by United States Supreme Court. (31 U. S. C. A., sec. 191; Pub. Laws, N. H., 1926, c. 401, sec. 31.)

(U. S. C. C. A. 1928.) If United States asserts its right to priority of claim against insolvent bank under Revised Statutes, section 3466 (31 U. S. C. A., sec. 191), and Public Laws, New Hampshire, 1926, chapter 401, section 31, giving debts of United States priority, question may be reviewed by the State supreme court, and ultimately by Supreme Court of United States, on ground of Federal question, in case of denial of priority by State courts. (Ib.)

OKLAHOMA

Where guaranty fund is not involved, State is not preferred creditor of insolvent bank, but all creditors participate ratably. (Comp. St. Okl. 1921, §§ 4165-4167, 4175.)

(U. S. C. C. A. 1927.) Under Compiled Statutes, Oklahoma, 1921, sections 4165-4167, 4175, providing for winding up insolvent banks by State bank commissioner and for a lien on bank's assets for benefit of bank depositors' guaranty fund for payments therefrom, where guaranty fund is depleted and no payments have been made, or will be made, therefrom to pay unsecured depositors, State has no lien for benefit of such fund against the assets of bank involved and is not a preferred creditor, but all creditors are entitled to participate ratably in the distribution of the bank's assets. (Mothershead, State Bank Com'r of Oklahoma, v. U. S. Fidelity & Guaranty Co., 22 Fed. Rep., 2d series, 644; Same v. New Amsterdam Casualty Co., 22 Fed. Rep., 2d series, 654; Same v. Fidelity & Deposit Co. of Maryland, 22 Fed. Rep., 2d series, 654; Same v. American Surety Co. of New York, 22 Fed. Rep., 2d series, 655.)

Courts—Decision of highest State court after rights and liabilities have accrued is not binding on Federal courts as rule of decision.

(U. S. C. C. A. 1927.) Decision rendered by the highest State court after rights and liabilities of parties under contracts involved in Federal court suit have fully accrued is not binding on Federal courts as a rule of decision. (Ib.)

Surety on depository bonds is entitled to participate ratably with unsecured depositors on claims to which it became subrogated, where guaranty fund not involved. (Comp. St. Okl. 1921, §§ 4165-4167, 4175.)

(U. S. C. C. A. 1927.) A surety on bonds securing deposits in an insolvent bank which has paid secured deposits, is entitled under Compiled Statutes, Oklahoma, 1921, sections 4165-4167, 4175, to participate ratably with unsecured depositors on the claims of the State, county, and cities to which it became subrogated, where State depositors' guaranty fund was not involved. (Ib.)

Insolvent banks, surrendering assets to bank commissioner, made assignment and committed bankruptcy, within statute giving priority to claims of United States. (Comp. St. Okl. 1921, §§ 4128, 4133; 31 U. S. C. A. §§ 191, 193; bankr. act, § 3a [4], as amended February 5, 1903, § 2 [11 U. S. C. A. § 21].)

(U. S. C. C. A. 1927.) Banks which were insolvent, in that their assets were less than their liabilities, and which voluntarily at informal directors' meeting surrendered their assets to State bank commissioner for liquidation, under Compiled Statutes, Oklahoma, 1921, sections 4128, 4133, thereby made a voluntary assignment of their property within Revised Statutes, United States, section 3466 (31 U. S. C. A. § 191), and committed an act of bankruptcy, within bankruptcy act, section 3a (4), as amended by act February 5, 1903, section 2 (11 U. S. C. A. § 21), and claims of United States on its deposits had priority under Revised Statutes, sections 3466, 3468 (31 U. S. C. A. §§ 191, 193), to which surety on depository bonds was subrogated on payment of claims. (Ib.)

Bank organized under Oklahoma laws has all powers of ordinary corporation, except as expressly limited. (Comp. St. Okl. 1921, § 4114.)

(U. S. C. C. A. 1927.) Under Compiled Statutes, Oklahoma, 1921, section 4114, a bank organized under the laws of Oklahoma has all of the powers of an ordinary corporation, except in so far as its powers are expressly limited by other sections of the State banking laws. (Ib.)

Bank commissioner held not entitled to avoid as ultra vires insolvent banks' pledge of securities to indemnify surety on depository bonds under fully executed contracts. (Comp. St. Okl. 1921, §§ 4114, 5161, 5727, 8606.)

(U. S. C. C. A. 1927.) Where insolvent banks received benefit of depository bonds of surety company, with which they had pledged securities to indemnify it against loss on such bonds, held that, under Compiled Statutes, Oklahoma, 1921, sections 4114, 5161, 5727, 8606, State bank commissioner in charge of liquidation could not avoid contracts of pledge on ground they were ultra vires, since securities pledged were held by surety in trust for obligees, and in view of fact that securities could have been pledged directly to the State or municipality for public deposit, and that surety in such case would have been subrogated thereto. (Ib.)

Surety on depository bonds held entitled to 6 per cent interest on deferred payments on claims respecting which it was entitled to ratable participation with unsecured creditors.

(U. S. C. C. A. 1927.) In suit by surety on bonds given to secure deposits in insolvent banks against State bank commissioner for ratable distribution of secured deposits with unsecured deposits, decree for surety, on claims which it was adjudged to be entitled to participate in ratably with unsecured creditors, properly allowed 6 per cent interest on deferred dividend payments from dates like dividends were paid to unsecured depositors. (Ib.)

Surety on bonds securing United States deposits in insolvent banks held entitled to interest at rate banks contracted to pay United States. (31 U. S. C. A. §§ 191, 193.)

(U. S. C. C. A. 1927.) Surety on bonds securing deposits in insolvent banks adjudged to be entitled to priority under Revised Statutes, sections 3466, 3468 (31 U. S. C. A. §§ 191, 193), by subrogation to claims of United States on its deposits, held properly allowed interest at rate which banks contracted to pay United States. (Ib.)

INSURANCE

Insurance—Evidence held to show that incorporated society was not suable on insurance binder as treasurer of unincorporated underwriting syndicates.

(U. S. D. C. 1927.) Evidence held to show that incorporated society, known as Lloyd's, was not suable on insurance binder as treasurer of unincorporated underwriting syndicates, under General Associations Law, New York. (*Bobe v. Lloyd's et al.*, 27 Fed. Rep., 2d series, 340.)

INTEREST AND USURY

Usury—Under New York law, corporation borrowing money may lawfully agree to pay 1½ per cent per month as commission, in addition to 6 per cent annual interest.

(U. S. C. C. A. 1927.) There is nothing to prevent corporation borrowing money from making agreement to pay 6 per cent annual interest on loan and additional sum of 1½ per cent per month as so-called commission, since New York statute provides that no corporation shall interpose defense of usury. (In re *International Raw Material Corporation*. Appeal of *Wormser & Co.*, 22 Fed. Rep., 2d series, 920.)

Usury—Under New York law neither corporation, those succeeding to its rights nor sureties may object to agreement for borrowing money because of usury.

(U. S. C. C. A. 1927.) Neither corporation, nor those who may succeed to its rights, nor its sureties may be heard to object to bargain for borrowing of money because of usury, since New York statute provides that no corporation shall interpose such defense, and such statute in effect repeals usury clause, so far as corporation's contracts are concerned. (Ib.)

Bankruptcy—Corporate contracts to pay excessive interest should not be disturbed, in absence of fraud or duress, by bankruptcy court having custody of collateral security.

(U. S. C. C. A. 1927.) Corporate contracts to pay more than statutory rate of interest should be left to agreement of parties, and not disturbed, in absence of fraud or duress, by court of bankruptcy having custody of fund which is collateral security for performance of agreement. (Ib.)

Borrower's agreement to pay legal expenses incurred by bank in enforcing lien against collateral security held legal.

(U. S. C. C. A. 1927.) Agreement by borrower to pay legal expenses incurred by bank in enforcing lien against collateral security or in obtaining advice as to its enforcement held not illegal. (Ib.)

Evidence—Where agreement for loan provided for "additional commissions," parol evidence held admissible to prove rate of such commissions.

(U. S. C. C. A. 1927.) Where contract for loan of money made provision for interest, and for additional compensation as "additional commissions," parol evidence held admissible to prove rate of such commissions, notwithstanding provision that parties had embodied all their understandings in writing. (Ib.)

Bankruptcy—Where creditor was without knowledge of insolvency, agreement that collateral should be security for amount advanced, with interest, held not forbidden.

(U. S. C. C. A. 1927.) Agreement, in contract for loan, that collateral should be security for amount advanced, with interest, as well as for payment of commissions and necessary expenses of attorneys, held not forbidden by bankruptcy act, section 67d (11 U. S. C. A., sec. 107), where claimants had no knowledge of borrower's insolvency when they made advances. (Ib.)

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(U. S. D. C. 1928.) Conformity of Federal district courts to practice in State courts, prescribed by Revised Statutes section 914 (28 U. S. C. A., sec. 724), is subject to jurisdictional limitations imposed by Constitution and laws of the United States and to statutes regulating procedure in district courts. (*Lowry & Co. (Inc.) v. National City Bank of New York*, 28 Fed. Rep., 2d series, 895.)

Parties—Statute permitting third parties to be brought into litigation should be liberally interpreted. (*Civil practice act N. Y., sec. 193, subs. 2, 4.*)

(U. S. D. C. 1928.) Civil practice act N. Y., section 193, subdivisions 2, 4, permitting third parties to be brought in by supplemental summons in order to fully determine rights of parties before the court, is remedial in its purpose and should be liberally applied and interpreted. (Ib.)

Courts—New York bank, sued on letter of credit by Delaware corporation, held entitled to join Louisiana and Delaware corporation as guarantors, since joinder did not defeat jurisdiction of Federal court. (*Civil practice act N. Y., sec. 193, subs. 2, 4.*)

(U. S. D. C. 1928.) In action by Delaware corporation against bank located in New York for bank's failure to pay certain drafts drawn under letter of credit, in which bank sought to join two other corporations, one of which was a Delaware corporation and the other a Louisiana corporation, as guarantors, under civil practice act N. Y., section 193, subdivisions 2, 4, joinder of additional defendants held permissible, as not depriving court of jurisdiction by withdrawing diversity of citizenship, since the guarantors were not necessary parties to the original litigation, and diversity of citizenship existed as to the separate controversy. (Ib.)

Courts—Jurisdiction of Federal court arising from diversity of citizenship is not defeated by joining formal or unnecessary parties.

(U. S. D. C. 1928.) District courts of United States have original jurisdiction, if all parties on one side are of citizenship adverse to those on the other, and jurisdiction can not be defeated by joining formal or unnecessary parties. (Ib.)

LIQUIDATION

Removal of causes—National bank, in course of voluntary liquidation, retained status as "citizens of State," with power to sue, as regards removal for diversity of citizenship. (*Jud. Code, § 24 (16); 28 U. S. C. A., § 41 (16).*)

(U. S. C. C. A. 1928.) National bank assigning notes, which at time of suit thereon was in course of voluntary liquidation, retained status as resident and citizen of State with power to sue and be sued, within meaning of Judicial Code, section 24 (16) (28 U. S. C. A., § 41 (16)), permitting removal of causes for diversity of citizenship. (*Steward v. Atlantic National Bank of Boston*, 27 Fed. Rep., 2d series, 224.)

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(U. S. C. C. A. 1928.) Place at which notes are dated, while affording prima facie evidence that notes were executed there, is not conclusive, and such evidence may be overcome by parol proof that notes were actually executed elsewhere. (*Steward v. Atlantic National Bank of Boston*, 27 Fed. Rep., 2d series, 224.)

Limitation of actions—Notes executed and delivered to Arizona agent of Massachusetts bank, accepting bale receipts for cotton given as collateral, and giving immediate cash or credit through drafts paid in Massachusetts, were executed in Arizona as regards limitation. (Laws Ariz. 1917, c. 76, § 2, amending Civ. Code 1913, par. 714; Civ. Code 1913, par. 713 (3).)

(U. S. C. C. A. 1928.) Where Massachusetts bank, through its agent in Arizona, offered to loan money on cotton, and maker of note indorsed and delivered bale receipts and executed notes in Arizona, drawing drafts on Massachusetts bank, which notes and drafts were approved by the agent, maker receiving immediate cash or credit, notes were executed in Arizona, and not in Massachusetts, though drafts were paid in Boston and the notes were dated there, and therefore Laws of Arizona, 1917, chapter 76, section 2, amending Civil Code, 1913, paragraph 714, providing six-year limitation period for contracts in writing executed within Arizona, was applicable, and not paragraph 713 (3), Civil Code, 1913, limiting suits on foreign contracts to four years. (Ib.)

Bills and notes—Place of payment named in note, or place where money is advanced, does not necessarily determine place of note's execution.

(U. S. C. C. A. 1928.) Naming of place of payment of note does not determine place of execution, and advance of money to the maker is not an essential part of the execution of the obligation, in determining where execution took place. (Ib.)

Limitation of actions—Where notes covering freight on cotton pledged were signed and delivered to Massachusetts bank's Arizona agent, under agreement that payee should fill in amount of freight, notes were executed in Arizona, as regards limitation. (Laws Ariz. 1917, c. 76, § 2, amending Civ. Code 1913, par. 714; Civ. Code 1913, par. 713 (3).)

(U. S. C. C. A. 1928.) Where notes given Massachusetts bank for payment of freight of cotton pledged as collateral security were executed in blank, under agreement that the payee should fill in the amount of freight which was to be advanced by the bank in Massachusetts, notes must be treated as executed at time they were signed and delivered to agents in Arizona, and were executed there as regards determination of applicable statute of limitations, under Laws of Arizona, 1917, chapter 76, section 2, amending Civil Code 1913, paragraph 714, Civil Code 1913, paragraph 713 (3). (Ib.)

National bank may lend money on collateral security in another State. (12 U. S. C. A., §§ 372, 373.)

(U. S. C. C. A. 1928.) National bank located in one State may lend money on collateral security in another State without violation of Federal banking laws. (12 U. S. C. A., §§ 372, 373.) (Ib.)

National bank held authorized to purchase commercial paper and sue thereon as assignee. (12 U. S. C. A., sec. 24.)

(U. S. C. C. A. 1928.) National bank may purchase commercial paper, and sue on paper so purchased, under Revised Statutes, section 5136 (12 U. S. C. A., § 24), giving national banks authority to loan money and exercise incidental power necessary to carry on business of banking, by discounting and negotiating bills and notes. (Ib.)

National bank organized in another State held not "foreign corporation," within requirements that foreign corporation secure permit to do business; "foreign country." (Const. Ariz., art. 14, §§ 5, 17; Civ. Code 1913, Ariz., pars. 2226-2228, 2230.)

(U. S. C. C. A. 1928.) National bank organized in State of Massachusetts held not "foreign corporation," required to secure permit to do business in State of Arizona as condition precedent to maintaining suit there under Constitution of Arizona (art. 14, secs. 5, 17, Civ. Code 1913, Ariz., pars. 2226-2228, 2230), relating to companies incorporated under the laws of any other State, Territory, or any foreign country, bank not being foreign corporation and "foreign country" meaning country exclusively within sovereignty of foreign nation, and without the sovereignty of the United States. (Ib.)

Constitutional law—In absence of unmistakably clear language of statute, State's assumption of regulatory power over national agencies will not be found.

(U. S. C. C. A. 1928.) In absence of unmistakably clear language in statute, it will not be found that State has attempted to exercise regulatory power over national agencies established in aid of governmental purposes. (Ib.)

Purchaser of note was chargeable with notice of fraud about which maker knew nothing.

(U. S. C. C. A. 1928.) An experienced banker, purchasing a note with full knowledge of the transaction by which it was obtained and of the fact that the person who obtained it was untrustworthy, was chargeable with notice of fraud about which the maker knew nothing. (*Mutual Inv. Co. v. Shull*, 28 Fed. Rep., 2d series, 830.)

Purchaser having actual notice or willfully disregarding facts available impeaching note's validity, and acting in bad faith, can not recover.

(U. S. C. C. A. 1928.) While purchaser of note for value before maturity owes maker no duty of making active inquiry into its origin or consideration, if he had actual notice of facts, or willfully disregarded facts available, that impeached its validity, and acted in bad faith, he can not recover. (Ib.)

Appeal and error—Bad faith of purchaser of note on evidence raising issue is question for jury, with whose decision appellate court can not interfere.

(U. S. C. C. A. 1928.) There being evidence making an issue on the question of bad faith of purchaser of note, the question is one of fact for the jury, and the court on appeal can not interfere with jury's decision. (Ib.)

Bills and notes—Finding of bad faith in purchase of notes held justified by evidence.

(U. S. C. C. A. 1928.) Finding that in purchase of notes purchaser acted in bad faith held justified by the evidence. (Ib.)

Bills and notes—Purchaser of notes with knowledge of condition of payment in contract under which they were given can not recover thereon, condition not being satisfied.

(U. S. C. C. A. 1928.) Purchaser of notes which he got payee to have executed by maker in substitution for originals, which by terms of contract of sale of land under which they were given, and of which he had knowledge, were not unconditional promises to pay, but were dependent on consummation of the contract by seller and payee reselling the land at a profit for the maker, could not recover on them; such condition not having been satisfied. (Ib.)

Appeal and error—Sufficiency of agreed facts to support judgment is reviewable, though neither finding nor declaration of law is requested.

(U. S. C. C. A. 1928.) When case is tried upon agreed stipulation of facts, sufficiency of facts to support the judgment is open to review on writ of error, though no finding or declaration of law was requested. (*Kirkman v. Farmers' Sav. Bank of Boyden, Iowa*, 28 Fed. Rep., 2d series, 857.)

Frauds, statute of—Oral agreement, whereby bills receivable were transferred and credit given transferor bank with understanding that transferee bank should return bills for credit at maturity, held valid.

(U. S. C. C. A. 1928.) Oral agreement, whereby one bank turned over to another certain bills receivable, for which it was to receive credit for the face amount of the bills, and under which the transferee bank was to receive 6 per cent interest while it carried the bills, returning them for credit of face amount plus interest in case of any objection to the paper and on maturity, held valid, since transferor bank received direct and substantial benefits. (Ib.)

Transferee bank's return of notes transferred under agreement, entitling transferee to credit on returning them on maturity, created debt in transferee's favor.

(U. S. C. C. A. 1928.) Under agreement, whereby bills receivable were transferred from one bank to another and credit given transferor with understanding that the bills should be returned on maturity and that original transferee bank "would then be entitled to credit for the amount of the same plus 6 per cent interest," transferee's bank return of notes transferred to it pursuant to the agreement created debtor and creditor relation in its favor to the face amount of the paper plus 6 per cent interest. (Ib.)

Novation—Original creditor must release original debtor to constitute "novation."

(U. S. C. C. A. 1928.) One of the indispensable requisites of a "novation" is that the original creditor shall release the original debtor. (Ib.)

Novation—Acceptance by transferor bank of renewal note payable to transferee of original note did not alone discharge transferor from liability to transferee on original note.

(U. S. C. C. A. 1928.) Where payee bank transferred note and on its retransfer on maturity became liable for face value thereof to transferee bank, its liability was not discharged by its acceptance of new note payable to transferee bank, where it was not shown that the transferee bank intended to discharge its transferor. (Ib.)

Novation—Transferor bank accepting renewal note had burden to prove novation, releasing it from liability to transferee of original note.

(U. S. C. C. A. 1928.) Transferor bank, which on retransfer to it of note at maturity became liable for amount thereof to its transferee, had burden to prove that its acceptance of renewal note constituted novation, relieving it from liability to its transferee on the original note. (Ib.)

Novation—Liability of transferor bank on note returned from transferee bank under agreement for carrying notes held not discharged by taking renewal note transferred under same agreement.

(U. S. C. C. A. 1928.) Where bank, under agreement for transfer of its bills receivable and for their return at maturity, procured renewal note which it sent to transferee bank after return of original note at maturity, under which transferor bank became liable to transferee for face of the old note, the obligation of the transferor bank on the old note was not discharged, since the renewal note was transferred under the same agreement and transferee's acceptance thereof did not indicate intent to release the transferor. (Ib.)

Court properly found under evidence that renewal note procured by transferor bank was governed by oral agreement for transfer of notes under which transferee received credit on returning them at maturity.

(U. S. C. C. A. 1928.) Where bank transferred note under agreement for its return at maturity, giving transferee credit, and after the return of the original note took a renewal note payable to the transferee bank which was also transferred, and where transferee bank returned the renewal note, demanding credit for face amount with 6 per cent interest under the agreement, and not for 7 per cent, which the note bore, and transferor bank kept renewal note without denying liability, court properly found that the renewal note was governed by the provisions of the oral agreement between the banks under which the transferor bank was to pay the amount of notes and interest on their return at maturity. (Ib.)

Transferee bank, entitled to credit on returning notes to transferor, could set off debt against collection items.

(U. S. C. C. A. 1928.) Where bank to which notes were transferred became entitled on their return to credit from transferor bank, transferee was entitled to make set-off of the amount against collection items due transferor. (Ib.)

Appeal and error—Defenses argued for first time on appeal will not be considered.

(U. S. C. C. A. 1928.) Defenses, not presented to the trial court, but argued for the first time on appeal, are too late, and will not be considered by the circuit court of appeals. (Toll v. Monitor Binding & Printing Co., 26 Fed. Rep., 2d series, 51.)

Appeal and error—Objections to instructions urged first on appeal will not be considered.

(U. S. C. C. A. 1928.) Objections to instructions of trial court urged for the first time on appeal will not be considered. (Ib.)

Evidence—Evidence of experts based on comparison of handwriting, though not very reliable, is admissible for what it is worth.

(U. S. C. C. A. 1928.) In action on note against accommodation indorser, one of defenses being that defendant's name was forged, evidence of experts based on comparison of handwriting, though unsatisfactory and not very reliable, was properly admitted for what it was worth. (Ib.)

Bills and notes—Whether accommodation indorser's name was forged held question for jury under the evidence.

(U. S. C. C. A. 1928.) In action on note against accommodation indorser, one of defenses being that defendant's name was forged, evidence held sufficient to go to jury on question of forgery. (Ib.)

Bills and notes—Notary public, who was also assistant teller of holder bank, held authorized to demand payment of note. (Gen. St. Kan. 1915, sec. 6733.)

(U. S. C. C. A. 1928.) Notary public, who was also assistant teller of bank which was holder of note, held authorized, under General Statutes, Kansas, 1915, section 6733, to demand payment of note. (Ib.)

Bills and notes—Facts held to show sufficient exhibition of note to maker on demanding payment. (Kansas Negotiable Instruments Law (Gen. St. 1915, sec. 6601).)

(U. S. C. C. A. 1928.) Where notary public and assistant teller of bank holding note called at office of maker to demand payment, and took matter up with party in charge of office, and stated to such party that he "had note here," there was a sufficient exhibition of note in compliance with Kansas Negotiable Instruments Law (Gen. St. 1915, sec. 6601). (Ib.)

Bills and notes—Notary's official seal attached to certificate of protest of note is sufficient prima facie proof of its authenticity.

(U. S. C. C. A. 1928.) In the absence of impeachment thereof, the official seal of a notary public attached to the certificate of protest of promissory note for nonpayment is sufficient prima facie proof of its authenticity. (Ib.)

Bills and notes—Under general law, indorsement is necessary to maintain negotiability and to transfer free from equities.

(U. S. C. C. A. 1928.) Under the general law of negotiable instruments, indorsement is necessary to maintain negotiability and to transfer free from equities, although under Kansas Negotiable Instruments Law (Gen. St. 1915, sec. 6553), a holder might possibly be one for value where there had been nothing more than the delivery of the note. (Ib.)

Bills and notes—Indorsement is presumed to have been made before maturity, when note is in hands of third party.

(U. S. C. C. A. 1928.) When a negotiable promissory note is in the hands of a third party, the presumption will apply that indorsement was made before maturity. (Ib.)

Bills and notes—Evidence held to show that bank from whom plaintiff indorsee took note back on suing accommodation indorser was bona fide holder for value.

(U. S. C. C. A. 1928.) In action on note by indorsee, which had taken it back from bank against accommodation indorser, evidence held to show that bank acquired note in due course before maturity for value, and was a bona fide holder, unaffected by any infirmity in it entitling bank, even after note was overdue and dishonored, to transfer as good a title as it held. (Ib.)

Bills and notes—One taking negotiable note from bona fide holder occupies same position as transferor, notwithstanding actual notice of defenses.

(U. S. C. C. A. 1928.) Though generally indorsement of negotiable paper after maturity transfers legal title subject to all defenses of which overdue character of paper gives notice, an exception thereto exists where holder takes from the bona fide holder, in which case he occupies same position as his transferor, notwithstanding subsequent holder has actual notice of defenses, was a purchaser after maturity, or is not a purchaser for value. (Ib.)

Bills and notes—One taking note from bona fide holder for value before maturity may recover of accommodation indorser, though knowing of accommodation indorsement.

(U. S. C. C. A. 1928.) Where bank was bona fide holder of note before maturity for value, party taking note from bank after maturity could recover against accommodation indorser, even though it had known of accommodation indorsement. (Ib.)

Bills and notes—Payee of note participating in infirmity can not escape result by purchase back from bona fide holder.

(U. S. C. C. A. 1928.) A payee of a note, who participates in any infirmity thereof, can not escape result of such infirmity by indorsing note to a bona fide holder from whom he may subsequently purchase it back. (Ib.)

Bills and notes—Taking back of note by indorsee after maturity did not make note subject to same defense that accommodation maker could assert against original payee.

(U. S. C. C. A. 1928.) That indorsee suing accommodation indorser took note back from bona fide holder for value, after maturity, whether merely to take up an obligation or taking an assignment of holder's right to sue, did not make note subject to same defense of want of consideration that accommodation indorser could assert if suit had been brought by original payee. (Ib.)

Courts—Statutes of State where contract is made must be considered in construing contract.

(U. S. C. C. A. 1928.) Though decisions of United States courts are not controlled by decisions of State courts on a question of general commercial paper, the statutes of the State where the contract in question was made must be recognized and considered in construing the same. (Ib.)

Bills and notes—Indorsee taking note back from bona fide holder for value could recover of accommodation indorser, though knowing of accommodation indorsement at time of taking note. (Gen. St. Kan. 1915, §§ 6553, 6556, 6585.)

(U. S. C. C. A. 1928.) Where indorsee took back note from bank which had acquired note in due course before maturity for value, and was a bona fide holder, value having been given on each transfer of note both before and after maturity, held that, under General Statutes, Kansas, 1915, sections 6553, 6556, 6585, indorsee had all rights of bank in respect to all parties who had become such prior to such time, and, in suit by indorsee against accommodation maker, it was immaterial that indorsee at time of taking instrument knew of such accommodation indorsement. (Ib.)

Bills and notes—Defense of want of consideration held not available to accommodation indorser sued by indorsee taking note back from holder after maturity.

(U. S. C. C. A. 1928.) Even though action of indorsee of note in taking it back from holder after maturity opened door to equitable defenses in note, want of consideration between accommodation indorser and the original payee was not such a defense, since there was no consideration or it would not have been an accommodation indorsement. (Ib.)

Bills and notes—Evidence held not to sustain claim that indorsee knew when it took back note after maturity that accommodation indorser claimed it to be forgery.

(U. S. C. C. A. 1928.) In action on note by indorsee taking it back from holder after maturity against accommodation indorser, evidence held not to sustain claim that indorsee knew when it took back note that accommodation indorser claimed it to be a forgery. (Ib.)

Bills and notes—Evidence that accommodation indorser sued on note had agreed with his employees not to sign note as indorser was not competent or material.

(U. S. C. C. A. 1928.) In action on note against accommodation indorser, evidence that defendant had agreed with his employees not to sign notes was properly excluded as incompetent and immaterial. (Ib.)

Commerce—Interstate contract of sale can not be rendered invalid by state statute. (Rev. St. Tex. 1925, arts. 7426, 7437.)

(U. S. C. C. A. 1928.) A transaction by which a manufacturer in Illinois sold and shipped to a purchaser in Texas articles to be given away as premiums on sale of other merchandise is interstate, and is not affected by Revised Statutes, Texas, 1925, articles 7426, 7437, making such transactions invalid. (Hughes Bros. Mfg. Co. v. Cicero Trust & Savings Bank, 24 Fed. Rep., 2d series, 199.)

Bills and notes—Note in hands of innocent holder for value is not invalid, because given in settlement of an illegal transaction.

(U. S. C. C. A. 1928.) In the absence of a statute making it so, a note in the hands of an innocent holder for value is not invalid, because given in settlement of a transaction illegal under the laws of a State. (Ib.)

Bills and notes—Capital furnished partner by copartner held sufficient consideration for note for less than half of past and future losses.

(U. S. D. C. 1928.) Capital furnished partner by copartner to continue business held sufficient consideration to support note, executed by former partner and his father, for half of past and future losses, which exceeded amount of note. (In re Lazarus, 24 Fed. Rep., 2d series, 824.)

Insurance—Insurer, paying note under mortgage clause of policy, held not subrogated to right of action against accommodation indorser.

(U. S. C. C. A. 1928.) Defendant indorsed a note before delivery without consideration, on an agreement with the maker and payee that it should be secured by a mortgage on certain property, which should also be insured with loss payable to mortgagee as interest might appear. Held, that such insurance was for the benefit of defendant as well as the payee, and that the insurance company, on a loss and on payment of the note under a mortgage clause, could not be subrogated to any right of action against defendant thereon. (Wright v. North River Ins. Co. et al., 23 Fed. Rep., 2d series, 548.)

Bills and notes—Accommodation indorser is discharged when payee receives payment. (Hemingway's Code Miss. 1917, §§ 2607, 2642, 2770.)

(U. S. C. C. A. 1928.) Under Hemingway's Code, Mississippi, 1917, sections 2607, 2642, 2770, liability of an accommodation indorser is secondary, and is discharged whenever payee receives payment, from whatever source. (Ib.)

Insurance—Statute held not to give insurer, paying note under mortgage clause of policy, right of action against accommodation indorser. (Hemingway's Code Miss. 1917, § 5060.)

(U. S. C. C. A. 1928.) Hemingway's Code, Mississippi, 1917, section 5060, prescribes the terms of the mortgage clause of insurance policies which are read into every policy, whatever its actual terms, and provides that the policy shall be binding between insurer and mortgagee, though it may be avoided as to mortgagor, and that when so avoided, and insurer pays the mortgage debt, it shall be entitled to a transfer of the mortgage and any other security held by mortgagee. Held that, under such statute, the mortgagee can not transfer any right he does not himself have, and that where the mortgage and insurance were taken for protection of an accommodation indorser, as well as the payee of a note, insurer can not be subrogated to any right of action against the indorser. (Ib.)

Bills and notes—Drawer is not released from liability on draft by delay in its presentation, not prejudicing him.

(U. S. C. C. A. 1927.) Drawer of draft is not released from liability thereon by delay in its presentation, where he was not prejudiced thereby. (Dow v. Cowan, 23 Fed. Rep., 2d series, 646.)

Payment—Delivery of check or bill of exchange is only conditional payment.

(U. S. C. C. A. 1928.) Delivery of check or bill of exchange as means of paying a debt is not absolute, but conditional, payment only. (Ib.)

Payment—Where check and draft delivered as payment of note were not paid, recovery may be had on original debt.

(U. S. C. C. A. 1928.) Receiver of a bank, on allegation that defendant delivered to him a draft and cashier's check on another bank as payment of a note, which were not paid because of failure of bank on which drawn, held entitled to recover on original debt, though the note had been surrendered. (Ib.)

Bills and notes—Issue of liability of bank president as principal on notes signed by him as agent for sheep company held for jury.

(U. S. C. C. A. 1927.) In action on notes signed, "Aztec Sheep Company, by T. M. Q.," in which person so signing as agent was made defendant, evidence that the defendant himself was conducting sheep business under trade-name held to make issue for jury of defendant's liability as principal, notwithstanding claim that bank, of which defendant was president, conducted sheep business. (Quebedeaux et al. v. Hammons superintendent of Banks of Arizona, 22 Fed. Rep., 2d series, 530.)

Trial—*Peremptory instruction for defendant must be refused, if there is any substantial evidence sustaining allegations of complaint.*

(U. S. C. C. A. 1927.) If there is any substantial evidence to sustain allegations of complaint, peremptory instruction to find for defendant must be refused. (Ib.)

Bills and notes—*Where defendant, signing as agent notes secured by mortgage on sheep, denied owning sheep at any time, evidence showing subsequent ownership held admissible.*

(U. S. C. C. A. 1927.) In action against defendant, signing notes as agent for sheep company, testimony of witnesses as to conversation showing defendant's ownership of sheep subsequent to time of notes and mortgage thereon was admissible, where defendant specifically denied that sheep were at any time his property. (Ib.)

Evidence—*Admission of defendant, signing notes sued on as agent for sheep company, that he had taken over mortgaged sheep to relieve bank, held admissible to show time of ownership.*

(U. S. C. C. A. 1927.) In action against president of defunct bank, signing notes as agent for sheep company, admission that sheep mortgaged to secure notes had been property of bank, but that defendant had to take them over to relieve bank, held admissible to show time of defendant's ownership of sheep, where bank ceased to do business during year when notes were executed. (Ib.)

Bills and notes—*Affidavit of defense to action on note, failing to specifically state grounds of defense, held insufficient (municipal court rule 16).*

(C. A. Dist. of Col. 1928.) Affidavit of defense in action on note, failing to state in precise and distinct terms grounds of defense relative to issue of plaintiff's right to recover as a purchaser for value before maturity, and only stating expectation to prove that certain alleged grounds of defense exist, held insufficient under municipal court rule 16, since statement that a party expects to prove a certain fact is not equivalent to declaration that such fact exists. (Farnsworth et al. v. Central Savings Bank, 24 Fed. Rep., 2d series, 896.)

Bills and notes—*Transaction in which bank "sells, transfers, assigns, and conveys" notes to plaintiff for disposal and application of proceeds to stipulated obligations, and on further guaranty by plaintiff of creditors and depositors, held sale for value. (Code, §§ 1329, 1333.)*

(C. A. Dist. of Col. 1928.) Contract between banks, whereby one "sells, transfers, assigns, and conveys" notes to the other, which agreed to collect them and apply proceeds to payment of stipulated obligations, and to guaranty payment of creditors and depositors, held to show actual sale for value, within Code, section 1329, and not transaction in which grantee received notes solely in capacity of liquidating agent for grantor, notwithstanding that maker was accommodation party, within section 1333. (Commercial Natl. Bank of Washington v. McCandlish, 23 Fed. Rep., 2d series, 986.)

Bills and notes—*Notes payable to bearer are negotiable by delivery. (Code, §§ 1313 1334.)*

(C. A. Dist. of Col. 1928.) Notes payable to bearer, within Code section 1313, may be negotiated by delivery under section 1334. (Ib.)

Contracts—*Assumption of liability at promisor's request is valuable consideration.*

(C. A. Dist. of Col. 1928.) Assumption of liability at request of promisor is valuable consideration, as, for example, guaranty of promisor's debt. (Ib.)

Bills and notes—*Notary, who is stockholder and president of bank, may protest its paper. (Code, §§ 558, 1058.)*

(C. A. Dist. of Col. 1928.) Protest of notes by bank held not invalid, because notary at time was stockholder of bank and its president, under Code, sections 558, 1058. (Roberts v. International Bank, 25 Fed. Rep., 2d series, 214.)

Bills and notes—*Liability of indorser on note held not reduced or modified by provisions of trust deed securing it.*

(C. A. Dist. of Col. 1928.) Liability of indorser on note held not reduced or modified by provisions of deed of trust securing it. (Ib.)

Bills and notes—Holder of note, as respects indorser, need not look to mortgaged property.

(C. A. Dist. of Col. 1928.) Holder of note, as respects indorser was not bound to look to mortgaged property, and had no duty to save property from sacrifice sale under any prior deed of trust. (Ib.)

Bills and notes—Indorsee's failure to notify indorser of nonpayment of installments on note discharges indorser from liability only as to such payments. (Code, § 1393.)

(C.A. Dist. of Col. 1928.) Failure of indorsee of note to give notice to indorser of nonpayment of installments results in discharging indorser from liability for such payments, but has no other effect, under Code, section 1393. (Ib.)

Bills and notes—Promissory note at suit of original payee is subject to defenses available against enforcement of written contracts. (Code, § 1332.)

(C. A. Dist. of Col., 1928.) No particular sanctity attaches to a promissory note, and it is subject at suit of original payee to any of defenses available against enforcement of written contracts in accordance with provisions of Code, section 1332. (*McReynolds v. National Woodworking Co.*, 26 Fed. Rep., 2d series, 975.)

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BONDS OF OFFICERS

Insurance—Where bank official agreed bank would take back paper he personally sold before his renewal bond was made in one case, and before original bond in another case, bondsman was liable on bonds in force, when loss occurred where bank took up paper.

(U. S. C. C. A. 1928.) Where bank official personally sold paper to other banks, but agreed that bank would take back paper sold when requested, and after loss occurred bank took back paper, bondsman was liable on official's bond, though his original agreement to take back paper sold was made before renewal bond, in force when loss occurred, was made in one case, and in another case before original bond. (*Globe Indemnity Co. v. Union & Planters' Bank & Trust Co.*, 27 Fed. Rep., 2d series, 496.)

Frauds, statute of—Agreement by bank official on behalf of bank to take up paper sold was not void under statute of frauds, as against innocent purchaser banks.

(U. S. C. C. A. 1928.) Agreement by bank official, on whose bond defendant was surety, on behalf of plaintiff bank to take up paper wrongfully sold to other banks was not void under statute of frauds as against innocent purchaser banks. (Ib.)

Insurance—Bank official's indemnity bond held to include loss by bank's taking up notes without previous adjudication of liability on notes personally sold by official.

(U. S. C. C. A. 1928.) Bank official's indemnity bond held to cover amount of notes taken up by bank in accordance with agreement by bank official, without previous adjudication of bank's liability on notes personally sold by bank official under agreement to take back notes when requested. (Ib.)

Knowledge by certain employees of vice president's fraudulent acts was not knowledge of bank suing on vice president's bond.

(U. S. C. C. A. 1928.) Knowledge by certain of bank's employees of fraudulent acts of vice president, and that vice president was in habit of having tickets in tellers' cages, and that this practice had been going on for several years, did not make acts open, and did not amount to notice to, or knowledge of, plaintiff bank, suing on vice president's bond. (Ib.)

Insurance—Bondsman had burden of proving bank suing on bond, knew of dishonest practices of official.

(U. S. C. C. A. 1928.) In action on bond of vice president of bank, bondsman had burden of proving that bank had knowledge or reason to believe that vice president was engaged in dishonest practices. (Ib.)

Insurance—Evidence held not to show bank, suing on official's bond, knew official was engaged in hazardous speculations, in contravention of statement in application for bonds.

(U. S. C. C. A. 1928.) In action on bond of vice president of bank, evidence held not to show that bank officials and directors had knowledge or reason to believe that official was engaged in hazardous speculations, in contravention of statement in application for defendant's bonds that nothing was known concerning habits of plaintiff's employees which would affect their title to confidence. (Ib.)

Pleading—Refusing amendment to plea tendered on opening of trial was within court's reasonable discretion.

(U. S. C. C. A. 1928.) Refusing an amendment to plea tendered on morning of opening of trial was within reasonable discretion of court. (Ib.)

Pleading—In bank's action on official's bond, striking out plea alleging culpable negligence of bank's officers held not error under evidence.

(U. S. C. C. A. 1928.) In action on bond of bank official, court's striking out plea alleging culpable negligence amounting to bad faith on part of bank's officers and directors held not error, where there was no evidence showing such negligence. (Ib.)

Insurance—Evidence held not to show bank, suing on bond, was chargeable with knowledge of fraudulent actions of bank official.

(U. S. C. C. A. 1928.) In action on bond of vice president of bank, evidence held not to show that bank was chargeable with knowledge of fraudulent and dishonest actions of vice president. (Ib.)

Insurance—Bank, suing on official's bond held not entitled to statutory penalty for refusal to pay loss within 60 days. (Shannon's Code Tenn. Sec. 3369a (41).)

(U. S. C. C. A. 1928.) Bank, suing on bond of vice president, held not entitled to penalty under Laws, Tennessee, 1901, chapter 141 (Shannon's Code Tenn., sec. 3369a, 141), for failure to pay loss within 60 days after demand, where evidence showed refusal to pay was in good faith. (Ib.)

POWERS OF AND REPRESENTATION OF BANK BY OFFICERS

National bank held liable for note signed by president as individual, where he dominated bank.

(U. S. C. C. A. 1928.) National bank held bound to pay loans obtained for it by president on his personal note, where president owned practically all of stock and dominated bank, notwithstanding that president was defaulter, and falsified books of bank and his account therein, in view of custom of having officers sign notes for bank's loans. (*Keyes v. First Natl. Bank of Aberdeen, S. Dak.*, 25 Fed. Rep., 2d series, 684.)

Money received—Assumpsit for money had and received is equitable, and lies for money which defendant ought to refund; "implied."

(U. S. C. C. A. 1928.) Action of assumpsit for money had and received is equitable in its essential nature and purpose, and lies for money which defendant ought to refund; but underlying promise is only "implied," imposed by law from facts, and imposition will not be made, if unjust to defendant. (Ib.)

Customs and usages—In assumpsit for money had and received against bank loaning money to national bank on note executed by president, evidence of custom and usage held admissible to show defendant's good faith.

(U. S. C. C. A. 1928.) In action by national bank's receiver for money had and received against another bank, which had loaned money to plaintiff's bank on note executed by its president as individual, testimony showing custom of making loans to banks under such circumstances, held admissible, as showing good faith of defendant in following settled general practice. (Ib.)

Banks and banking—Creditor bank held not estopped to assert debtor bank's indebtedness at time of conversion to national organization, notwithstanding creditor's statement in questionnaire denying indebtedness.

(U. S. C. C. A. 1928.) Creditor of state bank, which stated in questionnaire sent from office of comptroller at time debtor bank was being converted to national organization, that such bank was not indebted to it, held not estopped from claiming that debtor bank was indebted to it at such time. (Ib.)

Account stated—Monthly accounts stated between correspondent national banks held not subject to impeachment, except for fraud, accident, or mistake.

(U. S. C. C. A. 1928.) Where correspondent national banks arrived at account stated covering each month's transactions, and then continued therefrom through next month to another account stated, such settlements were not thereafter subject to impeachment, except for fraud, accident, or mistake of fact. (Ib.)

Cashier of national bank has apparent authority to guarantee payment of note owned and sold by it.

(U. S. D. C. 1928.) The cashier of a national bank has apparent authority by virtue of his office, to guarantee payment of a note owned and sold by it (First Nat. Bank of Chisholm v. First Nat. Bank of Delano et al., 28 Fed. Rep., 2d series, 290.)

Bank, sued on its guaranty of payment of note payable to and indorsed by it, which it sold, held not in position to deny ownership.

(U. S. D. C. 1928.) Defendant bank which sent note payable to and indorsed by it to plaintiff bank for sale, and received from plaintiff the money therefrom, there being nothing which would have indicated to plaintiff that defendant was not the owner, held not in a position, when used on its guaranty of payment, to deny that it was the owner. (Ib.)

Case of conspiracy to defeat purpose of national banking law held not made out by mere purchase from national bank of its note, known to have been taken for excess loan, indorsed without recourse, but guaranteed in letter.

(U. S. D. C. 1928.) Though, when plaintiff bank bought of defendant national bank a note payable to it, with guaranty of payment, it knew that it was purchasing a note for part of a loan which was in excess of the amount which defendant was entitled to carry for its customer, the maker, and though it may have suspected that defendant's cashier, by indorsing the note without recourse and guaranteeing it in his letter, intended to conceal the fact that payment was guaranteed, yet there being no evidence that it did not know such a thing, or of anything more, a case of conspiracy to defeat the purpose of the national banking law, or purpose of plaintiff to assist defendant in covering up its financial condition, preventing recovery on the guaranty is not made out. (Ib.)

OFFICERS, CIVIL LIABILITY OF

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DEGREE OF CARE REQUIRED OF DIRECTORS

Money deposited in general deposit becomes property of bank, which becomes depositor's debtor for amount thereof.

(U. S. C. C. A. 1928.) When money is deposited with a bank on general deposit, it ceases to be funds of depositor, and becomes property of bank, and the bank thereupon becomes a mere debtor of depositor for amount of deposit. (Cory Mann George Corporation et al v. Old et al., 23 Fed. Rep. 2d series, 803.)

Depositors' right to recover for directors' negligence depended on their ability to show loss was due to bank's losses occurring through directors' negligence.

(U. S. C. C. A. 1928.) Rights of depositors were not affected by wrongful charging to their accounts of the personal checks of depositors' local manager, and wrongful crediting to manager's personal account of checks which should have been credited to depositors' account, consummated by collusion between depositors' local manager and bank's cashier and bookkeeper, but such transactions merely concealed the wrongful diversion of the funds of the bank, and depositors' right to recover on account of the negligence of bank's directors in supervising bank depended on depositors' ability to show that their loss as depositors was due to the losses of the bank, and that these occurred through directors' negligence. (Ib.)

As respects deposits, bank directors are bank's agents, bound to use care which ordinarily prudent persons would exercise under similar circumstances.

(U. S. C. C. A. 1928.) As respects deposits, bank directors are not insurers or technical trustees, but they are agents of the banking corporation, charged with the supervision of its business, and as such bound to use that degree of care which ordinarily prudent and diligent men would exercise under similar circumstances. (Ib.)

Bank directors held not liable for failing to discover fraudulent collusion between depositors' local manager and bank cashier.

(U. S. C. C. A. 1928.) Where complainant depositors' local manager, through collusion with cashier and bookkeeper of bank, defrauded complainants by wrongfully charging manager's personal checks to complainants deposit, and by crediting his personal account with checks payable to complainants, directors of bank, held not personally liable for the losses, on ground of negligence in supervision, because they did not call in customers' passbooks and have them checked with bank's books. (Ib.)

Bank directors are not liable for failure to adopt unusual precautions to discover employee's fraud.

(U. S. C. C. A. 1928.) Bank directors should not be held negligent and chargeable with damages for failure to adopt exceptional methods to discover bank employee's fraud, or because they relied on cashier's supervision over books and accounts, and reposed confidence in his reports. (Ib.)

Transfer of bank's assets, under contract requiring transferee banks to pay in full claims of depositors shown by bank's books, held in effect an assignment for benefit of creditors.

(U. S. C. C. A. 1928.) Where assets of bank sought to be liquidated were transferred to other banks under a contract requiring transferee banks to pay in full the claims of depositors are shown by books of bank transaction was in effect an assignment for benefit of creditors. (Ib.)

Assignments for benefit of creditors—Validity of preferences under assignment for creditors is governed by law of State where parties reside and subject matter is located.

(U. S. C. C. A. 1928.) Where the parties to an assignment for benefit of creditors reside, and the property which is the subject matter thereof is located within the State where the assignment is made, the validity of preferences thereunder is governed by the law of that State. (Ib.)

Corporations—In Virginia, prior to 1924, it was permissible for insolvent corporation to prefer a creditor. (Code Va. 1924, §§3810, 5278b-5278d.)

(U. S. C. C. A. 1928.) Under the law of Virginia prior to the enactment of Code, Virginia, 1924, sections 5278b-5278d, it was permissible to prefer creditors, even where the preference was given by an insolvent corporation, and this rule was not affected by section 3810, preventing extinguishment of corporation debts by dissolution. (Ib.)

Directors of liquidating bank held not liable for unintended preference to depositors paid in full over depositors claiming loss through fraudulent collusion of bank employees and depositors' employee.

(U. S. C. C. A. 1928.) Where assets of apparently solvent bank were transferred to other banks for purposes of liquidation, under contract requiring latter to pay in full the claims of depositors as shown by books

of liquidating bank, without any knowledge on part of liquidating bank's officers and directors of fraud which had been perpetrated on complaining depositors by collusion of bank's cashier and bookkeeper without complainants' local manager, which made bank insolvent, and without intending any preference, *held* that directors were not liable in damages for the unintended preference resulting; complainants' remedy being to file a bill to surcharge and falsify their accounts as they appeared on books of bank, and to subject assets in hands of transferee banks to payment of their accounts as so corrected ratably with other depositors. (Ib.)

Depositors not asserting claims for loss from fraud of their local manager and bank employees until 2½ months after completion of bank's liquidation held estopped to question validity of liquidation.

(U. S. C. C. A. 1928.) Where assets of bank were transferred to other banks for liquidation under contract requiring latter to pay in full claims of depositors as disclosed by books of liquidating bank, depositors, sustaining loss through fraud of their local manager, acting in collusion with bank's cashier and bookkeeper, who stood silently by for 5 months with knowledge of the facts, and allowed contract to be carried out and assets to be distributed, *held* estopped from questioning the validity of the contract or the propriety of the distribution thereunder 2½ months after such distribution, in application of rule that one silent when bound to speak will not be permitted to speak when it is his duty to be silent. (Ib.)

Bank president's liability to depositors depends on whether he would be liable for loss of bank or its creditors.

(U. S. C. C. A. 1928.) Bank president's liability to depositors for knowingly permitting personal checks of corporate depositors' local manager to be charged to corporate depositors' account depends on whether president was guilty of such negligence as would subject him to liability for the loss sustained by the bank or its creditors. (Ib.)

Bank should not charge agent's personal checks to principal's account without principal's authorization.

(U. S. C. C. A. 1928.) A bank has no right to charge one man's check to the account of another without the permission of the other, and should not charge personal checks of an agent to the account of his principal without authorization of the principal. (Ib.)

That bank employees handled checks of corporate depositors' local manager held to put bank on notice that he was not corporate depositor, as he represented.

(U. S. C. C. A. 1928.) That bank employees handled checks of foreign corporation's local manager, which were sent to foreign corporation's office in another State, was sufficient to charge bank, as a corporation, with notice that local manager was not the corporate depositor, as he informed bank's president that he was. (Ib.)

Notice to banking corporation's employees was notice to corporation, but not to its officers and directors.

(U. S. C. C. A. 1928.) Notice to the employees of a banking corporation was notice to the corporation, but not to its officers and directors. (Ib.)

Depositor can deposit funds in a trade name and authorize individual checks to be charged against such deposit.

(U. S. C. C. A. 1928.) A depositor can deposit funds in a trade name as well as in his individual name, and can authorize his individual checks to be charged against the funds deposited in the trade name, for it is a matter of contract between the bank and depositor as to how checks shall be signed and against what account they shall be charged. (Ib.)

Bank president held not liable for permitting personal checks of depositor's local manager, clothed with apparent ownership of business, to be charged to depositor's account.

(U. S. C. C. A. 1928.) Where corporate depositor's local manager, clothed with apparent ownership of the business, informed president of bank, on inquiry by president, that he was the company, and directed that his personal checks should be charged to corporation's deposit account, bank president *held* not chargeable with negligence, so as to make him liable for loss resulting from carrying out the direction, in absence of any knowl-

edge putting him on inquiry, notwithstanding bank cashier and book-keeper had knowledge of facts and acted in collusion with local manager in perpetrating the fraud. (Ib.)

Corporate depositor held estopped to assert bank president's negligence as ground for president's liability for loss through its local manager's fraud.

(U. S. C. C. A. 1928.) Where bank sent statements to local office of depositor, a foreign corporation, showing that personal checks of depositor's local manager were charged to corporate depositors' account, and this practice continued for many years, held that depositor was estopped by its own negligence from seeking to recover for loss sustained from bank's president, on ground of his negligence in permitting checks to be so charged, since by failing to check its manager's accounts properly it enabled him to mingle its account with his own and to consummate fraud, in application of maxim that, where one of two innocent persons must suffer, he who has enabled the third person to occasion the loss must sustain it. (Ib.)

Appeal and error—Finding of special master, approved by district court, will not be disturbed on appeal, unless clearly wrong.

(U. S. C. C. A. 1928.) Findings of fact of special master, approved by district court, will not be disturbed on appeal, unless such finding is clearly wrong. (Ib.)

ACTIONS TO ENFORCE LIABILITY

Suit by receiver against directors of national bank for making illegal loans may be maintained in equity, where there are a number of defendants.

(U. S. C. C. A. 1927.) Suit in equity may be maintained by receiver of national bank against directors, under Revised Statutes, section 5239 (12 U. S. C. A., sec. 93), to enforce their personal liability for knowingly making excessive loans, where there are a number of defendants. (Adams et al. v. Clarke, 22 Fed. Rep., 2d series, 957.)

Trial—Objection to trial in equity is waived by failure to move for transfer until case is called for hearing.

(U. S. C. C. A. 1927.) Objection to trial of cause in equity is waived by failure to move for transfer until case is called for hearing. (Ib.)

Limitation of actions—Limitation does not begin to run against suit to charge directors of national bank with liability for making excessive loans while they are in control.

(U. S. C. C. A. 1927.) Limitation does not begin to run against suit to charge directors of national bank with personal liability for making excessive loans, so long as defendants remain in control. (Ib.)

Directors of national bank, making excessive loans, can not require receiver to apply collections made to excess.

(U. S. C. C. A. 1927.) Where a national bank makes an excessive loan, the participating and assenting directors at once become personally liable to the bank for the entire amount, and can not require a receiver to apply collections made thereon in reduction of the excess, and their exoneration if the amount is reduced within the legal limit. (Ib.)

Courts—State statutes of limitation apply in suits to recover against directors of national banks, in absence of limitation by Congress.

(U. S. D. C. 1927.) In suits to recover against directors of national banks, where no limitation is prescribed by Congress, State statutes of limitations apply. (Anderson v. Anderson et al., 23 Fed. Rep., 2d series, 331.)

Petition against directors of failed national banking association, not charging willful violation of duty, held within State's 4-year statute of limitation. (12 U. S. C. A., § 93; Park's Ann. Civ. Code Ga., § 4360.)

(U. S. D. C. 1927.) Petition in suit against directors of national banking association, not charging directly and specifically any willful and knowing violation of duty under any particular provision of the national banking act, held not based on 12 U. S. C. A., section 93, and hence within general statute of State applying to suits for negligence with limitation of 4 years, and not within Park's Ann. Civil Code Georgia, section 4360, providing limitation of 20 years in case of special liability created by special charter or statute. (Ib.)

OFFICERS, CRIMINAL LIABILITY OF

Criminal law—No common-law crimes are cognizable in Federal courts, and conspiracy to violate Federal laws is purely statutory offense. (Criminal Code, § 37 [18 U. S. C. A. § 88].)

(U. S. C. C. A. 1928.) There are no common-law crimes cognizable in Federal courts, and conspiracy to violate laws of the United States denounced by Criminal Code, section 37 (18 U. S. C. A., § 88), is a purely statutory offense. (*Steigleder v. United States*, 25 Fed. Rep., 2d series, 959.)

Conspiracy—Overt act in conspiracy against laws of United States need not be successful, completed, substantive act or offense. (Criminal Code, § 37 [18 U. S. C. A. § 88].)

(U. S. C. C. A. 1928.) The gravamen of conspiracy to violate laws of the United States, denounced by Criminal Code, section 37 (18 U. S. C. A. § 88), is the formation of a conspiracy or agreement to commit an offense against the United States, coupled with the doing of any act to effect object thereof, which need not be a successful completed substantive act or offense. (Ib.)

Criminal law—Conviction for conspiracy to violate banking laws, based on same overt acts charged as substantive offenses, held not to present case of "double punishment." (Criminal Code, § 37 [18 U. S. C. A. § 88]; 12 U. S. C. A. § 592.)

(U. S. C. C. A. 1928.) That same acts charged in indictment as constituting overt acts in conspiracy, under Criminal Code, section 37 (18 U. S. C. A. § 88), to violate Revised Statutes section 5209 (12 U. S. C. A. § 592), were also charged as separate substantive offenses, held not to make conviction thereunder objectionable as double punishment, since offenses, though based on same facts, were distinct in law and involved different kinds of proof. (Ib.)

Criminal law—Where penitentiary sentence is imposed, vital error must be noticed by appellate court, though not properly presented.

(U. S. C. C. A., 1928.) Where a defendant was given a penitentiary sentence of five years, it is the duty of the appellate court to notice a vital error, though not properly presented. (*Clark v. United States*, 24 Fed. Rep., 2d series, 696.)

Criminal law—Court can not presume in criminal case that national bank is member of Federal reserve system. (Federal reserve act, § 2 [12 U. S. C. A., §§ 222-225, 281-286, 502].)

(U. S. C. C. A., 1928.) While Federal reserve act, section 2 (12 U. S. C. A., §§ 222-225, 281-286, 502), requires every national bank to become a member of the Federal reserve system, under penalty of forfeiture of its charter at suit of the United States, a court can not presume in a criminal case, in aid of pleading or proof, that a national bank is such member. (Ib.)

In prosecution for making false entries in books of national bank, it must be alleged and proved that bank was member of Federal reserve system. (12 U. S. C. A., § 592.)

(U. S. C. C. A., 1928.) In a prosecution, under Revised Statutes, section 5209, as amended (12 U. S. C. A., § 592), for making false entries in books of a national bank, it must be both alleged and proved that the bank was a member of the Federal reserve system. (Ib.)

Evidence held insufficient to take to jury prosecution for misapplication of funds of member bank of Federal reserve bank. (12 U. S. C. A., § 592.)

(U. S. C. C. A., 1928.) Evidence held insufficient to take to jury prosecution for misapplying funds and moneys of member bank of Federal reserve bank, under Revised Statutes, section 5209 (12 U. S. C. A., § 592), where defendant loaned personal credit to bank to assist it in obtaining loan, for which bonds belonging to bank were pledged as security, and proceeds went to credit of bank and were used for its benefit. (*Long v. United States*, 24 Fed. Rep., 2d series, 946.)

Misapplication of funds with intent to defraud must be shown, in prosecution for misapplication of funds of member bank of Federal reserve bank; "willful misapplication." (12 U. S. C. A., § 592.)

(U. S. C. C. A., 1928.) In prosecution for misapplication of funds of member bank of Federal reserve bank, brought under Revised Statutes, section 5209 (12 U. S. C. A., § 592), misapplication of funds and moneys of bank to use of defendant, and willful and felonious intent to defraud bank, must be shown; "willful misapplication," within such statute, being one for use or benefit of party charged with intent to injure and defraud. (Ib.)

Original eastern and western districts of Oklahoma were continued for trial and punishment of crimes committed prior to enactment of statute creating three new districts. (Jud. Code, § 59 [28 U. S. C. A., § 121]; 28 U. S. C. A., § 182.)

(U. S. C. C. A., 1927.) Under Judicial Code, section 59 (28 U. S. C. A., § 121 [Comp. St. § 1041]), and act February 16, 1925, section 1 (28 U. S. C. A., § 182 [Comp. St. § 1088]), creating three new districts in Oklahoma, original eastern and western districts were continued for trial and punishment of offenses committed prior thereto, there being no application for transfer. (Lewis et al. v. United States, 22 Fed. Rep., 2d series, 760.)

Defendants held not entitled to have jurors selected from counties transferred to another district created after crime was committed.

(U. S. C. C. A., 1927.) Jurors must be selected from citizens and residents of district in which case is to be tried, and defendants were not entitled to have jurors selected from counties transferred to another district created after crime was committed. (Ib.)

Minute book is "book," and minutes of board meetings are "entry," within statute prohibiting false and fraudulent entry in books of banking association. (12 U. S. C. A., § 592.)

(U. S. C. C. A., 1927.) Minute book of bank held to be "book," within Revised Statutes, section 5209 (12 U. S. C. A., § 592), relative to offense of making false entries in books of banking association with intent to defraud, since such statute covers all books, entries in which are calculated to deceive Comptroller of Currency and officers of bank, and minutes of meetings, showing that committee had passed on loans, was "entry," within such section. (Ib.)

President and vice president of bank having control and management are responsible for false reports to Comptroller of Currency, regardless of whether sent by their explicit direction. (12 U. S. C. A., § 592.)

(U. S. C. C. A., 1927.) President and vice president of bank are responsible for reports to Comptroller of Currency, sent and caused to be sent by them, with their knowledge, in prosecution under Revised Statutes, section 5209 (12 U. S. C. A., § 592), for making such a report with intent to defraud, regardless of whether reports were sent by their explicit direction in each case, where they had control and management of bank. (Ib.)

In prosecution of bank officers for false entries, evidence showing execution of notes for their accommodation, under agreement that maker should not be liable, held admissible. (12 U. S. C. A., § 592.)

(U. S. C. C. A., 1927.) In prosecution, under Revised Statutes, section 5209 (12 U. S. C. A., § 592), brought against president and vice president of bank for making false entries and reports, evidence that notes were executed for accommodation of defendants under agreement that makers would not be liable thereon held admissible, as bearing on intent of defendants, especially where some of notes were specifically mentioned in indictment. (Ib.)

Indictment and information—Indictment for false entries in bank's minute book held to state tenor of entries with sufficient particularity as against demurrer. (12 U. S. C. A., § 592.)

(U. S. C. C. A., 1927.) In prosecution, under Revised Statutes, section 5209 (12 U. S. C. A., § 592), against bank officers for making false entries in minute book, indictment describing false entries by specifying by number the notes, which were the basis of the alleged fraudulent misappropriations,

as having been approved by discount committee and board of directors, held, as against demurrer, to set out tenor of entries with sufficient particularity, especially in absence of request for bill of particulars. (Ib.)

Criminal law—Where sentences ran concurrently after conviction on several counts, insufficiency of some of counts was immaterial.

(U. S. C. C. A. 1927.) Where indictment, in prosecution under Revised Statutes, section 5209 (12 U. S. C. A. § 592), for making false and fraudulent entries in minute book of bank, charged such offense in 37 counts, and sentences ran concurrently for conviction on 33 of such counts, failure of one or more of such counts to state charge with requisite particularity held immaterial, where description was sufficient in one. (Ib.)

Criminal law—Refusal of instructions covered by instructions given held not error.

(U. S. C. C. A. 1927.) Refusal to give certain requested instructions is not error, where such instructions were fully covered by court in its charge. (Ib.)

Evidence held to warrant conviction of director and president of national bank for making false entries and misapplying bank's funds.

(U. S. C. C. A. 1928.) Evidence held to warrant conviction of director and president of national bank for violation of national banking laws (12 U. S. C. A. sec. 592), by making false entries in bank's records and misapplication of bank's funds. (*Behimer v. United States*, 28 Fed. Rep., 2d series, 552.)

Payment of forged note, constituting asset of bank, by crediting bank's funds thereon, held "misapplication of bank's funds."

(U. S. C. C. A. 1928.) Where forged note was held as asset of national bank, credit of bank's funds thereon for purpose of paying it constituted a "misapplication of bank's funds" within national banking laws (12 U. S. C. A. sec. 592), since some one was liable to bank on note, and such payment reduced bank's credits to that extent, as against contention that, since no funds were withdrawn from bank by credit made on note, there was no misapplication. (Ib.)

Courts—District court of district created after offense charged in indictment had no jurisdiction thereof. (Jud. Code, § 59 [28 U. S. C. A. § 121].)

(U. S. D. C. 1928.) Under Judicial Code, section 59 (28 U. S. C. A. § 121), district court of district created subsequent to offense charged under indictment had no jurisdiction thereof, and defendant was entitled to discharge in habeas corpus. (*Mizell v. Beard*, U. S. Marshal, 25 Fed. Rep., 2d series, 324.)

Criminal law—Commissioner, on application to remove prisoner, must determine identity of party, whether indictment charged offense, and whether indictment was triable in district.

(U. S. D. C. 1928.) On application to remove prisoner from one district to another for trial, commissioner must determine identity of party charged in indictment, whether indictment charged an offense against the United States, and, if so, whether offense charged was triable in district to which removal was sought. (Ib.)

OFFSETS

OFFSETS BETWEEN INSOLVENT BANKS AND THEIR CREDITORS

Debts of banks to each other must have existed at time of insolvency in order to set off one against the other.

(U. S. C. C. A. 1928.) In order for defendant bank to set-off debt due it from insolvent bank against debt due insolvent bank, debt of the two banks, each to the other, must have existed and been owned by banks, respectively, at time of insolvency. (*Storing v. First Nat. Bank of Minneapolis*, Minn., 28 Fed. Rep., 2d series, 587.)

Set-off and counterclaim—Under State statutes, right of set-off is recognized. (G. S. Minn. 1923, secs. 9166, 9253, 9254.)

(U. S. C. C. A. 1928.) Under General Statutes Minnesota, 1923, sections 9166, 9253, 9254, right of set-off is recognized. (Ib.)

Debt due defendant bank could be set-off against defendant's debt to insolvent bank, even if debt was not payable at time.

(U. S. C. C. A. 1928.) Where M bank had deposit with defendant bank, and defendant bank had sent collection items to M bank, and M bank had collected same and sent draft to defendant bank on day M. bank became insolvent, defendant bank could set-off amount due it on collection items against amount of deposit, even if debt was not payable at time defendant bank made use of it as offset. (Ib.)

As regards set-off, forwarding of draft by collecting bank, which became insolvent thereafter, did not retard maturity of debt to bank forwarding collection items.

(U. S. C. C. A. 1928.) As regards set-off, making and forwarding of draft by collecting bank, which became insolvent thereafter, could not retard maturity of debt to bank forwarding collection items, since bank receiving collection items became agent of the other bank, and as soon as collection was made it became the other bank's debtor, and debt was payable at once. (Ib.)

POWERS

National bank may make or buy loan secured by pledge of stock of another bank, and purchase such stock when sold to satisfy loan.

(U. S. C. C. A. 1928.) A national bank may make or buy a loan secured by stock of another bank, pledged as collateral thereto, and acquire by purchase such stock, when sold to satisfy the loan. (First National Bank in Oklahoma City v. Harris, 27 Fed. Rep., 2d series, 117.)

National bank held owner of stock of another bank, acquired as part of assets of third bank taken over by it, and liable for stock assessment.

(U. S. C. C. A. 1928.) National bank held to be the owner of stock of another bank, acquired by it as part of assets of bank which it took over, and hence liable for stock assessment. (Ib.)

Bank may acquire from debtor stock of other corporation, where done in good faith to prevent loss.

(U. S. C. C. A. 1927.) Though a banking corporation is without power to engage in the business of buying and selling for profit stock of other corporations, it may in a transaction entered into in good faith with a person indebted to it, for the purpose of preventing or lessening anticipated loss on such indebtedness, acquire ownership of such stock with a view to its subsequent sale. (Haynes et al. v. Kershaw, 22 Fed. Rep., 2d series, 735.)

Texas bank may acquire ownership of stock in national bank to save loss on debt, and as stockholder may become subject to assessment.

(U. S. C. C. A. 1927.) Texas banking corporation may acquire stock in a national bank when taken in good faith to save itself from anticipated loss, and as stockholder may become subject to assessment on insolvency of national bank. (Ib.)

PRINCIPAL AND AGENT

Acceptance and retention by principal of deeds to land obtained by agent held waiver of right to hold agent liable for defective title.

(U. S. C. C. A. 1927.) Plaintiff deposited money with defendant bank, to be paid on delivery to it of conveyances of certain lands. On receiving the deeds he learned that full title to one of the tracts was not conveyed, but retained the deeds and undertook to purchase the outstanding interest. Held, that by so doing he waived any right to hold defendant liable for disobeying alleged instructions to require a legal opinion as to the title before paying out the money. (First National Bank of Gainesville, Ga., v. Biddle, 22 Fed. Rep., 2d series, 1.)

Principal can not in part ratify and in part repudiate act of his agent.

(U. S. C. C. A. 1927.) A principal can not in part ratify and in part repudiate the act of his agent. (Ib.)

Principal, not rejecting act of his agent within reasonable time, ratifies it.

(U. S. C. C. A. 1927.) A principal, who does not reject the act of his agent within a reasonable time, is deemed to have ratified it. (Ib.)

PRINCIPAL AND SURETY

Appeal and error—Where claims of certain claimants were settled, appeal from decree as to them was dismissed.

(U. S. C. C. A. 1928.) Where contractor's surety appealed from decree in so far as it was in favor of certain claimants, but their claims had been settled, appeal as to them was dismissed. (*Maryland Casualty Co. v. Dulaney Lumber Co. et al.*, 23 Fed. Rep., 2d series, 378.)

Highways—Contractor's bond to insure completion of highway and payment of claims for labor and material became part of contract. (Hemingway's Code Miss. 1917, secs. 3734, 3736; Laws Miss. 1918, c. 217.)

(U. S. C. C. A. 1928.) Bond given to secure performance of contract for construction of public highway and payment of all valid claims for labor and material, as required by Hemingway's Code, Mississippi, 1917, sections 3734, 3736, and Laws, Mississippi, 1918, c. 217, became essential part of contract. (Ib.)

Subrogation—Notice was imputed to bank dealing with highway contractor, that there was surety, and of surety's rights under contract. (Hemingway's Code Miss. 1917, secs. 3734, 3736; Laws Miss. 1918, c. 217.)

(U. S. C. C. A. 1928.) Since Hemingway's Code, Mississippi 1917, sections 3734, 3736, and Laws, Mississippi, 1918, c. 217, required contractor to give bond with surety to insure completion of highway and payment of valid claims for labor and material, notice was imputed to bank, loaning money to contractor and taking assignment of fund due and to become due to contractor, of fact that there was surety, and of surety's rights and obligations under contract, which rights related back to date of bond. (Ib.)

Subrogation—Surety's right to retained percentage is superior to right of bank, advancing money under assignment from contractor taken subsequently, or without notice to surety.

(U. S. C. C. A. 1928.) Where performance of contract results in loss, right of surety under its bond to the retained percentage is superior to right of bank, which advances money to contractor under an assignment from contractor taken subsequently, or without notice to surety. (Ib.)

Assignments—Bank, advancing money to highway contractor under assignment of funds due contractor, could not recover of surety, without knowledge of assignment, amount of current estimate paid to contractor and applied by him and surety to bills for labor and material.

(U. S. C. C. A. 1928.) Bank, advancing money to highway contractor, held not entitled to recover of surety amount of current estimate paid to contractor, and applied by him and surety in discharge of bills for labor and material, where at time payment was made surety had no knowledge of contractor's assignment to bank of funds due or to become due contractor to secure loan. (Ib.)

Assignments—Bank, loaning money to highway contractor, was entitled under assignment only to funds payable to contractor.

(U. S. C. C. A. 1928.) Bank, loaning money to highway contractor, did not become entitled, under assignment of funds due from highway department, to any funds, except such as were payable to contractor. (Ib.)

Assignments—Labor and material claims were superior to claims held by bank, advancing money to highway contractor under assignments.

(U. S. C. C. A. 1928.) Labor and material claims were superior to any claim held by bank advancing money to highway contractor under assignments of funds due or to become due contractor. (Ib.)

Assignments—Bank, taking assignments from highway contractor, could acquire nothing of value, unless contract resulted in profit.

(U. S. C. C. A. 1928.) Bank, advancing money to highway contractor and taking assignment of funds due from highway department, could acquire no higher rights than contractor had, and could not acquire anything of value under assignments, unless contract resulted in profit. (Ib.)

Highways—Where contractor paid labor and material claims, and took assignments of claims to bank, bank could not recover from surety by reason of assignments.

(U. S. C. C. A. 1928.) Where highway contractor, after highway was completed and accepted, paid persons holding claims for labor and material by personal checks on bank out of deposit remaining to his credit, and took assignments of claims in favor of bank, bank was not entitled to any relief against contractor's surety by reason of assignments, since law gave no lien on account of claims, and they were in reality paid by contractor with his own funds and thus discharged, and, if bank advanced money, it was to contractor, and not to claimants, and bank had no right to reimbursement. (Ib.)

Highways—Highway contractor's surety held entitled to have amount contractor received for empty cement sacks deducted from material man's claim for cement consumed.

(U. S. C. C. A. 1928.) Highway contractor's surety held entitled to allowance of amount received by contractor from sale of empty cement sacks as deduction from material man's claim for value of cement consumed on highway, since surety was liable only on such claims as were based on labor and material actually furnished and consumed on highway. (Ib.)

Principal and surety—Finding that bank executing indemnity bond had no interest or claim to funds attached, and for which surety bond was given, held not sustained.

(C. A. of D. C. 1928) In suit for discovery and for other relief growing out of transaction wherein plaintiff was required to pay surety bond, finding that bank executing indemnity bond to surety had no interest in, or claim to or against, the funds attached, and for which surety bond was given, held not sustained by evidence. (National Surety Co. v. Anacostia Finance Corporation, 26 Fed. Rep., 2d series, 985.)

Principal and surety—Finding that indemnity bond was not executed by bank securing release of attached funds held not sustained.

(C. A. of D. C. 1928) In suit for discovery and for other relief growing out of transaction wherein plaintiff was required to pay surety bond, finding that indemnity agreement was not executed by bank to secure release of funds attached held not sustained by evidence. (Ib.)

President of trust bank had authority to execute indemnity agreement.

(C. A. of D. C. 1928) President of trust bank, held out as such in conduct of its banking transactions and authorized to execute papers and agreements necessary for protection of bank in its business, held to have had authority to execute indemnity agreement for purpose of securing release of attached funds. (Ib.)

Directors of trust bank, having knowledge of payment of premium on surety bond and acquiescing therein, ratified execution thereof by president.

(C. A. of D. C. 1928) Action of president of trust bank in executing indemnity agreement for purpose of securing release of attached funds held to have been fully and completely ratified by directors acquiescing therein after knowledge that bill for premium on surety bond had been paid and acquiescing therein for a period of one year. (Ib.)

Trustees of trust bank, on notice that president had executed indemnity bond, had duty of either rescinding action or permitting it to stand.

(C. A. of D. C. 1928) In case president of trust bank exceeded authority in executing indemnity bond for purpose of securing release of attached funds, it was duty of trustees, on notice of such action, express or constructive, to exercise election either to rescind action or to permit it to stand, and thereby ratify it. (Ib.)

Equity—Bill of discovery and other relief growing out of transaction wherein plaintiff was required to pay surety bond stated sufficient grounds to authorize relief in equity.

(C. A. of D. C. 1928) Bill for discovery and for other relief growing out of transaction wherein plaintiff was required to pay surety bond, showing that bank executing indemnity agreement had turned assets to another corporation, and that plaintiff was not advised of the amount of assets sold or property transferred, nor of agreement on part of corporation to assume and pay debts of bank, held to set forth sufficient grounds to authorize relief in equity. (Ib.)

SHAREHOLDERS

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WHO DEEMED TO BE SHAREHOLDERS FOR ASSESSMENT

Presumption of bank stockholder's liability arises from presence of name on bank stock register.

(U. S. C. C. A. 1928.) Presumption of legal liability of bank stockholder as such arises from the presence of his name on the stock register of the bank. (*Williams v. Stone*, 25 Fed. Rep., 2d series, 831.)

That bank stockholder never received stock certificate is no defense to statutory action in behalf of creditors.

(U. S. C. C. A. 1928.) Fact that bank stockholder never received possession of stock certificate is no defense to statutory action for stockholder's liability in favor of creditors. (Ib.)

Alleged fraudulent representations of bank's officers and failure to deliver stock certificate held no defense to stockholder, knowing stock was transferred to his name, in suit to enforce stockholder's liability.

(U. S. C. C. A. 1928.) Bank stockholder, who knew that stock for which he paid was transferred to him on books of bank and that original owner received payment, and who failed to make any protest or objection, held, not entitled to avoid statutory liability as stockholder in suit by receiver of bank, on ground that he was induced to purchase the stock through fraudulent representations of bank's officers, and that stock certificate had not been delivered. (Ib.)

ACTIONS TO ENFORCE LIABILITY

Appeal and error—Admission of immaterial evidence in trial to court without jury held not reversible error.

(U. S. C. C. A. 1928.) In trial to court without jury, admission of immaterial evidence can not be said to be prejudicial, as it may be disregarded in assembling and considering competent evidence. (*English et al. v. Gamble* 26, Fed. Rep., 2d series, 28.)

Appeal and error—Judgment on question of fact in case tried without jury will not be disturbed if sustained by any substantial evidence.

(U. S. C. C. A. 1928.) When case is tried to court, a jury being waived, if there is any substantial evidence to sustain judgment upon question of fact, such judgment will not be disturbed on appeal. (Ib.)

Directors who deposited money in escrow to purchase stock of nonresponding stockholders held liable for subsequent assessment.

(U. S. C. C. A. 1928.) Where money was deposited by directors of bank in escrow to satisfy deficiency resulting from stock held by stockholders failing to respond to assessments, and nonresponding stock was purchased with such funds by cashier as trustee with knowledge and consent of directors, held, that directors thereby became joint owners, jointly and severally liable for subsequent statutory assessment upon such stock. (Ib.)

Appeal and error—Failure of bill of exceptions to show both parties moved for directed verdict prevented consideration of effect of motions.

(U. S. C. C. A. 1928.) Claim that case was taken from jury by motions of counsel on both sides for directed verdict could not be considered, where motion on part of counsel for one party was not found in bill of exceptions. (*Vance v. Chapman*, 23 Fed. Rep., 2d series, 914.)

Appeal and error—Bill of exceptions, settled and signed, is indispensable to review court's rulings.

(U. S. C. C. A. 1928.) In actions at law in Federal courts, bill of exceptions, stating the ruling and the exception, settled and signed by the trial judge, is indispensable to the review of rulings on motions to strike pleadings as well as motions based on evidence or requests for instructions. (Ib.)

Appeal and error—Court's ruling on motion for directed verdict held not reviewable on mere entry from clerk's journal appearing in transcript, where no objection or exception was shown by bill of exceptions.

(U. S. C. C. A. 1928.) Propriety of directed verdict for defendant, in suit by receiver of bank on note and to recover stockholder's liability, held not reviewable, where no objection or exception was presented to ruling by bill of exceptions, notwithstanding entry from clerk's journal appearing in transcript, which showed granting of motion and plaintiff's objection and exception. (Ib.)

Appeal and error—Review held limited to matters raised by bill of exceptions, irrespective of statute preventing reversal for technical errors. (Jud. Code, § 269, as amended by act Feb. 26, 1919 [28 U. S. C. A., § 391].)

(U. S. C. C. A. 1928.) Judicial Code, section 269, as amended by act February 26, 1919 (28 U. S. C. A., § 391), providing court shall give judgment on appeal after examination of entire record, without regard to technical errors, held not to permit consideration of rulings, to which objection or exception was not shown by bill of exception, especially where it did not appear there was any miscarriage of justice. (Ib.)

Appeal and error—In absence of objection to granting of directed verdict only, sufficiency of evidence could be considered on appeal.

(U. S. C. C. A. 1928.) In absence of objection and exception to action of court in granting directed verdict, appellate court could only consider whether evidence supported verdict. (Ib.)

Evidence held to sustain verdict in bank receiver's suit on note, and to enforce stockholder's liability, that note sued on was given bank for accommodation, and that defendant was not liable as stockholder.

(U. S. C. C. A. 1928.) In suit by receiver of bank on note and to recover as for stockholder's liability under claim that note was given for stock, evidence held to sustain verdict for defendant, based on defense that note was given bank for accommodation, and that defendant was not a stockholder of the bank. (Ib.)

SHAREHOLDERS OF STATE BANKS—LIABILITY UNDER STATE LAWS IN KANSAS

Bank stockholder's debt for statutory double liability has attached to it priority right of payment out of stockholder's property over his other creditors. (Rev. St., Kan., 1923, 9-110, 9-156.)

(U. S. C. C. A. 1928.) Bank stockholder's debt for double liability, under Revised Statutes, Kansas, 1923, 9-110, has attached to it priority right of payment out of stockholder's property over his other creditors, under Revised Statutes, Kansas, 1923, 9-156, providing that transfers by stockholder after closing of bank and before payment of double liability are void. (Wheeler v. Johnson, 26 Fed. Rep., 2d series, 455.)

Statute relating to void "transfers" by bank stockholder before paying double liability is not limited to defeating voluntary acts by stockholder. (Rev. St., Kan., 1923, 9-110, 9-156; Bankr. Act, § 1 (25); 11 U. S. C. A., § 1 (25).)

(U. S. C. C. A. 1928.) Revised Statutes, Kansas, 1923, 9-156, providing that transfer of property by bank stockholder after closing of bank and before payment of double liability, under Revised Statutes, Kansas, 1923, 9-110, is void, is not limited to defeating voluntary acts by stockholder, since word "transfers," especially in insolvency and bankruptcy proceedings, may have a very broad meaning, broad enough to include passing of property by involuntary as well as by voluntary means, in view of bankruptcy act, section 1 (25) (11 U. S. C. A., § 1 (25)), defining "transfer." (Ib.)

Bankruptcy—Bank receiver's claim against bankrupt for double liability as stockholder was entitled to priority. (Rev. St., Kan., 1923, 9-110, 9-156; Bankr. Act, § 64b (7); 11 U. S. C. A., § 104 (b).)

(U. S. C. C. A. 1928.) Claim of receiver of insolvent bank against bankrupt for double liability on bank's stock owned by him, under Revised Statutes, Kansas, 1923, 9-110, 9-156, was entitled to priority under bankruptcy act, section 64b (7) (11 U. S. C. A., § 104 b.). (Ib.)

TAXATION

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FEDERAL TAXATION

Internal revenue—Summons to bank to produce records of income-tax payer's deposits held not to warrant injunction, being mere request for information, not compelling bank to furnish immaterial evidence. (Revenue act, 1926, sec. 1104 (26 U. S. C. A., sec. 1247).)

(U. S. D. C. 1928.) Summons issued to bank by internal-revenue agent under revenue act, 1926, section 1104 (26 U. S. C. A., sec. 1247), to produce records of income-tax payer's deposits and withdrawals for stated period, was mere request to furnish information, which bank may refuse to do until appropriate court order is made, and hence does not authorize injunction, especially in absence of anything therein compelling bank to furnish wholly immaterial evidence, as court can not assume that bank will not exercise reasonable discretion, or act without due regard for taxpayer's rights. (*Cooley v. Bergin et al.*, 27 Fed. Rep., 2d series, 930.)

Searches and seizures—Proceeding to compel bank to produce records of income-tax payer's deposits invades no constitutional rights of depositor, though some entries relate to deposits of others' money. (Revenue act, 1926, sec. 1104 (26 U. S. C. A., sec. 1247); Const. Amend. 4.)

(U. S. D. C. 1928.) Proceeding by internal-revenue agent, under revenue act, 1926, section 1104 (26 U. S. C. A., sec. 1247), to compel bank to produce records of income-tax payer's deposits and withdrawals for stated period, invades no rights of depositor under constitutional amendment 4, against unreasonable search and seizure, though some entries relate to deposits of others' money; such fact not warranting bank in refusing to give any information whatever, nor permitting it to be sole judge of what entries are material. (Ib.)

National bank is public institution, obliged to aid Federal authorities in administering laws, as by producing records of income-tax payer's deposits, so far as compatible with duty to customers. (Revenue act, 1926, sec. 1104 (26 U. S. C. A., sec. 1247).)

(U. S. D. C. 1928.) A national bank is a public institution receiving a valuable franchise from the Government, and should recognize obligation to aid Federal authorities in administration of laws, as by producing records of income-tax payer's deposits and withdrawals under revenue act, 1926, section 1104 (26 U. S. C. A., sec. 1247), so far as compatible with its duties to its customers. (Ib.)

Relation of banker and depositor is that of debtor and creditor.

(U. S. D. C. 1928.) The relation of banker and depositor in their pecuniary dealings is that of debtor and creditor. (Ib.)

Depositor has no proprietary interest in bank's records, and can claim at most that information therein shall not be disclosed for purpose of substantially injuring him. (Revenue act, 1926, sec. 1104 (26 U. S. C. A., sec. 1247).)

(U. S. D. C. 1928.) Depositor has no proprietary interest in bank's books and records, called for by summons issued by revenue agent under revenue act, 1926, section 1104 (26 U. S. C. A., sec. 1247), and can claim at most in suit to enjoin production thereof, that information they contain shall not be disclosed for deliberate purpose of inflicting substantial injury on him. (Ib.)

Injunction—Court will not interfere with executive or administrative department's action by injunction, unless necessary to conserve personal or property rights.

(U. S. D. C. 1928.) A court will not interfere with the action of an executive or administrative department of the Government by injunction, except under extraordinary circumstances, necessitating such a course to conserve the rights of person or property. (Ib.)

Internal revenue—Bank held entitled to deduction from gross income of tax paid under New Jersey bank stock tax act; “imposed.” Revenue act, 1916, § 12 [a], [Comp. St. § 6336l]; bank stock tax act, N. J. § 8.)

(U. S. C. C. A. 1928.) Bank stock tax act (Laws N. J. 1914, c. 90) provides for assessment and taxation of bank shares to the holders thereof, but that the tax shall be paid by the bank, which shall have a lien therefor on the shares. By section 8 it is provided that at its request, before assessment, and agreement to pay the same, the assessment shall be made against the bank. *Held*, that a tax assessed and levied against a bank under such provision is one “imposed” on the bank by State authority, within the meaning of revenue act, 1916, section 12 (a) (Comp. St. § 6336l), and that when paid the bank is entitled to deduct it from gross income. (Ferguson, Collector of Internal Revenue, v. Fidelity Union Trust Co., 24 Fed. Rep., 2d series 520.)

STATE TAXATION

It is a discrimination against national banks to tax their shares on the valuation including bonds and securities of the United States and to tax State banks on their assets excluding such securities.

(U. S. Sup. 1928.) A substantial discrimination against national banks in favor of incorporated State banks resulting from taxation of national-bank shares upon a valuation equal to that of the assets of the bank, including bonds and like securities of the United States, while the shares of the State banks are not taxed and the State banks themselves are taxed only on the value of their assets after excluding United States bonds and securities, violates Revised Statutes, section 5219. (The Montana National Bank of Billings v. Yellowstone County of Montana et al., 276 U. S. 499.)

Taxation of shares of State corporate banks must be like that of shares of national banks.

(U. S. Sup. 1928.) Taxation of shares of State corporate banks must be like that of shares of national banks, so far as necessary to prevent discrimination; in neither case does the exemption of Federal securities held by the bank apply in taxation of the shares. *Des Moines Bank v. Fairweather* (263 U. S. 103), distinguished. (Ib.)

The right of a national bank suing for its shareholders to challenge the validity of the statutes and recover the taxes paid was not affected by a decision of a State supreme court repudiating the earlier construction and declaring the State bank's shares taxable. The fact that under the later decision the taxing officials were empowered to tax the shares of State banks, and thus bring about equality, was not an obstacle to the suit, no intention to exercise the power having been manifested. Failure to apply to the county board of equalization for administrative relief was no bar to maintenance of the action, since the board had no power to grant it under the statute as construed when the taxes were imposed and collected.

(U. S. Sup. 1928.) Where the shares of a national bank were taxed and the tax paid, under statutes then construed by the State supreme court as not permitting shares of State corporate banks to be taxed, but only the State banks themselves, thus creating a discrimination due to the inclusion of United States securities owned by the national bank in the valuation of its shares and to the necessary exclusion of like securities owned by the State banks in assessing their assets, *held* (1) that the right of the national bank, suing for its shareholders, to challenge the validity of the statutes as so construed and applied, and to recover the taxes paid, was not affected by a decision of the State supreme court in the suit repudiating the earlier construction and declaring the State bank shares taxable; (2) that the fact that under the later decision the taxing officials were empowered to tax the shares of State banks, and thus bring about equality, was not an obstacle to the suit, no intention to exercise the power having been manifested; and (3) that failure to apply to the county board of equalization for administrative relief was no bar to maintenance of the action, since the board had no power to grant it under the statute as construed when the taxes were imposed and collected (78 Mont. 62, reversed). (Ib.)

Taxation—County and officers sued by national bank for taxes paid on stock thereof can not invoke statute requiring action by real party in interest. (12 U. S. C. A. § 548.)

(U. S. C. C. A. 1928.) County and its treasurer and commissioners can not invoke protection of statute requiring action by real party in interest, in action against them by national bank to recover taxes imposed on shares of bank stock, in violation of Revised Statutes, section 5219, as amended (12 U. S. C. A. § 548), as recovery thereof from defendants will protect them from any future suits or claims to fund by any other party. (McFarland, Co. Treas., et al. v. Central National Bank of Topeka, 26 Fed. Rep., 2d series, 890.)

Taxation—National bank, suing for taxes paid on stock thereof, held real party in interest. (Rev. St. Kan. 1923, 79-1101; 12 U. S. C. A. § 548.)

(U. S. C. C. A. 1928.) Under Revised Statutes, Kansas, 1923, 79-1101, national bank paying under protest taxes imposed on shares of stock therein in violation of Revised Statutes, section 5219, as amended (12 U. S. C. A. § 548), was real party in interest in action to recover amount from county and its treasurer and commissioners. (Ib.)

Taxation—National bank's pleadings held sufficient on demurrer to show that its payment of taxes on bank stock was not voluntary. (12 U. S. C. A. § 548.)

(U. S. C. C. A. 1928.) In national bank's action to recover taxes imposed on shares of bank stock in violation of Revised Statutes, section 5219, as amended (12 U. S. C. A. § 548), plaintiff's pleadings, stating facts relating to its endeavors to have county commissioners, State public service commission, and other taxing officers relieve bank and shareholders of such taxes, and alleging that payments made by it were "under duress and protest," to avoid seizure of its property, held sufficient on demurrer to show that payment was not voluntarily made. (Ib.)

Courts—Denial of motion for new trial, not being part of bill of exceptions, is not reviewable in circuit court of appeals.

(U. S. C. C. A. 1928.) Neither denial of motion for new trial nor any proceedings thereto are reviewable in circuit court of appeals, not being part of bill of exceptions containing record of trial. (Ib.)

Appeal and error—General judgment is conclusive finding of all necessary facts, where bill of exceptions shows no requests for findings or declarations of law, nor exceptions to court's declarations. (28 U. S. C. A. § 879.)

(U. S. C. C. A. 1928.) Where bill of exceptions contains no record of any request by defendants during trial for findings of fact or declarations of law, nor any exception to any declaration of law by court, general judgment for plaintiff is conclusive finding of all facts requisite to sustain it, under 28 U. S. C. A., section 879, which statute applies to the circuit court of appeals. (Ib.)

Appeal and error—Question whether any substantial evidence sustains judgment is not reviewable, in absence of request, motion, or other action fairly presenting question and securing ruling during trial.

(U. S. C. C. A. 1928.) Question whether or not there was any substantial evidence to sustain judgment is not reviewable in Federal courts in absence of request, motion, or like action fairly presenting question to trial court, and securing its ruling thereon during trial. (Ib.)

Appeal and error—Exception calling trial court's attention to specific error is indispensable to review of ruling.

(U. S. C. C. A. 1928.) Exception to ruling, sharply calling trial court's attention to specific error alleged, is indispensable to review of such ruling. (Ib.)

Taxation—Neither property nor shares of stock of national bank can be taxed by State without consent of Congress.

(U. S. D. C. 1928.) National banks are agencies of the General Government, and neither their property nor their shares of stock can be taxed by the State without the consent of Congress, and then only in conformity with such restrictions as it may impose. (Brotherhood Co-op. National Bank et al. v. Hurlburt, Sheriff and Tax Collector, 26 Fed. Rep., 2d series, 957.)

Taxation—Moneyed capital of individuals and corporations loaning money and selling notes and bonds held in competition with national banks, within law requiring equality of taxation. (Laws Or. 1925, p. 485; Laws Or. 1921, p. 688; Or. L. § 4253; 12 U. S. C. A. § 548.)

(U. S. D. C. 1928.) Moneyed capital in hands of individual citizens and corporations engaged in business of loaning money and selling notes and bonds and other securities for profit, which was not assessed or taxed as especially exempt under Laws Or. 1925, page 485, or Laws Or. 1921, page 688, or intentionally and purposely omitted from assessment roll, held to have been employed in a manner which brought it into competition with business conducted by national banks, so that tax on valuation of shares of stock after deducting value of real estate from capital, surplus, and undivided profits, pursuant to Or. L., section 4253, was unlawful as in violation of Revised Statutes, United States, section 5219 (12 U. S. C. A. § 548.) (Ib.)

Taxation—That investment concerns competing with national banks borrowed money from local banks did not constitute defense to suit to enjoin collection of taxes. (12 U. S. C. A. § 548.)

(U. S. D. C. 1928.) The fact that many of investment concerns engaged in competition with business of national bank borrowed large amounts of money for use in their business from local banks does not in any way constitute a defense to suit to enjoin collection of taxes levied against shares of stock of national banks, on ground that it was in violation of Revised Statutes, United States, section 5219 (12 U. S. C. A. § 548), requiring equality in taxation as between moneyed capital in hands of individuals engaged in competition with national banks and shares of stock of such banks. (Ib.)

Taxation—National banks' request for assessment of stock direct to bank did not estop them from suing to enjoin collection of unlawful tax. (12 U. S. C. A. § 548.)

(U. S. D. C. 1928.) National banks held not estopped to bring suit to enjoin tax collector from collecting taxes levied against shares of stock, on ground taxes were in violation of Revised Statutes, section 5219 (12 U. S. C. A. § 548), because of having requested assessment of stock direct to bank, and not to shareholders, since such request was pursuant to mutual understanding, intended as matter of convenience both to banks and assessor, and can not be construed as promise to pay any tax which might be levied, legal or not. (Ib.)

Taxation—National banks, furnishing assessor information to make assessments, did not thereby acquiesce and become estopped from questioning validity of taxes.

(U. S. D. C. 1928.) Where national banks furnish assessor information required by law, from which he made assessments, they did not thereby acquiesce in assessment, so as to become estopped from questioning validity of taxes, since they had a right to assume that, in making assessments, assessor would comply with law authorizing taxation of their shares. (Ib.)

TRUSTS

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(U. S. C. C. A. 1928.) In suit under Judicial Code, section 57 (28 U. S. C. A. § 118), to enforce legal or equitable lien in United States district court, complaint must show that subject matter, the res, is within the territorial jurisdiction of the court, and there must be diverse citizenship and residence between plaintiff and all the defendants who are necessary parties. (Omaha National Bank v. Federal Reserve Bank of Kansas City et al., 26 Fed. Rep., 2d series, 884.)

Trusts—One taking property by fraud is trustee in equity.

(U. S. C. C. A. 1928.) Equity regards one who is defrauded of his property as not divested of his equitable right and title, and the wrongdoer is treated as holding the property in trust for the rightful owner. (Ib.)

Trusts—Alleged transaction by which insolvent bank issued drafts and instructed payee to transfer credit to another bank with intent to defraud, known to other bank, made banks trustees.

(U. S. C. C. A. 1928.) Alleged transaction by which insolvent bank issued drafts for deposit to credit of drawer in payee bank, and subsequently directed payee bank to transfer part of credit created by the unpaid drafts to Federal reserve bank to the credit of third bank, with intent to defraud the payee bank and to prefer the third bank, made the insolvent bank and the third bank, knowing of the facts, trustees of the money so transferred in favor of the defrauded bank. (Ib.)

Trusts—Transferee taking with knowledge may not hold property fraudulently obtained.

(U. S. C. C. A. 1928.) Third party, not participating in fraudulent procurement of funds, may not hold the property as transferee, if he takes with knowledge of the facts. (Ib.)

Courts—Court had jurisdiction of bank's suit to enforce lien on deposit in local branch bank under complaint alleging transfer of credit therein to third bank induced by fraud. (Jud. Code, § 57 [28 U. S. C. A. § 118]; 12 U. S. C. A. § 91.)

(U. S. C. C. A. 1928.) Where bank's complaint alleged that nonresident insolvent bank had issued drafts to plaintiff and instructed plaintiff to transfer part of credit created by the unpaid drafts to credit of a third bank in the Federal reserve bank, with fraudulent purpose known to the third bank, also a nonresident, in violation of Revised Statutes, section 5242 (12 U. S. C. A. § 91), the credit transferred by the plaintiff under the insolvent bank's instruction was personal property having its situs at the branch of the Federal reserve bank to which the transfer was made, and Federal court of local district had jurisdiction in suit to enforce lien on the deposit in the Federal reserve bank, under Judicial Code, section 57 (28 U. S. C. A. § 118). (Ib.)

Courts—Court had jurisdiction of suit by local bank against Kansas City Federal Reserve Bank and nonresident banks and receiver to enforce lien on local deposit. (Jud. Code, § 24 (16), and § 57 [28 U. S. C. A. § 41 (16), and § 118].)

(U. S. C. C. A. 1928.) Complaint by Nebraska bank against Federal Reserve Bank of Kansas City and Wyoming banks and Montana receiver, under Judicial Code, section 57 (28 U. S. C. A. § 118), to enforce lien on deposit in Omaha Branch of the Federal Reserve Bank, in favor of Wyoming bank, held to show diversity of citizenship and residence between plaintiff and all defendants who were necessary parties, bringing case within jurisdiction of Federal district court, under section 24, paragraph 16 (28 U. S. C. A. § 41, par. 16). (Ib.)

Courts—Suit to quiet title to mining claims held within equitable cognizance of Federal courts, irrespective of plaintiff's possession. (Rev. Codes Mont. 1921, § 9479.)

(U. S. C. C. A. 1928.) Suit to quiet title to mining claims brought under Revised Codes, Montana, 1921, section 9479, which permits such an action by plaintiff whether in or out of possession, is within equitable cognizance of Federal courts. (Maury et al. v. Jones, 25 Fed. Rep., 2d series, 412.)

Quieting title—Defendants, in suit to quiet title, had burden to disprove plaintiff's title, where record fair upon its face exhibited title in plaintiff. (Rev. Codes Mont. 1921, § 9479.)

(U. S. C. C. A. 1928.) In suit under Revised Codes, Montana, 1921, section 9479, to quiet title to certain mineral claims, burden was upon defendants to disprove plaintiff's title, where record fair upon its face showed chain of title running to plaintiff. (Ib.)

Quieting title—Evidence held insufficient to sustain burden of defendants claiming under sale of estate's property to disprove record title of plaintiff in suit to quiet title to mining claims. (Rev. Codes Mont. 1921, § 9479.)

(U. S. C. C. A. 1928.) In suit to quiet title to mining claims, under Revised Codes, Montana, 1921, section 9479, in which defendants claimed as purchasers under sale of property of estate, evidence of attempted transfer by plaintiff of mining property to father's estate was insufficient to sustain defendants' burden to disprove plaintiff's record title. (Ib.)

Trusts—Where trustee agreeing to convey trust property to estate of which she was executrix, on condition of coexecutor's joining, erroneously executed deed as executrix, and coexecutor failed to join, deed was ineffective.

(U. S. C. C. A. 1928.) Where trustee of certain mining property, who was also executrix of father's estate, agreed to transfer the trust property to the estate, provided her brother, who was the other personal representative, would join in the conveyance, deed, where executed by grantor as executrix of the estate, and not as trustee, and where it remained unexecuted by the other representative, was ineffective to convey title, since executrix should have had status of grantee rather than of grantor. (Ib.)

Trusts—Trustee's attempted conveyance without consideration of trust property to estate of which she was executrix held void where estate had no interest therein.

(U. S. C. C. A. 1928.) Deed of mining property, by person holding it under express trust, to father's estate of which trustee was executrix, if executed in her capacity as trustee, was nevertheless void for want of authority, where it was given without consideration, since trustee could not enlarge one trust by impoverishing the other, and had no more authority to donate the property to the estate than she would have to give it to a stranger; conveyance being executed at instance of creditors of estate of father, who had made gift of the property for benefit of members of his family. (Ib.)

Trusts—Trustee under two distinct trusts can not enlarge one by impoverishing the other.

(U. S. C. C. A. 1928.) Person in exercise of two distinct trusts can not enlarge one by impoverishing the other. (Ib.)

Trusts—Trustee held not barred by estoppel or laches from asserting title to property allegedly conveyed by her where deed itself showed want of consideration and improper execution. (Rev. Codes Mont. 1921, § 9479.)

(U. S. C. C. A. 1928.) Trustee executing deed of mining property to estate of which she was executrix, which on its face appeared to be void because given without consideration to her as trustee, and because improperly executed by her in her capacity as executrix, held not estopped or barred by laches from seeking to quiet title under Revised Codes, Montana, 1921, section 9479, as against purchasers of property from estate. (Ib.)

Vendor and purchaser—Purchasers are bound to take notice of form and recitals of deed under which vendor claims.

(U. S. C. C. A. 1928.) Purchasers are bound to take notice of form and recitals of instrument attempting to convey title to their vendor. (Ib.)

Executors and administrators—Judgment of probate court decreeing sale of estate's property held not res judicata of issue of title as against adverse claimants. (Rev. Codes Mont. 1921, § 9479.)

(U. S. C. C. A. 1928.) State court sitting in probate held without jurisdiction to determine questions of title between estate and persons claiming adversely, and order and judgment for sale of estate's property in probate court was therefore not res judicata of question of title in subsequent suit to quiet title under Revised Codes, Montana, 1921, section 9479. (Ib.)

Executors and administrators—Probate court may not determine questions of title between estate and adverse claimants.

(U. S. C. C. A. 1928.) Probate court has no jurisdiction to determine questions of title to real property between estate and persons claiming adversely. (Ib.)

Trusts—Evidence held to sustain verdict that money loaned belonged to ward's estate, not to bank to which mortgage was executed.

(U. S. C. C. A. 1928.) Evidence held to sustain verdict of jury finding that money borrowed by plaintiff guardian from bank on note and mortgage belonged to her ward's estate, and was lent to her as part of such estate, though mortgage was payable to bank as such, and not as guardian, and plaintiff was therefore entitled to have trust imposed on note in favor of her ward, as against motion of bank's receiver to set aside the verdict. (Williams v. Stone, 25 Fed. Rep., 2d series, 588.)

Action—Action to impress trust on note in possession of bank's receiver in favor of estate of plaintiff's ward is purely equitable.

(U. S. C. C. A. 1928.) Action having for its object to impress on note held by bank's receiver a trust in favor of the estate of plaintiff's ward is purely equitable, and should have been tried as a suit in equity, instead of as an action at law. (Ib.)

Appeal and error—Judgment in equitable action tried as action at law, and so treated by parties, will not be disturbed by reviewing court, where jury reached correct conclusion.

(U. S. C. C. A. 1928.) Where purely equitable action was tried as action at law, and was so treated on appeal by both parties, judgment therein will not be disturbed by reviewing court, where jury reached correct conclusion on the facts. (Ib.)

Trial—Weight of testimony and credibility of witnesses is for jury.

(U. S. C. C. A. 1928.) Weight of the testimony and credibility of witnesses is for the jury. (Ib.)

Wills—Charitable institutions, in existence at time will giving them trust estate after death of widow, took effect, received vested interest therein. (Code Ala. 1923, §§ 5671, 6911.)

(U. S. C. C. A. 1928.) Under Code, Alabama, 1923, sections 5671, 6911, charitable institutions which were in existence at time will devising residue of trust estate took effect, and being then capable of taking bequest on death of testator's widow, to whom income of trust estate was devised, received vested estate or interest therein. (First National Bank of Birmingham, Ala., v. Snead, Collector, 24 Fed. Rep., 2d series, 186.)

Trusts—Trustees must act in good faith in forming opinion as to matter with reference to which they act in trust capacity.

(U. S. C. C. A. 1928.) Trustees are obligated to act in good faith when forming an opinion as to a matter with reference to which they act in a trust capacity. (Ib.)

Trusts—Discretion vested in trustees to invade corpus of trust estate for support of testator's widow is subject to judicial control.

(U. S. C. C. A. 1928.) Where will provided that trustees, on determining net income from trust estate, was insufficient for proper support and comfort of testator's widow, might pay out of such trust estate any additional sum necessary, they could not arbitrarily invade the corpus thereof, and the exercise of discretion vested in them was subject to judicial revision and control. (Ib.)

Internal revenue—Trustees' power to invade corpus of trust estate did not preclude deduction for estate tax purposes of bequest of residue to charitable institutions. (Revenue act of 1921, § 403 [a] 3 [Comp. St. § 6336¾d].)

(U. S. C. C. A. 1928.) Where income from trust estate, bequeathed to widow, together with income from her separate estate, was more than sufficient for her maintenance, the fact that trustees were authorized to invade corpus of trust estate, if necessary, to provide for maintenance, does not preclude deduction under revenue act of 1921, section 403 [a] 3 (Comp. St. § 6336¾d), for estate tax purposes of bequest of residue to charitable institutions, since approximate value of bequest was ascertainable under such circumstances, and allowable as deduction. (Ib.)

Courts—Federal court has jurisdiction in equity of suit to recover trust fund.

(U. S. C. C. A. 1928.) In suit in which plaintiff seeks to recover trust fund, Federal district court has jurisdiction in equity. (St. Petersburg Advt. Co. et al. v. American Motorsign Co., 25 Fed. Rep., 2d series, 397.)

Courts—District court's decision on conflicting evidence that defendant breached contract sued on held conclusive on Circuit Court of Appeals.

(U. S. C. C. A. 1928.) In suit for breach of contract to buy advertising device manufactured by plaintiff, circuit court of appeals must accept decision of district court, based on conflicting evidence, that contract was breached by defendant. (Ib.)

Damages—Buyer's deposit of \$3,500 to be paid seller on buyer's breach of contract to buy five advertising devices per month for 10 months at \$235 each held liquidated damages, and not penalty.

(U. S. C. C. A. 1928.) Where defendant, in connection with contract to buy five advertising devices per month for 10 months at price of \$235 each, deposited in bank under another contract \$3,500 out of which bank was to remit payment on purchase of such devices, and which should be paid to plaintiff on defendant's breach of contract, such deposit held to be in nature of liquidated damages, and not penalty. (Ib.)

Bank holding fund to be paid seller on buyer's breach of contract and seller's notice of ability to perform has no obligation to pay until evidence of seller's ability to perform is presented.

(U. S. C. C. A. 1928.) Where buyer made deposit with bank which was to be paid to seller on buyer's breach and seller giving notice of being ready, able, and willing to comply with contract, bank had no obligation to pay until evidence was actually presented that seller was ready, able, and willing to perform, and was not liable for interest prior to such time. (Ib.)

Judgment—Federal court's decree will not be amended to add interest on judgment which may be collected on execution. (28 U. S. C. A. § 811.)

(U. S. C. C. A. 1928.) In action for breach of sale contract brought in Federal district court in Florida, plaintiff, having recovered judgment, is entitled to interest thereon at same rate that would apply to judgment in State courts under 28 U. S. C. A., section 811 (Comp. St. § 1605), but decree will not be amended to allow such interest, since it may be collected on execution. (Ib.)

Contracts—Court will respect intention of parties stipulating that rights and duties shall be determined according to laws of particular jurisdiction.

(U. S. D. C. 1928.) When parties to an instrument have stipulated that their rights and duties shall be determined according to the laws of a particular jurisdiction, their intention will be respected by the court. (Liberty National Bank & Trust Co. in New York v. New England Investors Shares (Inc.) et al., 25 Fed. Rep., 2d series, 493.)

Trusts—Validity of trust consisting of personalty is determinable by law of settlor's domicile.

(U. S. D. C. 1928.) Validity of trust consisting of personalty is to be determined according to law of domicile of settlor. (Ib.)

Perpetuities—Trust in personalty limited to period less than 21 years held not void under Massachusetts law as creating perpetuity or imposing restraint on alienation.

(U. S. D. C. 1928.) A trust consisting of personal property, limited by its terms to a period of years less than 21, held not void under Massachusetts law as creating a perpetuity or imposing a restraint on alienation. (Ib.)

Perpetuities—Trust authorizing settlor to sell underlying securities and holders of collateral trustee shares to exchange them for underlying securities did not violate rule against perpetuities. (Personal Property Law N. Y. § 11.)

(U. S. D. C. 1928.) Where a trust consisting of capital stock and underlying securities retained power in settlor to sell underlying securities for purpose of reinvestment, and authorized holders of collateral trustee's shares to surrender certificates and receive a unit of underlying securities in exchange therefor, the trust was not invalid, as violating rule against perpetuities, either under the law of Massachusetts or under personal property law, New York. (Consol. Laws, c. 41), section 11, since rule against perpetuities is directed against suspension of absolute ownership or power of alienation. (Ib.)

Trusts—Law prohibiting alienation of beneficiaries' interests held inapplicable to trust created for settlor's benefit and granting interest to holders of beneficial interest. (Personal Property Law N. Y. § 15.)

(U. S. D. C. 1928.) Personal property law, New York. (Consol. Laws, c. 41), section 15, relative to alienation of interest of beneficiary in trust, held inapplicable as to trust created for benefit of settlor and granting holders of beneficial interest an interest in trust fund as well as right to income; such section covering only cases where life tenant is entitled only to income, and has no further interest in trust fund. (Ib.)

WAREHOUSEMEN

Warehousemen—Bank held bona fide purchaser for value of warehouse receipts without notice of infirmity. (Uniform warehouse receipts act, §§ 41, 58.)

(U. S. D. C. 1928.) Bank loaning money to vendee on warehouse receipts and taking receipts as security, without knowledge that vendee had fraudulently procured delivery of goods by carrier without production of bill of lading, held, in view of uniform warehouse receipts act, sections 41, 58, as against carrier, a bona fide purchaser for value of warehouse receipts, without notice of infirmity. (*Southern Pacific Co. v. Bank of America*, 23 Fed. Rep., 2d series, 939.)

Property—Owner of merchandise can not be deprived of title except by consent or existence of facts estopping him from asserting title.

(U. S. D. C. 1928.) No owner of merchandise may be deprived of title thereto except by consent, or by existence of such facts as will create an estoppel against him to assert his title. (Ib.)

Sales—Neither thief nor trespasser can convey good title to merchandise.

(U. S. D. C. 1928.) A thief can convey no title to bona fide purchaser, nor can a trespasser or other tortious taker convey a good title. (Ib.)

Sales—One securing title to property by fraudulent representations may convey good title to bona fide purchaser.

(U. S. D. C. 1928.) One securing title to property by fraudulent representations may convey good title to a bona fide purchaser as the vendor is estopped to assert its rights. (Ib.)

Warehousemen—Bona fide purchaser for value of warehouse receipts held entitled to property as against carrier knowing that vendee had fraudulently procured delivery without bill of lading.

(U. S. D. C. 1928.) Bank, which was a bona fide purchaser for value from vendee of warehouse receipts without notice of infirmity, held entitled to property covered by receipts as against carrier, from whom vendee fraudulently obtained delivery of goods without production of bill of lading, where carrier took assignment of bill of lading and draft after knowledge of such fraud. (Ib.)

DECISIONS OF STATE COURTS

Of particular interest to banks are the following decisions of State courts for the year ended November 1, 1928. They include decisions in the following reporters:

- 138 Atl. 865 to 143 Atl. 216.
- 224 N. Y. S. 229 to 230 N. Y. S. 792.
- 158 N. E. 289 to 163 N. E. 88.
- 215 N. W. 593 to 221 N. W. 96.
- 259 Pac. 1025 to 270 Pac. 576.
- 114 So. 81 to 118 So. 176.
- 138 S. E. 689 to 144 S. E. 688.
- 298 S. W. 321 to 9 S. W. (2d) 304.

Additional decisions are taken from the New York Law Journal.

These decisions are arranged in accordance with the treatment of the subject with which they are connected in Paton's Digest.

Several references are made to legal periodicals containing comment on the cases selected.

The abbreviation "P. D." refers to Paton's Digest.

The decisions were furnished by Mr. Thomas B. Paton, general counsel of the American Bankers Association.

DECISIONS OF STATE COURTS OF PARTICULAR INTEREST TO BANKS FOR THE YEAR ENDED NOVEMBER 1, 1928

ACCEPTANCES—TRADE. P. D. 143-222

NEGOTIABILITY OF TRADE ACCEPTANCE. A provision in a trade acceptance that the title to the goods shall remain in the seller until the instrument is paid, renders it nonnegotiable. This is the minority rule. *Pierce, Butler & Pierce Mfg. Corp. v. Daniel Russell Boiler Works (Inc.)*, 159 N. E. (Mass.) 625. P. D. 180.

ALTERED AND RAISED PAPER. P. D. 298-402

DETACHMENT OF NOTE FROM INSTRUMENT OF WHICH IT IS A PART. Note, on the same piece of paper with an order separated by a perforated line along which was the notation that the note should not be detached by the payee, is void in the hands of a bona fide purchaser, if detached, where under the circumstances no action could be maintained by the original payee against the makers. According to the court there is a split of authority upon the question presented. *Stevens v. Wheeler*, 3 S. W. (2d) (Tex. Civ. App.) 122. P. D. 398.3.

BANKS AND BANKING. P. D. 465-605

DISCOUNT OF PAPER BY NONBANKING CORPORATION AS UNAUTHORIZED BANKING UNDER THE BANKING LAW OF NEW YORK. Paper thus discounted is void so that the corporation discounting it can not recover upon it. The discounting of paper renders the offending corporation subject to a penalty under section 140 of the New York banking law. *Meserole Securities Co. (Inc.) v. Cosman*. Justice Mullan, *New York Law Journal*, January 12, 1928. P. D. 493.2.

ORGANIZATION OF BANK. Necessity of approval of State banking department. Constitutionality of State statute requiring such approval. Nature of hearing. *Weer v. Page*, 141 Atl. (Md.) 518. P. D. 493.3.

INVESTMENT BY STATE BANKS. "Gold note" constituting a bond. *Security State Bank v. Bone*, 260 Pac. (Kan.) 639. P. D. 547.

GUARANTY. POWER OF BANK TO GUARANTEE OBLIGATION OF THIRD PARTY. Guaranty to owner of bill of lading draft held in substance "a direct contract to purchase a negotiable security with collateral attached," and thus within the power of the bank. (Would such decision extend to unsecured drafts, notes, etc.?) *Monark Metal & Supply Co. v. General Metal & Refining Co.*, 218 N. W. (Wis.) 179. P. D. 556.

CERTIFICATION OF BOND AS ONE OF SERIES DESCRIBED IN TRUST AGREEMENT. LIABILITY OF CERTIFYING BANK.

Suggestion by court that "in the interest of protecting the public it might be desirable if financial institutions would not lend their names to the certification of bonds except for concerns, the financial standing of which is thoroughly determined, and the honesty of whose officials is plainly demonstrated." *The New York Law Journal*, page 1602, July 5, 1928, *Doyle v. Chatham & Phenix National Bank of City of New York*. P. D. 558.1.

BANK'S LIABILITY FOR LIBEL AND SLANDER. Statement by former employer to subsequent employer that former employee was guilty of embezzlement. Privileged nature of communication to subsequent employer. *Draper v. Hellman Commercial Trust & Savings Bank*, 263 Pac. (Cal. Sup.) 240. P. D. 574.

BANKS—NATIONAL. P. D. 606-757

BANKS AND BANKING. CONSOLIDATION AND MERGER. LIABILITY OF BANK RECEIVING ASSETS FOR CLAIMS AGAINST THE MERGED BANK. The purchasing bank "should be held, even if there is no contract to that effect, to have assumed the liability of paying depositors." *Huggins v. Commercial & Savings Bank*, 140 S. E. (S. C.) 177. P. D. 621.

CONSOLIDATION OF TRUST COMPANY WITH NATIONAL BANK.

Effect on trusts. (See *American Bankers Association Journal* for August, 1928, p. 97.) *Petition of Worcester County National Bank of Worcester*. In re *Parsons' Estate*, 161 N. E. (Mass.) 797. P. D. 621.

BANK STOCK AND STOCKHOLDERS. P. D. 831-916

LIEN ON BANK STOCK BY STATE BANK. Where a stockholder of a State bank is indebted to the bank and dies, the bank having a lien on the stock under the State law, if the State bank is converted into a national bank after the death of the debtor, the national bank will be entitled to the lien on the stock to secure the indebtedness to it which it took over from the State bank. (*Apple v. American National Bank of Ardmore*, 267 Pac. (Okla.) 836.)

BANKRUPTCY AND INSOLVENCY. P. D. 917-953

PREFERENTIAL PAYMENT. An indorser on a note is not discharged from liability by reason of payment of the note where such payment is required to be returned as a preferential transfer by virtue of the bankruptcy act. *Horner v. First National Bank of St. Mary's of Lenardtown, Md.*, 141 S. E. (Va.) 767. (Case comment in Pa. L. R. 6/28, p. 994.) P. D. 929.4.

NECESSITY FOR TRACING TRUST FUNDS ON INSOLVENCY OF NATIONAL BANK. Adopting the Federal rule it was held that on the insolvency of a national bank, "it is not sufficient to trace the trust property to the general assets of the estate and to show that it increased the value of such general assets." The writer of the majority opinion withheld commitment as to trust funds not imperatively ruled by Federal law. *Central National Bank v. First National Bank*, 219 N. W. (Neb.) 894.

Reversal of former holding in 216 N. W. 302, which in turn reversed former holding in 213 N. W. 745; separate concurring opinion on first hearing. 214 N. W. 75. P. D. 948.3.

BUILDING AND LOAN ASSOCIATIONS. P. D. 1023.5

A building and loan association receiving deposits as a savings bank. *Rossi v. Hammons, Superintendent of Banks*, 268 Pac. (Ariz.) 181. P. D. 1023.5.

CERTIFICATE OF DEPOSIT. P. D. 1024-1096

Money represented by certificate of deposit does not constitute a deposit. (Questionable decision.) *Blessing v. First National Bank of Silver Creek*, 230 N. Y. S. 446. P. D. 1024.7.

Issuance of nonnegotiable certificate of deposit as a crime. *State Bank v. Central Mercantile Bank of New York*, 228 N. Y. S. (App. Div.) 49. P. D. 1043.6.

CHECKS. P. D. 1097-1394

CHECKS WITHOUT FUNDS. Constitutionality of criminal statute relating to checks without funds which omits the element of fraud but includes knowledge that the maker or drawer had not sufficient funds or credit. *State v. Yarboro*, 140 S. E. (N. C.) 216. P. D. 1274.

Duty to examine and return statements and to give notice to bank. Failure as acquiescence in correctness of account. When mistake may be shown. *Huggins v. Commercial & Savings Bank*, 140 S. E. (S. C.) 177. P. D. 1287.

FIDUCIARY CHECKS. An instrument executed by a corporate officer payable to himself as an individual is not "regular upon its face" as that term is used in subdivision 1 of section 52 of the negotiable instruments act, and consequently a purchaser can not be a "holder in due course." (Compare § 6 of the uniform fiduciaries act.) *Gilman v. F. O. Bailey Carriage Co. (Inc.)*, 141 Atl. (Me.) 321. P. D. 1307, § 6.

CORPORATE CHECK. Certificate under seal reciting a resolution authorizing the bank to honor instruments drawn by corporate officers to their own order as protection to bank against liability. Protection to bank chargeable with notice that bank officers are converting the proceeds of checks. *Susquehanna Line (Inc.) v. Auditors*, 229 N. Y. S. 181. P. D. 1338.

WRONGFUL DISHONOR. Distinction between trader and nontrader repudiated with respect to rules as to damages. *Woody v. National Bank of Rocky Mount*, 140 S. E. (N. C.) 150. P. D. 1384.

COLLECTION. P. D. 1417-1626

PAR COLLECTION OF CHECKS BY MEANS OF FEDERAL RESERVE SYSTEM. The court thoroughly discusses the applicable principles and finds that there was no coercion by the Federal Reserve Bank of Minneapolis compelling the plaintiff nonmember bank to agree to remit without exchange charge. *First State Bank of Hugo v. Federal Reserve Bank of Minneapolis*, 219 N. W. (Minn.) 908. P. D. 1429.5.

PAR COLLECTION. State statute permitting a drawee bank to deduct exchange charge. Where national bank received checks upon a State bank in same town in North Carolina and presented them over the counter. Holding that drawee bank not entitled to exchange charge. Injunction against making this charge and returning the check after dishonor. (Questionable decision in that under § 189 of the negotiable instruments act, the drawee of a check owes no duty to the holder with respect to payment.) *First National Bank of Roxboro (Inc.) v. People's Bank*, 140 S. E. (N. C.) 705. (Case comment in *N. C. Law Rev.*, 4/28, p. 325.) P. D. 1436.

COLLECTION AGREEMENT. A depository bank sent through the clearings a check belonging to its depositor. It received a clearance draft for the balance due it which was dishonored. The original check was marked paid and surrendered to the drawer. The court held that there was no authority to charge the depositor's account with the proportionate share of the draft. (This decision raises the question whether a collection agreement applies where a clearance draft is taken in the absence of a specific agreement in relation thereto. In the absence of such a specific agreement does the bank taking the clearance draft do so at its own risk?) *Virtue v. Danbury State Bank*, 218 N. W. (Iowa) 58. (Case comment in *Iowa Law Rev.*, 6/28, p. 472.) P. D. 1446.

- COLLECTION AGREEMENT.** Where shall agreement be printed? Collection agreement on deposit slip as conclusive evidence of binding agreement. Judicial statement as to justice of collection agreement placing the burden of loss upon the depositor. *Ryan v. Columbia National Bank*, 140 S. E. (S. C.) 593. P. D. 1446.
- COLLECTION AGREEMENT.** Collection agreement between banks authorizing second bank to "accept either cash or draft in payment." Practice of second bank to give credit to third bank as drawee which was to remit each Wednesday and Saturday; failure of third bank on Monday after receipt of check. Liability of second bank to first bank under collection agreement. *Stone v. Wachovia Bank & Trust Co.*, 143 S. E. (S. C.) 27. P. D. 1446.
- COLLECTION AGREEMENT.** "A collecting bank, since it is under no obligation to undertake a collection may impose any contractual condition that it sees fit with respect to the manner and means by which a collection which it does undertake shall be made." *State v. Bismarck Bank*, 220 N. W. (N. D.) 636. P. D. 1446.
- COLLECTION AGREEMENT. DUTY OF COLLECTING BANK.** The syllabus by the court is in part as follows: "Parties delivering items to banks for immediate credit, cash, or collection may contract with the bank as to the terms and conditions under which the bank may handle such matters, and all parties to such agreement are bound by the terms thereof; subject, however, to the well-recognized principle of law, as applied in this case, that the bank could not contract against its own negligence. If a collecting bank is in possession of facts indicating the depressed financial condition of a debtor bank, it is delinquent in its duty, if it neglects to inform an interested customer of such vital condition, and fails to take vigorous measures, under the circumstances, to secure payment of a check on such debtor placed with it for collection by such customer." *Bennett v. American National Bank*, 264 Pac. (Okl.) 912. P. D. 1446.
- COLLECTION AGREEMENT.** A collection agreement was prominently posted in the lobby of the bank, nevertheless the court held that a depositor was not bound thereby in the absence of an express agreement unless the collection agreement came to his knowledge under such circumstances that his assent might be implied. *Virtue v. Danbury State Bank*, 218 N. W. (Iowa) 58. (Case comment in *Iowa Law Rev.*, 6/28, p. 472.) P. D. 1446.
- COLLECTION AGREEMENT.** An agreement that the collecting bank may forward direct is valid. *State v. Bismarck Bank*, 220 N. W. (N. D.) 636. P. D. 1446.
- DANGER IN USE OF AGREEMENT PROVIDING THAT DEPOSITORY BANK SHALL BE COLLECTION AGENT.** Draft deposited under collection agreement providing for relation of agency. Permitting depositor to withdraw as constituting depository bank holder in due course. *Bank of California, National Ass'n v. Young*, 260 Pac. (Ore.) 227. *O'Hara v. Texas National Bank of Fort Worth*, 299 S. W. (Tex. Civ. App.) 649. P. D. 1461.

ACCEPTANCE BY COLLECTING BANK OF DRAFT INSTEAD OF CASH. Sanction by custom. *Chicago, M. & St. P. Ry. Co. v. Federal Reserve Bank of San Francisco*, 260 Pac. (Utah) 263. "To refuse to take judicial notice of that custom would be as absurd as the reputed habit of the ostrich to thrust its head into the sand." *Ryer Grain Co. v. American Security Bank*, 264 Pac. (Wash.) 1000, 1002. P. D. 1554.

PRIORITY OF CLAIM WHERE DRAWEE BANK CHARGES A CHECK TO THE ACCOUNT OF THE DEPOSITOR AND SENDS A REMITTANCE DRAFT. (The *Kansas City Flour Mills* case, 256 Pac. (Okla.) 43, upon which the decision is based does not support it, for in that case there was an express direction that the funds were not to be intermingled.) *Thomas v. Mothershead*, 261 Pac. (Okla.) 363. P. D. 1592.

INSOLVENT NATIONAL BANK. JURISDICTION OF STATE AND FEDERAL COURTS; EFFECT OF NONJOINER OF RECEIVER AS PARTY. APPLICATION OF STATE OR FEDERAL RULE. DISTINCTION BETWEEN "PREFERENCE" AND "TRUST FUND." Cases of the utmost importance discussing questions suggested by the above catch lines are:

Poweshiek County v. Merchants' National Bank of Grinnell, 220 N. W. (Iowa) 63. (Admirable discussion of difference between "preference" and "trust fund," clarifies a point hitherto obscure. Most valuable contribution to law on this subject.)

Central National Bank of Lincoln v. First National Bank of Gering, 219 N. W. (Neb.) 894. (Reversing former opinion in 216 N. W. 302, which reversed former opinion in 213 N. W. 745.)

Vermont Loan & Trust Co. v. First National Bank of Cheyenne, 260 Pac. (Wyo.) 534.

Federal decision. *Moulton v. National Farmers Bank of Owatonna, Minn.*, 27 Fed. (2d) 403. (Full report of this decision on page 161 ante.)

Federal decision. *Dickson v. First National Bank of Buffalo, Okla.*, 26 Fed. (2d) 411. P. D. 1606.5. (Full report of this decision on page 164 ante.)

DRAFT DEPOSITED FOR COLLECTION WITHOUT STATEMENT THEREON TO THAT EFFECT. Transfer of superior title to correspondent bank. *Bank of California, National Ass'n v. Young*, 260 Pac. (Or.) 227. (Case comment in *Bankers Magazine* 3/28, p. 369.) P. D. 1614.

DEPOSITS. P. D. 1772-1992

DEPOSIT OF PUBLIC FUNDS. Power of depositary State bank to pledge assets to secure. Recovery of collateral by receiver of insolvent bank. Applicability of defense of ultra vires where transaction fully executed. *Farmers & Merchants State Bank of Ogilvie v. Consolidated School Dist. No. 3, Kanabec County*, 219 N. W. (Minn.) 163. Case comment in *Dak. Law Rev.*, 6/28, p. 259. *French v. School District No. 20 of Scott County*, 7 S. W. (2d) (Mo. Sup.) 415. P. D. 1804.

PAYMENT OF JOINT ACCOUNT TO SURVIVOR. Express agreement making depositors joint tenants. *Mardis v. Steen*, 141 Atl. (Pa.) 629. P. D. 1832.

“A bank account in the name of husband and wife, in the absence of evidence to the contrary, creates a survivorship in the wife, whether or not there has been a delivery of the bank book. The intention of the husband, when so depositing his money, is presumed to be to benefit the wife to the extent of conferring the right of survivorship upon her and to leave him with the *control and the right of disposition* thereof during his life.”

The above principle applies where an account is not in substantially the form designated by the statute which makes an account in two names the property of the depositors as joint tenants. *Brumer v. Brumer*, 228 N. Y. S. (App. Div.) 63. P. D. 1866.

DEPOSITS. ACCOUNT STATED. The rule as to account stated does not apply to statement of account rendered by a bank to its depositor. The reason given is that a bank is not merely a debtor of its depositor but also is a paying agent; the depositor having the right to demand repayment at any time. *Huggins v. Commercial & Savings Bank*, 140 S. E. (S. C.) 177. P. D. 1950.

FORGED PAPER. P. D. 2012-2363

The general rule that a drawee bank can not recover money paid on a forged check is subject to an exception where the bank from which recovery is sought has merely given an unwithdrawn credit on a bank account. Such bank is not a holder in due course; it has not parted with value. *American Surety Co. of New York v. Industrial Sav. Bank*, 219 N. W. (Mich.) 689. P. D. 2044.7.

A depositor sued a drawee bank claiming that the indorsements on its checks were forged. The bank was permitted to bring in the indorsers as parties under section 193 of the New York Civil Practice Act, on the ground that the indorsers would be liable over to it and in order that the liability of the bank to the drawer of the checks might be made res adjudicata for the bank against the indorsers. *National Surety Co. v. Nassau National Bank* decided by Justice Tierney and published in the New York Law Journal of March 1, 1928. P. D. 2168.6.

HOLDER IN DUE COURSE. P. D. 2436-2486

Instrument purchased on date of maturity as overdue paper. *Spring v. Major*, 260 Pac. (Okla.) 763. P. D. 2442.3.

INDORSER AND INDORSEMENT. P. D. 2525-2834

Oral agreement that indorsement of one note shall be considered indorsement of another upheld. (Holding is inconsistent with usual understanding that an indorsement must be in writing. See Negotiable Instruments Act § 31 providing that “the indorsement must be written on the instrument itself or upon a paper attached thereto.” This section was not cited.) *Hubb Diggs Co. v. Fort Worth State Bank*, 298 S. W. (Tex. Sup.) 419. P. D. 2552.

INDUSTRIAL LOAN DEPARTMENTS. P. D. 2834.7

INDUSTRIAL LOAN DEPARTMENTS OF NATIONAL BANKS. Right to charge same interest rate as small loan corporations in excess of ordinary rate. *Universal Loan Corporation v. Board of Review of City of Des Moines*, 219 N. W. (Iowa) 536. *Welfare Loan Society of Des Moines v. City of Des Moines*, 219 N. W. (Iowa) 534. P. D. 2871.6.

INSURANCE. P. D. 2835-2871

The phrase "statutory larceny" in a banker's insurance policy has been held to include the withdrawal of funds credited by reason of a forged check. Withdrawal had been permitted on the assumption that the forged check had been paid. *Trade Bank of New York v. United States Fidelity & Guaranty Co.*, 229 N. Y. S. 93. (Reversed by court of appeals, October 23, 1928, "on the ground that within the meaning of the policy the plaintiff's loss was indirectly effected by means of forgery." 5 *New York Appellate Courts Digest* 21.) P. D. 2856.1.

INTEREST AND USURY. P. D. 2872-3001

An usurious note is void in the hands of a holder in due course. (Conflict as to this.) *Yonock v. Emery*, 4 S. W. (2d) (Tex. Civ. App.) 293. P. D. 2992.

LOST AND STOLEN PAPER. P. D. 3037-3193

Blank American Express travelers' checks were stolen from the selling agent and sold to a bank after the blanks were filled. The court held that the drawee express company was not liable to the purchasing bank since the blanks when stolen constituted "merely waste paper." There could be no holder in due course of such paper. There could not be even "the holder of a negotiable instrument at all." There was no negligence on the part of the express company or of its selling agent in connection with the theft of the blanks. (The dissenting opinion proceeded primarily on the public policy of extending protection to negotiable instruments. The purchasing bank was an innocent purchaser for value. Under the majority opinion it is difficult to see how a bank in purchasing a traveler's check can protect itself against stolen blanks.) *American Express Co., v. City Nat. Bank of Galveston*, 7 S. W. (2d) (Tex. Civ. App.) 886. P. D. 3148.

MORTGAGES—REAL ESTATE. P. D. 3194-3280

Holder in due course of mortgage note takes free from defenses in suit on note, but is subject to defenses when enforcing the mortgage. (Conflict of authority on this.) *First National Bank of Goodwin, S. D., v. Marshall State Bank*, 216 N. W. (Minn.) 231. P. D. 3212.

Sale of mortgaged land with assumption of mortgage debt. Release of maker of negotiable note by extension of time to purchaser of mortgaged land. *Peter v. Finzer*, 217 N. W. (Neb.) 612. Case comment in *Minn. Law Rev.* 5/28, p. 668. *Neb. Law Bull.* 5/28, p. 417; *Mich. Law Rev.* 6/28, p. 929. P. D. 3220.

NEGOTIABLE INSTRUMENTS GENERALLY. P. D. 3373.4

Extension of statutory principles of Negotiable Instruments Act to non-negotiable instruments. (Concurring opinion of Justice Evans; one of the most illuminating judicial statements of the year. *First Nat. Bank of Ft. Dodge v. McCartan*, 220 N. W. (Iowa) 364. P. D. 3373.4, 1/2.

NOTES. P. D. 3433-3718

Tendency of courts to hold instruments negotiable where they can be reasonably so held. *Williamson v. Craig*, 215 N. W. (Iowa) 664. P. D. 3434.3.

NOTES AND ACCEPTANCES PAYABLE AT BANK. P. D. 3719-3746

The failure of a bank at which a note is made payable excuses the holder of the note from making presentment there and he is not required to make presentment elsewhere. *Calkins v. Vaughan*, 114 So. (Ala. Sup.) 570. P. D. 3744.3.

Contra: *Wood v. Roe*, 218 N. W. (Iowa) 51, where the court said: "The fact that the bank specified as the place of payment is insolvent and in the hands of a receiver is no excuse for nonpresentment." The court further stated that a waiver of presentment at the bank at which the note was made payable did not waive presentment to the maker of the note.

PLEDGE AND COLLATERAL. P. D. 3810-3937

The pledgee may enforce a pledge made by a third person after the statute of limitations has run against the debt for which the pledge has been made. *Weems v. Carter*, U. S. District Court, Va., U. S. Daily, p. 234, March 28, 1928. P. D. 3815.2.

Where a collateral note is void as between the original parties, a holder can collect only such amount as is uncollectible on the original indebtedness. *Kincaid v. Lee County State Bank*, 4 S. W. (2d) (Tex. Civ. App.) 310. P. D. 3873.9.

Pledge to secure general indebtedness of debtor—Strict construction against pledgee bank—Liabilities existing at time of pledge. *St. Lucie County Bank & Trust Co. v. Aylin*, 114 So. (Fla.) 438. (Case comment in *Ala. Law Jl.* 5/28—p. 285.) P. D. 3891.

PRESENTMENT, PROTEST AND NOTICE. P. D. 3938-4173

NECESSITY OF PROTEST OR NOTICE IN ORDER TO HOLD INDORSERS OR DRAWER. TEXAS STATUTE. In 1848 a Texas statute was enacted providing that in lieu of protest or notice, the liability of an indorser or drawer could be fixed by bringing suit on a bill of

exchange or promissory note within a fixed time. This statute was held in *First National Bank v. Lee County Cotton Oil Co.*, 274 S. W. 127, to have been repealed by the negotiable instruments act enacted in 1919. This statute was incorporated as a part of the 1925 Revised Civil Statutes as article 566. Does this reenactment provide a substitute for protest and notice in order to hold an indorser or drawer liable? The court expressly refused to decide this question in *Hall v. First State Bank*, 4 S. W. (2d) (Texas Civ. App.) 253. P. D. 3940.

Presentment of a check for certification is insufficient presentment; refusal to certify is not such dishonor as authorizes suit against the drawer. *Wachtel v. Rosen*, 228 N. Y. S. 476. P. D. 3982.9.

SAFE DEPOSIT AND SAFEKEEPING. P. D. 4187-4314

AN AGREEMENT GIVING A SURVIVING JOINT LESSEE OF A SAFE-DEPOSIT BOX ACCESS IS NOT CONTRARY TO PUBLIC POLICY. The survivor removed assets belonging to the decedent. It was held that the bank was not liable to the administrator of the decedent where no duty rested upon it under the terms of the contract to protect the contents of the box from the survivor. *Kirwan's Administrator v. Citizens' Union Nat. Bank*, 299 S. W. (Ky. App.) 1104. P. D. 4312.

SET-OFF. P. D. 4315-4461

North Dakota statute requiring depositor's consent. In North Dakota where statute prohibits set-off by depository bank without depositor's consent, it can not in suit against depositor make itself garnishee. *First International Bank of Minot v. Brehmer* (First International Bank of Minot, Garnishee). 215 N. W. (N. D.) 918. (Case comment in *Mich. Law Rev.* 2/28-p. 575.) P. D. 4319.

A provision authorizing a bank to set-off against a time note a deposit at any time the bank feels itself insecure, renders the note non-negotiable. The court noted that the bank might appropriate the deposit of the maker of the note and subsequently transfer the note as an existing obligation for the full amount. "Then through no fault of the maker a note which had been paid would be left where it might, under certain circumstances, creep into circulation. In case the note were transferred, if the instrument is negotiable, the holder in due course could force payment a second time." *First State Bank of Cheyenne v. Barton*, 263 Pac. (Okl.) 142. (Case comment in *Pa. Law Rev.* 5/28, p. 866.) P. D. 4332.2.

Set-off by bank without actual notice of trust character of deposit but with knowledge of circumstances putting it on inquiry. Livestock check. *First National Bank in Oklahoma City v. Duncan*, 260 Pac. (Okla.) 491. P. D. 4359.

Knowledge that the payee of a note is insolvent does not preclude the indorsee being a holder in due course. Where the payee is a bank, the depositor can not set off his deposit against the note as against a transferee with knowledge of the bank's insolvency. Such insolvency involving the right of set-off is not an "infirmity."

Orr *v.* Barnett, 216 N. W. (S. D.) 347. (Case comment in Mich. Law Rev. 5/28, p. 806.) P. D. 4454.7.

STOPPING PAYMENT. P. D. 4462-4558

Validity of agreement releasing bank from liability for nonobedience to stop payment order. Levine *v.* Bank of United States, 229 N. Y. S. 108. P. D. 4463.

TAXATION—STATE. P. D. 4617-4714

PENNSYLVANIA TAX ON BANK STOCK. Omission of alternative method of paying tax of 10 mills on the par value. Time when such amendatory act becomes effective. Commonwealth *v.* Central National Bank, 143 Atl. (Pa.) 105. P. D. 4617.

INVALIDITY OF TAX ON STATE BANK STOCK WHERE SUCH TAX INVALID AS TO NATIONAL-BANK STOCK BECAUSE OF DISCRIMINATION IN FAVOR OF "MONEYED CAPITAL." Since "the shares of national banks can not be taxed at a greater rate than is assessed on other moneyed capital in the hands of individual citizens, coming into direct competition with such banks, it follows that the shares of State banks in South Dakota can not be taxed at a greater rate than is assessed upon other moneyed capital coming into competition with the business of such banks."

In support of the above are cited: State Bank of Omaha *v.* Endres, 109 Neb. 753, 192 N. W. 322; Munn *v.* Des Moines National Bank (C. C. A.) 18 Fed. (2d) 269. Paraphrasing the principle, discrimination in taxation against a national bank renders the tax illegal as to it. State banks are in the same tax class as national banks; consequently, if the tax is invalid as to a national bank, it is invalid as to a State bank. Commercial State Bank of Wagner *v.* Wilson, County Treasurer, 220 N. W. (S. D.) 152. P. D. 4623.

In determining whether a tax upon the capital stock of a Nebraska State bank was invalid the court referred to the earlier decision of State Bank *v.* Endres, 109 Neb. 753, 192 N. W. 322, where "we held that, if national banks were to be excluded from the operation of section 5887, State banks would also have to be excluded, because otherwise the taxes levied thereunder would lack the uniformity as to class required by section 1, article 8, of the constitution of Nebraska. That case was cited with approval in Central Nat. Bank *v.* Sutherland, 113 Neb. 126, 202 N. W. 428." State *v.* Ord. State Bank, 220 N. W. (Neb.) 265. P. D. 4623.

Taxable value of bank shares. Deduction of accrued bank taxes and accrued interest on deposits though not yet payable on day of assessment of such shares. State *v.* Gehner, 5 S. W. (2d) (Mo. Sup.) 40. P. D. 4641.

Deduction of value of real estate in assessing bank stock. Assessment of real estate situated outside of the city where bank located. Merchants' & Farmers' Bank *v.* City of Kosciusko, 116 So. (Miss.) 88. P. D. 4654.

- National bank stock may be taxed at a higher rate than the property of a small loan corporation. *Welfare Loan Soc. of Des Moines v. City of Des Moines*, 219 N. W. (Iowa) 534. *Universal Loan Corporation v. Board of Review of City of Des Moines*, 219 N. W. (Iowa) 536. P. D. 4664.
- The taxation of the stock of a South Dakota State bank is invalid if the "shares of its capital stock are taxed at a greater rate than other moneyed capital, substantial in amount, coming into direct competition with its business in its locality." In 1926 the stock was taxed at the general personal property rate of 50.27 mills while moneys and credits were taxed at 4 mills. *Commercial State Bank of Wagner v. Wilson*, County Treasurer, 220 N. W. (S. D.) 152. P. D. 4664.
- Under the 1925 amendment of the Nebraska law stock in banks and loan and trust or investment companies is assessed as intangible property at 70 per cent of the rate of taxing tangible property. Other intangibles are taxed at 2½ mills on the dollar except that corporate stock other than as above stated is taxed at 5 mills. In the case before the court the 70 per cent rate resulted in a tax on bank stock of 29.2 mills; consequently the 1925 statute was held unconstitutional. The bank involved was a State and not a national bank. *State v. Ord State Bank*, 220 N. W. (Neb.) 265. P. D. 4664.
- State taxation of national banks. Discrimination against national-bank stock. Provision of State constitution requiring that all property be taxed according to its value. Assessment of national-bank stock at 90 per cent of cash value and other property at 75 per cent. Statement that this violates amendment 14 of the Federal Constitution. *Boonville National Bank v. Schlottz-hauer*, 298 S. W. (Mo. Sup.) 732. P. D. 4664.
- Adoption by Florida Supreme Court of rule established by United States Supreme Court that a tax against stock of a national bank is invalid where "the assessors habitually and intentionally, or by some rule prescribed by themselves, or by some one whom they are bound to obey, assessed the shares of the national banks higher in proportion to their actual value than other moneyed capital generally." According to the pleadings in the Florida case competing moneyed capital was omitted from taxation. *Roberts v. American National Bank of Pensacola*, 115 So. (Fla.) 261. P. D. 4664.
- Method of taxation of bank stock. Changing assessment from bank to stockholder. *Ludeman v. Cerro Gordo County*, 216 N. W. (Iowa) 712. P. D. 4674.
- Assessment of bank stock to bank and payment by bank. Refund. Bank or stockholder entitled to refund. *Richmond Trust Co. v. Christian*, 142 S. E. (Va.) 528. P. D. 4675.5.
- Tax on shares of bank which fails. Collection from assets of bank. Assessment of shares to bank or to stockholders. *People v. Toluca State Bank*, 159 N. E. (Ill.) 240. P. D. 4678.
- Tax on shares of bank which fails. Lien on real estate of bank. Priority as between taxes and claims generally against State bank. *Andrew v. Munn*, 218 N. W. (Iowa) 526. P. D. 4678.

Taxes on shares of bank which fails. Payment of taxes from State guaranty fund. Whether tax is in substance against bank or against stockholder. *Farmers' State Bank of Belden v. Nelson*, 218 N. W. (Neb.) 393. P. D. 4678.

Public securities issued by a State, its subdivisions or boards, and owned by a nonresident may be subjected to inheritance tax levied by that State. *In re Taylor's Estate*, 221 N. W. (Minn.) 64. P. D. 4702.

Public securities, such as Government bonds, are intangible choses in action not having an exclusive tax situs where physically present but are subject to tax by State where owner domiciled. *Blodgett v. Silberman*, 48 U. S. Sup. Ct. 410. (Commented on in *Bulletin National Tax Association*, May, 1928; *Columbia Law Review*, June, 1928, page 827; and *Harvard Law Review*, June, 1928, page 1066.) P. D. 4702.

DEFINITIONS OF LEGAL AND BANKING TERMS. P. D. APPENDIX TO VOLUME 1, PAGES 1-44

Deposit and loan distinguished. *Farmers' & Merchants' State Bank of Ogilvie v. Consolidated School Dist. No. 3, Kanabec County*, 219 N. W. (Minn.) 163. Case comment in *Dak. Law Rev.* 6/28, page 259. P. D. Appendix to volume 1, page 14.

TABLE NO. 1.—*Comptrollers and Deputy Comptrollers of the Currency, dates of appointment and resignation, and States whence appointed*

Nc.	Name	Date of appointment	Date of resignation	State
COMPTROLLERS OF THE CURRENCY				
1	McCulloch, Hugh	May 9, 1863	Mar. 8, 1865	Indiana.
2	Clarke, Freeman	Mar. 21, 1865	July 24, 1866	New York.
3	Hulburd, Hiland R.	Feb. 1, 1867	Apr. 3, 1872	Ohio.
4	Knox, John Jay	Apr. 25, 1872	Apr. 30, 1884	Minnesota.
5	Cannon, Henry W.	May 12, 1884	Mar. 1, 1886	Do.
6	Trenholm, William L.	Apr. 20, 1886	Apr. 30, 1889	South Carolina.
7	Lacey, Edward S.	May 1, 1889	June 30, 1892	Michigan.
8	Hepburn, A. Barton	Aug. 2, 1892	Apr. 25, 1893	New York.
9	Eckles, James H.	Apr. 26, 1893	Dec. 31, 1897	Illinois.
10	Dawes, Charles G.	Jan. 1, 1898	Sept. 30, 1901	Do.
11	Ridgely, William Barret	Oct. 1, 1901	Mar. 28, 1908	Do.
12	Murray, Lawrence O.	Apr. 28, 1908	Apr. 27, 1913 ¹	New York.
13	Williams, John Skelton	Feb. 2, 1914	Mar. 2, 1921	Virginia.
14	Crissinger, D. R.	Mar. 17, 1921	Apr. 30, 1923	Ohio.
15	Dawes, Henry M.	May 1, 1923	Dec. 17, 1924	Illinois.
16	McIntosh, Joseph W.	Dec. 20, 1924	Nov. 20, 1928	Do.
17	Pole, J. W.	Nov. 21, 1928	-----	Ohio.
DEPUTY COMPTROLLERS OF THE CURRENCY				
1	Howard, Samuel T.	May 9, 1863	Aug. 1, 1865	New York.
2	Hulburd, Hiland R.	Aug. 1, 1865	Jan. 31, 1867	Ohio.
3	Knox, John Jay	Mar. 12, 1867	Apr. 24, 1872	Minnesota.
4	Langworthy, John S.	Aug. 8, 1872	Jan. 3, 1886	New York.
5	Snyder, V. P.	Jan. 5, 1886	Jan. 3, 1887	Do.
6	Abrahams, J. D.	Jan. 27, 1887	May 25, 1890	Virginia.
7	Nixon, R. M.	Aug. 11, 1890	Mar. 16, 1893	Indiana.
8	Tucker, Oliver P.	Apr. 7, 1893	Mar. 11, 1896	Kentucky.
9	Coffin, George M.	Mar. 12, 1896	Aug. 31, 1898	South Carolina.
10	Murray, Lawrence O.	Sept. 1, 1898	June 27, 1899	New York.
11	Kane, Thomas P.	June 29, 1899	Mar. 2, 1923 ²	District of Columbia.
12	Fowler, Willis J.	July 1, 1908	Feb. 14, 1927	Indiana.
13	McIntosh, Joseph W.	May 21, 1923	Dec. 19, 1924	Illinois.
14	Collins, Charles W.	July 1, 1923	June 30, 1927	Do.
15	Stearns, E. W.	Jan. 6, 1925	Nov. 30, 1928	Virginia.
16	Await, F. G.	July 1, 1927	-----	Maryland.
17	Gough, E. H.	July 6, 1927	-----	Indiana.
18	Proctor, John L.	Dec. 1, 1928	-----	Washington.

¹ Term expired.

² Died Mar. 2, 1923.

TABLE NO. 2.—Names and compensation of officers and clerks in the office of the Comptroller of the Currency, October 31, 1928

Name	Designation	Salary
Quinn, Edmund F	Administrative officer	\$4,800
Herdon, John G	Senior administrative assistant	3,500
Yeatman, John P	do	3,500
Avery, Antoinette M	do	3,200
Kane, William A	do	3,200
Gross, Clyde E	Administrative assistant	3,100
Burton, Russell O	Junior administrative assistant	3,100
Schreiner, Edmund E	do	3,100
Davenport, William S	do	2,800
Thompson, George	do	2,700
Fuller, Jane L	do	2,700
Frye, Ruby M	do	2,600
Reese, William H	do	2,600
Marble, George R	do	2,600
Wilson, Gordon K	do	2,600
Offutt, William F	Principal clerk	2,500
Bock, Carl	do	2,500
Johnston, Edna E	do	2,500
Sithens, Charles H	do	2,400
Pennock, Caroline L	Senior clerk	2,400
Ellis, Harrie B	do	2,400
Tucker, Samuel M	Principal clerk	2,300
Hanlon, Margaret T	Senior clerk	2,200
Poltney, William W	do	2,200
Herdon, John W	Senior clerk-stenographer	2,200
Lewis, John O	Senior clerk	2,200
O'Mara, Vera L	do	2,200
Verrill, Harry M	Senior clerk-stenographer	2,200
Wheelan, Marjorie B	do	2,200
Wilcox, Ephriam S	Clerk	2,100
Murphy, Maud V	Senior clerk	2,100
Lovelly, Laura F	Head operator, office devices	2,100
Tylor, Gertrude I	Senior clerk-stenographer	2,100
Basinger, Walter S	do	2,000
Allred, Nell H	Clerk	1,920
Bentley, Thomas B	do	1,920
Reed, S. E	do	1,920
Moyer, Alta T	Clerk-stenographer	1,920
Fumpher, Carrie B	do	1,920
Trumbull, Annette M	do	1,920
Wright, Nellie K	do	1,920
Jones, Margaret E	Clerk	1,920
Friedrichs, Minna K	Assistant clerk	1,920
Hunt, Hermon	do	1,920
Jump, Mollie C	do	1,920
O'Brien, May F	Senior operator, office devices	1,920
Trussell, Olga M	Clerk	1,860
Andrews, Ettie F	do	1,800
Hilleary, Rua	do	1,800
Harris, John E	do	1,800
Clagett, Dorothy L	Senior clerk-stenographer	1,800
Baldwin, Wallace N	Junior clerk	1,740
Burlingame, Della J	do	1,740
Hewson, Ella	do	1,740
Lowell, Harriet P	do	1,740
Jorgenson, John A	do	1,740
Haley, John R	do	1,740
Murphy, Clara M	do	1,740
Kelly, George	do	1,740
Smith, Helen M	Assistant clerk	1,740
Deal, Jessie F	do	1,740
Heizer, Helen V	do	1,740
Heizer, Nannie B	do	1,740
Nolan, Lida A	do	1,740
Schiller, Ernestine H	do	1,740
Young, Grace E	do	1,740
Munnerlyn, Joseph A	do	1,740
Crocker, Henry A. D	do	1,740
Nichols, Sada C	do	1,740
Mortimer, Mary H	Assistant clerk-stenographer	1,740
Ogden, Nellie M	do	1,740
Beall, Clara M	Head typist	1,740
Buckley, Regina C	Senior operator, office devices	1,740
Erickson, Bertha V	do	1,740
Walker, Johanna S	do	1,740
Jamieson, William G	do	1,740
Wigginton, Norval P	Senior stenographer	1,740
Barry, Gertrude I	Assistant clerk	1,680
Brumbaugh, Della L	do	1,680
Chisholm, Elizabeth	do	1,680
Colburn, Nellie A	do	1,680
Vernon, Josephine G	do	1,680
Hopkins, Edna I	do	1,680

TABLE No. 2.—Names and compensation of officers and clerks in the office of the Comptroller of the Currency, October 31, 1923—Continued

Name	Designation	Salary
McCrone, Clara O'B.	Assistant clerk	\$1, 680
McKinney, Elva L.	do	1, 680
Quackenbush, Dorothy S.	do	1, 680
Magruder, Edith P.	do	1, 680
Bales, Anna S.	do	1, 680
Dailey, William	do	1, 680
Weeks, Katherine	do	1, 680
Minogue, B. Pearl	Senior stenographer	1, 680
Dodge, Victor H.	Assistant clerk-stenographer	1, 680
Horsey, Olga S.	do	1, 680
Israel, Frank T.	Assistant clerk	1, 620
Davidson, Julia	do	1, 620
Tschiffely, Lacey B. R.	do	1, 620
Haymon, N. Mabel	do	1, 620
Haygood, Ethel	Assistant clerk-stenographer	1, 620
Sazama, Alice R.	do	1, 620
Stafford, Catherine M.	do	1, 620
Dyson, Aline	Senior stenographer	1, 620
Easterday, William A.	Junior mechanic	1, 620
Elmore, Annie L.	Junior clerk	1, 560
Glenn, Frances W. M.	do	1, 560
Mueller, Pauline	do	1, 560
Taylor, Mathilda S.	do	1, 560
Wood, Kathleen	do	1, 560
Chiles, Charles R.	Underclerk	1, 560
O'Donnell, Josephine A.	Junior clerk	1, 560
Keim, Charles C.	do	1, 560
Kellam, Margaret M.	do	1, 560
Harleston, Catherine	do	1, 560
Smith, Clara E.	do	1, 560
Smith, Charles A.	do	1, 560
Watts, Metta F.	do	1, 560
Frock, Anna C.	do	1, 560
Mallet, Katherine H.	Junior operator, office devices	1, 560
Wilson, Mildred C.	do	1, 560
Chamberlain, Robert J.	do	1, 560
Kemether, Eva C.	do	1, 560
Parsons, Edith N.	Senior typist	1, 560
Marks, Grace	Underclerk	1, 500
Cook, George M.	do	1, 500
Dillard, John	do	1, 500
Canavan, Josephine	Junior clerk	1, 500
Dillon, Minnie L.	do	1, 500
Brown, Edith L.	do	1, 500
White, Grace M.	do	1, 500
Hueter, Marion R.	Junior operator, office devices	1, 500
Wolfe, Alice M.	do	1, 500
Braxton, Henry	Messenger	1, 500
Curtin, Anna E.	Underclerk	1, 440
Croson, Maud B.	Junior clerk	1, 440
Ridgeway, Rose C.	Senior typist	1, 440
Whiteman, Edgar	Messenger	1, 440
Hatter, Madeline B.	Underclerk	1, 380
Dowden, Eleanor C.	do	1, 380
DuRant, Anna K.	do	1, 380
Dutrow, Mary H.	do	1, 380
Duvall, Grace N.	do	1, 380
Mennel, Theresa	do	1, 380
Pennock, Emily E.	do	1, 380
Reese, Aline	do	1, 380
Roberts, Victoria	do	1, 380
Sheward, Adelaide H.	do	1, 380
Miller, Bellum	do	1, 380
Settle, May C. W.	do	1, 380
Simms, Harry E.	do	1, 380
Cover, Thomas A.	Messenger	1, 380
Jones, George S.	do	1, 380
Taylor, John H.	do	1, 380
Carroll, John I.	do	1, 380
Mims, Alvin F.	do	1, 380
Holland, Thomas	do	1, 380
Blount, Joseph T.	do	1, 380
Mann, Harry C.	Underclerk	1, 320
Haley, Mary C.	do	1, 260
Mundie, James F.	Messenger	1, 260
Hill, Edgar W.	do	1, 260
Thompson, Frank	Junior laborer	1, 260
Poles, James	do	1, 260
Barrett, Lester J.	Messenger	1, 200
Berkley, Guy H.	do	1, 200
Moss, Benjamin F.	Minor mechanic	1, 200
Cooper, Mary B.	Minor domestic attendant	540
Taylor, Mary F.	do	540

TABLE No. 3.—Number of national banks organized since February 25, 1863, number passed out of the system, and number in existence October 31, 1928

Under act of Feb. 25, 1863.....	456
Under act of June 3, 1864.....	8, 142
Under gold currency act of July 12, 1870.....	10
Under act of Mar. 14, 1900.....	4, 641
Total number of national banks organized.....	13, 249
Number reported in voluntary liquidation.....	3, 952
Number passed into liquidation upon expiration of corporate existence.....	208
Number consolidated under act of Nov. 7, 1918.....	218
Number placed in charge of receivers ¹	1, 164
Total number passed out of the system.....	5, 542
Number now in operation.....	7, 707

TABLE No. 4.—Authorized capital stock of national banks on the first day of each month from January 1, 1924, to November 1, 1928, United States bonds on deposit to secure circulation, circulation secured by bonds on deposit, the amount of lawful money on deposit to redeem circulation, and national-bank notes outstanding, including notes of national gold banks

Date	Number of banks	Authorized capital stock	United States bonds on deposit to secure circulation	Circulation secured by United States bonds	Lawful money on deposit to redeem circulation	Total national-bank notes outstanding
1924						
January.....	8, 234	\$1, 338, 513, 715	\$746, 577, 780	\$740, 521, 752	\$31, 045, 227	\$771, 566, 979
February.....	8, 219	1, 336, 133, 715	747, 256, 230	742, 670, 537	30, 126, 232	772, 796, 769
March.....	8, 188	1, 339, 378, 715	748, 875, 180	743, 454, 758	30, 964, 444	774, 419, 202
April.....	8, 164	1, 341, 776, 215	749, 974, 180	745, 171, 676	31, 162, 366	776, 334, 942
May.....	8, 153	1, 342, 071, 215	750, 676, 680	745, 795, 653	31, 611, 339	777, 406, 992
June.....	8, 137	1, 340, 916, 215	750, 113, 430	745, 029, 518	32, 460, 609	777, 490, 127
July.....	8, 125	1, 340, 141, 215	750, 858, 930	744, 953, 710	33, 058, 069	778, 011, 779
August.....	8, 117	1, 342, 096, 215	746, 611, 649	740, 549, 740	36, 537, 849	777, 087, 589
September.....	8, 109	1, 341, 636, 215	742, 462, 360	737, 141, 058	40, 052, 136	777, 193, 194
October.....	8, 108	1, 342, 006, 215	741, 239, 890	736, 557, 660	39, 269, 184	775, 826, 844
November.....	8, 098	1, 335, 766, 215	739, 842, 890	735, 602, 435	38, 679, 189	774, 281, 624
December.....	8, 092	1, 334, 891, 215	737, 635, 790	733, 995, 581	40, 152, 976	774, 148, 557
1925						
January.....	8, 090	1, 339, 093, 715	731, 613, 630	727, 175, 641	44, 871, 176	772, 046, 817
February.....	8, 078	1, 342, 563, 715	725, 171, 780	722, 092, 263	47, 748, 139	769, 840, 402
March.....	8, 068	1, 356, 043, 715	666, 943, 330	663, 324, 911	100, 532, 366	763, 857, 277
April.....	8, 066	1, 359, 768, 715	665, 608, 330	661, 613, 281	93, 597, 406	755, 210, 687
May.....	8, 084	1, 369, 553, 715	666, 010, 330	661, 397, 558	86, 028, 261	747, 425, 819
June.....	8, 103	1, 372, 738, 715	665, 502, 880	661, 293, 895	78, 275, 574	739, 589, 469
July.....	8, 112	1, 376, 973, 715	665, 061, 330	660, 501, 393	72, 667, 681	733, 366, 074
August.....	8, 117	1, 377, 358, 715	665, 227, 130	660, 341, 413	66, 214, 271	726, 555, 684
September.....	8, 115	1, 379, 623, 715	665, 810, 130	662, 186, 083	61, 474, 914	723, 662, 937
October.....	8, 120	1, 381, 963, 215	665, 542, 630	661, 380, 320	56, 543, 569	717, 923, 880
November.....	8, 118	1, 381, 978, 215	666, 185, 130	662, 538, 483	51, 264, 261	713, 802, 744
December.....	8, 114	1, 380, 743, 215	666, 087, 630	662, 622, 888	48, 127, 556	710, 750, 444
1926						
January.....	8, 092	1, 385, 648, 215	666, 273, 130	658, 362, 223	46, 194, 204	704, 556, 427
February.....	8, 077	1, 392, 178, 205	665, 363, 590	661, 298, 333	45, 050, 979	706, 349, 312
March.....	8, 070	1, 397, 304, 455	665, 235, 640	661, 244, 347	45, 059, 372	706, 303, 719
April.....	8, 059	1, 400, 003, 655	665, 568, 140	661, 016, 740	44, 211, 319	705, 227, 789
May.....	8, 054	1, 418, 643, 655	665, 686, 140	661, 664, 478	42, 519, 201	704, 183, 679
June.....	8, 043	1, 420, 271, 155	665, 465, 140	660, 677, 175	42, 697, 987	703, 375, 102
July.....	8, 038	1, 420, 087, 405	665, 616, 360	660, 986, 560	41, 682, 684	702, 669, 244
August.....	8, 031	1, 422, 654, 905	665, 941, 890	661, 434, 195	40, 714, 770	702, 148, 974
September.....	8, 025	1, 422, 749, 905	665, 889, 940	659, 760, 467	39, 768, 777	699, 529, 244
October.....	8, 018	1, 421, 369, 905	665, 830, 440	660, 555, 797	39, 178, 467	699, 734, 264
November.....	8, 008	1, 422, 132, 405	665, 492, 880	661, 742, 830	38, 971, 702	700, 714, 532
December.....	7, 985	1, 413, 850, 405	666, 278, 180	662, 764, 613	37, 927, 974	700, 692, 587
1927						
January.....	7, 972	1, 417, 160, 465	666, 211, 440	661, 046, 465	36, 721, 464	697, 767, 929
February.....	7, 950	1, 421, 452, 905	664, 503, 940	657, 364, 790	37, 856, 759	695, 221, 549
March.....	7, 927	1, 445, 067, 905	666, 138, 640	660, 366, 240	36, 825, 184	697, 191, 424
April.....	7, 894	1, 474, 432, 905	665, 641, 990	661, 673, 603	38, 251, 364	699, 924, 967
May.....	7, 863	1, 470, 085, 905	665, 724, 930	662, 238, 833	39, 074, 404	701, 313, 237
June.....	7, 845	1, 474, 053, 905	667, 095, 680	663, 156, 720	42, 777, 217	705, 933, 937
July.....	7, 844	1, 481, 279, 615	666, 991, 130	661, 288, 545	42, 857, 722	704, 146, 267
August.....	7, 842	1, 485, 989, 615	667, 156, 290	661, 550, 768	42, 967, 269	704, 518, 037
September.....	7, 831	1, 486, 712, 615	667, 143, 790	663, 747, 178	41, 052, 614	704, 799, 792
October.....	7, 833	1, 500, 437, 615	666, 985, 790	662, 742, 930	40, 537, 019	703, 279, 614
November.....	7, 832	1, 502, 697, 615	666, 873, 290	663, 167, 030	39, 825, 664	702, 992, 692
December.....	7, 833	1, 521, 797, 615	666, 830, 210	663, 340, 675	39, 060, 424	702, 401, 099

¹ Exclusive of those restored to solvency.

TABLE No. 4.—Authorized capital stock of national banks on the first day of each month from January 1, 1924, to November 1, 1928, United States bonds on deposit to secure circulation, circulation secured by bonds on deposit, the amount of lawful money on deposit to redeem circulation, and national-bank notes outstanding, including notes of national gold banks—Continued

Date	Number of banks	Authorized capital stock	United State bonds on deposit to secure circulation	Circulation secured by United States bonds	Lawful money on deposit to redeem circulation	Total national-bank notes outstanding
1928						
January.....	7, 821	\$1, 537, 432, 615	\$667, 127, 710	\$662, 380, 082	\$38, 623, 507	\$701, 003, 589
February.....	7, 810	1, 541, 562, 615	666, 230, 710	659, 332, 017	38, 407, 517	697, 739, 534
March.....	7, 793	1, 542, 207, 615	667, 011, 210	661, 481, 322	38, 250, 372	699, 731, 694
April.....	7, 783	1, 564, 712, 615	666, 866, 710	662, 412, 992	36, 802, 227	699, 215, 210
May.....	7, 761	1, 585, 632, 615	666, 196, 460	661, 127, 660	38, 814, 509	699, 942, 169
June.....	7, 748	1, 585, 547, 615	667, 491, 900	661, 522, 450	39, 757, 992	701, 280, 442
July.....	7, 745	1, 598, 007, 615	665, 658, 650	658, 732, 988	40, 887, 664	699, 620, 652
August.....	7, 723	1, 610, 676, 615	666, 643, 200	658, 463, 423	38, 926, 224	697, 389, 647
September.....	7, 717	1, 614, 656, 615	666, 732, 700	660, 518, 182	38, 299, 802	698, 817, 984
October.....	7, 716	1, 620, 279, 115	667, 318, 040	660, 463, 912	37, 688, 747	698, 152, 659
November.....	7, 707	1, 619, 589, 115	667, 168, 440	662, 705, 675	37, 446, 779	700, 152, 454

NOTE.—Notes redeemed but not assorted not included in circulation outstanding.

TABLE No. 5.—National banks reported in liquidation from November 1, 1927, to October 31, 1928, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital

Name and location of bank	Date of liquidation	Capital
The Iowa National Bank of Davenport, Iowa (4022), absorbed by American Commercial & Savings Bank of Davenport.....	1927 Oct. 31	\$150, 000
The Totowa National Bank of Paterson, N. J. (12167), absorbed by Hamilton Trust Co. of Paterson.....	Nov. 1	200, 000
The First National Bank of Bricelyn, Minn. (6478), absorbed by State Bank of Bricelyn.....	Oct. 25	25, 000
The First National Bank in Hayward, Calif. (12306), absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.....	Nov. 1	50, 000
The First National Bank of Rock Springs, Wyo. (3920), succeeded by First Security Bank of Rock Springs.....	Nov. 7	100, 000
The Citizens National Bank of Bellevue, Pa. (8761), succeeded by Citizens Trust Co. of Bellevue.....	Dec. 1	100, 000
The Union National Bank of Philadelphia, Pa. (563), absorbed by Union Bank & Trust Co. of Philadelphia.....	Dec. 3	1, 000, 000
The Como National Bank, Como, Tex. (12681).....	Oct. 25	25, 000
The First National Bank of Raymond, Mont. (11078).....	Dec. 1	25, 000
The Farmers National Bank of Buda, Tex. (12241), absorbed by Austin National Bank, Austin, Tex.....	Nov. 15	30, 000
The Farmers National Bank of Thornton, Tex. (12713).....	Dec. 7	25, 000
The First National Bank of Comanche, Tex. (3561), absorbed by First State Bank, Comanche.....	do	100, 000
National Bank of Commerce of Tampa, Fla. (12842), absorbed by Citizens Bank & Trust Co. of Tampa.....	Dec. 1	200, 000
The City National Bank of Rockwood, Tenn. (12264), absorbed by the Rockwood National Bank, Rockwood.....	Nov. 29	50, 000
The Rice National Bank, Rice, Minn. (11710), absorbed by the First National Bank of Rice.....	1926 Jan. 19	25, 000
The First National Bank of Hollister, Calif. (9378), absorbed by Security Bank & Trust Co., Bakersfield, Calif.....	1927 Dec. 8	100, 000
The Kiowa National Bank in Snyder, Okla. (12218), absorbed by the First National Bank of Snyder.....	Dec. 10	25, 000
First National Bank of Kirklín, Ind. (9115), succeeded by First State Bank, Kirklín.....	Dec. 16	50, 000
The Farmers National Bank of Blossom, Tex. (12843), absorbed by the Blossom National Bank.....	Dec. 21	30, 000
The Farmers National Bank of Union, Endicott, N. Y. (9276), succeeded by Union Trust Co. of Endicott.....	1928 Jan. 2	50, 000
The Old Town National Bank of Baltimore, Md. (5984), absorbed by the Drovers & Mechanics National Bank of Baltimore.....	1927 Oct. 31	800, 000
The Peoples National Bank of Sidney, N. Y. (8513), absorbed by the Sidney National Bank, Sidney.....	Dec. 31	50, 000

TABLE No. 5.—National banks reported in liquidation from November 1, 1927, to October 31, 1928, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued

Name and location of bank	Date of liquidation	Capital
The First National Bank of Arcadia, Okla. (10612), succeeded by Bank of Commerce of Arcadia	1927 Dec. 27	\$25,000
The City National Bank of Holyoke, Mass. (2430), absorbed by Hadley Falls Trust Co., Holyoke	Dec. 31	500,000
The National Bank of Commerce in Chicago, Ill. (8842), absorbed by Chicago Trust Co.	do	800,000
The Farmers National Bank of Grapevine, Tex. (8318), absorbed by the Tarrant County National Bank of Grapevine	Dec. 28	100,000
The Farmers National Bank of Beggs, Okla. (10482)	Dec. 30	50,000
The First National Bank of Aurora, Minn. (11345) absorbed by First National Bank in Two Harbors, Minn.	1928 Jan. 9	25,000
The Witt National Bank, Witt, Ill. (10264), succeeded by the National Bank of Witt	Jan. 11	50,000
The First National Bank of Witt, Ill. (7538), succeeded by the National Bank of Witt	Jan. 10	50,000
The First National Bank of Findlay, Ill. (6861), succeeded by First State Bank of Findlay	1927 Dec. 31	25,000
The National Bank of Commerce in Philadelphia, Pa. (11482), absorbed by Bankers Trust Co. of Philadelphia	Dec. 1	500,000
The Merchants National Bank of Scobey, Mont. (11098), absorbed by the First National Bank of Scobey	Dec. 31	25,000
The First National Bank of Fort Lauderdale, Fla. (12020), absorbed by Fort Lauderdale Bank & Trust Co., Fort Lauderdale	1928 Jan. 10	100,000
The First National Bank of Parco, Wyo. (12558), absorbed by Parco State Bank, Parco	1927 Dec. 31	25,000
The Hamilton National Bank of New York, ¹ N. Y. (12300), absorbed by Interstate Trust Co., New York	1928 Jan. 16	1,500,000
The Bayonne National Bank, Bayonne, N. J. (12367), absorbed by Bayonne Trust Co., Bayonne	Feb. 1	200,000
The First National Bank of Olanta, S. C. (10748), absorbed by Farmers Bank, Olanta	Jan. 31	50,000
The First National Bank of Fowler, Calif. (7390), absorbed by Security Bank & Trust Co., Bakersfield, Calif.	Jan. 10	50,000
The Citizens National Bank of Alameda, Calif. (10150), absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.	1927 Dec. 29	100,000
The Charter National Bank of Media, Pa. (3666), absorbed by Media Title & Trust Co. of Media	1928 Jan. 31	50,000
The First National Bank of Suisun, Calif. (10149), absorbed by Security Bank & Trust Co., Bakersfield, Calif.	1927 Dec. 9	100,000
The National Bank of Idaho at Pocatello, Idaho (11721), succeeded by First Security Bank of Pocatello	1928 Feb. 11	200,000
The Corrigan National Bank, Corrigan, Tex. (12247), absorbed by the Citizens State Bank of Corrigan	Jan. 25	25,000
The First National Bank of Bertram, Tex. (11519), absorbed by Farmers State Bank, Bertram	Feb. 15	25,000
The Hibbing National Bank, Hibbing, Minn. (12568), absorbed by the First National Bank of Hibbing	Feb. 14	100,000
The Newport National Bank, Newport, Del. (997), succeeded by Newport Trust Co., Newport	Feb. 7	75,000
The Commercial National Bank of Upland, Calif. (9570), absorbed by Security Bank & Trust Co. of Bakersfield, Calif.	1927 Dec. 12	50,000
The Central National Bank of Pasadena, Calif. (11926), absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.	1928 Feb. 9	100,000
The First National Bank of Ripon, Calif. (11918), absorbed by Security Bank & Trust Co., Bakersfield, Calif.	Feb. 23	25,000
The First National Bank of Santa Maria, Calif. (7480), absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Feb. 21	100,000
The First National Bank of Selma, Calif. (5395), absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Feb. 28	100,000
The Haskell National Bank, Haskell, Okla. (10160), absorbed by the First National Bank of Haskell	Jan. 31	25,000
The Harrisburg National Bank, Harrisburg, Oreg. (11885), absorbed by Junction City State Bank, Junction City, Oreg.	Mar. 6	50,000
The First National Bank of Carthage, Ohio, P. O. Cincinnati, Ohio (8488), absorbed by Cosmopolitan Bank & Trust Co. of Cincinnati	1927 Oct. 15	25,000

¹ With 4 branches in New York City.

TABLE NO. 5.—National banks reported in liquidation from November 1, 1927, to October 31, 1928, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued

Name and location of bank	Date of liquidation	Capital
The American National Bank of Frankfort, Ind. (6217), absorbed by the First National Bank of Frankfort	1928 Mar. 15	\$100,000
The Farmers National Bank of Oskaloosa, Iowa (8076), absorbed by the Oskaloosa National Bank, Oskaloosa	Feb. 21	100,000
The Bronx National Bank of the City of New York, ² N. Y. (8926), succeeded by Bronx Borough Bank	Mar. 20	300,000
First National Bank of Moultrie, Ga. (7565), absorbed by Moultrie National Bank, Moultrie	Mar. 1	100,000
The First National Bank of Gibsland, La. (10049), absorbed by the First National Bank in Gibsland	Mar. 3	50,000
First National Bank in Shelton, Nebr. (13176)	Mar. 7	25,000
The First National Bank of Paragould, Ark. (6846), succeeded by the New First National Bank of Paragould	Mar. 20	50,000
The First National Bank of Bangor, Me. (112), absorbed by Merrill Trust Co., Bangor	Feb. 28	400,000
The Liberty National Bank of Covington, Ky. (1847), absorbed by Peoples Savings Bank & Trust Co., Covington, which changed its title to the Peoples-Liberty Bank & Trust Co.	Mar. 31	350,000
The Burt National Bank, Burt, Iowa (5703), absorbed by the First National Bank of Burt	1927 Sept. 5	40,000
The Midland National Bank of Washington C. H., Ohio (4763), absorbed by Commercial Bank of Morris Sharp & Co., Washington C. H., which changed its title to the Ohio State Bank	1928 Mar. 31	100,000
The First National Bank of Smithfield, Ohio (501), succeeded by First National Bank at Smithfield	Mar. 13	100,000
The Saco National Bank, Saco, Me. (1535), absorbed by the York National Bank of Saco	Mar. 29	100,000
The Third National Bank of Walla Walla, Wash. (9068), succeeded by Union Bank & Trust Co., Walla Walla	Mar. 17	100,000
The First National Bank of Chagrin Falls, Ohio (11252), absorbed by Chagrin Falls Banking Co., Chagrin Falls	Feb. 11	50,000
The First National Bank of San Joaquin, Calif. (11484), absorbed by the First National Bank of Tranquillity, Calif.	Mar. 27	25,000
The First National Bank of Lawler, Iowa (10599), absorbed by State Savings Bank, Lawler	Apr. 7	50,000
The Stockmens National Bank of Casper, Wyo. (7083), absorbed by the Casper National Bank, Casper	Feb. 11	50,000
The First National Bank of Mount Washington, Cincinnati, Ohio (9761), absorbed by Cosmopolitan Bank & Trust Co., Cincinnati	Mar. 28	25,000
The First National Bank of Yuba City, Calif. (10299), absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Apr. 3	50,000
The First National Bank of Claremore, Okla. (4987), succeeded by Bank of Commerce, Claremore	Mar. 30	50,000
The First National Bank of Cuba City, Wis. (5632), absorbed by Cuba City State Bank	Apr. 17	25,000
The First National Bank of Grant County at Canyon City, Oreg. (6491), absorbed by Grant County Bank, of John Day, Oreg.	Apr. 4	40,000
The First National Bank of St. Helena, Calif. (3757), absorbed by Security Bank & Trust Co. of Bakersfield, Calif.	Feb. 9	50,000
The First National Bank of Red Bluff, Calif. (10114) absorbed by Security Bank & Trust Co. of Bakersfield, Calif.	Mar. 22	150,000
The Lodi National Bank, Lodi, Calif. (11126), absorbed by Security Bank & Trust Co. of Bakersfield, Calif.	Mar. 29	400,000
The Stapleton National Bank, Stapleton, New York, N. Y. (6562), absorbed by Corn Exchange Bank, New York, N. Y.	Apr. 30	200,000
The First National Bank of La Habra, Calif. (11827), absorbed by Security Bank & Trust Co. of Bakersfield, Calif.	Mar. 8	50,000
The First National Bank of Weatherford, Okla. (5352), absorbed by First State Bank of Weatherford	Apr. 12	25,000
The Citizens National Bank of Valliant, Okla. (11459), absorbed by Farmers State Guaranty Bank of Valliant	Apr. 7	25,000
The Citizens National Bank of Dublin, Tex. (5836), absorbed by the Farmers National Bank of Dublin	May 1	50,000
The First National Bank of Arcata, Calif. (10372), absorbed by Security Bank & Trust Co. of Bakersfield, Calif.	Apr. 3	50,000
City National Bank in Lincoln, Nebr. (13017), absorbed by the First National Bank of Lincoln	May 3	300,000
The Union National Bank of Knoxville, Tenn. (10401), absorbed by Holston-Union National Bank of Knoxville	Mar. 31	500,000
The First National Bank of Yreka, Calif. (10731), absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Apr. 24	50,000
The Waynesboro National Bank, Waynesboro, Va. (9261), absorbed by the Citizens Bank of Waynesboro, which changed its title to the Citizens-Waynesboro Bank & Trust Co.	May 14	50,000
First National Bank in Columbus, Ohio (4443), absorbed by the Citizens Trust & Savings Bank, Columbus	May 15	500,000

² With 2 branches in New York City.

TABLE No. 5.—National banks reported in liquidation from November 1, 1927, to October 31, 1928, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued

Name and location of bank	Date of liquidation	Capital
The Farmers National Bank of Ellendale, N. Dak. (9521), absorbed by the First National Bank of Ellendale	1928 May 15	\$25,000
The Noble County National Bank of Caldwell, Ohio (2102), succeeded by the Noble County National Bank in Caldwell	Apr. 10	60,000
The First National Bank in Santa Monica, Calif. (6945), absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Apr. 3	100,000
The First National Bank of Tulare, Calif. (8626), absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.	May 16	100,000
American Exchange National Bank of Commerce in Pittsburg, Kans. (8418), absorbed by the National Bank of Pittsburg	Feb. 20	200,000
The Metacomet National Bank of Fall River, Mass. (924), absorbed by B. M. C. Durfee Trust Co., Fall River	May 28	500,000
The Massasoit-Pocasset National Bank of Fall River, Mass. (6821), absorbed by B. M. C. Durfee Trust Co., Fall River	do.	650,000
The National Bank of Kinsley, Kans. (5810), absorbed by Kinsley Bank, Kinsley	May 17	25,000
The Citizens National Bank of Anderson, S. C. (9104), absorbed by South Carolina Savings Bank of Charleston, S. C.	Apr. 19	225,000
United Capitol National Bank & Trust Co. of New York, ³ N. Y. (12406), absorbed by Manufacturers Trust Co., New York	June 5	5,000,000
The Sheridan National Bank, Sheridan, Wyo. (8275), succeeded by Sheridan Trust & Savings Bank	Mar. 10	75,000
The Tug River National Bank of Jaeger, W. Va. (12372), absorbed by the First National Bank of Jaeger	Jan. 23	50,000
The Farmers and Merchants National Bank of Celina, Tex. (12783), absorbed by First State Bank, Celina	May 8	25,000
The First National Bank of Fayette, Iowa (9592), absorbed by State Bank of Fayette	June 8	25,000
The First National Bank of Temple, Tex. (3227), succeeded by the First National Bank in Temple	June 25	100,000
The First National Bank of Blairsville, Pa. (867), absorbed by Blairsville Savings & Trust Co., Blairsville	June 30	150,000
The Steelton National Bank, Steelton, Pa. (3599), absorbed by Steelton Trust Co., Steelton	do.	150,000
The Farmers National Bank of La Follette, Tenn. (12484), absorbed by the First National Bank of La Follette	do.	50,000
The First National Bank of Connellsville, Pa. (2329), absorbed by the Citizens National Bank of Connellsville	June 22	200,000
The Wolfe City National Bank, Wolfe City, Tex. (3984), succeeded by the Wolfe City National Bank in Wolfe City	do.	100,000
The First National Bank of Glen Rose, Tex. (5795), succeeded by the First National Bank in Glen Rose	June 26	25,000
The First National Bank of Lakefield, Minn. (6537), succeeded by First National Bank in Lakefield	do.	36,000
The Union National Bank of Richmond, Ind. (3413), absorbed by the Second National Bank of Richmond	July 2	150,000
The Farmers National Bank of Edon, Ohio (11851), absorbed by Edon State Banking Co., Edon	Apr. 26	25,000
The First National Bank of Parkville, Mo. (12815), absorbed by Farmers Exchange Bank of Parkville	June 16	25,000
The National Bank of Monticello, Ind. (12952), absorbed by White County Loan, Trust & Savings Co. of Monticello	July 1	40,000
The First National Bank of New Vienna, Ohio (10947), absorbed by the New Vienna Bank, New Vienna	May 15	25,000
First National Bank in Valley City, N. Dak. (12817), absorbed by the Security National Bank of Valley City, which changed its title to The First and Security National Bank of Valley City	July 15	100,000
The First National Bank of West Union, Ohio (9487), succeeded by the National Bank of Adams County of West Union	June 19	50,000
The National Exchange Bank of Greenville, R. I. (1498), succeeded by Greenville Trust Co., Greenville	July 20	150,000
The First National Bank of Pocatello, Idaho (4023), absorbed by First Security Bank of Pocatello	July 7	50,000
The Second National Bank of Griffin, Ga. (11597), absorbed by Griffin Banking Co., Griffin	July 17	100,000
The First National Bank of Palo Alto, Calif. (7069), absorbed by Bank of Italy National Trust & Savings Association, San Francisco, Calif.	June 12	100,000
The First National Bank of Long Prairie, Minn. (6208), absorbed by The Peoples National Bank of Long Prairie	July 24	25,000
The First National Bank of Monette, Ark. (11116), succeeded by Citizens State Bank of Monette	1927 Jan. 12	50,000
The Citizens National Bank of Latrobe, Pa. (3910), absorbed by the Latrobe Trust Co.	1928 July 31	50,000
The Union National Bank of Johnstown, Pa. (7465), absorbed by the First National Bank of Johnstown	do.	200,000

³ With 8 branches in New York City.

TABLE No. 5.—National banks reported in liquidation from November 1, 1927, to October 31, 1928, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued

Name and location of bank	Date of liquidation	Capital
The Arizona National Bank of Tucson, Ariz. (4440), absorbed by the Consolidated National Bank of Tucson.	1928 Aug. 4	\$100,000
The First National Bank of Shoshone, Idaho (6577), succeeded by the First Security Bank of Shoshone.	June 28	40,000
The First National Bank of Gooding, Idaho (9371), succeeded by First Security Bank of Gooding.	June 26	40,000
The American National Bank of Wagoner, Okla. (12363), succeeded by the American Bank of Wagoner.	1927 Dec. 15	50,000
The American National Bank of Spearfish, S. Dak. (8248), absorbed by Bank of Spearfish.	Dec. 27	25,000
The First National Bank of Snyder, Tex. (5580), absorbed by First State Bank and Trust Co., of Snyder.	1928 Aug. 15	60,000
The First National Bank of Adel, Iowa (8981), absorbed by Adel State Bank, Adel.	Aug. 7	50,000
The Farmers National Bank of Mankato, Kans. (11536), absorbed by First National Bank in Mankato.	Aug. 20	25,000
The First National Bank of Richey, Mont. (10881), absorbed by First State Bank of Richey.	June 1	25,000
The First National Bank of Finley, N. Dak. (7324), succeeded by Steele County National Bank of Finley.	Aug. 14	50,000
The Bayside National Bank, Bayside, New York, N. Y. (7939), succeeded by the Bayside Bank, Bayside, N. Y.	Aug. 15	100,000
The First National Bank of Whitestone, New York, N. Y. (8957), succeeded by the First Bank of Whitestone.	do	100,000
The Flushing National Bank, Flushing, New York, N. Y. (9691) succeeded by the Flushing Bank, Flushing, N. Y.	do	200,000
The First National Bank in Redlands, Calif. (12316), absorbed by the Security Bank & Trust Co. of Bakersfield, Calif.	Apr. 6	100,000
The First National Bank of Rodeo, Calif. (11201), absorbed by Bank of Pineole, Calif.	Mar. 1	50,000
The National Bank of Rochester, ⁵ N. Y. (12538), absorbed by Union Trust Co. of Rochester.	Sept. 29	1,200,000
The Franklin National Bank of Newark, Ohio (7787), succeeded by Union Trust Co. of Newark.	Oct. 1	250,000
The First National Bank of Auburn, Pa. (9240), succeeded by Bank of Auburn.	do	25,000
The American National Bank of Bradenton, Fla. (12380).	Sept. 29	100,000
The First National Bank of Jackson, Minn. (5852), succeeded by First National Bank in Jackson.	Sept. 20	100,000
The Broad Street National Bank of Philadelphia, ⁶ Pa. (11539), succeeded by Bank of Philadelphia & Trust Co.	Oct. 6	500,000
The National Bank of North Philadelphia, ⁷ Pa. (11908), succeeded by Bank of Philadelphia & Trust Co., Philadelphia.	Oct. 5	700,000
The Queen Lane National Bank in Germantown at Philadelphia, Pa. (12860), absorbed by Oak Lane Trust Co., Philadelphia.	Oct. 6	200,000
The Peoples National Bank of Jackson, Mo. (7494), absorbed by Cape County Savings Bank of Jackson.	Oct. 1	40,000
First National Bank in Dustin, Okla. (12171), succeeded by First State Bank of Dustin.	Sept. 25	25,000
The Exchange National Bank of Bartlesville, Okla. (11688), absorbed by the Central National Bank of Bartlesville.	Sept. 1	100,000
The National City Bank of Los Angeles, Calif. (12410), absorbed by California Bank of Los Angeles.	Aug. 17	1,000,000
Total (156 banks)		27,381,000

⁴ With 1 branch in New York City.⁵ With 2 branches in Rochester.⁶ With 2 branches in Philadelphia.⁷ With 1 branch in Philadelphia.

TABLE NO. 6.—Capital stock, surplus, undivided profits, and aggregate resources of banks consolidated under act of November 7, 1918, as amended February 25, 1927, for the year ended October 31, 1928, as shown by their last reports prior to consolidation

Closing banks							Continuing banks							
Char- ter No.	Title and location	State	Capital	Surplus	Un- divided profits	Aggregate resources	Char- ter No.	Title and location	Capital	Surplus	Un- divided profits	Aggregate resources	Date of reports	Date of consoli- dation
	Continental & Commercial Trust & Savings Bank of Chicago.	Ill.....	\$5,000,000	\$10,000,000	\$2,420,417	\$113,045,391	2894	Continental & Commercial National Bank of Chicago.	\$25,000,000	\$20,000,000	\$6,157,458	\$512,489,905	1927 Oct. 10	1927 Nov. 30
	Farmers Exchange State Bank of Woodstock.	Ill.....	75,000	30,000	2,000	807,792	6811	The American National Bank of Woodstock.	50,000	50,000	29,420	989,671	do.....	Do.
12762	The Parker Co. National Bank of Weatherford.	Texas..	100,000	5,000	8,862	572,200	2723	The Citizens National Bank of Weatherford.	100,000	20,000	-----	561,261	do.....	Dec. 6
13132	The Mutual National Bank of the City of New York.	N. Y..	500,000	(1)	-----	-----	2370	The Chase National Bank of the City of New York.	40,000,000	25,000,000	19,326,538	995,838,849	do.....	Dec. 28
	Standard Trust & Savings Bank, Chicago.	Ill.....	1,000,000	500,000	692,971	21,096,335	4605	The National Bank of the Republic of Chicago.	4,000,000	1,000,000	2,589,371	111,770,380	Dec. 31	Dec. 31
	The Merchants & Planters Bank of Griffin.	Ga....	100,000	100,000	36,450	908,200	2075	The City National Bank of Griffin.	70,000	35,000	5,510	966,187	do.....	Do.
	The Pavonia Bank of Jersey City.	N. J..	100,000	25,000	11,315	751,741	1182	Union Trust & Hudson Co. National Bank Jersey City.	1,000,000	750,000	210,007	28,706,136	do.....	Do.
9229	The Merchants National Bank of Jersey City.		300,000	150,000	97,637	6,566,627								
	Union Safe Deposit & Trust Co. of Portland.	Me.....	250,000	250,000	255,517	2,723,746	4128	The Portland National Bank.	300,000	700,000	276,455	12,723,471	do.....	1928 Jan. 7
12499	The National Peoples Savings Bank & Trust Co. of Vicksburg.	Miss..	100,000	100,000	109,404	2,799,430	3430	The Merchants National Bank of Vicksburg.	250,000	250,000	61,591	2,821,817	do.....	Jan. 9
	The Hammond Trust & Savings Bank, Hammond.	Ind....	100,000	75,000	76,193	1,529,847	8199	Citizens National Bank of Hammond.	100,000	100,000	67,150	2,434,797	do.....	Jan. 17
12482	The American National Bank of Milwaukee.	Wis....	1,000,000	200,000	325,730	13,579,010	64	First Wisconsin National Bank of Milwaukee.	6,000,000	4,000,000	1,548,257	118,039,094	do.....	Jan. 21

	Central Savings Bank of Detroit.	Mich.	2,000,000	2,000,000	286,971	44,307,619	10527	First National Bank in Detroit.	7,500,000	5,500,000	2,144,668	129,423,499	do	Jan. 31
	New Netherland Bank of New York.	N. Y.	600,000	600,000	33,012	17,385,208	12123	The Seaboard National Bank of the City of New York.	8,000,000	8,000,000	4,313,691	220,715,263	do	Do.
12868	The City National Bank & Trust Co. of Miami.	Fla.	2,000,000	500,000		10,988,537	13159	City National Bank in Miami.	500,000	(1)			do	Feb. 9
	Mount Holly Safe Deposit & Trust Co. Mount Holly.	N. J.	100,000	150,000	31,743	1,153,258	2343	The Union National Bank at Mount Holly.	100,000	200,000	56,244	2,629,423	do	Feb. 11
12901	The Eastside National Bank of Paterson.	N. J.	200,000	50,000	2,316	702,075	329	The First National Bank of Paterson.	600,000	600,000	228,385	11,381,339	do	Feb. 14
	The First Banking Trust Co. Rocky Mount.	N. C.	50,000	12,500	304	216,237	7362	The First National Bank of Rocky Mount.	125,000	125,000	16,047	2,006,756	do	Feb. 15
7922	The McKean National Bank of Terre Haute.	Ind.	500,000	300,000	285,653	5,182,629	47	The First National Bank of Terre Haute.	700,000	350,000	84,350	5,595,799	do	Feb. 20
9080	The National Bank of Cheney.	Wash.	25,000	5,000	164	332,258	9144	The Security National Bank of Cheney.	25,000	20,000	6,940	632,089	do	Feb. 27
	State Bank of Lake Forest.	Ill.	50,000	75,000	38,279	1,355,119	8937	The First National Bank of Lake Forest.	50,000	75,000	41,983	1,778,366	1928 Feb. 28	Mar. 7
12213	The Capitol National Bank & Trust Co. Co. of New York.	N. Y.	2,000,000	400,000	291,299	29,501,053	12406	United National Bank in New York.	2,000,000	400,000	442,771	16,958,014	do	Mar. 10
13163	The Longacre National Bank of New York.	N. Y.	1,000,000	200,000	85,340	9,715,703								
	Dysart Savings Bank, Dysart.	Iowa.	40,000	25,000	5,785	752,747	5934	The First National Bank of Dysart.	50,000	15,000	10,164	430,010	do	Do.
	Bank of Ashdown.	Ark.	25,000	2,500	1,918	170,755	10486	The First National Bank of Ashdown.	25,000	25,000	3,111	322,909	do	Mar. 21
9255	The Farmers National Bank of Arcanum.	Ohio.	50,000	10,000	2,417	433,693	4839	The First National Bank of Arcanum.	50,000	50,000	4,344	513,439	do	Mar. 24
	Citizens Trust & Savings Bank, Los Angeles.	Calif.	2,000,000	2,000,000	416,260	59,131,510	5927	The Citizens National Bank, of Los Angeles.	4,000,000	1,200,000	1,353,083	60,285,469	do	Mar. 31
5459	The Franklin Fourth Street National Bank of Philadelphia.	Pa.	6,000,000	16,000,000	3,196,145	144,715,104	539	The Philadelphia-Girard National Bank, Philadelphia.	8,000,000	17,000,000	4,663,878	227,178,975	do	Apr. 7

¹ New national bank did not report prior to consolidation.

TABLE NO. 6.—*Capital stock, surplus, undivided profits, and aggregate resources of banks consolidated under act of November 7, 1918, as amended February 25, 1927, for the year ended October 31, 1928, as shown by their last reports prior to consolidation—Continued*

Closing banks							Continuing banks							
Char- ter No.	Title and location	State	Capital	Surplus	Un- divided profits	Aggregate resources	Char- ter No.	Title and location	Capital	Surplus	Un- divided profits	Aggregate resources	Date of reports	Date of consoli- dation
4050	The Quaker City National Bank of Philadelphia.	Pa....	\$500,000	\$800,000	\$116,323	\$8,105,126	3604	The Manayunk National Bank of Philadelphia.	\$500,000	\$1,250,000	\$252,681	\$9,372,929	1928 Feb. 28	Apr. 14
	The Lincoln Trust Co. of Fort Wayne.	Ind...	500,000	250,000	203,286	6,526,150	7725	The Lincoln National Bank of Fort Wayne.	300,000	400,000	165,270	9,582,034	do....	Apr. 21
3138	The Galesburg National Bank, Galesburg.	Ill.....	125,000	375,000	75,609	5,740,604	241	The First National Bank of Galesburg.	150,000	325,000	16,530	3,026,159	do....	Apr. 23
1105	Bowery & East River National Bank of New York.	N. Y..	4,000,000	4,000,000	3,425,399	98,514,102	13193	The Bank of America National Association, New York.	6,500,000	(1)	-----	-----	-----	Apr. 28
13194	Commercial Exchange National Bank in New York.	N. Y..	1,500,000	(1)	-----	-----								
	The Winona Savings Bank, Winona.	Minn..	100,000	150,000	300,000	2,450,573	10365	The Winona National Bank, Winona.	100,000	75,000	24,996	2,984,241	Feb. 28	May 8
10633	The Citizens National Bank of Golden City.	Mo...	25,000	5,000	3,544	362,721	7684	The First National Bank of Golden City.	25,000	10,000	813	403,774	do....	May 29
	Farmers State Bank, Lebanon.	Ind...	100,000	50,000	15,849	861,088	2057	The First National Bank of Lebanon.	100,000	45,000	3,061	1,093,083	do....	June 25
13201	The Lumbermens National Bank & Trust Co., Hoquiam.	Wash.	100,000	(1)	-----	-----	4427	The First National Bank of Hoquiam.	300,000	100,000	38,419	3,297,007	do....	June 26
	The Citizens Bank of Norfolk.	Va....	1,000,000	500,000	336,263	9,178,973	10194	The Seaboard National Bank of Norfolk.	1,000,000	500,000	209,373	12,075,190	June 30	June 30
1384	The Citizens National Bank of Baltimore.	Md...	3,000,000	4,000,000	1,676,317	41,565,294	1413	The Merchants National Bank of Baltimore.	4,000,000	2,000,000	639,851	51,798,157	do....	Do.
281	The First National Bank of Trenton.	N. J..	1,000,000	1,000,000	1,341,603	15,988,227	1327	The Mechanics National Bank of Trenton.	1,000,000	1,000,000	1,455,642	24,484,470	do....	July 3

6654	The Pennsylvania National Bank of Chester.	Pa....	150,000	250,000	43,730	3,826,569	355	The Delaware County National Bank of Chester.	650,000	1,000,000	247,298	8,312,482	do.....	July 24
4447	The National Bank of Denison.	Tex....	100,000	25,000	1,002	1,026,652	12728	The Citizens National Bank of Denison.	100,000	25,000	2,429	988,641	Feb. 28	July 31
	The Bank of Commerce & Trust Co. of Tarpon Springs.	Fla....	50,000	30,000	6,998	523,424	12274	The First National Bank of Tarpon Springs.	100,000	25,000	31,468	707,225	June 30	Aug. 13
	Merchants & Manufacturers Bank of Milwaukee.	Wis....	400,000	400,000	79,623	4,001,437	13184	Second Wisconsin National Bank of Milwaukee.	200,000	50,000	-----	1,641,274	do.....	Aug. 18
2333	The Grange National Bank of Patton.	Pa.....	60,000	45,000	22,568	1,259,595	4857	The First National Bank of Patton.	100,000	100,000	37,207	1,937,431	do.....	Sept. 11
	Guarantee Trust & Safe Deposit Co., Philadelphia.	Pa.....	1,500,000	2,200,000	763,254	25,225,837	570	The Tradesmens National Bank, Philadelphia.	1,000,000	3,000,000	681,195	29,315,849	do.....	Sept. 17
	Guardian Trust Co. of New Jersey, Newark.	N. J....	5,000,000	2,500,000	981,369	29,020,249	9912	The Broad & Market National Bank and Trust Co. of Newark.	1,325,000	700,000	82,964	14,501,878	do.....	Sept. 27
	The City Trust & Savings Bank of Dayton.	Ohio..	250,000	122,500	66,657	7,087,206	2874	The City National Bank of Dayton.	500,000	300,000	149,259	12,893,226	do.....	Sept. 29
2336	The Farmers & Merchants National Bank of Boonville.	Ind....	75,000	5,000	2,407	673,594	10613	The City National Bank of Boonville.	75,000	40,000	7,014	919,376	do.....	Do.
	First Trust & Savings Bank of Tulsa.	Okla..	1,000,000	50,000	11,216	2,177,310	5171	The First National Bank of Tulsa.	2,000,000	500,000	112,235	28,190,859	do.....	Do.
1481	The Merchants National Bank of Norwich.	Conn..	100,000	50,000	36,486	774,750	1187	The Uncas National Bank of Norwich.	100,000	25,000	56,116	913,991	do.....	Oct. 1
3923	The Commercial Security National Bank of Boston.	Mass..	500,000	250,000	173,104	7,331,391	643	The Atlantic National Bank of Boston.	6,000,000	4,000,000	550,858	132,920,391	Oct. 3	Oct. 31
	Total:													
	25 State banks.....		21,390,000	22,097,500	7,073,650	352,399,752	}	(49 national banks) ...	134,720,000	100,935,000	58,406,095	2,818,552,580		
	27 national banks.....		25,010,000	28,725,000	11,323,059	410,257,004								

¹ New national bank did not report prior to consolidation.

TABLE No. 7.—National banks consolidated under act of November 7, 1918, their capital, surplus, undivided profits, and aggregate assets, year ended October 31, 1928

Consolidation No.	Charter No.	Title and location of bank	State	Date of consolidation	Capital	Surplus	Undivided profits	Aggregate assets
207	2723	The Citizens National Bank of Weatherford.	Tex---	1927 Dec. 6	\$100,000	\$20,000	-----	\$1,013,159
208	2370	The Chase National Bank of the City of New York.	N. Y.--	Dec. 28	50,000,000	40,000,000	\$18,263,764	1,093,872,866
211	1182	Hudson County National Bank, Jersey City. ¹	N. J.--	Dec. 31	1,250,000	750,000	176,056	35,358,818
213	3430	The Merchants National Bank and Trust Co. of Vicksburg.	Miss--	1928 Jan. 9	300,000	300,000	76,745	5,067,904
215	64	First Wisconsin National Bank of Milwaukee.	Wis---	Jan. 21	6,000,000	4,000,000	1,763,422	125,793,758
218	13159	City National Bank in Miami.	Fla....	Feb. 9	1,000,000	1,000,000	52,145	10,134,456
220	329	The First National Bank of Paterson.	N. J.--	Feb. 14	680,000	770,000	181,898	12,108,794
222	47	First-McKeen National Bank and Trust Co. of Terre Haute.	Ind---	Feb. 20	500,000	500,000	199,861	9,302,170
223	9144	The Security National Bank of Cheney.	Wash--	Feb. 27	50,000	15,000	5,088	949,224
225	12406	United Capitol National Bank and Trust Co. of New York.	N. Y.--	Mar. 10	5,000,000	1,000,000	788,753	56,798,595
228	4839	The First-Farmers National Bank of Arcnum.	Ohio--	Mar. 24	100,000	20,000	1,000	811,366
230	539	The Philadelphia National Bank, Philadelphia.	Pa....	Apr. 7	14,000,000	36,000,000	3,436,101	356,953,963
231	3604	The Manayunk-Quaker City National Bank of Philadelphia.	---do--	Apr. 14	1,000,000	2,050,000	702,941	17,149,784
233	241	First Galesburg National Bank and Trust Co., Galesburg.	Ill....	Apr. 23	325,000	325,000	81,061	8,313,759
234	13193	The Bank of America National Association, New York.	N. Y.--	Apr. 28	25,000,000	35,000,000	3,708,100	311,347,816
236	7684	The First National Bank of Golden City.	Mo---	May 29	50,000	10,000	-----	739,324
238	4427	The First National Bank of Hoquiam.	Wash--	June 26	300,000	100,000	220,269	4,722,401
240	1413	The First National Bank of Baltimore.	Md---	June 30	4,000,000	4,000,000	2,000,000	88,044,773
241	1327	The First-Mechanics National Bank of Trenton.	N. J.--	July 3	2,000,000	2,000,000	2,811,586	41,347,737
242	355	The Delaware County National Bank of Chester.	Pa....	July 24	800,000	1,250,000	395,260	11,672,003
243	12728	The Citizens National Bank of Denison.	Tex---	July 31	150,000	50,000	7,239	2,121,756
246	4857	The First National Bank of Patton.	Pa....	Sept. 11	200,000	200,000	47,769	3,265,724
250	10613	First National Bank of Boonville.	Ind---	Sept. 29	112,500	30,000	8,110	1,437,716
252	1187	The Uncas-Merchants National Bank of Norwich.	Conn--	Oct. 1	200,000	100,000	12,066	1,727,490
253	643	The Atlantic National Bank of Boston.	Mass--	Oct. 31	6,350,000	4,000,000	1,134,865	144,512,273
Total (25 banks)---					119,467,500	133,490,000	36,074,099	2,343,567,629

¹ Also includes a State bank

TABLE NO. 8.—State banks and national banks consolidated under act of February 25, 1927, their consolidated capital, surplus, undivided profits, and aggregate assets, year ended October 31, 1928

Consolidation No.	Title and location of State bank	Charter No. of national bank	Title and location of national bank	State	Date of consolidation	Capital	Surplus	Undivided profits	Aggregate assets	Increase in authorized capital
205	Continental & Commercial Trust & Savings Bank of Chicago.	2894	Continental National Bank & Trust Co. of Chicago.	Ill.	1927 Nov. 30	\$35,000,000	\$30,000,000	\$3,486,211	\$632,907,260	\$10,000,000
206	Farmers Exchange State Bank of Woodstock.	6811	The American National Bank of Woodstock.	Ill.	do.	100,000	50,000	50,000	1,705,491	50,000
209	Standard Trust & Savings Bank, Chicago.	4605	The National Bank of the Republic of Chicago.	Ill.	Dec. 31	6,000,000	1,500,000	2,886,899	130,836,451	2,000,000
210	The Merchants & Planters Bank of Griffin.	2075	The First National Bank of Griffin.	Ga.	do.	200,000	50,000	50,000	1,795,086	130,000
211	The Pavonia Bank of Jersey City 1.	1182	Hudson County National Bank, Jersey City.	N. J.	do.	1,250,000	750,000	176,056	35,358,818	50,000
212	Union Safe Deposit & Trust Co. of Portland.	4128	The Portland National Bank, Portland.	Me.	1928 Jan. 7	425,000	700,000	406,236	14,217,595	125,000
214	The Hammond Trust & Savings Bank, Hammond.	8199	Hammond National Bank & Trust Co., Hammond.	Ind.	Jan. 17	400,000	100,000	11,766	3,547,795	300,000
216	Central Savings Bank of Detroit 2.	10527	First National Bank in Detroit.	Mich.	Jan. 31	7,500,000	9,500,000	2,520,438	170,530,418	-----
217	New Netherland Bank of New York.	12123	The Seaboard National Bank of The City of New York.	N. Y.	do.	9,000,000	11,000,000	3,464,283	269,291,153	1,000,000
219	Mount Holly Safe Deposit & Trust Co., Mount Holly.	2343	The Union National Bank & Trust Co. at Mount Holly.	N. J.	Feb. 11	200,000	375,000	15,238	3,180,851	100,000
221	The First Banking Trust Co., Rocky Mount.	7362	The First National Bank of Rocky Mount.	N. C.	Feb. 15	150,000	125,000	45,012	2,074,798	25,000
224	State Bank of Lake Forest.	8937	The First National Bank of Lake Forest.	Ill.	Mar. 7	100,000	150,000	97,063	3,169,076	50,000
226	Dysart Savings Bank, Dysart.	5934	Dysart National Bank, Dysart.	Iowa.	Mar. 10	65,000	13,000	3,250	1,025,115	15,000
227	Bank of Ashdown.	10486	The First National Bank of Ashdown.	Ark.	Mar. 21	50,000	10,000	807	482,801	25,000
229	Citizens Trust & Savings Bank, Los Angeles. 3	5927	Citizens National Trust & Savings Bank of Los Angeles.	Calif.	Mar. 31	4,000,000	6,000,000	1,020,721	117,331,980	-----
232	The Lincoln Trust Co. of Fort Wayne. 4	7725	Lincoln National Bank & Trust Co. of Fort Wayne.	Ind.	Apr. 21	1,000,000	700,000	266,447	13,710,430	700,000
235	The Winona Savings Bank, Winona.	10865	The Winona National & Savings Bank, Winona.	Minn.	May 8	200,000	150,000	42,013	4,548,886	100,000
237	Farmers State Bank, Lebanon.	2057	The First National Bank of Lebanon.	Ind.	June 25	100,000	50,000	6	1,615,492	-----
239	The Citizens Bank of Norfolk.	10194	The Seaboard Citizens National Bank of Norfolk.	Va.	June 30	2,000,000	1,000,000	483,206	20,710,305	1,000,000

¹ This consolidation includes The Merchants National Bank of Jersey City with capital of \$300,000.

² With 27 branches in Detroit.

³ With 22 branches in Los Angeles and one at Vernon, Calif., and one at Maywood, Calif.

⁴ With one branch in Fort Wayne.

TABLE No. 8.—State banks and national banks consolidated under act of February 25, 1937, their consolidated capital, surplus, undivided profits, and aggregate assets, year ended October 31, 1928—Continued

Consolidation No.	Title and location of State bank	Charter No. of national bank	Title and location of national bank	State	Date of consolidation	Capital	Surplus	Undivided profits	Aggregate assets	Increase in authorized capital
244	The Bank of Commerce & Trust Co. of Tarpon Springs.	12274	The First National Bank of Commerce of Tarpon Springs.	Fla....	1928 Aug. 13	\$75,000	\$40,000	\$75,000	\$1,169,171	¹ \$25,000
245	Merchants & Manufacturers Bank of Milwaukee.	13184	Second Wisconsin National Bank of Milwaukee.	Wis...	Aug. 18	200,000	50,000	-----	5,651,367	-----
247	Guarantee Trust & Safe Deposit Co., Philadelphia. ⁶	570	Tradesmens National Bank & Trust Co., Philadelphia.	Pa....	Sept. 17	3,300,000	4,700,000	655,559	60,220,656	2,300,000
248	Guardian Trust Co. of New Jersey, Newark.	9912	New Jersey National Bank & Trust Co. of Newark.	N. J...	Sept. 27	2,650,000	1,000,000	350,000	27,349,707	1,325,000
249	The City Trust & Savings Bank of Dayton. ⁷	2874	The City National Bank & Trust Co. of Dayton.	Ohio...	Sept. 29	750,000	1,250,000	118,116	19,389,569	250,000
251	First Trust & Savings Bank of Tulsa...	5171	The First National Bank & Trust Co. of Tulsa.	Okla....	do.....	2,500,000	750,000	20,765	31,331,043	500,000
. Total (25 banks).....						77,215,000	70,038,000	15,245,092	1,573,151,314	19,995,000 ² 75,000 19,920,000

Decrease in capital.

⁶ With 4 branches in Philadelphia.⁷ With 6 branches in Dayton.

TABLE No. 9.—Number and capital of State banks converted into national banking associations in each State and Territory from 1863 to October 31, 1928

State or Territory	Number of banks	Capital	State or Territory	Number of banks	Capital
Maine.....	34	\$4,605,000	Ohio.....	24	\$2,890,000
New Hampshire.....	28	2,595,000	Indiana.....	26	1,808,000
Vermont.....	22	2,029,990	Illinois.....	40	4,630,000
Massachusetts.....	190	72,691,200	Michigan.....	25	2,870,000
Rhode Island.....	52	16,717,550	Wisconsin.....	35	3,595,000
Connecticut.....	65	18,932,770	Minnesota.....	113	7,471,000
New England States.....	391	117,571,510	Iowa.....	42	1,935,000
New York.....	239	125,131,291	Missouri.....	47	17,151,800
New Jersey.....	49	9,526,450	Middle Western States.....	352	42,350,800
Pennsylvania.....	121	33,534,095	North Dakota.....	83	2,735,000
Delaware.....	6	585,010	South Dakota.....	49	1,675,000
Maryland.....	36	10,249,372	Nebraska.....	80	3,850,000
District of Columbia.....	6	1,080,000	Kansas.....	81	4,127,000
Eastern States.....	457	180,100,218	Montana.....	37	1,485,000
Virginia.....	67	5,937,109	Wyoming.....	9	320,000
West Virginia.....	33	2,208,909	Colorado.....	35	2,755,000
North Carolina.....	38	3,661,060	New Mexico.....	7	400,000
South Carolina.....	48	4,512,000	Oklahoma.....	191	7,870,000
Georgia.....	29	5,937,000	Western States.....	572	25,217,000
Florida.....	21	2,165,000	Washington.....	64	5,950,000
Alabama.....	32	3,866,000	Oregon.....	28	1,651,000
Mississippi.....	17	1,415,000	California.....	111	44,622,800
Louisiana.....	12	3,375,000	Idaho.....	26	1,080,000
Texas.....	139	9,592,500	Nevada.....	1	50,000
Arkansas.....	40	2,407,500	Arizona.....	5	300,000
Kentucky.....	43	6,006,900	Pacific States.....	235	53,653,800
Tennessee.....	49	4,515,000	United States.....	2,575	475,086,228
Southern States.....	568	56,192,900			

TABLE No. 10.—Conversions of State banks and primary organizations as national banks from March 1, 1900, to October 31, 1928

Classification	Conversions of State banks		Reorganizations from State and private banks and national banks		Primary organizations		Total	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
Capital less than \$50,000.....	880	\$23,418,300	1,149	\$30,442,000	2,612	\$67,335,500	4,641	\$121,195,800
Capital \$50,000 or over.....	776	172,447,800	728	115,270,000	1,840	257,135,000	3,344	544,852,800
Total.....	1,656	195,866,100	1,877	145,712,000	4,452	324,470,500	7,985	666,048,600

TABLE NO. 11.—Number of national banks increasing their capital, together with the amount of increase monthly for years ended October 31, since 1923

Months	1924		1925		1926		1927		1928	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital	Number	Capital
Nov.....	9	\$1,740,000	8	\$590,000	9	\$1,255,000	6	\$170,000	9	\$18,655,000
Dec.....	12	1,475,000	13	3,287,500	24	4,850,000	20	3,640,000	23	16,780,000
Jan.....	34	4,100,000	21	2,000,000	31	6,030,000	35	4,032,500	41	6,760,000
Feb.....	25	5,935,000	19	14,687,500	28	6,081,250	22	29,900,000	26	4,715,000
Mar.....	24	3,487,500	18	2,950,000	17	4,120,000	22	11,505,000	28	15,170,000
Apr.....	22	2,115,000	22	7,220,000	25	18,060,000	23	2,820,000	31	23,297,500
May.....	6	675,000	12	1,465,000	11	1,485,000	15	4,575,000	12	1,250,000
June.....	11	485,000	22	3,570,000	15	1,918,750	21	6,913,710	26	19,335,000
July.....	26	2,165,000	26	2,185,000	28	3,057,500	35	5,775,000	25	14,345,000
Aug.....	5	410,000	13	2,160,000	8	1,360,000	17	2,163,000	12	1,910,000
Sept.....	9	1,040,000	14	2,240,000	7	435,000	11	12,950,000	16	5,635,000
Oct.....	13	1,325,000	15	1,055,000	7	787,500	11	1,740,000	19	3,700,000
Total...	¹ 196	\$24,952,500	² 203	\$43,410,000	³ 210	\$49,440,000	⁴ 238	\$86,184,210	⁵ 268	\$131,552,500

¹ Of these cases, 78 were effected wholly or in part by stock dividends aggregating \$7,093,583.
² Of these cases, 85 were effected wholly or in part by stock dividends aggregating \$7,680,300.
³ Of these cases, 67 were effected wholly or in part by stock dividends aggregating \$8,846,400.
⁴ Of these cases, 73 were effected wholly or in part by stock dividends aggregating \$6,776,350.
⁵ Of these cases, 77 were effected wholly or in part by stock dividends aggregating \$16,809,000.

TABLE NO. 12.—Number and authorized capital of national banks chartered and the number and capital stock of banks closed in each year ended October 31, since 1913, with the yearly increase or decrease.

Year	Chartered		Closed				Net yearly increase (exclusive of existing banks increasing their capital)		Net yearly decrease (exclusive of existing banks decreasing their capital)	
			Consolidated under act Nov. 7, 1918		In voluntary liquidation		Insolvent			
	No.	Capital	No.	Loss to capital	No.	Capital	No.	Capital	No.	Capital
1914.....	195	\$18,675,000			113	\$26,487,000	21	\$1,810,000	61	\$9,622,000
1915.....	144	9,639,500			82	13,795,000	14	1,830,000	48	5,935,500
1916.....	122	6,630,000			135	14,828,000	13	805,000		9,003,000
1917.....	176	11,590,000			107	14,367,500	7	1,230,000	62	4,007,500
1918.....	164	13,400,000			68	16,165,000	2	250,000	94	3,015,000
1919.....	245	21,780,000	26	\$3,220,000	83	16,380,000	1	25,000	135	\$2,155,000
1920.....	361	31,077,500	15	1,650,000	84	14,730,000	5	205,000	18	14,492,500
1921.....	169	20,005,000	24	1,850,000	93	37,075,000	34	1,870,000	77	690,800
1922.....	232	24,890,800	21	3,275,000	103	18,910,000	31	2,015,000		19,790,000
1923.....	190	30,522,500	19	2,575,000	121	39,290,000	53	3,405,000		14,747,500
1924.....	135	21,375,000	16	1,255,000	155	40,745,000	138	9,635,000		30,260,000
1925.....	251	26,040,000	15	1,660,000	123	14,467,500	98	6,420,000	15	3,492,500
1926.....	160	29,705,000	30	4,455,010	153	28,668,300	91	5,412,500		8,820,810
1927.....	135	43,570,000	25	3,407,000	165	37,495,000	135	8,257,000		4,439,000
1928.....	113	26,160,000	27	6,857,500	156	27,381,000	² 61	4,135,000	³ 125	11,743,500

¹ Amount of capital stock reductions incident to consolidations.
² Includes 1 bank with capital of \$25,000 restored to solvency. There was also 1 bank restored with capital of \$50,000 for which a receiver had been appointed prior to Nov. 1, 1927. Also included 4 banks with an aggregate capital of \$395,000 which had been placed in voluntary liquidation by their shareholders prior to Nov. 1, 1927.
³ There was a decrease of 125 banks, considering the 2 banks restored to solvency and the 4 banks which were in voluntary liquidation.

TABLE NO. 13.—Total number of national banks organized, consolidated under act November 7, 1918, insolvent, in voluntary liquidation, and in existence on October 31, 1928

States, Territories, etc.	Organized	Consolidated under act Nov. 7, 1918	Insolvent	In liquidation	In existence
Maine.....	113	1		57	55
New Hampshire.....	74	1	4	13	56
Vermont.....	76	1	7	22	46
Massachusetts.....	351	8	16	174	153
Rhode Island.....	65	2	2	50	11
Connecticut.....	119	4	6	44	65
Total New England States.....	798	17	35	360	386
New York.....	926	29	52	279	566
New Jersey.....	377	12	10	56	299
Pennsylvania.....	1,149	23	54	207	865
Delaware.....	29			11	18
Maryland.....	128	1	2	42	83
District of Columbia.....	30	3	4	10	13
Total Eastern States.....	2,639	68	122	605	1,844
Virginia.....	234	10	7	51	166
West Virginia.....	164	3	8	33	120
North Carolina.....	128	2	15	34	77
South Carolina.....	113	5	16	32	60
Georgia.....	170	4	20	64	82
Florida.....	112	1	18	31	62
Alabama.....	162		13	42	107
Mississippi.....	68	1	3	28	36
Louisiana.....	85	2	8	42	33
Texas.....	1,047	11	67	328	641
Arkansas.....	123	1	14	28	80
Kentucky.....	232	6	6	79	141
Tennessee.....	194	5	11	76	102
Total Southern States.....	2,832	51	206	868	1,707
Ohio.....	634	17	37	250	330
Indiana.....	400	7	24	144	225
Illinois.....	711	4	35	184	488
Michigan.....	266	2	17	113	134
Wisconsin.....	240	4	13	66	157
Minnesota.....	450	3	65	102	280
Iowa.....	502	3	90	138	271
Missouri.....	270	7	17	113	133
Total Middle Western States.....	3,473	47	298	1,110	2,018
North Dakota.....	243	1	60	47	135
South Dakota.....	202	1	62	42	97
Nebraska.....	355	1	47	147	160
Kansas.....	434	4	48	132	250
Montana.....	189	2	62	54	71
Wyoming.....	57		12	19	26
Colorado.....	205	3	28	50	124
New Mexico.....	78		24	25	29
Oklahoma.....	715	3	56	323	333
Total Western States.....	2,478	15	399	839	1,225
Washington.....	205	6	31	57	111
Oregon.....	136		14	29	93
California.....	487	12	24	227	224
Idaho.....	106		26	33	47
Utah.....	38	2	4	12	20
Nevada.....	16		2	4	10
Arizona.....	29		3	10	16
Total Pacific States.....	1,017	20	104	372	521
Alaska.....	5			1	4
Hawaii.....	6			4	2
Porto Rico.....	1			1	
Total Alaska and insular possessions.....	12			6	6
Total United States, Alaska, and insular possessions.....	13,240	218	1,164	4,160	7,707

TABLE NO. 14.—Changes of corporate title of national banks, year ended October 31, 1928

Char- ter No.	Title and location	Date
13055	The Prospect National Bank of Brooklyn in New York, N. Y., to "The Prospect National Bank and Trust Company of Brooklyn in New York"	1927
11805	The Army National Bank of Camp Lewis, Wash., to "The Army National Bank of Fort Lewis," to conform to change in name of place in which bank is located	Nov. 1
10029	The First National Bank of Bay Shore, N. Y., to "The First National Bank and Trust Company of Bay Shore"	Nov. 12
11881	Valley Stream National Bank, Valley Stream, N. Y., to "Valley Stream National Bank and Trust Company"	Do.
10423	The Central National Bank of Albany, Ala., to "The Central National Bank of Decatur," to agree with change in name of place in which the bank is located	Nov. 23
11368	The Bergenfield National Bank, Bergenfield, N. J., to "The Bergenfield National Bank and Trust Company"	Dec. 8
2377	The First National Bank of Fargo, N. Dak., to "The First National Bank and Trust Company of Fargo"	Dec. 10
2573	The First National Bank of Owensboro, Ky., to "First National Bank and Trust Company of Owensboro"	Dec. 31
6309	The Farmers and Merchants National Bank of Wabash, Ind., to "The Farmers & Wabash National Bank of Wabash"	Do.
3746	The Peoples National Bank of Strasburg, Va., to "The First National Bank of Strasburg"	Dec. 31
4446	First National Bank in Port Huron, Mich., to "First National Bank and Trust Company of Port Huron"	Jan. 10
12122	The Liberty National Bank of Syracuse, N. Y., to "The Liberty National Bank and Trust Company of Syracuse"	Jan. 12
7193	The Swarthmore National Bank, Swarthmore, Pa., to "Swarthmore National Bank and Trust Company"	Do.
8552	The Central National Bank of Tulsa, Okla., to "The Central National Bank and Trust Company of Tulsa"	Jan. 13
11924	The First National Bank of Manhasset, N. Y., to "First National Bank and Trust Company of Manhasset"	Jan. 14
10143	The American National Bank of Benton Harbor, Mich., to "The American National Bank and Trust Company of Benton Harbor"	Do.
13161	The Moultrie National Bank, Moultrie, Ga., to "Moultrie National Bank"	Jan. 16
324	The First National Bank of Newtown, Pa., to "The First National Bank and Trust Company of Newtown"	Do.
5956	The Peoples National Bank of Monessen, Pa., to "The Peoples National Bank and Trust Company of Monessen"	Jan. 17
3907	The Citizens National Bank of Riverside, Calif., to "The Citizens National Trust and Savings Bank of Riverside"	Jan. 20
6084	The Farmers and Merchants National Bank of Winchester, Va., to "Farmers and Merchants National Bank and Trust Company of Winchester"	Jan. 21
2773	The First National Bank of Ludington, Mich., to "The First National Bank and Trust Company of Ludington"	Jan. 23
12240	The Harrisburg National Bank, Harrisburg, Tex., to "The Harrisburg National Bank of Houston," necessitated by reason of the annexation of Harrisburg, Tex., to Houston, Tex.	Jan. 24
6516	The Blair County National Bank of Tyrone, Pa., to "The Blair County National Bank & Trust Company of Tyrone"	Jan. 27
12352	Liberty National Bank in New York, N. Y., to "Liberty National Bank and Trust Company in New York"	Jan. 30
2333	The Union National Bank of Souderton, Pa., to "Union National Bank and Trust Company of Souderton"	Do.
10913	The National Bank of Okeene, Okla., to "First National Bank in Okeene"	Feb. 1
12288	First National Bank in Pontiac, Mich., to "First National Bank and Trust Company in Pontiac"	Do.
12342	The Lincoln State National Bank, Lincoln, Nebr., to "Lincoln National Bank and Trust Company"	Do.
10069	First National Bank in Orlando, Fla., to "First National Bank and Trust Company in Orlando"	Feb. 7
639	The Niagara County National Bank, Lockport, N. Y., to "Niagara County National Bank and Trust Company"	Feb. 9
11689	The Farmers National Bank of Strandburg, S. Dak., to "Farmers National Bank of Estelline," S. Dak.	Feb. 13
11862	Brotherhood of Locomotive Engineers Co-Operative National Bank of Cleveland, Ohio, to "Engineers National Bank of Cleveland"	Do.
2827	The Second National Bank of Cortland, N. Y., to "Second National Bank and Trust Company of Cortland"	Feb. 15
10163	The First National Bank of Bonita, Tex., to "The Security National Bank of Nocona," Tex.	Feb. 23
11737	The Albany Park National Bank of Chicago, Ill., to "Albany Park National Bank and Trust Company of Chicago"	Mar. 1
1132	The City National Bank of Danbury, Conn., to "City National Bank & Trust Company of Danbury"	Mar. 9
3952	The Manufacturers National Bank, of Rockford, Ill., to "The Manufacturers National Bank and Trust Company of Rockford, Illinois"	Mar. 24
6380	The Morgan County National Bank of Albany, Ala., to "The Morgan County National Bank of Decatur," to agree with change in name of place in which the bank is located	Do.
5936	The First National Bank of Northport, N. Y., to "The First National Bank and Trust Company of Northport"	Mar. 26
10951	The First National Bank of Woodlawn, Pa., to "Aliquippa National Bank," Aliquippa, Pa., to conform to change in name of place in which the bank is located	Mar. 29
		Do.

TABLE NO. 14.—Changes of corporate title of national banks, year ended October 31, 1928—Continued

Char- ter No.	Title and location	Date
396	The First National Bank of Hudson, N. Y., to "The First National Bank and Trust Company of Hudson"	1927
4648	The Holston National Bank of Knoxville, Tenn., to "Holston-Union National Bank of Knoxville"	Mar. 30
1700	The Baxter National Bank of Rutland, Vt., to "The Central National Bank of Rutland"	Apr. 16
79	The First National Bank of Cambridge City, Ind., to "The First National Bank and Trust Company of Cambridge City"	Apr. 18
1522	The Lynchburg National Bank, Lynchburg, Va., to "The Lynchburg National Bank and Trust Company"	Apr. 21
11852	The City National Bank of Battle Creek, Mich., to "The City National Bank and Trust Company of Battle Creek"	Do.
8129	The Peoples National Bank of Pemberton, N. J., to "The Peoples National Bank and Trust Company of Pemberton"	Apr. 30
8923	The Lynbrook National Bank, Lynbrook, N. Y., to "The Lynbrook National Bank & Trust Company"	May 1
1802	The Manufacturers National Bank of Racine, Wis., to "Manufacturers National Bank and Trust Company of Racine"	Do.
12574	The Peoples National Bank of White Plains, N. Y., to "The Peoples National Bank and Trust Company of White Plains"	May 10
580	The Milford National Bank, Milford, Mass., to "The Milford National Bank and Trust Company"	May 11
12113	The National Bank of Mount Airy in Philadelphia, Pa., to "Mt. Airy National Bank and Trust Company in Philadelphia"	May 16
12591	The Allenhurst National Bank, Allenhurst, N. J., to "Allenhurst National Bank and Trust Company"	May 21
6969	The Staunton National Bank, Staunton, Va., to "The Staunton National Bank and Trust Company"	May 22
2522	The Citizens National Bank of Hornell, N. Y., to "Citizens National Bank and Trust Company of Hornell"	May 29
2842	The Peoples National Bank of Washington, Ind., to "The Peoples National Bank and Trust Company of Washington"	June 1
3300	The National Bank of Skaneateles, N. Y., to "National Bank and Trust Company of Skaneateles"	Do.
5357	The Penn's Grove National Bank, Penn's Grove, N. J., to "The Penn's Grove National Bank and Trust Company"	June 5
8798	The First National Bank of Chico, Calif., to "First National Trust and Savings Bank of Chico"	Do.
542	Corn Exchange National Bank of Philadelphia, Pa., to "Corn Exchange National Bank and Trust Company, Philadelphia"	June 11
694	The Farmers National Bank of Reading, Pa., to "Farmers National Bank and Trust Company of Reading"	June 18
12755	The Peoples National Bank of Los Angeles, Calif., to "The National Bank of Commerce of Los Angeles"	Do.
2913	The Vineland National Bank, Vineland, N. J., to "The Vineland National Bank and Trust Company"	June 27
2618	The National Bank of Spring City, Pa., to "The National Bank and Trust Company of Spring City"	June 30
16618	The National Bank of Charlottesville, Va., to "National Bank and Trust Company at Charlottesville"	Do.
2	The First National Bank of New Haven, Conn., to "The First National Bank and Trust Company of New Haven"	Do.
1050	The National Ulster County Bank of Kingston, N. Y., to "National Ulster County Bank and Trust Company of Kingston"	July 2
9955	The Harriman National Bank of the City of New York, N. Y., to "The Harriman National Bank and Trust Company of the City of New York"	Do.
12512	The Little Neck National Bank, Little Neck, N. Y., to "The Little Neck National Bank of New York"	July 12
11417	The Security National Bank of Valley City, N. Dak., to "The First and Security National Bank of Valley City"	July 14
12186	The Republic National Bank of Dallas, Tex., to "Republic National Bank and Trust Company of Dallas"	July 16
1216	The Middletown National Bank, Middletown, Conn., to "The Middletown National Bank & Trust Company"	July 18
3376	The First National Bank of Paris, Ill., to "First National Bank and Trust Company of Paris"	July 23
3214	The Central National Bank of Peoria, Ill., to "The Central National Bank and Trust Company of Peoria"	July 26
7601	The First National Bank of East Chicago, Ind., to "The First National Bank and Trust Company of East Chicago"	Aug. 1
6802	The Third National Bank of Plainview, Tex., to "The Plainview National Bank"	Do.
1640	The First National Bank of Saugerties, N. Y., to "The First National Bank & Trust Company of Saugerties"	Do.
4714	The Citizens National Bank of Pottstown, Pa., to "The Citizens National Bank and Trust Company of Pottstown"	Aug. 13
12560	Labor Co-operative National Bank of Paterson, N. J., to "Labor National Bank of Paterson"	Aug. 15
2068	The First National Bank of Yankton, S. Dak., to "The First National Bank and Trust Company of Yankton"	Aug. 20
1663	The Pennsylvania National Bank of Pottsville, Pa., to "The Pennsylvania National Bank and Trust Company of Pottsville"	Aug. 24
		Aug. 27

TABLE No. 14.—*Changes of corporate title of national banks, year ended October 31, 1928—Continued*

Char- ter No.	Title and location	Date
12851	The Greenwood National Bank, Greenwood, Wash., to "The First Greenwood National Bank"	1927
10253	Marshall National Bank, Marshall, Va., to "Marshall National Bank and Trust Company"	Sept. 4
10362	The Jamestown National Bank, Jamestown, Calif., to "Motherlode National Bank of Sonora"	Sept. 7
12628	The Grand and Sixth National Bank of Milwaukee, Wis., to "Sixth Wisconsin National Bank of Milwaukee"	Sept. 10
921	The City National Bank of Bridgeport, Conn., to "The City National Bank and Trust Company of Bridgeport"	Sept. 24
12485	Albuquerque National Bank, Albuquerque, N. Mex., to "Albuquerque National Trust & Savings Bank"	Oct. 1
4887	The Reading National Bank, Reading, Pa., to "The Reading National Bank and Trust Company"	Oct. 8
45	The First National Bank of Ellenville, N. Y., to "The First National Bank and Trust Company of Ellenville"	Oct. 9
		Oct. 19

TABLE No. 15.—*Changes of corporate title incident to consolidations of national banks, and of State banks with national banks, year ended October 31, 1928*

Continental and Commercial Trust and Savings Bank of Chicago, Ill., and Continental and Commercial National Bank of Chicago (2894), consolidated under the charter of the latter, with title: Continental National Bank and Trust Company of Chicago.

The Merchants and Planters Bank of Griffin, Ga., and The City National Bank of Griffin (2075), consolidated under the charter of the latter, with title: The First National Bank of Griffin.

The Pavonia Bank of Jersey City, N. J., and The Merchants National Bank of Jersey City (9229), and Union Trust and Hudson County National Bank, Jersey City (1182), consolidated under the charter of the latter, with title: Hudson County National Bank.

The National Peoples Savings Bank and Trust Co. of Vicksburg, Miss. (12499), and The Merchants National Bank of Vicksburg (3430), consolidated under the charter of the latter, with title: The Merchants National Bank and Trust Company of Vicksburg.

The Hammond Trust and Savings Bank, Hammond, Ind., and Citizens National Bank of Hammond (8199), consolidated under the charter of the latter, with title: Hammond National Bank and Trust Company.

Mount Holly Safe Deposit and Trust Co., Mount Holly, N. J., and The Union National Bank at Mount Holly (2343), consolidated under the charter of the latter, with title: The Union National Bank and Trust Company at Mount Holly.

The McKeen National Bank of Terre Haute, Ind. (7922), and The First National Bank of Terre Haute (47), consolidated under the charter of the latter, with title: First-McKeen National Bank and Trust Company of Terre Haute.

The Capitol National Bank and Trust Co. of New York, N. Y. (12213), and The Longacre National Bank of New York (13162), and United National Bank in New York (12406), consolidated under the charter of the latter, with title: United Capitol National Bank and Trust Company of New York.

Dysart Savings Bank, Dysart, Iowa, and The First National Bank of Dysart (5934), consolidated under the charter of the latter, with title: Dysart National Bank.

The Farmers National Bank of Arcanum, Ohio (9255), and The First National Bank of Arcanum (4839), consolidated under the charter of the latter, with title: The First-Farmers National Bank of Arcanum.

Citizens Trust and Savings Bank, Los Angeles, Calif., and The Citizens National Bank of Los Angeles (5927), consolidated under the charter of the latter, with title: Citizens National Trust & Savings Bank of Los Angeles.

The Franklin Fourth Street National Bank of Philadelphia, Pa. (5459), and The Philadelphia-Girard National Bank, Philadelphia (539), consolidated under the charter of the latter, with title: The Philadelphia National Bank.

The Quaker City National Bank of Philadelphia, Pa. (4050), and The Manayunk National Bank of Philadelphia (3604), consolidated under the charter of the latter, with title: The Manayunk-Quaker City National Bank of Philadelphia.

The Lincoln Trust Co. of Fort Wayne, Ind., and The Lincoln National Bank of Fort Wayne (7725), consolidated under the charter of the latter, with title: Lincoln National Bank and Trust Company of Fort Wayne.

The Galesburg National Bank, Galesburg, Ill. (3138), and The First National Bank of Galesburg (241), consolidated under the charter of the latter, with title: First Galesburg National Bank and Trust Company.

The Winona Savings Bank, Winona, Minn., and The Winona National Bank, Winona (10865), consolidated under the charter of the latter, with title: The Winona National and Savings Bank.

The Citizens Bank of Norfolk, Va., and The Seaboard National Bank of Norfolk (10194), consolidated under the charter of the latter, with title: The Seaboard Citizens National Bank of Norfolk.

The Citizens National Bank of Baltimore, Md. (1384), and The Merchants National Bank of Baltimore (1413) consolidated under the charter of the latter, with title: The First National Bank of Baltimore.

The First National Bank of Trenton, N. J. (281), and The Mechanics National Bank of Trenton (1327), consolidated under the charter of the latter, with title: The First-Mechanics National Bank of Trenton.

The Bank of Commerce and Trust Co. of Tarpon Springs, Fla., and The First National Bank of Tarpon Springs (12274), consolidated under the charter of the latter, with title: The First National Bank of Commerce of Tarpon Springs.

Guarantee Trust and Safe Deposit Co., Philadelphia, Pa., and The Tradesmens National Bank, Philadelphia (570), consolidated under the charter of the latter, with title: Tradesmens National Bank and Trust Company.

Guardian Trust Co. of New Jersey, Newark, N. J., and The Broad and Market National Bank and Trust Co. of Newark (9912), consolidated under the charter of the latter, with title: New Jersey National Bank and Trust Company of Newark.

The City Trust and Savings Bank of Dayton, Ohio, and The City National Bank of Dayton (2874), consolidated under the charter of the latter, with title: The City National Bank and Trust Company of Dayton.

The Farmers & Merchants National Bank of Boonville, Ind. (9266), and The City National Bank of Boonville (10613), consolidated under the charter of the latter, with title: First National Bank of Boonville.

First Trust and Savings Bank of Tulsa, Okla., and The First National Bank of Tulsa (5171), consolidated under the charter of the latter, with title: The First National Bank and Trust Company of Tulsa.

The Merchants National Bank of Norwich, Conn. (1481), and The Uncas National Bank of Norwich (1187), consolidated under the charter of the latter, with title: The Uncas-Merchants National Bank of Norwich.

TABLE NO. 16.—National banks chartered during the year ended October 31, 1928

Char- ter No.	Title	Capital
ALABAMA		
13195	Mobile National Bank, Mobile.....	\$200,000
ARKANSAS		
13155	New First National Bank of Paragould.....	50,000
13210	First National Bank of Gurdon.....	25,000
	Total (2 banks).....	75,000
CALIFORNIA		
13178	First National Bank of Vista.....	25,000
13179	National Bank of Pico.....	50,000
13187	National Bank for Savings in Los Angeles.....	300,000
13200	Commercial National Bank of Los Angeles.....	200,000
13208	La Jolla National Bank of San Diego.....	200,000
13212	Palo Alta National Bank, Palo Alto.....	150,000
13217	First National Bank in San Leandro.....	100,000
	Total (7 banks).....	1,025,000
CONNECTICUT		
13245	Sharon National Bank, Sharon.....	25,000
FLORIDA		
13157	Sanford Atlantic National Bank, Sanford.....	100,000
13159	City National Bank in Miami.....	500,000
13214	Palatka Atlantic National Bank, Palatka.....	100,000
	Total (3 banks).....	700,000
GEORGIA		
13161	Moultrie National Bank, Moultrie ¹	100,000
13223	City National Bank of Albany.....	100,000
13227	First National Bank of Douglasville.....	25,000
	Total (3 banks).....	225,000
ILLINOIS		
13144	National Bank of Witt.....	50,000
13146	National Builders Bank of Chicago.....	500,000
13213	First National Bank in Mount Sterling.....	50,000
13216	Straus National Bank & Trust Co. of Chicago.....	1,000,000
13218	National Bank of Niles Center.....	100,000
13226	Stewardson National Bank, Stewardson.....	25,000
13235	Hyde Park National Bank of Chicago.....	500,000
13236	Belleville National Bank, Belleville.....	100,000
	Total (8 banks).....	2,325,000
INDIANA		
13224	Citizens National Bank & Trust Co. of Terre Haute.....	200,000
IOWA		
13188	Buchanan County National Bank of Independence.....	125,000
13232	Tipton National Bank, Tipton.....	50,000
	Total (2 banks).....	175,000
KENTUCKY		
13248	First National Bank in Hazard.....	100,000
LOUISIANA		
13169	First National Bank in Gibsland.....	25,000
13209	Commercial National Bank of Lafayette.....	100,000
	Total (2 banks).....	125,000

¹ Title changed to "Moultrie National Bank."

TABLE No. 16.—National banks chartered during the year ended October 31, 1928—Continued

Char- ter No.	Title	Capital
MARYLAND		
13147	Catonsville National Bank, Catonsville.....	\$100,000
MASSACHUSETTS		
13152	First National Bank of Revere.....	100,000
13172	Northfield National Bank, Northfield.....	25,000
13222	Buzzards Bay National Bank, Buzzards Bay.....	50,000
13241	Needham National Bank for Savings & Trusts, Needham.....	150,000
	Total (4 banks).....	325,000
MICHIGAN		
13240	First National Bank of Centerline.....	50,000
MINNESOTA		
13140	Fifth Northwestern National Bank of Minneapolis.....	100,000
13167	St. Paul National Bank, St. Paul.....	100,000
13204	First National Bank in Lakefield.....	25,000
	Total (3 banks).....	225,000
MISSISSIPPI		
13156	National Bank of Gulfport.....	125,000
MISSOURI		
13142	Exchange National Bank of Jefferson City.....	100,000
13162	Conquerer First National Bank of Joplin.....	250,000
	Total (2 banks).....	350,000
NEBRASKA		
13138	First National Bank of Springview.....	25,000
13139	Commercial National Bank of Ainsworth.....	50,000
13148	Farmers National Bank of Central City.....	25,000
13158	First National Bank of Arcadia.....	25,000
13176	First National Bank in Shelton ²	25,000
13182	Security National Bank of Laurel.....	25,000
13189	Wallace National Bank of Exeter.....	50,000
13243	Exeter National Bank, Exeter.....	25,000
13244	First National Bank of Primrose.....	25,000
	Total (9 banks).....	275,000
NEW HAMPSHIRE		
13247	Wilton National Bank, Wilton.....	50,000
NEW JERSEY		
13164	First National Bank in Lodi.....	100,000
13166	First National Bank of Columbus.....	50,000
13173	First National Bank of Whippany.....	50,000
13174	Plainfield National Bank, Plainfield.....	100,000
13203	Third National Bank & Trust Co. of Camden.....	200,000
13215	Point Pleasant Beach National Bank, Point Pleasant Beach ³	100,000
	Total (6 banks).....	600,000
NEW YORK		
13143	First National Bank of Glen Cove.....	100,000
13145	Webster National Bank, Webster.....	50,000
13149	Springfield Gardens National Bank of New York.....	200,000
13163	Longacre National Bank of New York ⁴	1,000,000
13193	Bank of America National Association ⁵	6,500,000
13194	Commercial Exchange National Bank in New York ⁶	1,500,000
13207	Industrial National Bank of New York.....	1,500,000
13219	Lincoln National Bank of Buffalo.....	200,000
13220	East Side National Bank of Buffalo.....	300,000
13228	Eastport National Bank, Eastport.....	50,000
13229	National Bank of Wyoming.....	50,000
13234	First National Bank of Bellerose.....	100,000
13237	Dunbar National Bank of New York.....	500,000
13239	Bryn Mawr-Nepperhan National Bank of Yonkers.....	100,000
13242	Forest Hills National Bank of New York.....	200,000
13246	First National Bank of Bolivar.....	100,000
	Total (16 banks).....	12,450,000

² Placed in voluntary liquidation on Mar. 7, 1928.³ Post office, Point Pleasant, N. J.⁴ Consolidated on Mar. 10, 1928, with United Capitol National Bank & Trust Co. of New York under act Nov. 7, 1918.⁵ With 7 branches located in the City of New York.⁶ With 1 branch in the City of New York. Consolidated on Apr. 28, 1928, with the Bank of America National Association, New York, under act Nov. 7, 1918.

TABLE NO. 16.—National banks chartered during the year ended October 31, 1928—Continued

Char- ter No.	Title	Capital
NORTH CAROLINA		
13168	Cumberland National Bank of Fayetteville.....	\$150,000
NORTH DAKOTA		
13190	Steele County National Bank of Finley.....	25,000
OHIO		
13150	First National Bank of Jewett.....	35,000
13154	Noble County National Bank in Caldwell.....	60,000
13171	First National Bank at Smithfield.....	50,000
13198	National Bank of Adams County of West Union.....	40,000
	Total (4 banks).....	185,000
OREGON		
13192	Tillamook National Bank, Tillamook.....	50,000
PENNSYLVANIA		
13141	Roslyn National Bank, Roslyn.....	50,000
13151	National Bank of Lansdowne.....	100,000
13153	Forbes National Bank of Pittsburgh.....	300,000
13160	Glen Lyon National Bank, Glen Lyon.....	75,000
13175	Northeast National Bank of Holmesburg in Philadelphia.....	200,000
13177	First National Bank of Exeter.....	50,000
13180	City National Bank & Trust Co. of Philadelphia.....	1,000,000
13185	Pelham National Bank & Trust Co. of Philadelphia.....	200,000
13186	Leola National Bank, Leola.....	50,000
13196	State Road National Bank of Highland Park ⁷	100,000
13197	Union National Bank of Jersey Shore.....	125,000
13205	Beech Creek National Bank, Beech Creek.....	35,000
13225	Hyde Park National Bank of Scranton.....	125,000
	Total (13 banks).....	2,410,000
SOUTH DAKOTA		
13181	Brookings National Bank, Brookings.....	50,000
13221	Lake Norden National Bank, Lake Norden.....	25,000
	Total (2 banks).....	75,000
TEXAS		
13170	First National Bank in Glen Rose.....	25,000
13183	First National Bank in McAllen.....	60,000
13191	Lorena National Bank, Lorena.....	25,000
13199	Wolfe City National Bank in Wolfe City.....	25,000
13206	First National Bank in Temple.....	100,000
13211	First National Bank of Cushing.....	25,000
13238	Odessa National Bank, Odessa.....	30,000
13249	First National Bank in Wellington.....	25,000
	Total (8 banks).....	315,000
WASHINGTON		
13137	Washington National Bank of Vancouver.....	100,000
13201	Lumbermens National Bank & Trust Co., Hoquiam ⁸	100,000
13230	Pacific National Bank of Seattle.....	2,500,000
13233	First National Bank of Elma.....	25,000
	Total (4 banks).....	2,725,000
WEST VIRGINIA		
13231	Citizens National Bank of Point Pleasant.....	100,000
WISCONSIN		
13165	National Bank of Commerce of Superior.....	150,000
13184	Second Wisconsin National Bank of Milwaukee.....	200,000
13202	First National Bank of Bangor.....	50,000
	Total (3 banks).....	400,000
	Total United States (113 banks).....	26,160,000

⁷ Post office, Upper Darby, Pa.⁸ Consolidated on June 29, 1928, with the First National Bank of Hoquiam under act Nov. 7, 1918.

TABLE NO. 17.—National banks chartered which are conversions of State banks during the year ended October 31, 1928

Char- ter No.	Title and location	State	Date of charter	Authorized capital	Approximate sur- plus and undivided profits	Approximate assets
13137	The Washington National Bank of Vancouver.	Wash.	1927 Nov. 1	\$100,000	\$75,278	\$1,265,740
13138	The First National Bank of Springview.	Nebr.	do	25,000	5,909	158,527
13139	The Commercial National Bank of Ainsworth.	Nebr.	do	50,000	17,028	414,653
13142	The Exchange National Bank of Jefferson City.	Mo.	Nov. 16	100,000	58,439	2,198,747
13148	The Farmers National Bank of Central City.	Nebr.	Dec. 1	25,000	58,429	885,371
13156	National Bank of Gulfport.	Miss.	Dec. 22	125,000	91,825	1,926,845
13158	The First National Bank of Arcadia.	Nebr.	Dec. 29	25,000	1,639	203,692
			1928			
13160	The Glen Lyon National Bank, Glen Lyon.	Pa.	Jan. 3	75,000	167,324	1,372,654
13163	The Longacre National Bank of New York.	N. Y.	Jan. 9	1,000,000	695,334	9,952,111
13165	The National Bank of Commerce of Superior.	Wis.	Jan. 13	150,000	139,664	2,566,017
13167	Saint Paul National Bank, Saint Paul.	Minn.	Jan. 14	100,000	54,007	1,431,345
13168	The Cumberland National Bank of Fayetteville.	N. C.	Jan. 21	150,000	82,725	2,272,392
13189	The Wallace National Bank of Exeter, Exeter.	Nebr.	Mar. 21	50,000	12,347	582,238
13193	The Bank of America National Association, New York. ¹	N. Y.	Mar. 26	6,500,000	5,388,775	177,864,594
13194	Commercial Exchange National Bank in New York. ²	N. Y.	do	1,500,000	1,211,454	26,067,354
13195	The Mobile National Bank, Mobile.	Ala.	Mar. 31	200,000	69,239	990,173
13201	The Lumbermens National Bank & Trust Co., Hoquiam. ³	Wash.	Apr. 30	100,000	95,000	1,410,000
13202	The First National Bank of Bangor, Bangor.	Wis.	May 1	50,000	40,330	994,741
13205	The Beech Creek National Bank, Beech Creek.	Pa.	May 8	35,000	19,165	346,488
13224	The Citizens National Bank and Trust Company of Terre Haute.	Ind.	Aug. 1	200,000	141,979	2,701,099
13225	The Hyde Park National Bank of Scranton, Scranton.	Pa.	do	125,000	59,782	1,016,235
13233	The First National Bank of Elma, Elma.	Wash.	Aug. 2	25,000	7,540	279,641
13235	The Hyde Park National Bank of Chicago, Chicago.	Ill.	Aug. 28	500,000	387,485	6,872,220
13243	Exeter National Bank, Exeter.	Nebr.	Sept. 29	25,000	10,696	281,933
13244	The First National Bank of Primrose, Primrose.	Nebr.	Oct. 1	25,000	28,868	331,535
	Total, (25 banks)			11,260,000	8,920,261	244,386,345

¹ With 7 branches in New York City.² With one branch in New York City. Consolidated on Apr. 28, 1928, with the Bank of America National Association, New York, under act Nov. 7, 1918.³ Consolidated on June 26, 1923, with the First National Bank of Hoquiam under act Nov. 7, 1918.

TABLE NO. 18.—National banks, by States and geographical divisions, organized, failed, and reported in voluntary liquidation during the year ended October 31, 1928

States	Organized		Failed			Voluntary liquidations		
	Number	Authorized capital	Number	Capital	Assets	Number	Capital	Gross assets
Maine						2	\$500,000	\$8,880,168
New Hampshire	1	\$50,000						
Massachusetts	4	325,000				3	1,650,000	17,439,151
Rhode Island			1	\$100,000	\$1,407,654	1	150,000	494,572
Connecticut	1	25,000						
Total New England States	6	400,000	1	100,000	1,407,654	6	2,300,000	26,813,891
New York	16	12,450,000				10	8,700,000	119,702,891
New Jersey	6	600,000				2	400,000	3,049,855
Pennsylvania	13	2,410,000				13	3,825,000	70,689,218
Delaware						1	75,000	505,511
Maryland	1	100,000				1	800,000	5,593,450
Total Eastern States	36	15,560,000				27	13,800,000	199,540,925
Virginia						1	50,000	532,293
West Virginia	1	100,000	2	75,000	927,828	1	50,000	328,297
North Carolina	1	150,000	1	100,000	1,071,673			
South Carolina			4	175,000	1,012,127	2	275,000	3,170,891
Georgia	3	225,000	2	400,000	3,365,073	2	200,000	957,549
Florida	3	700,000	2	200,000	1,155,064	3	400,000	5,768,810
Alabama	1	200,000						
Mississippi	1	125,000						
Louisiana	2	125,000				1	50,000	277,291
Texas	8	315,000	3	230,000	2,356,668	14	720,000	4,239,122
Arkansas	2	75,000				2	100,000	724,641
Kentucky	1	100,000				1	350,000	5,675,743
Tennessee						3	600,000	7,119,062
Total Southern States	23	2,115,000	14	1,180,000	9,888,433	30	2,795,000	28,793,699
Ohio	4	185,000	1	85,000	960,911	11	1,210,000	22,981,880
Indiana	1	200,000	2	50,000	1,431,690	4	340,000	2,892,682
Illinois	8	2,325,000	5	275,000	2,717,337	4	925,000	8,528,377
Michigan	1	50,000						
Wisconsin	3	400,000				1	25,000	191,550
Minnesota	3	225,000	3	75,000	2,456,373	7	336,000	2,300,879
Iowa	2	175,000	10	700,000	5,891,199	6	415,000	6,242,350
Missouri	2	350,000	1	125,000	773,737	2	65,000	373,300
Total Middle Western States	24	3,910,000	22	1,310,000	11,231,247	35	3,316,000	43,511,018
North Dakota	1	25,000	5	275,000	2,475,276	3	175,000	1,697,122
South Dakota	2	75,000	2	100,000	764,570	1	25,000	675,631
Nebraska	9	275,000	3	105,000	3,647,409	2	325,000	4,161,562
Kansas			5	300,000	1,790,626	3	250,000	1,557,505
Montana						3	75,000	491,119
Wyoming						4	250,000	5,124,547
Oklahoma			5	185,000	1,650,884	10	400,000	2,393,110
Total Western States	12	375,000	20	965,000	7,328,765	26	1,500,000	16,100,596
Washington	4	2,725,000				1	100,000	1,129,763
Oregon	1	50,000	1	200,000	2,695,604	2	90,000	349,086
California	7	1,025,000	1	300,000	1,104,477	24	3,050,000	38,282,715
Idaho			1	50,000	194,503	4	330,000	5,292,124
Utah			1	30,000	439,399			
Arizona						1	100,000	2,625,920
Total Pacific States	12	3,800,000	4	580,000	4,033,983	32	3,670,000	47,679,603
Total United States	113	26,160,000	61	4,135,000	33,890,082	156	27,381,000	362,439,737

¹ Includes 1 bank with capital of \$25,000 and assets of \$194,790 restored to solvency.

² Includes 1 bank with capital of \$25,000 previously reported in voluntary liquidation.

³ Includes 1 bank with capital of \$40,000 and assets aggregating \$105,716 previously reported in voluntary liquidation.

⁴ Includes 1 bank that never opened for business.

⁵ Was in voluntary liquidation.

TABLE NO. 19.—Number and classification of national banks chartered monthly during the year ended October 31, 1928

Months	Conversions		Reorganizations		Primary organizations		Total	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
November.....	4	\$275,000			7	\$950,000	11	\$1,225,000
December.....	3	175,000	1	\$35,000	8	1,410,000	12	1,620,000
January.....	5	1,475,000	1	250,000	9	525,000	15	2,250,000
February.....					7	1,400,000	7	1,400,000
March.....	4	8,250,000			10	1,060,000	14	9,310,000
April.....	1	100,000			5	490,000	6	590,000
May.....	2	85,000	1	25,000	8	2,300,000	11	2,410,000
June.....					8	1,950,000	8	1,950,000
July.....					3	175,000	3	175,000
August.....	4	850,000	1	50,000	9	3,450,000	14	4,350,000
September.....	1	25,000			5	530,000	6	555,000
October.....	1	25,000			5	300,000	6	325,000
Total.....	25	11,260,000	4	360,000	84	14,540,000	113	26,160,000

TABLE NO. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1927

[In thousands of dollars]

CAPITAL STOCK OF LESS THAN \$50,000

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS							
Maine.....	1	96	137	318	25	62	221
New Hampshire.....	5	983	826	2,218	135	141	1,763
Vermont.....	3	789	613	1,617	75	110	1,352
Massachusetts.....	4	530	448	1,259	100	140	917
Connecticut.....	3	823	624	1,620	75	77	1,386
Total New England States.....	16	3,221	2,648	7,032	410	530	5,659
New York.....	119	32,612	38,348	80,937	3,070	6,094	68,481
New Jersey.....	36	13,091	7,491	23,724	920	1,725	19,892
Pennsylvania.....	207	46,022	51,326	113,144	5,363	10,782	91,236
Delaware.....	3	504	518	1,162	75	86	939
Maryland.....	22	6,640	6,707	15,132	585	1,306	12,622
Total Eastern States.....	387	98,869	104,390	234,099	10,013	19,993	193,170
Virginia.....	39	10,874	3,162	17,185	1,074	1,012	14,034
West Virginia.....	39	10,496	3,000	17,188	1,090	1,024	13,802
North Carolina.....	5	1,020	129	1,729	155	77	1,440
South Carolina.....	7	1,486	321	2,532	190	102	2,028
Georgia.....	14	2,589	569	4,535	410	271	3,580
Florida.....	5	918	279	1,617	140	60	1,281
Alabama.....	23	4,177	1,533	8,632	630	675	6,703
Louisiana.....	5	999	198	1,630	125	59	40,583
Texas.....	196	27,132	5,414	51,426	5,412	3,330	1,382
Arkansas.....	30	4,634	1,131	9,006	775	402	7,393
Kentucky.....	28	8,511	2,296	14,263	710	973	11,971
Tennessee.....	24	5,022	1,583	8,732	635	518	7,018
Total Southern States.....	415	77,858	19,615	138,475	11,346	8,503	111,215
Ohio.....	78	16,540	9,571	31,464	2,092	2,319	24,964
Indiana.....	74	14,122	6,370	25,529	1,985	1,530	20,111
Illinois.....	131	24,164	14,592	47,504	3,615	2,763	38,055
Michigan.....	23	4,872	3,253	9,742	635	386	8,266
Wisconsin.....	36	6,958	5,316	14,564	950	582	12,506
Minnesota.....	155	32,687	23,445	71,420	4,118	2,568	61,262
Iowa.....	89	19,308	7,012	33,286	2,540	1,614	26,774
Missouri.....	36	6,682	2,858	12,352	985	573	10,076
Total Middle Western States.....	622	125,333	72,417	245,861	16,920	12,235	202,014

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1927—Continued

[In thousands of dollars]

CAPITAL STOCK OF LESS THAN \$50,000

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS—continued							
North Dakota.....	102	18,888	8,089	35,615	2,620	1,651	29,463
South Dakota.....	57	11,384	3,745	20,112	1,520	893	16,746
Nebraska.....	54	12,634	3,325	20,471	1,490	1,087	15,950
Kansas.....	113	20,969	6,743	36,777	2,982	1,749	29,811
Montana.....	37	4,175	2,746	10,060	980	269	8,455
Wyoming.....	9	1,466	1,333	4,418	255	185	3,874
Colorado.....	57	9,664	4,283	19,788	1,535	774	16,669
New Mexico.....	11	1,674	657	3,577	285	160	3,025
Oklahoma.....	209	32,240	19,611	78,899	5,390	1,753	68,668
Total Western States.....	649	113,094	50,532	229,717	17,057	8,521	192,641
Washington.....	30	5,758	4,798	12,878	795	372	11,411
Oregon.....	29	4,140	3,710	10,393	790	377	8,926
California.....	49	9,284	6,069	20,238	1,255	902	17,292
Idaho.....	20	3,305	2,482	8,322	560	267	7,237
Utah.....	4	1,109	213	1,677	100	112	1,363
Nevada.....	3	906	927	2,548	90	80	2,322
Arizona.....	3	270	286	814	75	9	697
Total Pacific States.....	138	24,772	18,485	56,870	3,665	2,119	49,248
Total country banks.....	2,227	443,147	268,087	912,054	59,411	51,901	753,947
Total United States.....	2,227	443,147	268,087	912,054	59,411	51,901	753,947

CAPITAL STOCK OF \$50,000 BUT LESS THAN \$200,000

RESERVE CITIES							
Philadelphia.....	1	136	252	494	100	25	239
Dallas.....	1	2,541	1,298	6,098	150	392	5,406
Waco.....	1	359	184	934	100	39	692
Little Rock.....	1	3,683	645	6,523	300	234	5,986
Chicago.....	1	790	1,247	2,452	100	65	2,132
Minneapolis.....	1	374	187	1,752	100	20	1,527
Topeka.....	2	567	1,139	2,313	200	59	1,855
Denver.....	1	387	229	852	100	16	731
Pueblo.....	1	1,061	1,017	2,597	100	154	2,238
Muskogee.....	1	393	561	1,441	100	20	1,308
Total reserve cities.....	11	10,291	6,759	25,456	1,350	1,024	22,114
COUNTRY BANKS							
Maine.....	41	24,260	34,905	67,088	2,995	5,361	56,116
New Hampshire.....	44	29,498	22,423	64,711	4,065	5,913	50,280
Vermont.....	38	27,187	23,653	58,362	3,435	3,868	47,271
Massachusetts.....	87	72,095	69,952	163,881	8,553	14,221	131,932
Rhode Island.....	7	3,202	1,907	5,991	770	697	3,907
Connecticut.....	27	14,213	15,326	35,145	2,395	3,798	26,800
Total New England States.....	244	170,455	168,166	395,178	22,213	33,858	316,506
New York.....	305	241,357	255,440	564,988	25,421	42,693	472,457
New Jersey.....	175	157,188	125,028	326,119	15,145	23,569	274,569
Pennsylvania.....	488	390,696	329,299	838,475	41,885	91,001	662,533
Delaware.....	13	6,940	6,728	15,883	1,021	1,770	11,960
Maryland.....	49	41,602	36,021	87,972	3,962	7,079	72,521
Total Eastern States.....	1,030	837,783	752,516	1,833,337	87,434	166,112	1,493,955
Virginia.....	95	70,064	16,779	106,256	7,685	7,869	82,713
West Virginia.....	64	53,059	15,717	83,792	4,960	6,086	66,754
North Carolina.....	45	37,562	6,632	60,456	4,208	3,604	49,360
South Carolina.....	38	22,955	5,917	39,233	3,160	2,058	31,717
Georgia.....	51	28,615	10,726	51,509	4,640	4,109	38,402
Florida.....	39	25,674	16,054	58,553	3,300	3,330	48,607
Alabama.....	59	33,689	11,771	59,768	4,965	4,891	44,196
Mississippi.....	26	24,579	13,827	49,728	2,550	2,403	42,044
Louisiana.....	17	8,459	2,903	16,430	1,350	1,044	12,977
Texas.....	354	155,023	43,599	288,744	26,133	19,758	229,105
Arkansas.....	37	19,247	6,063	35,379	2,740	1,945	28,898
Kentucky.....	93	60,369	24,918	107,776	7,546	7,535	85,860
Tennessee.....	60	34,790	9,690	57,895	4,479	3,021	45,783
Total Southern States.....	978	574,085	184,596	1,015,819	77,716	67,653	806,236

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1927—Continued

[In thousands of dollars]

CAPITAL STOCK \$50,000 BUT LESS THAN \$200,000

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS—continued							
Ohio.....	184	111,543	66,577	219,497	15,267	17,007	171,724
Indiana.....	117	72,483	34,927	135,575	10,020	8,735	106,708
Illinois.....	274	171,986	103,886	337,430	20,788	24,458	270,860
Michigan.....	83	59,984	51,218	135,959	7,380	6,587	114,997
Wisconsin.....	81	54,255	42,449	118,007	6,405	5,921	99,686
Minnesota.....	99	50,626	44,124	120,437	6,910	4,928	103,437
Iowa.....	167	80,592	37,501	150,685	11,050	6,971	123,163
Missouri.....	67	32,192	15,382	61,523	4,960	3,719	48,651
Total Middle Western States.....	1,072	633,561	396,064	1,279,163	82,780	78,356	1,039,226
North Dakota.....	36	21,360	14,486	46,231	2,475	1,701	40,305
South Dakota.....	38	20,071	16,132	47,237	2,650	1,758	40,820
Nebraska.....	88	43,156	15,824	74,386	5,590	4,068	57,738
Kansas.....	122	59,240	26,108	114,448	8,350	5,330	94,366
Montana.....	23	12,616	7,749	27,823	1,875	1,286	24,180
Wyoming.....	17	12,284	7,916	27,502	1,405	1,661	23,116
Colorado.....	51	25,259	18,051	53,985	3,595	2,358	50,546
New Mexico.....	16	9,053	6,128	21,995	1,150	636	19,690
Oklahoma.....	108	49,093	38,151	119,359	7,500	2,881	104,975
Total Western States.....	499	252,132	150,545	537,966	34,590	21,679	455,736
Washington.....	56	27,408	25,312	66,928	4,220	2,530	58,389
Oregon.....	54	27,111	16,898	58,742	4,120	2,469	49,903
California.....	125	68,573	41,544	138,990	9,585	6,494	116,995
Idaho.....	28	16,158	7,608	33,146	1,900	1,073	29,118
Utah.....	10	5,167	1,799	9,570	700	332	8,135
Nevada.....	5	4,699	1,012	8,368	410	432	7,188
Arizona.....	9	5,321	2,780	12,415	750	364	10,443
Total Pacific States.....	287	154,437	96,953	328,159	21,685	13,744	280,171
Alaska (nonmember banks).....	4	2,060	1,682	4,936	200	191	4,479
The Territory of Hawaii (nonmember banks).....	1	726	1,131	2,169	100	183	1,877
Total (nonmember banks).....	5	2,786	2,813	7,105	300	374	6,356
Total country banks.....	4,115	2,625,239	1,751,653	5,396,827	326,718	381,776	4,398,216
Total United States.....	4,126	2,635,530	1,758,412	5,422,283	328,068	382,800	4,420,330

CAPITAL STOCK OF \$200,000 BUT LESS THAN \$500,000

CENTRAL RESERVE CITIES							
Chicago.....	5	4,094	3,454	9,588	1,100	568	7,582
Total central reserve cities.....	5	4,094	3,454	9,588	1,100	568	7,582
OTHER RESERVE CITIES							
Boston.....	1	2,451	2,259	5,775	400	106	4,528
Brooklyn and Bronx.....	12	20,950	14,528	44,111	3,250	2,425	37,493
Buffalo.....	2	2,470	1,644	4,951	450	222	4,045
Philadelphia.....	13	51,046	24,192	90,369	3,525	10,228	71,859
Pittsburgh.....	2	4,326	3,395	9,785	500	573	8,147
Baltimore.....	2	8,780	2,053	13,563	800	1,105	10,668
Washington.....	5	14,711	5,612	26,407	1,327	2,275	21,272
Richmond.....	1	1,219	230	2,158	300	66	1,791
Birmingham.....	1	446	320	889	200	55	387
El Paso.....	2	8,016	3,826	17,378	600	572	16,098
Fort Worth.....	1	3,020	385	4,561	200	133	4,130
Galveston.....	2	8,951	2,037	14,396	400	594	13,042
Houston.....	3	5,463	946	9,347	750	282	7,796
San Antonio.....	3	5,539	2,312	10,962	650	619	8,696
Waco.....	2	4,546	1,819	9,112	550	381	7,630
Nashville.....	2	5,684	684	8,247	600	445	6,983

TABLE No. 20.—Principal items of resources, and liabilities of national banks, classified according to capital stock, December 31, 1927—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$200,000 BUT LESS THAN \$500,000

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
OTHER RESERVE CITIES—contd.							
Cincinnati.....	2	5,507	6,275	14,258	600	1,355	11,761
Indianapolis.....	1	3,249	948	6,001	400	163	5,299
Chicago.....	20	32,794	32,306	80,791	4,400	3,376	70,028
Peoria.....	1	4,056	2,053	7,335	300	824	5,967
Milwaukee.....	2	1,390	1,204	3,231	400	95	2,566
Minneapolis.....	2	1,142	2,348	4,470	400	99	3,736
St. Paul.....	2	7,937	5,567	19,616	650	579	18,126
Dubuque.....	1	1,900	2,833	5,565	200	319	4,826
Sioux City.....	4	9,872	4,696	20,180	1,050	631	17,621
Kansas City, Mo.....	3	7,177	3,345	14,400	700	456	13,026
St. Joseph.....	3	12,000	3,206	22,130	600	752	20,387
St. Louis.....	4	4,708	7,932	15,848	950	374	13,976
Lincoln.....	4	8,719	3,132	16,366	1,000	517	14,231
Omaha.....	3	5,827	3,551	12,505	850	429	11,134
Kansas City, Kans.....	1	1,427	785	3,085	200	77	2,612
Topeka.....	1	1,536	1,488	4,781	200	133	4,337
Wichita.....	2	1,642	1,180	3,775	400	93	3,252
Helena.....	2	5,193	1,941	10,033	450	468	8,915
Denver.....	1	1,587	295	2,466	250	101	1,900
Muskogee.....	1	1,933	1,607	4,962	300	162	4,218
Oklahoma City.....	2	3,446	3,815	10,379	500	119	9,747
Tulsa.....	2	4,970	2,431	9,957	450	193	9,284
Seattle.....	2	3,419	3,681	9,497	500	214	8,526
Spokane.....	1	520	2,204	3,285	200	76	2,790
Portland.....	2	992	3,761	5,810	400	118	5,079
Los Angeles.....	1	1,013	267	1,513	200	60	1,249
Ogden.....	1	1,779	206	3,168	250	53	2,686
Total other reserve cities.....	125	283,353	169,279	587,418	31,302	31,917	501,844
Total all reserve cities.....	130	287,447	172,733	597,006	32,402	32,485	509,426
COUNTRY BANKS							
Maine.....	13	37,245	34,046	80,703	3,600	5,859	67,177
New Hampshire.....	6	9,485	4,811	17,487	1,200	2,516	12,345
Vermont.....	4	6,020	2,269	9,850	1,100	1,192	6,495
Massachusetts.....	35	94,962	55,909	174,591	8,940	12,861	145,643
Rhode Island.....	2	6,454	5,785	14,108	750	1,577	10,943
Connecticut.....	22	46,760	28,570	88,710	5,482	6,746	70,933
Total New England States.....	82	200,926	131,570	385,449	21,072	30,751	313,536
New York.....	79	205,329	152,736	411,030	18,660	28,013	348,535
New Jersey.....	63	151,830	85,368	277,225	15,437	19,751	228,332
Pennsylvania.....	103	245,740	170,689	494,025	25,325	54,837	388,426
Delaware.....	3	5,025	3,044	9,874	663	1,601	7,085
Maryland.....	4	12,449	3,571	18,594	902	1,571	15,566
Total Eastern States.....	252	620,373	415,408	1,210,748	61,017	105,773	987,944
Virginia.....	17	48,323	11,836	71,617	4,800	5,477	56,075
West Virginia.....	11	31,068	7,841	43,357	2,904	4,504	37,419
North Carolina.....	12	22,726	4,771	37,463	2,775	2,228	30,786
South Carolina.....	12	21,979	6,417	38,121	2,875	2,135	31,083
Georgia.....	12	17,855	4,119	28,266	2,800	2,332	19,433
Florida.....	8	10,570	6,497	22,749	2,050	1,651	18,388
Alabama.....	18	33,518	14,177	61,631	4,650	4,176	49,054
Mississippi.....	10	26,831	7,125	45,879	2,560	2,290	38,549
Louisiana.....	5	7,751	1,362	13,904	1,200	720	11,206
Texas.....	45	82,736	22,014	149,727	10,500	7,989	125,539
Arkansas.....	8	18,993	7,389	35,371	2,250	1,653	30,660
Kentucky.....	11	23,708	5,928	36,751	2,725	2,425	28,530
Tennessee.....	8	12,185	3,530	21,470	1,950	989	17,013
Total Southern States.....	177	358,243	103,006	611,306	44,039	38,599	493,735
Ohio.....	50	99,951	54,116	193,225	13,075	15,086	152,132
Indiana.....	24	45,970	24,159	89,183	5,900	4,477	73,479
Illinois.....	36	69,338	51,528	152,055	9,150	10,197	124,352
Michigan.....	14	39,095	26,829	80,025	3,950	4,578	67,567
Wisconsin.....	24	48,733	30,047	96,274	6,225	4,815	80,284
Minnesota.....	11	18,772	14,271	42,343	2,600	1,669	36,494
Iowa.....	12	24,642	10,722	46,343	3,100	2,114	38,581
Missouri.....	7	13,502	7,791	28,157	1,650	914	24,426
Total Middle Western States.....	178	360,003	219,463	727,605	45,650	43,850	597,315

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1927—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$200,000 BUT LESS THAN \$500,000—Continued

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS—continued							
North Dakota.....	3	7,033	4,601	15,833	700	448	14,380
South Dakota.....	2	3,679	3,565	10,265	450	428	9,387
Nebraska.....	3	3,731	1,154	6,641	700	214	4,925
Kansas.....	11	21,843	7,748	40,103	2,400	1,853	34,515
Montana.....	9	25,236	14,082	52,264	2,000	1,994	46,632
Wyoming.....	3	7,299	2,535	13,107	750	423	11,734
Colorado.....	7	13,390	7,081	26,541	1,600	1,009	22,990
New Mexico.....	2	6,135	2,638	11,835	650	286	10,215
Oklahoma.....	9	11,736	7,399	26,347	2,050	856	23,136
Total Western States.....	49	100,082	50,803	202,936	11,300	7,511	177,914
Washington.....	10	14,613	12,190	34,948	2,550	1,445	29,221
Oregon.....	7	12,879	6,017	24,359	1,450	1,179	21,044
California.....	30	56,277	24,957	102,428	7,625	5,257	84,887
Idaho.....	4	9,406	5,769	21,685	1,175	582	19,040
Nevada.....	1	1,214	1,837	3,987	200	69	3,473
Arizona.....	3	8,319	5,048	18,879	700	289	17,425
Total Pacific States.....	55	102,708	55,818	206,286	13,700	8,821	175,090
The Territory of Hawaii (non-member banks).....	1	3,179	2,660	8,557	500	758	6,760
Total (nonmember banks).....	1	3,179	2,660	8,557	500	758	6,760
Total country banks.....	794	1,745,514	978,728	3,352,887	197,278	236,033	2,752,294
Total United States.....	924	2,032,961	1,151,461	3,949,893	229,680	268,518	3,261,720

CAPITAL STOCK OF \$500,000 BUT LESS THAN \$1,000,000

CENTRAL RESERVE CITIES							
New York.....	2	3,668	1,375	6,613	1,000	362	4,705
Chicago.....	1	1,759	222	3,038	500	250	2,277
Total central reserve cities.....	3	5,427	1,597	9,651	1,500	612	6,982
OTHER RESERVE CITIES							
Boston.....	2	6,877	1,907	10,610	1,000	471	8,598
Brooklyn and Bronx.....	4	4,355	3,350	9,103	2,000	852	6,074
Buffalo.....	1	12,750	6,144	21,831	1,000	1,128	17,697
Philadelphia.....	8	48,109	15,812	77,269	4,000	6,868	62,287
Pittsburgh.....	5	33,555	18,654	66,066	2,950	6,182	51,116
Baltimore.....	2	9,029	5,810	19,223	1,400	1,316	15,387
Washington.....	3	19,289	3,702	31,727	2,050	2,255	26,317
Charlotte.....	5	16,383	4,611	26,094	1,800	3,536	18,574
Atlanta.....	1	5,934	2,480	11,627	750	394	10,037
Dallas.....	2	9,051	4,352	19,256	1,250	332	16,328
Fort Worth.....	2	9,027	3,487	19,110	1,250	574	16,790
Galveston.....	1	3,513	2,109	7,376	750	332	6,245
Houston.....	3	20,833	6,310	37,662	1,800	1,772	32,113
San Antonio.....	2	6,231	1,552	12,011	1,100	523	9,347
Louisville.....	2	14,972	11,493	32,588	1,250	1,950	27,442
Nashville.....	1	2,657	72	3,656	600	126	2,921
Cincinnati.....	1	4,676	4,456	11,881	500	1,219	9,426
Columbus.....	4	24,988	10,855	48,674	2,200	3,340	40,377
Toledo.....	1	8,500	4,199	15,265	500	1,918	10,304
Chicago.....	1	6,685	4,981	13,762	800	377	11,950
Peoria.....	2	9,119	6,267	18,699	1,050	2,261	14,314
Grand Rapids.....	1	11,233	1,402	15,780	800	1,290	12,829
Milwaukee.....	1	6,844	1,816	11,679	500	927	9,169
Minneapolis.....	1	6,765	2,857	12,274	500	355	11,159
Cedar Rapids.....	2	14,782	8,145	32,383	1,100	928	29,088
Des Moines.....	1	2,911	2,879	7,720	500	207	6,214
Dubuque.....	1	3,907	2,259	8,045	500	101	7,243
Kansas City, Mo.....	4	25,241	6,667	41,802	2,350	1,689	35,800
St. Joseph.....	1	4,141	1,242	8,115	500	486	7,037
St. Louis.....	2	6,362	6,828	16,291	1,200	536	13,590

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1927—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$500,000 BUT LESS THAN \$1,000,000—Continued

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
OTHER RESERVE CITIES—contd.							
Lincoln.....	1	5,311	1,986	10,090	525	602	8,956
Omaha.....	1	6,842	454	8,941	750	476	7,614
Kansas City, Kans.....	1	5,523	2,596	11,754	750	305	10,098
Topeka.....	2	4,919	5,273	15,769	1,000	548	13,920
Denver.....	2	15,086	12,562	34,948	1,050	2,015	30,831
Pueblo.....	1	4,500	4,552	17,105	500	1,087	15,113
Muskogee.....	1	3,192	3,186	8,141	500	154	6,974
Oklahoma City.....	3	15,160	9,188	36,620	1,850	517	33,831
Tulsa.....	1	4,514	738	6,983	500	211	6,190
Seattle.....	3	15,717	9,445	33,642	1,500	1,760	30,079
Spokane.....	1	3,388	692	5,957	500	111	5,093
Portland.....	1	4,032	1,499	7,541	500	260	6,770
Los Angeles.....	1	1,903	1,340	4,165	500	4	3,493
Oakland.....	1	2,751	1,542	5,127	500	59	3,817
San Francisco.....	1	415	1,291	2,401	500	100	1,600
Ogden.....	1	3,541	2,198	7,936	500	191	6,740
Salt Lake City.....	4	22,938	7,802	44,057	2,100	1,523	39,293
Total other reserve cities.....	93	478,451	223,042	928,776	51,975	54,168	776,185
Total all reserve cities.....	96	483,878	224,639	938,427	53,475	54,780	783,167
COUNTRY BANKS							
Maine.....	2	10,805	3,387	17,015	1,200	1,217	13,701
Vermont.....	1	3,680	1,317	5,652	500	367	4,147
Massachusetts.....	13	76,910	31,246	127,474	6,950	9,669	105,192
Rhode Island.....	3	14,872	7,548	26,662	1,850	2,606	20,412
Connecticut.....	6	33,653	12,259	56,747	3,350	4,578	48,047
Total New England States.....	25	139,920	55,757	233,550	13,850	18,437	191,499
New York.....	9	45,877	18,687	75,318	4,900	5,587	61,109
New Jersey.....	15	109,798	54,506	198,989	9,950	16,575	164,235
Pennsylvania.....	21	110,044	71,365	213,989	11,850	22,625	169,088
Total Eastern States.....	45	265,719	144,558	488,296	26,700	44,787	394,432
Virginia.....	6	18,407	3,907	29,471	3,200	1,933	20,797
West Virginia.....	5	23,348	7,017	37,236	2,500	3,743	26,394
North Carolina.....	6	22,519	9,622	45,750	3,450	2,123	36,831
South Carolina.....	3	8,747	5,643	20,122	1,500	462	17,097
Georgia.....	2	10,331	687	15,532	1,000	944	13,308
Florida.....	3	10,405	5,760	21,666	1,900	1,407	16,734
Alabama.....	2	15,782	2,945	25,368	1,000	1,136	22,008
Mississippi.....	1	2,699	429	3,921	500	146	2,918
Louisiana.....	1	3,005	443	5,941	600	330	4,470
Texas.....	5	17,271	9,020	34,314	2,800	2,108	27,415
Arkansas.....	2	10,934	4,521	19,910	1,000	1,149	16,746
Kentucky.....	4	15,974	4,195	25,484	2,600	1,962	18,154
Tennessee.....	3	23,028	3,252	33,947	1,700	1,520	26,849
Total Southern States.....	43	182,450	57,441	318,662	23,750	18,963	249,631
Ohio.....	6	29,776	14,210	54,732	3,100	4,162	43,620
Indiana.....	10	36,984	27,113	82,058	5,900	4,928	67,262
Illinois.....	7	33,541	11,163	57,125	4,000	2,598	48,623
Michigan.....	7	36,756	21,474	70,828	3,700	3,763	59,641
Wisconsin.....	8	38,311	17,929	69,328	4,300	4,310	57,730
Minnesota.....	2	7,004	2,535	11,857	1,100	975	9,379
Iowa.....	1	4,636	2,343	10,029	500	367	8,909
Total Middle Western States.....	41	187,008	96,767	355,957	22,600	20,843	295,164
Washington.....	2	8,580	4,007	15,683	1,000	334	14,215
California.....	3	18,107	9,531	34,707	1,850	1,723	29,345
Nevada.....	1	3,410	1,085	6,507	700	182	4,961
Total Pacific States.....	6	30,097	14,623	56,897	3,550	2,239	48,521
Total country banks.....	160	805,194	369,146	1,453,362	90,450	105,269	1,179,247
Total United States.....	256	1,289,072	593,785	2,391,789	143,925	160,049	1,962,414

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1927—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$1,000,000 BUT LESS THAN \$5,000,000

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
CENTRAL RESERVE CITIES							
New York.....	11	187,018	51,960	317,722	18,500	18,297	256,553
Chicago.....	4	85,269	30,330	161,148	7,350	5,364	138,793
Total central reserve cities.....	15	272,287	82,290	478,870	25,850	23,661	395,346
OTHER RESERVE CITIES							
Boston.....	5	125,002	31,838	201,918	8,500	15,433	162,680
Albany.....	2	43,841	24,607	83,671	2,750	7,076	69,869
Brooklyn and Bronx.....	2	35,540	5,574	50,525	2,500	3,729	38,865
Philadelphia.....	7	175,451	46,550	296,426	10,150	31,229	233,738
Pittsburgh.....	3	68,215	30,562	130,266	6,000	13,191	104,301
Baltimore.....	5	77,069	47,129	176,266	10,500	13,139	142,774
Washington.....	5	56,106	22,733	106,768	7,150	6,503	86,500
Richmond.....	3	58,650	12,144	90,129	6,000	6,064	71,899
Atlanta.....	2	55,987	21,730	107,068	5,200	6,567	92,447
Savannah.....	1	44,205	6,388	71,302	3,000	3,181	64,756
Jacksonville.....	3	40,289	28,932	93,856	4,000	3,705	84,290
Birmingham.....	2	48,630	10,657	78,961	4,250	6,492	65,131
New Orleans.....	1	28,702	5,625	49,884	2,800	2,831	38,640
Dallas.....	3	48,783	15,692	90,160	6,500	4,171	71,959
El Paso.....	1	6,201	3,323	14,913	1,000	221	12,660
Fort Worth.....	2	36,148	9,637	65,716	3,000	2,705	57,990
Galveston.....	1	8,054	3,081	15,128	1,000	205	12,779
Houston.....	4	59,198	22,092	115,370	6,000	4,711	99,464
San Antonio.....	3	23,483	5,575	42,690	3,000	1,540	36,633
Waco.....	1	7,364	2,745	12,814	1,000	334	10,494
Louisville.....	2	50,872	26,084	97,278	5,000	4,794	77,582
Memphis.....	1	13,816	3,531	24,670	1,000	1,010	22,546
Nashville.....	2	38,569	5,458	62,144	3,500	3,637	51,761
Cincinnati.....	1	6,225	4,191	13,368	1,000	880	10,255
Cleveland.....	3	65,789	29,742	118,518	4,800	5,212	93,972
Columbus.....	2	30,184	13,725	59,489	3,300	4,322	48,246
Indianapolis.....	3	54,360	16,122	98,477	7,250	5,793	79,813
Peoria.....	1	6,506	3,442	13,696	1,125	1,275	10,723
Detroit.....	2	53,761	10,960	80,765	4,500	5,788	65,441
Grand Rapids.....	1	11,730	2,063	20,672	1,000	620	17,841
Milwaukee.....	3	23,367	7,637	39,966	3,000	2,193	30,250
Minneapolis.....	2	61,147	27,567	113,870	5,000	3,466	103,635
St. Paul.....	2	61,574	31,898	125,038	5,000	7,022	109,973
Des Moines.....	2	17,806	5,614	33,218	2,200	1,139	29,626
Sioux City.....	1	6,757	1,143	11,008	1,000	2	8,698
Kansas City, Mo.....	3	51,211	22,409	109,288	4,000	5,457	98,841
St. Louis.....	4	69,930	14,939	111,770	6,700	4,409	95,061
Omaha.....	3	42,923	15,608	88,584	3,350	3,140	79,228
Wichita.....	2	15,646	8,400	34,820	2,000	1,347	31,068
Denver.....	3	53,632	33,637	121,448	3,750	5,149	112,189
Oklahoma City.....	1	25,694	9,639	47,920	3,000	375	44,530
Tulsa.....	3	46,831	17,088	89,700	5,000	2,858	81,320
Seattle.....	3	42,136	30,702	102,804	4,200	4,523	99,920
Spokane.....	2	23,879	4,664	37,817	2,500	834	32,108
Portland.....	2	44,749	51,014	120,860	5,500	5,084	109,227
Los Angeles.....	7	189,161	45,838	300,457	15,000	13,201	262,945
Oakland.....	1	17,135	6,437	30,863	1,200	2,207	26,334
San Francisco.....	1	4,398	1,690	8,842	1,000	244	5,590
Total other reserve cities.....	119	2,176,736	807,856	4,011,181	200,175	229,008	3,386,592
Total all reserve cities.....	134	2,449,023	890,146	4,490,051	226,025	252,669	3,781,938
COUNTRY BANKS							
Massachusetts.....	3	41,009	33,228	86,843	4,375	6,250	69,352
Rhode Island.....	1	9,008	8,281	19,572	1,500	2,858	13,569
Connecticut.....	7	84,310	25,585	140,826	10,400	15,707	108,668
Total New England States.....	11	134,327	67,094	247,241	16,275	24,815	191,589
New York.....	5	45,278	31,445	90,487	5,600	4,371	76,470
New Jersey.....	6	92,593	45,487	165,339	8,525	8,734	140,331
Pennsylvania.....	4	41,304	42,068	95,076	5,250	9,940	77,432
Total Eastern States.....	15	179,175	119,000	350,902	19,375	23,045	294,233
Virginia.....	6	69,148	12,610	101,973	7,500	7,065	76,927
West Virginia.....	1	11,692	2,563	17,838	2,000	1,188	12,001
North Carolina.....	3	26,613	4,388	44,227	3,000	2,785	34,450
South Carolina.....	2	24,913	10,816	47,481	2,100	1,610	38,537

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1927—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$1,000,000 BUT LESS THAN \$5,000,000—Continued

Cities, States, and Territories	Number of banks	Loans and discounts	Bonds and securities owned	Aggregate resources	Capital	Surplus and undivided profits	Total deposits
COUNTRY BANKS—continued							
Florida.....	4	32,835	19,708	66,851	5,400	3,647	53,124
Alabama.....	1	4,317	4,236	12,335	1,000	706	10,596
Louisiana.....	3	32,597	5,058	48,636	3,000	1,618	41,415
Texas.....	2	13,781	4,237	24,230	2,000	1,143	19,620
Kentucky.....	1	5,860	1,430	8,226	1,000	569	5,888
Tennessee.....	3	36,127	6,653	56,965	3,750	2,754	46,863
Total Southern States.....	26	257,883	71,699	428,762	30,750	23,085	339,421
Ohio.....	5	37,296	13,312	68,030	6,500	4,951	52,200
Indiana.....	1	9,756	5,366	18,924	1,000	762	15,824
Michigan.....	1	7,469	5,522	17,318	1,250	1,838	13,885
Minnesota.....	3	26,643	15,515	52,566	5,000	4,201	41,525
Total Middle Western States.....	10	81,166	39,715	156,838	13,750	11,752	123,434
Washington.....	1	8,624	4,649	16,832	1,000	625	14,451
California.....	2	28,140	10,551	52,599	2,500	1,792	46,996
Total Pacific States.....	3	36,764	15,200	69,431	3,500	2,417	61,447
Total country banks.....	65	689,315	312,708	1,253,174	83,650	85,114	1,010,124
Total United States.....	199	3,138,338	1,202,854	5,743,225	309,675	337,783	4,792,062

CAPITAL STOCK OF \$5,000,000 BUT LESS THAN \$25,000,000

CENTRAL RESERVE CITIES							
New York.....	7	933,889	519,038	1,847,581	56,500	189,835	1,385,866
Chicago.....	2	313,685	17,480	440,294	20,000	29,527	368,586
Total central reserve cities.....	9	1,247,574	536,518	2,287,875	76,500	219,362	1,754,452
OTHER RESERVE CITIES							
Boston.....	3	431,218	128,194	798,587	41,000	40,542	615,154
Philadelphia.....	2	209,530	59,855	403,890	14,000	40,560	318,888
Pittsburgh.....	3	92,368	192,243	362,489	19,500	26,058	289,096
Dallas.....	1	38,816	5,189	61,160	5,000	4,196	49,575
Cincinnati.....	1	29,141	16,127	62,209	6,000	5,212	49,577
Detroit.....	1	67,327	19,793	129,424	7,500	7,645	105,467
Milwaukee.....	1	69,614	19,744	118,039	6,000	5,548	101,545
Minneapolis.....	1	54,482	30,427	109,983	5,500	5,604	95,591
St. Louis.....	2	166,522	41,770	266,294	20,000	11,252	217,113
Los Angeles.....	1	191,233	56,275	320,385	12,250	15,975	285,225
San Francisco.....	3	184,685	55,088	335,979	22,000	17,499	265,499
Total other reserve cities.....	19	1,534,836	624,705	2,968,439	158,750	180,091	2,393,130
Total all reserve cities.....	28	2,782,410	1,161,223	5,256,314	235,250	399,453	4,147,582

CAPITAL STOCK OF \$25,000,000 BUT LESS THAN \$50,000,000

CENTRAL RESERVE CITIES							
New York.....	1	414,819	81,400	753,336	25,000	49,830	535,615
Chicago.....	1	345,979	132,842	626,417	35,000	34,814	539,844
Total central reserve cities.....	2	760,798	214,242	1,379,753	60,000	84,644	1,075,459
OTHER RESERVE CITIES							
San Francisco.....	1	406,749	239,550	764,302	37,500	24,764	645,322
Total all reserve cities.....	3	1,167,547	453,792	2,144,055	97,500	109,408	1,720,781

CAPITAL STOCK OF \$50,000,000 OR MORE

CENTRAL RESERVE CITY							
New York.....	2	1,342,254	310,134	2,344,606	125,000	135,279	1,801,167

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1927—Continued

[In thousands of dollars]

GRAND TOTAL

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Bonds and securities owned	Aggregate resources	Aggregate capital	Aggregate surplus and undivided profits	Aggregate deposits
CENTRAL RESERVE CITIES							
New York.....	23	2,881,648	963,957	5,269,858	226,000	393,603	3,983,906
Chicago.....	13	750,786	184,328	1,240,485	63,950	70,523	1,057,082
Total central reserve cities.....	36	3,632,434	1,148,285	6,510,343	289,950	464,126	5,040,988
OTHER RESERVE CITIES							
Boston.....	11	565,548	164,198	1,016,890	50,900	56,552	790,960
Albany.....	2	43,841	24,607	83,671	2,750	7,076	69,869
Brooklyn and Bronx.....	18	60,845	23,452	103,739	7,750	7,006	82,432
Buffalo.....	3	15,220	7,788	26,782	1,450	1,350	21,742
Philadelphia.....	31	484,272	146,661	868,448	31,775	88,910	687,011
Pittsburgh.....	13	198,464	244,854	568,606	28,950	46,004	452,660
Baltimore.....	9	94,908	54,992	209,052	12,700	15,560	168,829
Washington.....	13	90,106	32,047	164,902	10,527	11,033	134,089
Richmond.....	4	59,869	12,374	92,287	6,300	6,130	73,690
Charlotte.....	5	16,383	4,611	26,094	1,800	3,536	18,574
Atlanta.....	3	61,921	24,210	118,695	5,950	6,961	102,484
Savannah.....	1	44,205	6,388	71,302	3,000	3,181	64,756
Jacksonville.....	3	40,289	28,932	93,856	4,000	3,705	84,290
Birmingham.....	3	49,076	10,977	79,850	4,450	6,547	65,518
New Orleans.....	1	28,702	5,625	49,884	2,800	2,831	38,640
Dallas.....	7	99,191	26,531	176,674	12,900	9,091	143,268
El Paso.....	3	14,217	7,149	32,291	1,600	793	28,758
Fort Worth.....	5	43,195	13,509	89,387	4,450	3,412	78,910
Galveston.....	4	20,518	7,227	36,900	2,150	1,131	32,066
Houston.....	10	85,494	29,348	162,379	8,550	6,765	139,373
San Antonio.....	8	35,253	9,439	65,663	4,750	2,682	54,676
Waco.....	4	12,269	4,748	22,860	1,650	754	18,116
Little Rock.....	1	3,683	645	6,523	300	234	5,986
Louisville.....	4	65,844	37,577	129,866	6,250	6,744	105,024
Memphis.....	1	13,816	3,531	24,670	1,000	1,010	22,546
Nashville.....	5	46,910	6,214	74,047	4,700	4,208	61,665
Cincinnati.....	5	45,549	31,049	101,716	8,100	8,666	91,019
Cleveland.....	3	65,789	29,742	118,518	4,800	5,212	83,972
Columbus.....	6	55,172	24,580	108,163	5,500	7,662	88,623
Toledo.....	1	8,500	4,199	15,285	500	1,918	10,304
Indianapolis.....	4	57,609	17,070	104,478	7,650	5,956	85,112
Chicago.....	22	40,269	38,534	97,005	5,300	3,818	84,110
Peoria.....	4	19,681	11,742	39,730	2,475	4,360	31,004
Detroit.....	3	121,088	30,753	210,189	12,000	13,433	170,908
Grand Rapids.....	2	22,963	3,465	36,452	1,800	1,910	30,670
Milwaukee.....	7	101,215	30,401	172,915	9,900	8,763	143,530
Minneapolis.....	7	123,910	63,386	242,349	11,500	9,544	215,648
St. Paul.....	4	69,511	37,465	144,654	5,650	7,601	128,099
Cedar Rapids.....	2	14,782	8,145	32,383	1,100	928	29,088
Des Moines.....	3	20,717	8,493	40,938	2,700	1,346	35,840
Dubuque.....	2	5,807	5,092	13,610	760	420	12,069
Sioux City.....	5	16,629	5,839	31,188	2,050	633	26,319
Kansas City, Mo.....	10	83,629	32,421	165,490	7,050	7,602	147,667
St. Joseph.....	4	16,141	4,448	30,245	1,100	1,238	27,424
St. Louis.....	12	247,522	71,469	410,203	28,850	16,571	339,740
Lincoln.....	5	14,030	5,118	26,456	1,525	1,119	23,187
Omaha.....	7	55,592	19,613	110,030	4,950	4,045	97,976
Kansas City, Kans.....	2	6,950	3,381	14,839	950	382	12,710
Topeka.....	5	7,022	7,900	22,863	1,400	740	20,112
Wichita.....	4	17,288	9,580	38,595	2,400	1,440	34,320
Helena.....	2	5,193	1,941	10,033	450	468	8,915
Denver.....	7	70,692	46,723	159,714	5,150	7,281	145,651
Pueblo.....	2	5,561	5,569	19,702	600	1,241	17,351
Muskogee.....	3	5,518	5,354	14,544	900	336	12,500
Oklahoma City.....	6	44,300	22,642	94,919	5,350	1,011	88,108
Tulsa.....	6	56,315	20,257	106,640	5,950	3,262	96,794
Seattle.....	8	61,272	43,828	145,943	6,200	6,497	128,525
Spokane.....	4	27,787	7,560	47,059	3,200	1,021	39,991
Portland.....	5	49,773	56,274	134,211	6,400	5,462	121,076
Los Angeles.....	10	383,310	103,720	626,520	27,950	29,240	553,312
Oakland.....	2	19,886	7,979	35,990	1,700	2,266	30,151
San Francisco.....	6	596,147	297,619	1,111,524	61,000	42,607	918,011
Ogden.....	2	5,320	2,404	11,104	750	244	9,426
Salt Lake City.....	4	22,938	7,802	41,057	2,100	1,523	39,293
Total other reserve cities.....	368	4,890,416	2,071,191	9,285,572	481,052	520,972	7,725,187
Total all reserve cities.....	404	8,522,850	3,219,476	15,795,915	771,002	985,098	12,766,175

TABLE No. 20.—Principal items of resources and liabilities of national banks, classified according to capital stock, December 31, 1927—Continued

[In thousands of dollars]

GRAND TOTAL—Continued

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Bonds and securities owned	Aggregate resources	Aggregate capital	Aggregate surplus and undivided profits	Aggregate deposits
COUNTRY BANKS							
Maine.....	57	72,406	72,475	165,124	7,820	12,499	137,215
New Hampshire.....	55	39,966	28,060	84,416	5,400	8,570	64,408
Vermont.....	46	37,676	27,852	75,481	5,110	5,537	59,465
Massachusetts.....	142	285,506	190,783	554,048	28,818	43,141	453,036
Rhode Island.....	13	33,536	23,521	66,333	4,870	7,738	48,831
Connecticut.....	65	179,759	82,544	323,048	21,702	30,906	255,834
Total New England States.....	378	648,849	425,235	1,268,450	73,820	108,391	1,018,789
New York.....	517	570,453	496,656	1,222,760	57,681	86,758	1,027,052
New Jersey.....	295	524,500	317,880	991,396	49,977	70,354	827,359
Pennsylvania.....	823	833,806	664,747	1,754,709	89,673	189,185	1,388,720
Delaware.....	19	12,489	10,290	26,919	1,759	3,457	19,924
Maryland.....	75	60,691	46,239	121,698	5,449	9,956	100,709
Total Eastern States.....	1,729	2,001,919	1,535,872	4,117,482	204,539	359,710	3,363,764
Virginia.....	163	216,816	48,294	326,502	24,259	23,356	250,456
West Virginia.....	120	129,663	36,138	204,411	13,464	16,545	156,370
North Carolina.....	71	110,440	25,542	189,625	13,588	10,817	152,867
South Carolina.....	62	80,080	29,114	147,489	9,825	6,367	120,462
Georgia.....	79	59,390	16,101	99,842	8,850	7,656	74,723
Florida.....	59	80,402	48,298	171,736	12,790	10,095	138,134
Alabama.....	103	91,483	34,662	167,734	12,245	11,584	132,557
Mississippi.....	37	54,109	21,381	99,528	5,610	4,839	83,511
Louisiana.....	31	52,811	9,964	86,541	6,275	3,771	71,450
Texas.....	602	295,943	84,284	548,441	46,845	34,328	442,262
Arkansas.....	77	53,808	19,104	99,666	6,765	5,149	83,697
Kentucky.....	137	114,422	38,767	192,500	14,581	13,404	150,223
Tennessee.....	98	111,152	24,708	179,009	12,514	8,802	143,526
Total Southern States.....	1,639	1,450,519	436,357	2,513,024	187,601	156,773	2,000,238
Ohio.....	323	295,106	157,786	566,948	40,034	43,525	444,640
Indiana.....	226	179,315	97,935	351,269	24,805	20,432	283,334
Illinois.....	448	298,979	181,169	594,164	37,553	40,046	481,890
Michigan.....	128	148,126	108,296	313,872	16,915	17,152	264,536
Wisconsin.....	149	148,257	95,741	298,173	17,880	15,628	250,206
Minnesota.....	270	135,734	99,890	298,623	19,728	14,081	292,097
Iowa.....	269	129,178	57,578	240,343	17,190	10,966	197,427
Missouri.....	110	52,376	26,031	102,032	7,595	5,206	83,153
Total Middle Western States.....	1,923	1,387,071	824,426	2,765,424	181,700	167,036	2,257,153
North Dakota.....	141	47,281	27,176	97,679	5,795	3,800	84,148
South Dakota.....	97	35,134	23,442	77,614	4,620	3,079	66,953
Nebraska.....	145	59,521	20,303	101,488	7,780	5,369	78,593
Kansas.....	246	102,052	40,599	191,328	13,732	8,932	158,092
Montana.....	69	42,027	24,877	90,147	4,855	3,549	79,267
Wyoming.....	29	21,049	11,784	43,027	2,410	2,269	38,724
Colorado.....	115	48,313	29,415	165,314	6,730	4,141	90,205
New Mexico.....	29	16,862	9,423	37,407	2,085	1,082	32,930
Oklahoma.....	326	93,069	65,161	224,605	14,940	5,490	196,779
Total Western States.....	1,197	465,308	251,880	970,619	62,947	37,711	826,291
Washington.....	99	64,983	50,956	147,269	9,565	5,306	127,687
Oregon.....	90	44,130	26,025	93,494	6,360	4,025	79,873
California.....	209	180,381	92,652	348,962	22,815	16,168	295,515
Idaho.....	52	28,869	15,859	35,153	3,635	1,922	55,395
Utah.....	14	6,276	2,012	11,247	800	444	9,498
Nevada.....	10	10,229	4,861	21,410	1,400	813	17,944
Arizona.....	15	13,910	8,114	32,108	1,525	662	28,565
Total Pacific States.....	489	348,778	201,079	717,643	46,100	29,340	614,477
Alaska (nonmember banks).....	4	2,060	1,682	4,936	200	191	4,479
The Territory of Hawaii (nonmember banks).....	2	3,905	3,791	10,726	600	941	8,637
Total (nonmember banks).....	6	5,965	5,473	15,662	800	1,132	13,116
Total country banks.....	7,361	6,308,409	3,680,322	12,368,304	757,507	860,093	10,093,828
Total United States.....	7,765	14,831,259	6,899,798	28,164,219	1,528,509	1,845,191	22,860,003

TABLE NO. 21.—United States bonds on deposit to secure circulating notes of national banks in years ended October 31, 1900 to 1928

Year	Number of banks	United States bonds held as security for circulation				
		2 per cent consols of 1930	4 per cent bonds	3 per cent bonds	5 per cent bonds	Total
1900	3, 871	{ \$1, 019, 950 Consols of 1930, 270, 006, 600	{ Consols of 1907, \$13, 544, 100 Loan of 1895, 7, 503, 350	{ Loan of 1898, 3 per cent, \$7, 756, 580	{ Loan of 1904, 5 per cent, \$1, 293, 000	{ \$301, 123, 580
1901	4, 221	{ 12, 500 Consols of 1930, 316, 625, 650	{ Consols of 1907, 6, 032, 000 Loan of 1895, 2, 911, 100	{ 3, 983, 780	{ 268, 900	{ 329, 833, 930
1902	4, 601	{ 320, 738, 000	{ Consols of 1907, 8, 248, 450 Loan of 1895, 2, 208, 600	{ 6, 056, 720	{ 1, 100, 900	{ 338, 352, 670
1903	5, 147	{ 376, 003, 300	{ Consols of 1907, 2, 979, 200 Loan of 1895, 1, 410, 100	{ 1, 797, 580	{ 718, 650	{ 382, 726, 830
1904	5, 495	{ 416, 972, 750	{ Consols of 1907, 5, 857, 500 Loan of 1895, 1, 791, 600	{ 1, 922, 940	-----	{ 426, 544, 790
1905	5, 858	{ 483, 181, 900	{ Consols of 1907, 4, 050, 350 Loan of 1895, 4, 465, 000	{ 2, 215, 540	-----	{ 493, 912, 790
1906	6, 225	{ 492, 170, 650	{ Consols of 1907, 25, 124, 650 Loan of 1895, 4, 602, 100	{ 3, 273, 700	{ 2 per cent Pana- ma Canal, 14, 482, 080	{ 539, 653, 180
1907	6, 620	{ 532, 543, 550	{ Loan of 1895, 10, 732, 900	{ 6, 490, 080	{ 17, 245, 380	{ 567, 011, 910
1908	6, 873	{ 554, 700, 700	{ 14, 960, 450	{ 10, 468, 520	{ Certificates of indebtedness 3 per cent.	{ 632, 624, 850
1909	7, 025	{ 573, 328, 450	{ 4 per cent loan of 1925, 15, 463, 050	{ 3 per cent 1908- 1918, 14, 575, 560	{ 2 per cent 1936 and 1933, Pan- ama Canal, 76, 178, 680	{ 679, 545, 740
1910	7, 218	{ 580, 145, 400	{ 21, 022, 650	{ 15, 337, 540	{ 78, 420, 480	{ 694, 926, 070
1911	7, 331	{ 593, 006, 600	{ 22, 854, 300	{ 18, 199, 380	{ 80, 110, 040	{ 714, 170, 320
1912	7, 428	{ 601, 762, 600	{ 26, 817, 000	{ 20, 419, 220	{ 81, 258, 460	{ 730, 257, 280
1913	7, 514	{ 604, 264, 950	{ 35, 302, 700	{ 22, 245, 100	{ 81, 701, 240	{ 743, 513, 990
1914	7, 578	{ 606, 622, 300	{ 34, 699, 300	{ 21, 447, 180	{ 81, 971, 820	{ 744, 740, 600
1915	7, 632	{ 600, 678, 600	{ 32, 304, 800	{ 20, 377, 720	{ 81, 614, 420	{ 734, 975, 540
1916	7, 608	{ 567, 690, 250	{ 26, 214, 400	{ 15, 984, 680	{ 78, 068, 660	{ 687, 957, 990
1917	7, 671	{ 555, 514, 950	{ 34, 743, 900	{ 17, 715, 220	{ 71, 466, 140	{ 679, 440, 210
1918	7, 765	{ 561, 848, 600	{ 50, 240, 800	{ 32, 240	{ 72, 324, 800	{ 684, 446, 440
1919	7, 900	{ 565, 094, 950	{ 58, 055, 050	-----	{ 72, 672, 060	{ 695, 822, 060
1920	8, 157	{ 570, 372, 500	{ 68, 578, 000	-----	{ 73, 116, 000	{ 712, 066, 500
1921	8, 179	{ 576, 522, 950	{ 77, 257, 400	-----	{ 73, 732, 140	{ 727, 512, 490
1922	8, 262	{ 581, 493, 950	{ 82, 509, 900	-----	{ 73, 656, 840	{ 737, 660, 690
1923	8, 264	{ 586, 801, 800	{ 85, 823, 150	-----	{ 73, 937, 380	{ 746, 562, 330
1924	8, 098	{ 589, 086, 200	{ 76, 687, 050	-----	{ 74, 069, 640	{ 739, 842, 890
1925	8, 118	{ 591, 792, 150	-----	-----	{ 74, 392, 980	{ 666, 185, 130
1926	8, 008	{ 591, 139, 900	-----	-----	{ 74, 352, 980	{ 665, 492, 880
1927	7, 832	{ 592, 582, 450	-----	-----	{ 74, 290, 840	{ 666, 873, 290
1928	7, 707	{ 592, 696, 700	-----	-----	{ 74, 471, 740	{ 667, 168, 440

TABLE No. 22.—United States bonds (circulation)—Monthly range of prices in New York, November, 1927, to October, 1928, inclusive

Date	Coupon bonds, 2's of 1930	Registered bonds	
		2's of 1930	Panama 2's of 1916-1936
1927			
November:			
Opening	101 $\frac{3}{8}$ @101 $\frac{7}{8}$	Not quoted	100 @101
Highest	101 $\frac{3}{8}$ @101 $\frac{7}{8}$	do	100 @101
Lowest	101 $\frac{1}{4}$ @101 $\frac{7}{8}$	do	100 @101
Closing	101 $\frac{1}{4}$ @101 $\frac{7}{8}$	do	100 @101
December:			
Opening	101 $\frac{1}{4}$ @101 $\frac{7}{8}$	do	100 @101
Highest	101 $\frac{3}{8}$ @102	do	100 @101
Lowest	101 $\frac{1}{4}$ @101 $\frac{7}{8}$	do	100 @101
Closing	101 $\frac{3}{8}$ @102	do	100 @101
1928			
January:			
Opening	101 $\frac{1}{2}$ @102 $\frac{1}{4}$	do	100 @101 $\frac{1}{2}$
Highest	101 $\frac{1}{2}$ @102 $\frac{1}{4}$	do	100 @101 $\frac{1}{2}$
Lowest	101 $\frac{1}{2}$ @102 $\frac{1}{4}$	do	100 @101 $\frac{1}{2}$
Closing	101 $\frac{1}{2}$ @102 $\frac{1}{4}$	do	100 @101 $\frac{1}{2}$
February:			
Opening	101 $\frac{1}{2}$ @102 $\frac{1}{4}$	do	100 @101 $\frac{1}{2}$
Highest	101 $\frac{1}{2}$ @102 $\frac{1}{4}$	do	100 @101 $\frac{1}{2}$
Lowest	101 $\frac{1}{4}$ @102	do	100 @101 $\frac{1}{2}$
Closing	101 $\frac{1}{2}$ @102	do	100 @101 $\frac{1}{2}$
March:			
Opening	101 $\frac{1}{2}$ @102	do	100 @101 $\frac{1}{2}$
Highest	101 $\frac{1}{2}$ @102	do	100 @101 $\frac{1}{2}$
Lowest	101 $\frac{1}{4}$ @102	do	100 @101 $\frac{1}{4}$
Closing	101 $\frac{1}{4}$ @102	do	100 @101 $\frac{1}{4}$
April:			
Opening	101 $\frac{1}{2}$ @101 $\frac{3}{4}$	do	100 @101 $\frac{1}{2}$
Highest	101 $\frac{1}{2}$ @101 $\frac{3}{4}$	do	100 @101 $\frac{1}{2}$
Lowest	101 @101 $\frac{3}{4}$	do	100 @101 $\frac{1}{4}$
Closing	101 @101 $\frac{3}{4}$	do	100 @101 $\frac{1}{4}$
May:			
Opening	101 @101 $\frac{3}{4}$	do	100 @101 $\frac{1}{4}$
Highest	101 @101 $\frac{3}{4}$	do	100 @101 $\frac{1}{2}$
Lowest	100 $\frac{1}{2}$ @101 $\frac{1}{2}$	do	100 @101 $\frac{1}{4}$
Closing	100 $\frac{1}{2}$ @101 $\frac{1}{2}$	do	100 @101 $\frac{1}{2}$
June:			
Opening	100 $\frac{1}{2}$ @101 $\frac{1}{2}$	do	100 @101 $\frac{1}{2}$
Highest	100 $\frac{3}{4}$ @101 $\frac{3}{4}$	do	100 @101 $\frac{1}{2}$
Lowest	100 $\frac{1}{2}$ @101 $\frac{1}{2}$	do	100 @101 $\frac{1}{2}$
Closing	100 $\frac{1}{2}$ @101 $\frac{3}{4}$	do	100 @101 $\frac{1}{2}$
July:			
Opening	100 @101 $\frac{1}{2}$	do	100 @101 $\frac{1}{2}$
Highest	100 @101 $\frac{3}{4}$	do	100 @101 $\frac{3}{4}$
Lowest	100 @101 $\frac{1}{2}$	do	100 @101 $\frac{1}{2}$
Closing	100 @101 $\frac{3}{4}$	do	100 @101 $\frac{3}{4}$
August:			
Opening	100 @101 $\frac{3}{4}$	do	100 @101 $\frac{3}{4}$
Highest	100 @101 $\frac{3}{4}$	do	100 @101 $\frac{3}{4}$
Lowest	99 @101 $\frac{1}{2}$	do	99 @101 $\frac{1}{2}$
Closing	99 $\frac{1}{2}$ @101 $\frac{3}{4}$	do	99 $\frac{1}{2}$ @101 $\frac{1}{2}$
September:			
Opening	99 $\frac{1}{2}$ @101 $\frac{3}{4}$	do	99 $\frac{1}{2}$ @101 $\frac{1}{2}$
Highest	99 $\frac{1}{2}$ @101 $\frac{3}{4}$	do	99 $\frac{1}{2}$ @101 $\frac{3}{4}$
Lowest	99 $\frac{1}{2}$ @101 $\frac{1}{2}$	do	99 $\frac{1}{2}$ @101 $\frac{1}{2}$
Closing	99 $\frac{1}{2}$ @101 $\frac{1}{2}$	do	99 $\frac{1}{2}$ @101 $\frac{1}{2}$
October:			
Opening	99 $\frac{1}{2}$ @101 $\frac{3}{4}$	do	99 $\frac{1}{2}$ @101 $\frac{3}{4}$
Highest	99 $\frac{1}{2}$ @101 $\frac{3}{4}$	do	99 $\frac{1}{2}$ @101 $\frac{3}{4}$
Lowest	99 $\frac{1}{2}$ @101 $\frac{1}{2}$	do	99 $\frac{1}{2}$ @101 $\frac{1}{2}$
Closing	99 $\frac{3}{4}$ @101 $\frac{1}{4}$	do	99 $\frac{1}{2}$ @101 $\frac{1}{2}$

TABLE No. 23.—Number, capital stock, and circulation outstanding of national banks issuing circulating notes, together with the number and capital stock of national banks not issuing circulating notes, June 30, 1928, by reserve cities and States.

[In thousands of dollars]

	June 30, 1928				
	Banks issuing circulation			Banks not issuing circulation	
	Number of banks	Capital	Circulation outstanding	Number of banks	Capital
CENTRAL RESERVE CITIES					
New York.....	16	229,000	32,435	4	33,000
Chicago.....	6	42,200	6,624	7	24,050
Total central reserve cities.....	22	271,200	39,059	11	57,050
OTHER RESERVE CITIES					
Boston.....	6	9,900	3,395	5	46,000
Albany.....	2	2,750	1,232	-----	-----
Brooklyn and Bronx.....	7	4,050	1,154	10	3,700
Buffalo.....	2	1,250	1,196	3	700
Philadelphia.....	24	27,700	6,611	8	6,259
Pittsburgh.....	11	25,350	14,049	2	3,600
Baltimore.....	8	12,300	3,994	1	400
Washington.....	10	7,327	3,964	3	3,200
Richmond.....	2	1,300	976	2	5,000
Charlotte.....	5	1,800	1,442	-----	-----
Atlanta.....	3	6,200	2,472	-----	-----
Savannah.....	-----	-----	-----	1	4,000
Jacksonville.....	3	4,000	951	-----	-----
Birmingham.....	3	4,450	4,001	-----	-----
New Orleans.....	1	2,800	1,560	-----	-----
Dallas.....	7	13,650	6,309	-----	-----
El Paso.....	2	1,300	789	1	300
Fort Worth.....	3	2,700	2,505	2	1,750
Galveston.....	3	1,400	1,352	1	750
Houston.....	7	6,100	5,237	3	2,750
San Antonio.....	7	3,850	2,875	1	1,000
Waco.....	4	1,650	1,593	-----	-----
Little Rock.....	-----	-----	-----	1	300
Louisville.....	4	6,250	4,488	-----	-----
Memphis.....	1	1,000	50	-----	-----
Nashville.....	4	4,600	3,163	1	600
Cincinnati.....	5	8,100	2,239	-----	-----
Cleveland.....	3	4,800	3,565	-----	-----
Columbus.....	4	4,500	2,264	1	500
Toledo.....	1	500	487	-----	-----
Indianapolis.....	4	7,650	3,781	-----	-----
Chicago.....	17	4,350	2,576	6	1,300
Peoria.....	4	2,475	1,831	-----	-----
Detroit.....	1	7,500	3,390	2	4,500
Grand Rapids.....	2	1,800	1,700	-----	-----
Milwaukee.....	6	8,900	4,290	1	200
Minneapolis.....	7	11,500	2,996	-----	-----
St. Paul.....	2	2,400	598	3	3,350
Cedar Rapids.....	2	1,100	996	-----	-----
Des Moines.....	2	1,700	556	1	1,000
Dubuque.....	2	700	398	-----	-----
Sioux City.....	5	2,050	1,071	-----	-----
Kansas City, Mo.....	4	2,550	941	6	4,500
St. Joseph.....	3	900	337	1	200
St. Louis.....	11	26,850	9,759	1	2,000
Lincoln.....	2	500	320	2	1,000
Omaha.....	3	2,850	1,139	4	2,100
Kansas City, Kans.....	2	950	790	-----	-----
Topeka.....	4	950	594	1	500
Wichita.....	-----	-----	-----	4	2,400
Helena.....	2	450	200	-----	-----
Denver.....	2	1,050	644	5	4,100
Pueblo.....	2	600	393	-----	-----
Muskogee.....	2	800	745	1	100
Oklahoma City.....	1	750	75	5	4,600
Tulsa.....	5	5,700	368	1	250
Seattle.....	6	6,400	3,355	2	800
Spokane.....	4	3,200	2,830	-----	-----
Portland.....	3	5,700	760	2	700
Los Angeles.....	6	24,250	5,499	5	5,500
Oakland.....	2	2,200	1,500	-----	-----
San Francisco.....	6	73,500	19,062	-----	-----
Ogden.....	2	750	670	-----	-----
Salt Lake City.....	2	1,100	1,050	2	1,000
Total other reserve cities.....	270	385,702	159,127	101	120,909
Total all reserve cities.....	292	656,902	198,186	112	177,959

TABLE NO. 23.—Number, capital stock, and circulation outstanding of national banks issuing circulating notes, together with the number and capital stock of national banks not issuing circulating notes, June 30, 1928, by reserve cities and States—Continued

[In thousands of dollars]

	June 30, 1928				
	Banks issuing circulation			Banks not issuing circulation	
	Number of banks	Capital	Circulation outstanding	Number of banks	Capital
COUNTRY BANKS					
Maine.....	52	7, 270	5, 217	3	300
New Hampshire.....	52	5, 125	4, 648	3	275
Vermont.....	44	5, 085	4, 253	2	125
Massachusetts.....	116	20, 718	14, 859	25	6, 400
Rhode Island.....	13	4, 870	3, 984	.....	.....
Connecticut.....	55	17, 982	9, 604	10	4, 070
Total New England States.....	332	61, 050	42, 565	43	11, 170
New York.....	426	48, 360	31, 519	92	11, 410
New Jersey.....	203	39, 135	22, 051	96	12, 485
Pennsylvania.....	767	86, 335	61, 096	59	5, 332
Delaware.....	17	1, 659	1, 054	1	25
Maryland.....	72	5, 082	3, 796	3	452
Total Eastern States.....	1, 485	180, 571	119, 516	251	29, 704
Virginia.....	146	22, 379	18, 191	16	1, 855
West Virginia.....	113	13, 044	10, 272	6	410
North Carolina.....	59	11, 520	7, 042	13	2, 193
South Carolina.....	43	7, 550	5, 946	15	1, 850
Georgia.....	68	6, 990	5, 270	9	1, 640
Florida.....	39	6, 690	3, 798	21	5, 175
Alabama.....	95	10, 385	8, 194	9	2, 185
Mississippi.....	30	4, 235	2, 940	6	1, 325
Louisiana.....	25	6, 650	2, 756	7	1, 289
Texas.....	398	34, 832	22, 830	199	11, 688
Arkansas.....	58	5, 310	3, 704	20	1, 505
Kentucky.....	126	13, 556	11, 801	10	675
Tennessee.....	92	11, 954	9, 842	5	210
Total Southern States.....	1, 292	155, 095	112, 586	336	31, 000
Ohio.....	301	39, 065	27, 881	16	705
Indiana.....	206	21, 735	18, 120	17	3, 290
Illinois.....	398	33, 233	25, 056	46	4, 475
Michigan.....	111	16, 000	11, 477	17	1, 170
Wisconsin.....	131	15, 600	11, 677	19	2, 475
Minnesota.....	230	17, 812	10, 588	37	1, 855
Iowa.....	227	14, 165	11, 166	31	2, 340
Missouri.....	91	6, 660	5, 288	17	1, 025
Total Middle Western States.....	1, 695	164, 270	121, 253	200	17, 335
North Dakota.....	108	4, 440	3, 363	28	1, 080
South Dakota.....	67	3, 325	2, 235	30	1, 370
Nebraska.....	135	7, 480	6, 075	12	375
Kansas.....	186	10, 773	8, 259	53	2, 460
Montana.....	38	3, 490	2, 178	30	1, 390
Wyoming.....	22	1, 915	1, 461	4	395
Colorado.....	72	4, 310	3, 154	42	2, 390
New Mexico.....	18	1, 425	1, 252	11	660
Oklahoma.....	190	8, 680	5, 411	128	6, 025
Total Western States.....	836	45, 838	33, 388	338	16, 145
Washington.....	57	7, 020	4, 031	40	2, 445
Oregon.....	60	4, 505	2, 645	28	1, 615
California.....	130	16, 370	10, 284	73	6, 857
Idaho.....	29	2, 485	1, 817	17	720
Utah.....	10	550	465	4	250
Nevada.....	9	1, 460	1, 194	1	40
Arizona.....	9	975	672	6	650
Total Pacific States.....	304	33, 365	21, 108	169	12, 577
Alaska (nonmember banks).....	2	150	60	2	125
The Territory of Hawaii (nonmember banks).....	1	500	433	1	100
Total (nonmember banks).....	3	650	493	3	225
Total country banks.....	5, 947	640, 839	450, 909	1, 340	118, 156
Total United States.....	6, 239	1, 297, 741	649, 095	1, 452	296, 115

TABLE NO. 24.—National-bank notes issued, redeemed, and outstanding, by denominations and amounts, on October 31, each year 1916 to 1928

[For prior years see annual report 1920]

Year		Ones	Twos	Fives	Tens	Twenties	Fifties	One hundreds	Five hundreds	One thousands	Total	Issued during current year
1916	Issued	\$23,169,677	\$15,495,038	\$2,031,826,880	\$3,235,914,290	\$1,895,074,220	\$287,566,300	\$418,407,000	\$12,289,500	\$7,454,000	\$7,927,196,905	\$356,300,750
	Redeemed	22,827,540	15,331,570	1,919,643,440	2,926,062,500	1,657,346,840	257,870,000	381,368,900	12,201,500	7,432,000	7,200,084,290	
	Outstanding	342,137	163,468	112,183,440	3,309,851,790	237,727,380	29,696,300	37,038,100	88,000	22,000	727,112,615	
1917	Issued	23,169,677	15,495,038	2,108,123,060	3,355,973,520	1,980,572,240	295,589,900	424,100,400	12,289,500	7,454,000	8,252,767,335	325,570,430
	Redeemed	22,827,605	15,331,646	1,998,613,640	3,086,402,180	1,738,203,080	265,712,200	389,040,200	12,201,500	7,433,000	7,535,765,051	
	Outstanding	342,072	163,392	109,509,420	3,299,571,340	242,369,160	29,877,700	35,060,200	88,000	21,000	717,002,284	
1918	Issued	23,169,677	15,495,038	2,180,457,660	3,499,038,440	2,046,661,760	300,579,200	427,777,200	12,289,500	7,454,000	8,512,922,475	260,155,140
	Redeemed	22,827,605	15,331,646	2,062,530,045	3,208,165,630	1,798,100,720	270,694,800	393,559,500	12,201,500	7,433,000	7,790,844,446	
	Outstanding	342,072	163,392	117,927,615	3,290,872,810	248,561,040	29,884,400	34,217,700	88,000	21,000	722,078,029	
1919	Issued	23,169,677	15,495,038	2,277,156,200	3,652,918,890	2,134,771,820	311,156,350	435,249,100	12,289,500	7,454,000	8,869,660,575	356,738,100
	Redeemed	22,827,605	15,331,646	2,134,883,895	3,370,458,290	1,900,338,700	280,299,900	402,042,300	12,201,500	7,433,000	8,145,816,386	
	Outstanding	342,072	163,392	142,272,305	282,460,600	234,433,120	30,856,450	33,206,800	88,000	21,000	723,843,339	
1920	Issued	23,169,677	15,495,038	2,383,521,060	3,863,905,000	2,256,235,520	321,370,450	442,267,100	12,289,500	7,454,000	9,325,707,345	456,046,770
	Redeemed	22,827,771	15,331,750	2,257,861,600	3,558,475,410	2,012,790,440	291,508,450	411,724,400	12,202,000	7,433,000	8,590,154,821	
	Outstanding	341,906	163,288	125,659,460	305,429,590	243,445,080	29,862,000	30,542,700	87,500	21,000	735,552,524	
1921	Issued	23,169,677	15,495,038	2,530,964,740	4,141,546,970	2,415,643,670	332,564,950	449,880,500	12,289,500	7,454,000	9,929,009,045	603,301,700
	Redeemed	22,827,833	15,331,848	2,399,196,590	3,826,073,620	2,173,273,160	304,103,200	421,019,300	12,202,000	7,433,000	9,181,460,561	
	Outstanding	341,844	163,190	131,768,150	315,473,350	242,370,510	28,461,750	28,861,200	87,500	21,000	747,548,484	
1922	Issued	23,169,677	15,495,038	2,685,116,700	4,395,016,970	2,561,245,350	342,216,050	456,449,900	12,289,500	7,454,000	10,498,485,195	569,444,140
	Redeemed	22,827,833	15,331,843	2,544,935,255	4,072,078,350	2,312,253,700	315,487,700	429,753,200	12,202,000	7,433,000	9,732,302,886	
	Outstanding	341,844	163,190	140,181,445	322,938,620	248,991,650	26,728,350	26,696,700	87,500	21,000	766,150,299	
1923	Issued	23,169,677	15,495,038	2,839,923,800	4,647,494,460	2,705,631,630	353,112,650	463,738,500	12,289,500	7,454,000	11,068,309,255	569,856,070
	Redeemed	22,827,833	15,331,848	2,692,170,185	4,323,779,650	2,456,824,520	325,072,850	436,442,500	12,202,000	7,433,000	10,292,084,386	
	Outstanding	341,844	163,190	147,753,615	323,714,810	248,807,110	28,039,800	27,296,000	87,500	21,000	776,224,869	
1924	Issued	23,169,677	15,495,038	2,986,182,620	4,894,019,390	2,847,074,790	362,802,750	470,320,400	12,289,500	7,454,000	11,618,808,165	550,498,910
	Redeemed	22,828,230	15,332,144	2,836,525,360	4,568,745,090	2,599,117,260	335,219,000	443,579,000	12,202,000	7,433,000	10,840,981,084	
	Outstanding	341,447	162,894	149,657,260	325,274,300	247,957,530	27,583,750	26,741,400	87,500	21,000	777,827,081	
1925	Issued	23,169,677	15,495,038	3,116,207,920	5,114,836,580	2,975,540,250	370,484,550	475,441,600	12,289,500	7,454,000	12,110,919,115	492,110,950
	Redeemed	22,828,230	15,332,144	2,982,116,315	4,815,862,390	2,743,128,860	345,017,800	450,454,100	12,202,000	7,433,000	11,394,374,829	
	Outstanding	341,447	162,894	134,091,605	298,974,200	232,411,390	25,466,750	24,987,500	87,500	21,000	716,544,286	
1926	Issued	23,169,677	15,495,038	3,257,207,400	5,340,485,100	3,105,239,610	378,354,750	480,688,400	12,289,500	7,454,000	12,620,383,475	609,464,360
	Redeemed	22,828,230	15,332,144	3,116,801,545	5,049,077,890	2,880,562,880	354,890,850	457,586,000	12,202,000	7,433,000	11,916,714,539	
	Outstanding	341,447	162,894	140,405,855	291,407,210	224,676,730	23,463,900	23,102,400	87,500	21,000	703,668,936	
1927	Issued	23,169,677	15,495,038	3,400,781,360	5,561,933,120	3,229,043,170	388,738,350	487,610,800	12,289,500	7,454,000	13,126,515,015	606,131,540
	Redeemed	22,828,230	15,332,144	3,255,076,049	5,275,212,710	3,003,520,200	363,835,500	464,120,600	12,202,000	7,433,000	12,419,560,424	
	Outstanding	341,447	162,894	145,705,320	286,720,410	225,522,970	24,902,850	23,490,200	87,500	21,000	706,954,591	
1928	Issued	23,169,677	15,495,038	3,555,675,560	5,796,444,520	3,363,413,940	399,609,450	494,877,700	12,289,500	7,454,000	13,669,428,485	542,913,470
	Redeemed	22,828,230	15,332,144	3,405,149,520	5,516,163,930	3,139,679,780	374,357,700	471,314,100	12,202,000	7,433,000	12,964,460,404	
	Outstanding	341,447	162,894	150,526,040	281,280,590	223,733,260	25,251,750	23,563,600	87,500	21,000	704,968,081	

NOTE 1.—First issue Dec. 21, 1863; first redemption Apr. 5, 1865.

NOTE 2.—Gold notes included since 1915.

NOTE 3.—Fractions and nonassorted notes not included

TABLE No. 25.—National-bank currency issued to banks monthly from November 1, 1927, to October 31, 1928, and since 1863

	Issued on account of redemptions	Issued on bonds	Total issued	Grand total issued since 1863
1927				
November.....	\$38, 812, 810	\$1, 152, 390	\$39, 965, 200	\$13, 166, 480, 215
December.....	42, 162, 620	1, 284, 290	43, 446, 910	13, 209, 927, 125
1928				
January.....	45, 914, 000	1, 778, 990	47, 692, 990	13, 257, 620, 115
February.....	48, 450, 250	2, 393, 990	50, 844, 240	13, 308, 464, 355
March.....	46, 225, 710	1, 686, 010	47, 911, 720	13, 356, 376, 075
April.....	40, 728, 510	2, 944, 220	43, 672, 730	13, 400, 048, 805
May.....	38, 880, 150	5, 050, 230	43, 930, 380	13, 443, 979, 185
June.....	40, 385, 120	2, 536, 790	42, 921, 910	13, 486, 901, 095
July.....	38, 944, 480	1, 528, 300	40, 472, 780	13, 527, 373, 875
August.....	49, 843, 890	1, 940, 230	51, 784, 120	13, 579, 157, 995
September.....	39, 668, 690	2, 162, 390	41, 831, 080	13, 620, 989, 075
October.....	46, 366, 210	2, 073, 200	48, 439, 410	13, 669, 428, 485
Total.....	516, 382, 440	26, 531, 030	542, 913, 470	-----

TABLE No. 26.—National-bank notes received monthly for redemption during year ended October 31, 1928¹

Months	Received by the Comptroller of the Currency			Total
	From national banks in connection with reduction of circulation and replacement with new notes	From the redemption agency		
		For replacement with new notes	Retirement account	
1927				
November.....	\$3, 300	\$38, 618, 160	\$1, 935, 335	\$40, 556, 795
December.....	1, 050	42, 857, 660	1, 985, 710	44, 844, 420
1928				
January.....	4, 450	48, 763, 505	2, 189, 090	50, 957, 045
February.....	3, 050	46, 407, 460	2, 441, 570	48, 852, 080
March.....	8, 750	45, 970, 195	2, 449, 250	48, 428, 195
April.....	20, 100	40, 551, 670	2, 374, 010	42, 945, 780
May.....	7, 618	40, 309, 730	2, 274, 760	42, 592, 108
June.....	2, 960	42, 116, 540	2, 462, 200	44, 581, 700
July.....	4, 460	40, 208, 400	2, 490, 985	42, 703, 785
August.....	3, 700	47, 845, 567	2, 506, 515	50, 355, 782
September.....	2, 200	40, 413, 400	2, 080, 805	42, 496, 405
October.....	3, 900	43, 962, 440	2, 473, 275	46, 439, 615
Total.....	65, 478	518, 024, 727	27, 663, 505	545, 753, 710
Received from June 20, 1874, to Oct. 31, 1927.....	58, 735, 415	10, 487, 294, 495	1, 714, 283, 412	12, 260, 313, 323
Grand total.....	58, 800, 893	11, 005, 319, 222	1, 741, 94 6, 917	12, 806, 067, 033

¹ Notes of gold banks not included in this table.

TABLE NO. 27.—National-bank notes received at currency bureau and destroyed yearly since establishment of the system

Date	Amount	Date	Amount
Prior to Nov. 1, 1865.....	\$175, 490	During the year ended Oct. 31—Con.	
During the year ended Oct. 31—		1901.....	\$90, 848, 100
1866.....	1, 050, 382	1902.....	107, 222, 495
1867.....	3, 401, 423	1903.....	140, 306, 990
1868.....	4, 602, 825	1904.....	167, 118, 135
1869.....	8, 603, 729	1905.....	195, 194, 785
1870.....	14, 305, 689	1906.....	191, 102, 985
1871.....	24, 344, 047	1907.....	197, 932, 847
1872.....	30, 211, 720	1908.....	231, 128, 140
1873.....	36, 433, 171	1909.....	326, 622, 845
1874.....	49, 939, 741	1910.....	359, 496, 000
1875.....	137, 697, 696	1911.....	409, 835, 965
1876.....	98, 672, 716	1912.....	428, 399, 608
1877.....	76, 918, 963	1913.....	426, 282, 840
1878.....	57, 381, 249	1914.....	435, 904, 280
1879.....	41, 101, 830	1915.....	362, 551, 125
1880.....	35, 539, 660	1916.....	351, 374, 597
1881.....	54, 941, 130	1917.....	298, 468, 107
1882.....	74, 917, 611	1918.....	236, 296, 660
1883.....	82, 913, 766	1919.....	330, 106, 555
1884.....	93, 178, 418	1920.....	424, 542, 837
1885.....	91, 048, 723	1921.....	570, 887, 902
1886.....	59, 989, 810	1922.....	537, 153, 570
1887.....	47, 726, 083	1923.....	542, 194, 707
1888.....	59, 568, 525	1924.....	522, 241, 817
1889.....	52, 207, 627	1925.....	470, 950, 865
1890.....	44, 447, 467	1926.....	487, 254, 340
1891.....	45, 981, 963	1927.....	475, 920, 522
1892.....	43, 885, 319	1928.....	517, 236, 465
1893.....	44, 895, 466	Total.....	11, 695, 002, 767
1894.....	62, 835, 395	Additional amount of insolvent and liquidating national-bank notes destroyed.....	1, 265, 959, 798
1895.....	46, 997, 527	Gold notes.....	3, 390, 560
1896.....	53, 613, 811	Grand total.....	12, 964, 353, 125
1897.....	83, 159, 973		
1898.....	66, 683, 467		
1899.....	59, 988, 303		
1900.....	71, 065, 968		

In addition, \$46,115 destroyed in transit.

TABLE NO. 28.—National-bank notes issued during each year 1914 to 1928, national-bank notes of active, insolvent, and liquidated banks destroyed, total destructions for each year, and percentage of destructions to issues

[For prior years, see Annual Report 1920]

Year ended Oct. 31—	Issued	Destroyed			Total outstanding	Per cent destructions active banks to issues	Per cent destructions to issues
		Active banks	Insolvent and liquidated banks	Total			
1914.....	\$318, 227, 830	\$435, 904, 260	\$20, 246, 418	\$456, 150, 698	\$1, 121, 468, 911	53. 27	55. 75
1915.....	364, 049, 710	362, 551, 125	342, 807, 352	705, 358, 657	781, 268, 793	90. 59	193. 75
1916.....	356, 300, 750	351, 374, 507	59, 026, 804	410, 401, 401	726, 069, 290	98. 62	115. 13
1917.....	325, 570, 430	298, 468, 107	38, 901, 595	337, 369, 702	710, 276, 375	91. 68	103. 62
1918.....	260, 155, 140	236, 286, 660	20, 238, 717	256, 525, 377	721, 471, 137	90. 83	98. 61
1919.....	356, 738, 100	330, 106, 555	24, 864, 635	354, 971, 190	722, 394, 325	82. 53	99. 50
1920.....	456, 046, 770	424, 542, 837	19, 794, 540	444, 337, 377	732, 549, 629	93. 09	97. 43
1921.....	603, 301, 700	570, 887, 902	20, 417, 025	591, 304, 927	743, 288, 847	94. 62	98. 01
1922.....	569, 444, 140	537, 153, 570	13, 688, 630	550, 842, 200	760, 679, 187	94. 33	96. 73
1923.....	569, 856, 070	542, 194, 707	17, 586, 750	559, 781, 457	772, 006, 269	95. 14	98. 23
1924.....	550, 498, 910	522, 241, 817	26, 654, 568	548, 896, 385	774, 281, 624	94. 86	99. 73
1925.....	492, 110, 950	470, 950, 865	82, 442, 855	553, 393, 720	713, 802, 744	95. 70	112. 45
1926.....	509, 464, 360	487, 254, 340	35, 085, 342	522, 339, 682	700, 714, 532	95. 64	102. 52
1927.....	506, 131, 540	475, 920, 523	26, 925, 355	502, 845, 878	702, 992, 694	94. 03	99. 35
1928.....	542, 913, 470	517, 250, 465	27, 663, 565	544, 899, 970	700, 152, 454	95. 27	100. 36

TABLE No. 29.—Amount, denomination, and cost of national-bank currency received from Bureau of Engraving and Printing, year ended October 31, 1928

Denominations	Amount	Cost of paper	Cost of printing, etc.	Total cost
5, 5, 5, 5.....	\$153,167,500	\$55,829.55	\$359,918.17	\$415,747.72
10, 10, 10, 10.....	33,890,800	6,176.60	39,818.87	45,995.47
10, 10, 10, 20.....	331,054,100	48,267.69	311,168.84	359,436.53
50, 50, 50, 100.....	18,552,000	540.98	3,487.53	4,028.51
Total	536,664,400	110,814.82	714,393.41	825,208.23

TABLE No. 30.—Vault account of currency received and issued by currency bureau during the year and the amount on hand October 31, 1928

National-bank currency in vaults at the close of business, Oct. 31, 1927.....	\$202,453,740
National-bank currency received from Bureau of Engraving and Printing during the year ended Oct. 31, 1928.....	536,664,400
Total to be accounted for	739,118,140
Amount issued to banks during year.....	\$542,913,470
Amount withdrawn from vaults and canceled.....	4,720,110
Total withdrawn	547,633,580
Amount in vaults at close of business, Oct. 31, 1928	191,484,560

TABLE No. 31.—Vault account of currency received and destroyed during year ended October 31, 1928

Amount in vault of redemption division of currency bureau awaiting destruction at close of business Oct. 31, 1927.....	\$4,023,050.00
Amount received during year ended Oct. 31, 1928.....	545,753,710.00
Total	549,776,760.00
Withdrawn and destroyed during the year.....	544,899,970.00
Balance in vault Oct. 31, 1928	4,876,790.00

TABLE No. 32.—Amount of currency received for redemption, by months, from July 1, 1927, to June 30, 1928, and counted into the cash of the National Bank Redemption Agency

	National-bank notes	Federal reserve bank notes	Federal reserve notes	United States currency	Total
1927					
July.....	\$43,330,755.00	\$78,584.00	\$1,526,030.00	\$15,235.19	\$44,950,604.19
August.....	44,957,863.00	60,594.00	1,759,815.00	18,905.24	46,797,177.24
September.....	41,023,887.00	54,018.00	1,511,755.00	10,452.82	42,600,112.82
October.....	42,960,304.50	80,948.00	1,913,215.00	20,017.85	44,974,485.35
November.....	42,242,247.00	30,335.00	1,624,630.00	11,225.50	43,908,437.50
December.....	46,764,762.00	39,573.00	1,492,520.00	16,146.36	48,313,001.36
1928					
January.....	52,496,410.00	44,053.00	1,895,000.00	21,860.17	54,457,323.17
February.....	44,991,668.00	73,949.00	1,414,930.00	18,244.63	46,498,791.63
March.....	46,618,701.00	33,280.00	1,591,585.00	8,551.21	48,252,117.21
April.....	42,114,010.00	45,102.00	2,034,440.00	13,924.23	44,207,476.23
May.....	45,644,380.00	31,244.00	1,799,290.00	9,339.36	47,484,253.36
June.....	46,059,799.00	36,244.00	1,628,285.00	10,064.39	47,734,392.39
Total	539,204,786.50	607,924.00	20,191,495.00	173,966.95	560,178,172.45

TABLE No. 33.—Amount of currency received by National Bank Redemption Agency for redemption in year ended June 30, 1928, from principal cities

Boston.....	\$37,441,457.00	Kansas City.....	\$9,347,000.00
New York.....	103,853,900.00	Dallas.....	13,414,690.00
Philadelphia.....	46,941,281.50	San Francisco.....	20,780,350.00
Cleveland.....	27,303,900.00	Cincinnati.....	13,558,600.00
Richmond.....	25,618,200.00	Baltimore.....	8,495,300.00
Atlanta.....	13,405,750.00	New Orleans.....	7,024,000.00
Chicago.....	57,590,060.50	Other sources.....	148,182,673.22
St. Louis.....	16,640,748.50		
Minneapolis.....	10,601,500.00	Total.....	560,199,410.72

NOTE.—The difference of \$21,238.27 between the totals shown by this table and Table No. 32 represents the net adjustments for overs, shorts, and spurious issues found in remittances received.

The total amount of currency of all issues received by the National Bank Redemption Agency and counted into cash from June 30, 1874, to June 30, 1928, exclusive of deductions for shortages and spurious issues, is \$17,569,106,753.09.

TABLE No. 34.—Cost of redemption of national bank notes during the year ended June 30, 1928

	Amount of expenses		
	Office Treasurer U. S. (N. B. R. A.)	Office Comptroller of Currency	Total
Redeemed out of 5 per cent fund, unfit for use:			
Salaries.....	\$239,690.51	\$46,070.05	\$285,760.56
Printing, binding, and stationery.....	12,304.90	3,431.63	15,736.53
Contingent expenses.....	2,977.87	775.30	3,753.17
Express charges.....	229.42	-----	229.42
Insurance.....	21,223.53	21,380.63	42,604.16
Postage.....	13,051.50	86,024.15	99,075.65
Total.....	289,477.73	157,681.76	447,159.49
Redeemed on retirement account:			
Salaries.....	12,642.69	2,430.01	15,072.70
Printing, binding, and stationery.....	649.03	181.01	830.04
Contingent expenses.....	157.07	40.90	197.97
Express charges.....	12.10	-----	12.10
Insurance.....	1,119.45	-----	1,119.45
Postage.....	688.41	-----	688.41
Total.....	15,268.75	2,651.92	17,920.67
Aggregate.....	304,746.48	160,333.68	465,080.16
	Amount redeemed	Rate per \$1,000	Amount of expenses
Redeemed out of 5 per cent fund, unfit for use.....	\$511,654,952.50	\$0.87394735	\$447,159.49
Redeemed on retirement account.....	26,987,700.00	.66403092	17,920.67
Total.....	538,642,652.50	-----	465,080.16

TABLE No. 35.—Classification of Federal reserve currency redemptions, the amount redeemed, number of notes, cost of redemption per 1,000 notes, and amount assessed upon Federal reserve banks, year ended June 30, 1928

	Office Treasurer U. S. (N. B. R. A.)	Office Comptroller of Currency	Total
Federal reserve notes:			
Received from sources other than Federal reserve banks—			
Salaries.....	\$1, 105. 26		\$1, 105. 26
Printing, binding, and stationery.....	20. 93		20. 93
Contingent expenses.....	13. 73		13. 73
Total.....	1, 139. 92		1, 139. 92
Received direct from Federal reserve banks and branches, canceled and cut—			
Salaries.....	50, 321. 53		50, 321. 53
Printing, binding, and stationery.....	317. 75		317. 75
Contingent expenses.....	600. 34		600. 34
Total.....	51, 239. 62		51, 239. 62
Federal reserve bank notes:			
Received from all sources—			
Salaries.....	251. 99	49. 52	301. 51
Printing, binding, and stationery.....	4. 77	. 05	4. 82
Contingent expenses.....	3. 13	. 83	3. 96
Express charges.....	. 25		. 25
Insurance.....	20. 64		20. 64
Postage.....	72. 30		72. 30
Total.....	353. 08	50. 40	403. 48
Total amounts assessed against Federal reserve issues.....	52, 732. 62	50. 40	52, 783. 02

	Amount in dollars	Number of notes	Rate per 1,000 notes	Assessment
Federal reserve notes:				
Received for redemption from sources other than Federal reserve banks and branches.....	\$19, 775, 415. 00	1, 638, 522	\$0. 69569966	\$1, 139. 92
Received direct from Federal reserve banks and branches, canceled and cut.....	1, 387, 941, 550. 00	147, 148, 869	. 34821620	51, 239. 62
Federal reserve bank notes: Received from all sources.....	699, 620. 00	373, 562	1. 08008844	403. 48
Total.....	1, 408, 416, 585. 00	149, 160, 953	. 35386620	52, 783. 02

TABLE NO. 36.—*Taxes assessed on national-bank circulation, years ended June 30, 1864 to 1928; cost of redemption, 1874 to 1928; and assessments for cost of plates, etc., 1883 to 1928*

Year	Semiannual duty on circulation	Cost of redemption of notes by the United States Treasurer	Assessment for cost of plates, new banks	Assessment for cost of plates, extended banks	Assessment for cost of plates, additional or duplicate	Assessment for adding signatures to plates, etc.	Total
1864-1882	\$52,253,518.24						\$52,253,518.24
1874-1882		\$1,971,587.10					1,971,587.10
1883	3,132,006.73	147,592.27	\$25,980	\$34,120			3,339,699.00
1884	3,024,668.24	160,896.65	18,845	1,950			3,206,359.89
1885	2,794,584.01	181,857.16	13,150	97,800			3,087,391.17
1886	2,592,021.33	168,243.35	14,810	24,825			2,799,899.68
1887	2,044,922.75	138,967.00	18,850	1,750			2,204,489.75
1888	1,616,127.53	141,141.48	14,100	3,900			1,775,269.01
1889	1,410,331.84	131,190.67	12,200	575			1,554,297.51
1890	1,254,839.65	107,843.39	24,175	725			1,387,583.04
1891	1,216,104.72	99,366.52	18,575	7,200			1,341,246.24
1892	1,331,287.26	100,593.70	15,700	8,100			1,455,680.96
1893	1,443,489.69	103,032.96	14,225	5,200			1,565,947.65
1894	1,721,095.18	107,445.14	4,050	4,375			1,836,965.32
1895	1,704,007.69	100,352.79	4,950	6,875			1,816,185.48
1896	1,851,676.03	114,085.63	5,450	3,750			1,974,961.66
1897	2,020,703.65	125,061.73	3,050	1,700			2,150,515.38
1898	1,901,817.71	125,924.35	5,275	1,775			2,034,792.06
1899	1,991,743.31	121,291.40	8,200	2,850			2,124,084.71
1900	1,881,922.73	122,984.76	29,200	15,050			2,049,157.49
1901	1,599,221.08	146,236.18	85,975	13,500			1,844,932.26
1902	1,633,309.15	153,796.33	43,200	14,425			1,844,730.48
1903	1,708,819.92	174,477.62	54,475	40,325			1,978,097.54
1904	1,928,827.49	219,093.13	45,500	12,600			2,206,020.62
1905	2,163,882.05	247,973.26	47,825	64,800			2,524,480.31
1906	2,509,997.80	250,924.24	54,150	31,450			2,846,522.04
1907	2,806,070.54	233,650.52	76,275	12,975			3,128,971.06
1908	3,090,811.72	270,840.21	48,450	10,025			3,420,126.93
1909	3,190,543.04	396,743.15	31,475	10,800			3,629,561.19
1910	3,463,466.68	434,093.10	55,125	17,500			3,970,184.78
1911	3,567,037.21	443,380.12	27,875	22,375			4,060,667.33
1912	3,690,313.53	505,735.21	22,740	28,190	\$4,130		4,251,108.74
1913	3,804,762.29	517,842.93	28,560	19,805	6,975		4,377,945.22
1914	3,889,733.17	529,013.36	11,560	8,500	6,300		4,445,106.53
1915	{ 3,901,541.18 2,977,066.73 }	498,328.60	16,660	13,855	11,175		7,418,626.51
1916	3,744,967.77	450,150.22	10,085	9,700	3,420		4,218,322.99
1917	3,533,631.28	420,160.42	9,200	6,000	6,460		3,975,451.70
1918	3,656,895.34	412,785.92	16,770	11,120	9,100		4,106,671.26
1919	3,627,060.80	528,424.24	15,600	15,340	7,590		4,194,015.04
1920	3,706,901.15	974,058.11	31,850	28,990	20,770		4,762,569.26
1921	3,806,590.02	1,115,146.00	31,070	82,160	12,670		5,047,636.02
1922	3,941,461.17	² 594,168.70	18,244	52,780	17,226	\$493.00	4,624,372.87
1923	4,030,336.30	514,598.55	23,464	5,850	25,262	841.00	4,600,351.85
1924	4,063,708.32	527,979.90	18,756	3,556	31,388	773.00	4,646,161.22
1925	3,661,819.45	459,790.43	12,682	4,456	4,404	591.00	4,143,742.53
1926	3,277,512.90	494,470.91	22,948		30,564	1,610.00	3,827,105.81
1927	3,253,461.97	467,411.42	22,618		37,924	1,110.00	3,782,525.39
1928	3,234,240.29	465,080.16	20,890		21,728	1,229.89	3,743,168.34
Total	180,650,858.63	16,715,810.99	1,154,807	763,597	257,086	6,647.89	199,548,807.51

¹ Tax collected on additional circulation under act May 30, 1908.

² Average cost per \$1,000 for national-bank notes redeemed in 1923, \$0.95; in 1924, \$0.96; in 1925, \$0.83; in 1926, \$0.94; in 1927, \$0.93; and in 1928, \$0.86.

TABLE No. 37.—Federal reserve notes outstanding according to weekly statements (amount issued by Federal reserve agents to Federal reserve banks, less "unfit" notes redeemed), and collateral security therefor, from November 2, 1927, to October 31, 1928

[In thousands of dollars]

Date	Federal reserve notes outstanding	Collateral security		Excess collateral
		Gold	Eligible paper	
1927				
Nov. 2	2,121,295	1,609,809	686,383	174,897
Nov. 9	2,104,615	1,503,631	769,536	168,552
Nov. 16	2,105,190	1,566,186	679,014	140,010
Nov. 23	2,114,123	1,569,165	716,423	171,465
Nov. 30	2,126,704	1,476,253	801,551	151,100
Dec. 7	2,175,286	1,530,667	790,318	145,699
Dec. 14	2,222,860	1,585,009	826,502	188,651
Dec. 21	2,261,152	1,505,098	907,392	151,338
Dec. 28	2,263,580	1,469,255	938,890	144,565
1928				
Jan. 4	2,218,490	1,477,638	873,849	132,997
Jan. 11	2,173,902	1,524,657	806,940	159,695
Jan. 18	2,125,448	1,530,476	755,142	160,170
Jan. 25	2,044,606	1,465,875	704,650	125,919
Feb. 1	2,024,052	1,419,336	765,210	160,494
Feb. 8	2,020,898	1,422,938	805,059	207,099
Feb. 15	2,009,053	1,366,926	809,605	167,478
Feb. 21	1,999,805	1,384,121	787,140	171,456
Feb. 29	1,992,173	1,388,957	801,275	198,059
Mar. 7	1,989,120	1,345,440	792,404	148,724
Mar. 14	1,970,798	1,369,178	778,352	176,732
Mar. 21	1,965,390	1,393,893	780,579	209,082
Mar. 28	1,954,260	1,331,263	839,382	216,385
Apr. 4	1,959,052	1,247,059	910,945	198,952
Apr. 11	1,969,952	1,287,089	928,547	245,684
Apr. 18	1,957,058	1,279,070	917,412	239,424
Apr. 25	1,949,447	1,207,703	1,024,456	282,712
May 2	1,950,865	1,190,083	1,076,904	316,122
May 9	1,960,048	1,163,937	1,103,251	307,140
May 16	1,959,078	1,153,806	1,124,606	319,334
May 23	1,952,664	1,130,353	1,144,439	322,128
May 29	1,951,267	1,122,150	1,194,345	365,228
June 6	1,967,482	1,109,015	1,197,134	338,667
June 13	1,994,349	1,118,486	1,234,877	359,014
June 20	1,998,745	1,135,840	1,159,342	296,437
June 27	1,998,955	1,128,276	1,195,831	324,152
July 3	2,020,425	1,129,684	1,318,795	427,954
July 11	2,041,515	1,161,160	1,222,349	341,994
July 18	2,034,272	1,130,963	1,157,472	254,163
July 25	2,022,432	1,119,717	1,160,789	258,074
Aug. 1	2,018,812	1,117,466	1,213,595	312,249
Aug. 8	2,014,380	1,107,601	1,191,942	285,163
Aug. 15	2,016,658	1,117,450	1,155,853	256,645
Aug. 22	2,027,400	1,107,113	1,189,770	269,483
Aug. 29	2,021,628	1,093,837	1,183,121	255,330
Sept. 5	2,044,833	1,082,429	1,226,166	263,762
Sept. 12	2,073,406	1,143,470	1,236,448	306,452
Sept. 19	2,082,554	1,167,332	1,277,362	362,140
Sept. 26	2,084,847	1,214,889	1,214,971	345,013
Oct. 3	2,090,323	1,178,312	1,291,675	379,664
Oct. 10	2,100,251	1,198,568	1,270,638	368,955
Oct. 17	2,113,552	1,207,448	1,244,281	338,177
Oct. 24	2,114,482	1,180,352	1,257,740	323,610
Oct. 31	2,097,388	1,182,044	1,318,367	403,023

TABLE No. 38.—Federal reserve notes printed, shipped, and canceled, issued to banks, retired, and destroyed since organization of the banks, with the balance in vaults and amount outstanding October 31, 1928

VAULT BALANCE OCTOBER 31, 1928

	Fives	Tens	Twenties	Fifties	One hundreds	Five hundreds	One thousands	Five thousands	Ten thousands	Total
Total printed.....	\$5,345,100,000	\$5,904,920,000	\$6,092,240,000	\$1,277,800,000	\$884,400,000	\$173,000,000	\$333,600,000	\$108,000,000	\$184,000,000	\$20,303,060,000
Total shipped and canceled.....	5,094,360,000	5,801,640,000	5,866,880,000	1,206,600,000	826,000,000	120,600,000	265,600,000	76,000,000	184,000,000	19,441,680,000
Total on hand.....	250,740,000	103,280,000	225,360,000	71,200,000	58,400,000	52,400,000	68,000,000	32,000,000	-----	861,380,000

ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1928

Total issued.....	\$5,548,149,000	\$6,448,629,540	\$6,625,159,540	\$1,345,099,550	\$976,479,800	\$138,896,500	\$365,075,000	\$47,455,000	\$87,380,000	\$21,582,323,930
Total retired.....	5,160,078,480	5,817,830,180	6,001,615,540	1,170,811,000	802,179,100	113,896,500	299,960,000	41,635,000	76,930,000	19,484,935,800
Total outstanding.....	388,070,570	630,799,310	623,544,000	174,288,550	174,300,700	25,000,000	65,115,000	5,820,000	10,450,000	2,097,388,130

MUTILATED FEDERAL RESERVE NOTES, BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE ORGANIZATION OF BANKS AND ON HAND IN VAULT OCTOBER 31, 1928

Boston.....	\$387,799,895	\$607,940,750	\$445,694,860	\$41,929,500	\$52,187,900	\$4,033,000	\$13,680,000	\$395,000	\$760,000	\$1,554,420,905
New York.....	1,254,671,495	1,480,070,320	972,794,760	196,276,750	227,115,700	41,544,000	94,293,000	590,000	2,560,000	4,269,016,025
Philadelphia.....	431,049,060	487,619,110	528,343,180	147,800,100	46,124,900	1,755,500	8,108,000	-----	-----	1,650,799,850
Cleveland.....	290,412,145	362,331,680	658,538,360	245,392,000	45,018,500	4,587,500	5,572,000	130,000	270,000	1,612,252,185
Richmond.....	205,988,455	236,036,740	291,534,840	67,777,300	31,308,000	343,000	5,132,000	10,000	100,000	838,230,335
Atlanta.....	222,182,895	242,855,060	255,302,680	28,573,750	25,976,400	6,170,500	15,421,000	-----	-----	796,482,285
Chicago.....	687,667,315	691,568,300	772,355,540	153,596,650	54,028,000	7,395,000	9,189,000	130,000	-----	2,375,929,805
St. Louis.....	186,019,060	186,166,380	184,463,080	21,588,300	11,792,700	1,235,000	2,535,000	75,000	450,000	594,324,540
Minneapolis.....	128,583,350	112,557,280	94,052,120	4,777,650	6,452,500	525,000	965,000	-----	-----	342,922,900
Kansas City.....	190,694,835	131,485,240	147,417,060	8,485,050	11,305,700	1,295,500	1,521,000	-----	-----	492,202,385
Dallas.....	129,969,995	107,643,150	111,309,100	8,442,900	8,269,900	577,000	1,055,000	-----	-----	358,267,045
San Francisco.....	392,493,960	333,836,680	556,244,520	47,526,200	73,862,600	4,309,500	10,114,000	4,835,000	10,410,000	1,433,732,460
Canceled.....	-----	-----	-----	-----	-----	-----	40,000,000	128,000,000	-----	168,000,000
Total received.....	4,493,542,480	4,980,108,690	5,018,050,100	972,166,150	593,442,800	73,770,500	167,585,000	46,265,000	142,550,000	16,487,480,720
Total destroyed.....	4,484,170,280	4,968,645,840	5,007,379,300	963,795,100	591,725,300	73,619,000	167,119,000	46,260,000	142,530,000	16,450,243,820
Balance on hand.....	9,372,200	11,462,850	10,670,800	3,371,050	1,717,500	151,500	466,000	5,000	20,000	37,236,900

NOTE.—During the year burned, badly mutilated; and fractional parts of Federal reserve notes amounting to \$16,347 have been identified, valued, and the bank of issue determined.

TABLE NO. 39.—Aggregate amount of Federal reserve bank notes printed, issued, canceled, and redeemed, by denominations, since the inauguration of the Federal reserve system, and amount on hand and outstanding October 31, 1928

Vault Balance October 31, 1928

	Ones	Twos	Fives	Tens	Twenties	Fifties	Total
Total printed.....	\$478,892,000	\$136,232,000	\$132,500,000	\$24,040,000	\$14,080,000	\$2,600,000	\$788,344,000
Total issued and canceled.....	478,892,000	136,232,000	132,500,000	24,040,000	14,080,000	2,600,000	788,344,000

ISSUED, REDEEMED, AND OUTSTANDING OCTOBER 31, 1928

Total issued.....	\$478,892,000	\$135,192,000	\$121,460,000	\$16,440,000	\$9,760,000	\$200,000	\$761,944,000
Total redeemed.....	476,647,575	134,471,842	120,850,860	16,247,945	9,494,570	181,600	757,894,392
Total outstanding.....	2,244,425	720,158	609,140	192,055	265,430	18,400	4,049,608

TABLE NO. 40.—Taxes assessed on Federal reserve bank currency, cost of redemption, and cost of plates, years ended June 30, 1915 to 1928

	Semiannual taxes on circulation	Cost of redemption of notes by the United States Treasurer	Assessment for cost of original plates	Assessment for cost of additional or duplicate plates	Total
1915.....			\$1,800.00		\$1,800.00
1916.....	\$2,325.18		2,200.00	\$540.00	5,065.18
1917.....	3,590.86	\$947.98		720.00	5,258.79
1918.....	38,750.70	2,353.41		180.00	41,284.11
1919.....	463,195.96	34,419.02	23,810.00	138,530.00	659,955.58
1920.....	1,023,344.76	263,616.78	390.00	88,270.00	1,375,621.54
1921.....	947,405.00	243,517.97		136,570.00	1,327,492.97
1922.....	445,944.01	145,890.53		2,140.00	593,974.54
1923.....	113,837.32	53,011.08			166,848.40
1924.....	2,890.88	11,310.86			14,201.74
1925.....		4,501.17			4,561.17
1926.....		3,090.09			3,090.09
1927.....		2,620.84			2,620.84
1928.....		403.48			403.48
Total.....	3,041,284.67	765,743.76	28,200.00	366,950.00	4,202,178.43

TABLE No. 41.—National banks in charge of receivers during year ended October 31, 1928, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
469	Farmers & Drovers National Bank, Waynesburg, Pa.	839	Jan. 30, 1865	\$150,000	\$597,750.00	\$200,000	Dec. 12, 1906	A	\$100,000.00	\$100,000.00	\$1,047,580
513	First National Bank, Billings, Mont.	3,097	Dec. 3, 1883	75,000	321,350.00	150,000	July 2, 1910	A	37,500.00	37,500.00	1,908,841
549	First National Bank, Sutton, W. Va.	6,213	Apr. 7, 1902	35,000	31,500.00	50,000	Aug. 29, 1914	B	50,000.00	50,000.00	364,021
554	First National Bank, Uniontown, Pa.	270	Jan. 2, 1864	60,000	1,308,000.00	100,000	Jan. 19, 1915	A	100,000.00	100,000.00	1,452,581
593	First National Bank, Eureka, S. Dak.	11527	Nov. 18, 1919	50,000	7,500.00	50,000	Aug. 20, 1920	B			823,254
598	First National Bank, Hearne, Tex.	4976	July 5, 1894	50,000	178,000.00	50,000	Jan. 21, 1921	C	10,900.00	10,900.00	128,566
600	First National Bank, Gridley, Calif.	11164	Mar. 14, 1918	40,000		40,000	Jan. 29, 1921	C	36,000.00	36,000.00	210,855
601	First National Bank, Cut Bank, Mont.	9574	Oct. 5, 1909	25,000	24,250.00	50,000	do	A	5,800.00	5,800.00	245,675
605	Picher National Bank of Picher, Okla.	11624	Feb. 3, 1920	100,000		100,000	Feb. 21, 1921	C			208,053
606	First National Bank of Ranger, Tex.	8072	Jan. 26, 1906	25,000	50,250.00	200,000	Mar. 2, 1921	C	22,400.00	22,400.00	1,283,599
610	First National Bank, Beaver, Pa.	3850	Feb. 10, 1888	50,000	192,750.00	50,000	Mar. 26, 1921	B	47,900.00	47,900.00	671,077
611	Corn Belt National Bank of Scotland, S. Dak.	11031	May 28, 1917	25,000	1,750.00	25,000	Mar. 28, 1921	A			264,775
612	First National Bank of Ambia, Ind.	9510	July 30, 1909	25,000	11,250.00	25,000	Apr. 5, 1921	A	24,600.00	24,600.00	24,796
613	First National Bank of Desdemona, Tex.	11452	Sept. 2, 1919	25,000		25,000	Apr. 7, 1921	A			112,917
615	First National Bank of Sipe Springs, Tex.	11525	Nov. 6, 1919	25,000		25,000	Apr. 18, 1921	A			95,627
616	First National Bank, Marcus, Iowa	9819	June 22, 1910	100,000	56,500.00	50,000	May 18, 1921	C	21,800.00	21,800.00	144,284
619	First National Bank of Bridgeport, Nebr.	9711	Feb. 23, 1910	25,000	21,500.00	25,000	do	AC	20,600.00	20,600.00	112,121
620	Bannock National Bank of Pocatello, Idaho.	6347	July 15, 1902	50,000	49,000.00	100,000	June 11, 1921	C	11,700.00	11,700.00	842,093
625	The Havre National Bank of Havre, Mont.	9782	May 18, 1910	50,000	30,500.00	50,000	Sept. 16, 1921	C	49,600.00	49,600.00	366,887
628	National Bank of Cleburne, Tex.	4035	May 6, 1889	75,000	429,375.00	150,000	Oct. 27, 1921	AB	74,997.00	74,997.00	2,787,817
633	First National Bank, Vale, Oreg.	8528	Jan. 14, 1907	25,000	20,000.00	50,000	Nov. 15, 1921	C	11,600.00	11,600.00	122,449
642	Stockmen's National Bank, Poplar, Mont.	11027	Feb. 17, 1917	25,000		25,000	Jan. 28, 1922	C			39,430
643	Stillwater Valley National Bank, Absarokee, Mont.	11066	Aug. 11, 1917	25,000	14,000.00	25,000	Jan. 30, 1922	C			170,037
645	National City Bank, Salt Lake City, Utah.	10308	Nov. 19, 1912	250,000	122,500.00	250,000	Feb. 3, 1922	C	243,300.00	243,300.00	1,383,447
648	First National Bank, Myton, Utah	11702	Apr. 10, 1920	25,000		25,000	Feb. 24, 1922	A	2,500.00	2,500.00	35,888
649	State National Bank, Ardmore, Okla.	10394	May 6, 1913	100,000	70,000.00	200,000	Mar. 4, 1922	A	99,995.00	99,995.00	975,659
650	Corydon National Bank, Corydon, Ind.	7760	May 23, 1905	125,000	216,250.00	125,000	Mar. 8, 1922	C	125,000.00	125,000.00	984,671
652	First National Bank, Oak Grove, La.	11650	Mar. 2, 1920	50,000		50,000	May 13, 1922	C			32,062
654	First National Bank, Spencer, Nebr.	7325	June 18, 1904	25,000	280,750.00	100,000	July 14, 1922	AC	99,995.00	99,995.00	550,133
655	First National Bank, Ingomar, Mont.	11465	Aug. 16, 1919	25,000	2,500.00	25,000	Aug. 14, 1922	A			174,230
656	American National Bank, Billings, Mont.	11696	Apr. 5, 1920	150,000		150,000	Sept. 23, 1922	AC			499,259
658	Merchants National Bank, Wimbledon, N. Dak.	8917	Sept. 17, 1907	30,000	15,000.00	25,000	Oct. 27, 1922	C	10,000.00	10,000.00	60,490
660	First National Bank, Mountairain, N. Mex.	11329	Apr. 3, 1919	30,000	4,500.00	30,000	Nov. 2, 1922	O			205,020

663	Commercial National Bank, Great Falls, Mont.	10530	Apr. 20, 1914	200,000	106,000.00	200,000	Dec. 9, 1922	C	177,600.00	177,600.00	1,067,638
664	Sterling National Bank, Sterling, Colo.	11972	May 2, 1921	150,000		150,000	Dec. 11, 1922	C			475,881
665	Payette National Bank, Payette, Idaho.	8075	Jan. 9, 1906	50,000	76,750.00	75,000	Dec. 13, 1922	A	71,700.00	71,700.00	201,514
666	First National Bank, Highwood, Mont.	11131	Dec. 29, 1917	25,000	7,500.00	25,000	Dec. 29, 1922	A	25,000.00	25,000.00	139,808
667	Citizens National Bank, Laurel, Mont.	8716	May 3, 1907	35,000	7,700.00	35,000	Jan. 4, 1923	A	33,900.00	33,900.00	215,807
669	First National Bank, Broadview, Mont.	10809	Nov. 26, 1915	25,000	11,500.00	25,000	Jan. 30, 1923	C			74,657
670	Commercial National Bank, Wilmington, N. C.	12176	Apr. 17, 1922	200,000		200,000	Jan. 31, 1923	AC	91,500.00	91,500.00	1,991,806
671	First National Bank, Winner, S. Dak.	11119	Dec. 15, 1917	30,000	9,000.00	30,000	do.	A	18,400.00	18,400.00	186,104
672	First National Bank, Wessington Springs, S. Dak.	6446	Sept. 25, 1902	25,000	75,250.00	50,000	Feb. 5, 1923	AC	39,300.00	39,300.00	336,320
674	First National Bank, Warren, Mass.	11567	Nov. 14, 1919	50,000	2,000.00	50,000	Feb. 23, 1923	B			292,995
675	First National Bank, Harlowton, Mont.	9270	Oct. 27, 1908	50,000	18,500.00	50,000	Mar. 7, 1923	C	12,100.00	12,100.00	334,115
679	First National Bank, Roundup, Mont.	9165	May 22, 1908	25,000	34,750.00	50,000	Apr. 5, 1923	C	24,400.00	24,400.00	487,252
680	First National Bank, Gregory, S. Dak.	8600	Feb. 22, 1907	25,000	89,490.00	50,000	Apr. 12, 1923	C	25,000.00	25,000.00	176,708
681	First National Bank, Bottineau, N. Dak.	6085	Dec. 17, 1901	25,000	66,000.00	50,000	do.	AC	35,800.00	35,800.00	333,101
683	Llano National Bank, Llano, Tex.	5853	June 5, 1901	25,000	105,000.00	50,000	do.	A	4,800.00	4,800.00	271,311
684	Farmers & Merchants National Bank, Jefferson, Iowa.	10123	Dec. 28, 1911	40,000	29,600.00	40,000	Apr. 27, 1923	C	40,000.00	40,000.00	99,553
685	City National Bank, Jerome, Idaho.	11578	Dec. 22, 1919	30,000		30,000	May 24, 1923	C			67,061
687	First National Bank, Rock River, Wyo.	11342	Apr. 24, 1919	25,000		50,000	June 14, 1923	A	13,700.00	13,700.00	158,539
688	First National Bank, Highland, Wis.	10880	June 14, 1916	25,000		25,000	do.	do.			77,396
689	First National Bank, Joseph, Oreg.	8048	Dec. 11, 1905	25,000	32,000.00	25,000	do.	AC	24,300.00	24,300.00	141,638
691	Peoples National Bank, Salisbury, N. C.	9076	Mar. 10, 1908	100,000	136,000.00	100,000	July 3, 1923	C	92,800.00	92,800.00	893,613
696	First National Bank, Sapulpa, Okla.	5951	Aug. 19, 1901	25,000	177,550.00	100,000	July 30, 1923	C	44,900.00	44,900.00	688,227
697	First National Bank, Chester, Mont.	11105	Nov. 15, 1917	25,000		25,000	do.	AC	24,500.00	24,500.00	104,352
699	First National Bank, Carroll, Nebr.	5957	Aug. 21, 1901	25,000	73,750.00	50,000	Aug. 13, 1923	C	21,400.00	21,400.00	383,573
701	First National Bank, Shelby, Mont.	10953	Dec. 14, 1916	25,000		25,000	Aug. 27, 1923	C			227,849
702	Fairfield National Bank, Fairfield, Iowa.	8986	Dec. 24, 1907	60,000		60,000	Aug. 30, 1923	A			332,323
703	Howard National Bank, Howard, S. Dak.	10780	Aug. 13, 1915	25,000	2,500.00	25,000	Sept. 1, 1923	AC			143,305
704	Roundup National Bank, Roundup, Mont.	10675	Oct. 26, 1914	25,000	4,500.00	25,000	Sept. 6, 1923	AC			211,204
706	First National Bank, Oswego, Mont.	11134	Jan. 8, 1918	25,000		25,000	Oct. 5, 1923	A			46,982
708	First National Bank, Wells, Minn.	4669	Dec. 12, 1891	50,000	213,750.00	100,000	Oct. 22, 1923	C	96,400.00	96,400.00	745,030
709	First National Bank, Mitchell, S. Dak.	2645	Feb. 8, 1882	50,000	167,500.00	100,000	Oct. 23, 1923	AC	99,000.00	99,000.00	562,553
710	Cavalier County National Bank, Langdon, N. Dak.	9075	Jan. 28, 1908	25,000	52,000.00	25,000	Oct. 29, 1923	C	22,900.00	22,900.00	353,645
711	American National Bank, Three Forks, Mont.	10996	Apr. 30, 1917	40,000	4,000.00	25,000	do.	A			63,477
713	Lehigh National Bank, Lehigh, Okla.	5755	Feb. 14, 1901	25,000	99,250.00	35,000	Nov. 8, 1923	C	11,050.00	11,050.00	159,610
714	City National Bank, Coalgate, Okla.	11676	Mar. 10, 1920	50,000		50,000	do.	C			158,720
715	First National Bank, Grey Eagle, Minn.	8729	May 28, 1907	25,000	38,650.00	25,000	do.	C	24,000.00	24,000.00	90,443
716	First National Bank, Fairview, Mont.	12015	Aug. 26, 1921	40,000		40,000	do.	A	6,200.00	6,200.00	146,213
719	Union National Bank, Beloit, Kans.	6701	Mar. 24, 1903	25,000	149,875.00	50,000	Nov. 13, 1923	C	49,300.00	49,300.00	545,591
720	Texas County National Bank, Guymon, Okla.	12179	Mar. 21, 1922	25,000	5,000.00	25,000	do.	B			173,519
721	Tucson National Bank, Tucson, Ariz.	11159	Feb. 21, 1918	100,000		100,000	Nov. 14, 1923	C	67,300.00	67,300.00	588,287
722	National Bank of Barnesville, Ohio.	6621	Jan. 29, 1903	100,000	133,000.00	100,000	do.	B	98,800.00	98,800.00	877,090
723	Citizens National Bank, Roswell, N. Mex.	6777	Apr. 20, 1903	50,000	373,500.00	200,000	Nov. 16, 1923	C	188,200.00	188,200.00	497,195
724	First National Bank, Lancaster, Minn.	11356	May 14, 1919	25,000	5,000.00	25,000	Nov. 19, 1923	AC	24,700.00	24,700.00	179,618
727	First National Bank, Turtle Lake, N. Dak.	8821	June 8, 1907	25,000	30,125.00	25,000	Nov. 21, 1923	C	9,700.00	9,700.00	134,961
729	First National Bank, Springfield, S. Dak.	8942	Oct. 2, 1907	25,000	22,105.00	25,000	Nov. 28, 1923	C	17,750.00	17,750.00	150,326

TABLE No. 41.—National banks in charge of receivers during year ended October 31, 1928, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
731	Farmers National Bank, Tishomingo, Okla.	10431	July 23, 1913	\$30,000	\$14,750.00	\$25,000	Dec. 6, 1923	C	\$24,400.00	\$24,400.00	\$132,277
734	First National Bank, Woodworth, N. Dak.	11353	Apr. 26, 1919	25,000	3,750.00	25,000	do	C			47,881
736	First National Bank, Poplar, Mont.	10885	July 28, 1916	25,000		25,000	Dec. 17, 1923	C			106,628
738	First National Bank, Forsyth, Mont.	7320	June 10, 1904	50,000	136,500.00	75,000	Dec. 18, 1923	A	33,700.00	33,700.00	352,127
739	Condon National Bank, Condon, Oreg.	8261	Mar. 26, 1906	50,000	126,500.00	50,000	do	C	11,800.00	11,800.00	121,155
740	First National Bank, Moore, Mont.	8539	Jan. 7, 1907	50,000	22,750.00	25,000	Dec. 20, 1923	C	24,100.00	24,100.00	144,127
743	Merchants National Bank, Mandan, N. Dak.	10604	Aug. 24, 1914	50,000	5,000.00	50,000	Dec. 26, 1923	A	25,300.00	25,000.00	315,054
744	First National Bank, Webster, S. Dak.	6502	Nov. 19, 1902	25,000	32,500.00	25,000	Jan. 2, 1924	C	24,700.00	24,700.00	224,512
746	Sioux Falls National Bank, Sioux Falls, S. Dak.	2823	Nov. 14, 1882	50,000	240,500.00	150,000	Jan. 24, 1924	A C	74,250.00	74,250.00	1,514,456
747	First National Bank, Sentinel Butte, N. Dak.	10706	Feb. 10, 1915	25,000	10,000.00	25,000	do	C			102,160
748	First National Bank, Beach, N. Dak.	9484	May 26, 1909	25,000	52,500.00	50,000	do	C	24,300.00	24,300.00	389,152
749	First National Bank, Bisbee, N. Dak.	6733	Apr. 1, 1903	25,000	57,750.00	25,000	Jan. 28, 1924	C	22,800.00	22,800.00	216,114
751	National Bank of Carlsbad, N. Mex.	6884	July 8, 1903	30,000	142,900.00	100,000	Feb. 6, 1924	C	11,800.00	11,800.00	446,659
752	Dakota National Bank, Dickinson, N. Dak.	7663	Mar. 4, 1905	50,000	68,000.00	50,000	Feb. 7, 1924	C	47,100.00	47,100.00	176,986
754	First National Bank, St. John, Wash.	11172	Mar. 11, 1918	40,000	16,000.00	40,000	do	A			98,542
755	First National Bank, Warroad, Minn.	11815	Aug. 4, 1920	25,000		25,000	Feb. 9, 1924	A			159,329
756	First National Bank, Brookings, S. Dak.	3087	Nov. 15, 1883	50,000	270,500.00	100,000	do	A	98,500.00	98,500.00	623,164
757	First National Bank, Ronan, Mont.	9864	Aug. 31, 1910	25,000	22,250.00	25,000	do	C	5,950.00	5,950.00	102,643
758	First National Bank, Harrison, Nebr.	8888	June 28, 1907	50,000	109,000.00	50,000	Feb. 12, 1924	C	15,000.00	15,000.00	353,906
760	First National Bank, Clarkston, Wash.	6742	Mar. 16, 1903	25,000	38,500.00	50,000	do	C	50,000.00	50,000.00	188,453
761	First National Bank, Carthage, S. Dak.	10833	Mar. 20, 1916	25,000	23,500.00	25,000	do	A	25,000.00	25,000.00	228,933
762	First National Bank, Onida, S. Dak.	11585	Jan. 17, 1920	25,000		25,000	do	A	24,700.00	24,700.00	112,045
763	Commercial National Bank, Miles City, Mont.	5015	Aug. 15, 1895	80,000	277,000.00	250,000	Feb. 15, 1924	C	98,500.00	98,500.00	1,588,243
764	Nowata National Bank, Nowata, Okla.	6367	July 23, 1902	25,000	112,000.00	25,000	Feb. 19, 1924	C	16,797.50	16,797.50	459,448
765	First National Bank, Castlewood, S. Dak.	6000	Oct. 2, 1901	25,000	42,500.00	25,000	do	A	24,600.00	24,600.00	164,542
768	First National Bank, Carthage, Mont.	11165	Feb. 26, 1918	25,000	1,500.00	25,000	Feb. 20, 1924	C			46,276
770	First National Bank, Sidney, Mont.	9904	Dec. 23, 1907	25,000	103,250.00	50,000	Feb. 26, 1924	C	39,000.00	39,000.00	395,764
771	Stockmens National Bank, Fort Benton, Mont.	4194	Dec. 24, 1889	100,000	802,000.00	200,000	do	C	190,795.00	190,795.00	467,119
772	First National Bank, Fort Sumner, N. Mex.	8617	Feb. 28, 1907	25,000	45,500.00	25,000	do	C	5,850.00	5,850.00	79,155
773	Wells National Bank, Wells, Minn.	6788	Apr. 6, 1903	30,000	75,000.00	75,000	do	C	74,300.00	74,300.00	745,030
774	First National Bank, Gering, Nebr.	8062	Dec. 28, 1905	50,000	59,750.00	25,000	do	A	11,500.00	11,500.00	265,790
775	Western National Bank, Mitchell, S. Dak.	7455	Sept. 12, 1904	50,000	126,221.00	100,000	Feb. 27, 1924	C	98,400.00	98,400.00	289,727

776	First National Bank, Coalgate, Okla.	5647	Dec. 8, 1900	25,000	175,850.00	100,000	do	C	27,300.00	27,300.00	493,803
777	First National Bank, McIntosh, S. Dak.	9283	Oct. 16, 1908	25,000	32,076.84	25,000	Mar. 1, 1924	C	23,300.00	23,300.00	103,496
778	First National Bank, Clayton, N. Mex.	5713	Dec. 29, 1900	25,000	150,500.00	75,000	do	C	50,000.00	50,000.00	197,525
780	First National Bank, St. Anthony, Idaho	5764	Dec. 31, 1900	25,000	207,625.00	50,000	Mar. 4, 1924	C	47,600.00	47,600.00	236,777
781	First National Bank, Huron, S. Dak.	2819	May 19, 1882	50,000	166,350.00	65,000	Mar. 14, 1924	C	29,000.00	29,000.00	1,099,420
782	Farmers & Merchants National Bank, Fairbury, Nebr.	10340	Feb. 8, 1913	60,000	23,400.00	60,000	Mar. 15, 1924	A	59,400.00	59,400.00	223,363
783	First National Bank, Golva, N. Dak.	11346	Apr. 14, 1919	25,000		25,000	Mar. 18, 1924	A			50,234
784	First National Bank, Lingle, Wyo.	11231	Aug. 19, 1918	25,000		25,000	Mar. 19, 1924	C			54,763
785	Torrington National Bank, Torrington, Wyo.	11309	Feb. 3, 1919	35,000	8,750.00	35,000	do	C			67,468
787	First National Bank, Polson, Mont.	9449	Mar. 26, 1909	25,000	26,250.00	25,000	Mar. 22, 1924	C	24,700.00	24,700.00	114,786
789	Merchants National Bank, Crookston, Minn.	3262	Oct. 25, 1884	75,000	155,250.00	75,000	Mar. 24, 1924	A	74,200.00	74,200.00	1,170,960
794	First National Bank, Lake Preston, S. Dak.	10758	July 24, 1915	25,000	22,500.00	25,000	Mar. 28, 1924	A	24,200.00	24,200.00	275,947
796	First National Bank, Plentywood, Mont.	10438	May 12, 1913	25,000	22,500.00	50,000	Mar. 31, 1924	C	6,250.00	6,250.00	243,877
797	First National Bank, Sterling, Colo.	5624	Oct. 29, 1900	25,000	342,986.05	100,000	Apr. 5, 1924	C	98,300.00	98,300.00	712,005
798	First National Bank, Rocky Ford, Colo.	7082	Oct. 23, 1903	50,000	78,800.00	60,000	do	A	14,100.00	14,100.00	239,527
799	First National Bank of Fergus County, Lewistown, Mont.	7274	May 9, 1904	100,000	485,000.00	300,000	Apr. 12, 1924	AC	124,500.00	124,500.00	2,866,963
802	First National Bank, Marysville, Kans.	2791	Aug. 25, 1882	50,000	221,625.00	75,000	Apr. 15, 1924	A	73,500.00	73,500.00	591,816
803	First National Bank, Alexander, N. Dak.	11297	Jan. 22, 1919	25,000	1,000.00	25,000	do	C	24,400.00	24,400.00	202,272
804	First National Bank, Pilger, Nebr.	5937	Aug. 2, 1901	25,000	77,750.00	50,000	Apr. 22, 1924	C	48,600.00	48,600.00	202,998
805	First National Bank, Wilsall, Mont.	11335	Apr. 11, 1919	25,000		25,000	do	C			23,019
806	National Bank of Commerce, Shawnee, Okla.	12441	Aug. 18, 1923	100,000		100,000	Apr. 28, 1924	B	100,000.00	100,000.00	936,087
807	Citizens National Bank, Hankinson, N. Dak.	8084	Jan. 18, 1906	30,000	31,900.00	30,000	Apr. 30, 1924	C	30,000.00	30,000.00	206,864
810	First National Bank, Carlsbad, N. Mex.	5487	May 19, 1900	25,000	430,000.00	100,000	May 14, 1924	A	24,597.50	24,597.50	361,326
811	First National Bank, Baker, Mont.	10443	Aug. 19, 1913	25,000	7,500.00	25,000	May 20, 1924	A	21,900.00	21,900.00	150,340
812	Farmers National Bank, Burlington, Kans.	6955	Sept. 10, 1903	25,000	81,750.00	55,000	May 21, 1924	C	49,300.00	49,300.00	316,452
813	Drovers National Bank, East St. Louis, Ill.	10399	Apr. 30, 1913	200,000	57,000.00	200,000	May 22, 1924	C			433,685
814	First National Bank, Schuyler, Nebr.	2778	Sept. 4, 1882	50,000	214,750.00	50,000	May 24, 1924	A	47,200.00	47,200.00	524,922
815	First National Bank, Morrystown, S. Dak.	9817	May 11, 1910	25,000	12,500.00	25,000	do	C	25,000.00	25,000.00	98,667
816	City National Bank of Huron, Huron, S. Dak.	8781	June 3, 1907	50,000	44,750.00			D	39,000.00	39,000.00	
817	First National Bank, Newcastle, Wyo.	7198	Mar. 23, 1904	25,000	78,750.00	25,000	June 12, 1924	C	24,300.00	24,300.00	442,668
818	Citizens National Bank, Julesburg, Colo.	9603	Sept. 29, 1909	25,000	55,125.00	25,000	do	C	24,000.00	24,000.00	164,286
819	First National Bank, Basin, Wyo.	10858	May 15, 1916	25,000	17,500.00	35,000	June 14, 1924	C	33,800.00	33,800.00	174,795
820	First National Bank, Lidgerwood, N. Dak.	5772	Mar. 29, 1901	50,000	190,000.00	50,000	June 17, 1924	C	49,300.00	49,300.00	611,146
822	Citizens National Bank, Worthington, Minn.	5910	June 7, 1901	25,000	50,500.00	25,000	June 19, 1924	A	18,000.00	18,000.00	421,059
824	National Bank of Commerce of Rochester, N. Y.	8111	Feb. 1, 1906	500,000	1,222,500.00	1,500,000	June 21, 1924	A	459,897.50	459,897.50	198,498
827	Weiser National Bank, Weiser, Idaho	8139	Feb. 19, 1906	50,000	118,584.67	75,000	June 23, 1924	A	64,100.00	64,100.00	574,356
829	Citizens National Bank, Ness City, Kans.	8081	Feb. 3, 1906	30,000	70,950.00	45,000	July 3, 1924	D			
830	First National Bank, Cheyenne, Wyo.	1800	Dec. 29, 1870	100,000	949,000.00	200,000	July 9, 1924	C	190,600.00	190,600.00	4,498,121
831	First National Bank, Lambert, Mont.	11176	Apr. 20, 1918	25,000		25,000	July 16, 1924	C			63,973
832	First National Bank, Bridgewater, S. Dak.	6925	Aug. 3, 1903	25,000	86,750.00	25,000	July 18, 1924	C	6,200.00	6,200.00	228,891
833	Citizens National Bank, Cheyenne, Wyo.	8089	Jan. 15, 1906	100,000	79,000.00	100,000	July 21, 1924	C	97,395.00	97,395.00	1,214,862
835	First National Bank, Harrington, Wash.	9210	July 10, 1908	50,000	46,500.00	50,000	Aug. 6, 1924	C	19,200.00	19,200.00	198,499
837	First National Bank, Rexburg, Idaho	7133	Jan. 19, 1904	50,000	120,500.00	50,000	Aug. 11, 1924	C	50,000.00	50,000.00	215,772
838	First National Bank, Ririe, Idaho	10920	Oct. 9, 1916	25,000	6,750.00	25,000	do	C	16,250.00	16,250.00	72,350
839	First National Bank, Putnam, Conn.	448	Mar. 23, 1864	100,000	814,000.00	150,000	Aug. 13, 1924	A	50,000.00	50,000.00	1,478,076
840	State National Bank, Carlsbad, N. Mex.	10962	Feb. 8, 1917	75,000	22,500.00	75,000	Aug. 25, 1924	D			

TABLE No. 41.—National banks in charge of receivers during year ended October 31, 1928, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
841	Northwestern National Bank of Livingston, Mont.	11000	Mar. 27, 1917	\$100,000	\$8,000.00	\$100,000	Aug. 30, 1924	C			\$159,538
843	First National Bank, Beaver Creek, Minn.	9321	Jan. 4, 1909	25,000	36,500.00	30,000	Sept. 20, 1924	C	\$25,000.00	\$25,000.00	114,075
846	First National Bank, Ozark, Ala.	7629	Feb. 13, 1905	25,000	85,737.22	35,000	Oct. 23, 1924	A	32,400.00	32,400.00	158,618
847	First National Bank, Ulen, Minn.	7081	Dec. 12, 1903	25,000	42,500.00	25,000	Oct. 28, 1924	A	24,700.00	24,700.00	197,067
850	First National Bank, Alma, Wis.	8338	May 16, 1906	25,000	52,500.00	25,000	Nov. 7, 1924	A	24,995.00	24,995.00	203,589
851	Merchants National Bank, Grinnell, Iowa.	2953	Apr. 28, 1883	50,000	422,500.00	100,000	Nov. 12, 1924	C	100,000.00	100,000.00	998,975
852	First National Bank, Morgan, Tex.	6247	May 3, 1902	25,000	40,750.00	25,000	Nov. 13, 1924	C	25,000.00	25,000.00	51,912
853	First National Bank, Abbeville, Ala.	5987	Aug. 17, 1901	27,500	153,600.00	100,000	Nov. 14, 1924	C	98,500.00	98,500.00	145,412
855	First National Bank, Algona, Iowa.	3197	May 22, 1884	50,000	142,750.00	50,000	Nov. 24, 1924	A	49,600.00	49,600.00	656,090
856	First National Bank, Boise City, Okla.	11084	Aug. 30, 1917	25,000	6,000.00	25,000	Nov. 25, 1924	A	10,000.00	10,000.00	136,521
857	First National Bank, Allendale, S. C.	11111	Nov. 30, 1917	50,000	20,000.00	50,000	Dec. 3, 1924	AC	9,600.00	9,600.00	185,016
858	First National Bank, Barnwell, S. C.	11287	Jan. 9, 1919	50,000	7,000.00	50,000	do.	AC	48,800.00	48,800.00	96,628
859	First National Bank, Center, Tex.	5971	Sept. 10, 1901	30,000	31,000.00	50,000	do.	B	48,900.00	48,900.00	245,341
860	Farmers National Bank, Dodge Center, Minn.	6623	Feb. 4, 1903	30,000	43,500.00	30,000	Dec. 9, 1924	A	29,500.00	29,500.00	611,756
861	First National Bank, Torrington, Wyo.	9289	Oct. 6, 1908	25,000	90,000.00	50,000	Dec. 16, 1924	C	6,100.00	6,100.00	254,693
862	Parkeburg National Bank, Parkeburg, Pa.	2464	Feb. 27, 1880	50,000	171,865.00	50,000	Dec. 26, 1924	AB	42,600.00	42,600.00	329,404
863	First National Bank, Buffalo, Okla.	8896	Sept. 2, 1907	25,000	40,250.00	25,000	Dec. 27, 1924	A	9,700.00	9,700.00	144,088
864	First National Bank, Oldham, S. Dak.	10256	Aug. 30, 1912	25,000	31,750.00	25,000	Jan. 3, 1925	C	25,000.00	25,000.00	250,588
866	First National Bank, Spring Hope, N. C.	11431	May 6, 1919	50,000	9,000.00	50,000	Jan. 7, 1925	A			264,867
867	Stockmans National Bank, Columbus, Mont.	11220	July 12, 1918	50,000		50,000	do.	C			137,464
868	First National Bank, Alexandria, Minn.	2995	June 9, 1883	60,000	264,600.00	60,000	Jan. 8, 1925	A	59,400.00	59,400.00	843,235
869	First National Bank, Townsend, Mont.	9982	Jan. 31, 1911	50,000	26,000.00	50,000	do.	C	12,500.00	12,500.00	80,721
870	First National Bank, Rigby, Idaho.	11385	June 13, 1919	30,000	4,800.00	80,000	Jan. 12, 1925	C			466,517
871	Peoples National Bank, Hot Springs, S. Dak.	9166	May 23, 1908	25,000	27,916.00	25,000	Jan. 15, 1925	C	5,950.00	5,950.00	156,143
872	First National Bank, Sylvester, Ga.	6180	Mar. 11, 1902	25,000	49,000.00	50,000	do.	C	29,300.00	29,300.00	53,269
873	First National Bank, Salem, S. Dak.	5898	July 5, 1901	25,000	114,000.00	25,000	Jan. 16, 1925	A	24,500.00	24,500.00	158,184
874	Jefferson County National Bank, Rigby, Idaho.	11458	June 9, 1919	50,000		50,000	Jan. 17, 1925	D			
875	Neoga National Bank, Neoga, Ill.	7841	July 11, 1905	25,000	12,500.00	25,000	Jan. 21, 1925	A	24,700.00	24,700.00	123,243
876	First National Bank, Mohall, N. Dak.	7008	Sept. 17, 1903	25,000	86,250.00	25,000	Jan. 22, 1925	C	24,700.00	24,700.00	90,934
877	First National Bank, Excelsior Springs, Mo.	7741	May 5, 1905	25,000	17,000.00	25,000	Jan. 24, 1925	B	25,000.00	25,000.00	212,086
878	Logan County National Bank, Sterling, Colo.	7973	Oct. 11, 1905	50,000	147,000.00	150,000	Jan. 26, 1925	C	100,000.00	100,000.00	508,452
879	First National Bank, Buena Vista, Ga.	7963	Oct. 12, 1905	25,000	70,100.00	50,000	do.	C	48,400.00	48,400.00	81,597

880	First National Bank, Hampton, Ga.	10089	July 13, 1911	30,000	27,200.00	50,000	Jan. 27, 1925	C	20,000.00	20,000.00	33,214
881	Perry National Bank, Perry, Iowa	10130	Jan. 2, 1912	50,000	54,250.00	75,000	Feb. 5, 1925	A	72,300.00	72,300.00	645,627
882	Farmers National Bank, Hempstead, Tex.	4905	Apr. 15, 1893	50,000	133,000.00	50,000	Feb. 7, 1925	A	49,197.50	49,197.50	177,720
883	First National Bank, Crystal, N. Dak.	7918	Sept. 12, 1905	25,000	36,300.00	25,000	do	C	24,600.00	24,600.00	256,939
884	National Bank of Abbeville, S. C.	3421	Oct. 16, 1885	50,000	209,500.00	75,000	do	A	16,850.00	16,850.00	413,542
885	Commercial National Bank, Charleston, S. C.	10543	May 5, 1914	200,000	140,000.00	200,000	do	C			348,671
886	First National Bank, Quincy, Fla.	7253	May 4, 1904	50,000	127,000.00	100,000	Feb. 11, 1925	A			1,003,982
887	National Bank of Commerce, Pierre, S. Dak.	4279	Feb. 13, 1890	75,000	139,048.00	100,000	do	A	55,000.00	79,500.00	683,098
888	Black Hawk National Bank, Waterloo, Iowa.	6854	Apr. 17, 1903	100,000	145,600.00	200,000	Feb. 13, 1925	D	189,800.00	189,800.00	
889	Lebanon National Bank, Lebanon, Tenn.	8714	Apr. 13, 1907	30,000	110,300.00	80,000	do	D	78,600.00	78,600.00	
891	First National Bank, Brinsmade, N. Dak.	8502	Dec. 11, 1906	25,000	38,000.00	25,000	do	C	24,600.00	24,600.00	118,712
892	First National Bank, Atwater, Minn.	10570	June 15, 1914	25,000	31,000.00	25,000	Feb. 14, 1925	BC	10,000.00	10,000.00	488,436
893	First National Bank, Renville, Minn.	6583	Dec. 19, 1902	25,000	88,000.00	25,000	do	C	24,600.00	24,600.00	400,700
894	First National Bank, Idabel, Okla.	8486	Dec. 10, 1906	25,000	99,000.00	80,000	Feb. 18, 1925	A			264,653
895	First National Bank, Pleasantville, Iowa	5564	Oct. 2, 1900	25,000	23,750.00	25,000	Feb. 21, 1925	A	24,700.00	24,700.00	213,392
896	First National Bank, Cavalier, N. Dak.	10116	Nov. 24, 1911	25,000	29,250.00	25,000	do	C	25,000.00	25,000.00	368,224
897	First National Bank, Stevensville, Mont.	10709	Feb. 4, 1915	25,000	10,750.00	25,000	Mar. 2, 1925	C	10,000.00	10,000.00	76,421
898	First National Bank, Wapanucka, Okla.	5950	Aug. 8, 1901	25,000	82,250.00	25,000	do	C	5,550.00	5,550.00	161,142
899	First National Bank, Matoaka, W. Va.	11264	Nov. 7, 1918	25,000	16,250.00	50,000	Mar. 3, 1925	B	50,000.00	50,000.00	571,934
901	City National Bank, Clarksville, Tex.	10643	Oct. 8, 1914	25,000	95,000.00	200,000	Mar. 9, 1925	C			108,586
902	First National Bank, Montpelier, Idaho.	7381	Aug. 9, 1904	25,000	75,250.00	50,000	Mar. 13, 1925	C	11,800.00	11,800.00	335,821
903	First National Bank, Buhl, Idaho.	11065	Aug. 10, 1917	50,000	109,000.00	100,000	Mar. 26, 1925	C	49,400.00	49,400.00	237,493
904	First National Bank, Lemmon, S. Dak.	9269	Oct. 16, 1908	25,000	35,750.00	50,000	Apr. 2, 1925	C	25,000.00	25,000.00	418,423
905	Commercial National Bank, Greenville, Tex.	7510	Nov. 24, 1904	100,000	158,000.00	150,000	Apr. 6, 1925	C	149,995.00	149,995.00	638,350
906	Farmers National Bank, Chandler, Okla.	12060	Nov. 25, 1921	25,000		25,000	Apr. 10, 1925	AC			319,134
907	First National Bank, Bamberg, S. C.	11704	Apr. 19, 1920	30,000	7,500.00	45,000	do	AC			54,107
908	First National Bank, Bandon, Oreg.	9718	Feb. 25, 1910	25,000	12,750.00	25,000	Apr. 13, 1925	A	15,000.00	15,000.00	181,264
909	Georgia National Bank, Athens, Ga.	6525	Oct. 14, 1902	100,000	716,000.00	400,000	Apr. 17, 1925	A	200,000.00	200,000.00	1,200,239
910	Oseola National Bank, Oseola, Iowa.	6033	Oct. 8, 1901	25,000	15,000.00	25,000	Apr. 22, 1925	A	25,000.00	25,000.00	129,258
911	First National Bank, Wimbledon, N. Dak.	6712	Feb. 7, 1903	25,000	39,500.00	25,000	Apr. 23, 1925	A	25,000.00	25,000.00	161,727
912	First National Bank, Hedrick, Iowa.	5540	Aug. 11, 1900	25,000	51,750.00	25,000	Apr. 24, 1925	D	19,800.00	19,800.00	147,483
913	First National Bank, Jasper, Minn.	6523	Oct. 7, 1902	25,000	94,600.00	30,000	May 1, 1925	C	29,500.00	29,500.00	374,936
914	First National Bank of Las Vegas, East Las Vegas, N. Mex.	2436	Aug. 25, 1879	50,000	506,500.00	200,000	May 4, 1925	AC	200,000.00	200,000.00	828,256
915	First National Bank, Conyers, Ga.	11255	Sept. 3, 1918	75,000		75,000	May 12, 1925	C	27,700.00	27,700.00	133,181
916	Hugo National Bank, Hugo, Okla.	7747	Apr. 11, 1905	50,000	145,100.00	200,000	do	C	24,200.00	24,200.00	968,533
917	First National Bank, Carnegie, Pa.	4762	May 16, 1892	50,000	466,750.00	100,000	do	A	95,000.00	95,000.00	1,448,397
918	Burgettstown National Bank, Burgettstown, Pa.	2408	Jan. 25, 1879	50,000	444,500.00	100,000	May 14, 1925	A	98,400.00	98,400.00	1,698,546
919	First National Bank, Selma, N. C.	10739	May 7, 1915	30,000	11,400.00	30,000	May 16, 1925	C	8,800.00	8,800.00	181,216
920	First National Bank, Madison, S. Dak.	3149	Mar. 29, 1884	50,000	216,355.00	50,000	May 21, 1925	AC	30,895.00	30,895.00	399,861
921	Farmers National Bank, Louisburg, N. C.	10260	Aug. 1, 1912	50,000	11,000.00	25,000	May 22, 1925	A	23,200.00	23,200.00	76,255
922	First National Bank, Florence, S. C.	9747	Mar. 23, 1910	100,000	167,000.00	150,000	do	A	124,000.00	124,000.00	1,137,989
923	First National Bank, Clear Lake, S. Dak.	6357	June 28, 1902	25,000	65,000.00	25,000	May 25, 1925	C	25,000.00	25,000.00	384,311
924	First National Bank, Crandon, Wis.	9387	Mar. 16, 1909	25,000	49,125.00	50,000	May 29, 1925	A	45,200.00	45,200.00	350,144
925	City National Bank, Hugo, Okla.	12136	Feb. 10, 1922	100,000		100,000	June 5, 1925	C			235,854
926	First National Bank, Springer, N. Mex.	11565	Oct. 18, 1919	50,000	9,500.00	50,000	June 15, 1925	C			150,655
927	Merchants National Bank, Detroit Lakes, Minn.	8122	Feb. 9, 1906	50,000	110,500.00	60,000	June 22, 1925	A	56,700.00	56,700.00	491,438
928	First National Bank, St. Cloud, Minn.	2790	Sept. 25, 1882	50,000	401,000.00	250,000	June 24, 1925	A			1,682,525
929	First National Bank, Simla, Colo.	11354	May 10, 1919	25,000		25,000	June 25, 1925	A			67,344
930	First National Bank, Abercrombie, N. Dak.	8419	Aug. 25, 1906	25,000	11,750.00	25,000	June 30, 1925	C	24,100.00	24,100.00	224,370
931	First National Bank, Wausa, Nebr.	9994	Mar. 27, 1911	50,000	87,500.00	75,000	July 9, 1925	C	50,000.00	50,000.00	511,612

TABLE No. 41.—National banks in charge of receivers during year ended October 31, 1928, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
932	First National Bank, Redwood Falls, Minn.	5826	Mar. 11, 1901	\$25,000	\$94,550.00	\$70,000	July 29, 1925	A	\$24,400.00	\$24,400.00	\$377,128
933	First National Bank, Lumberton, N. C.	7398	July 21, 1904	25,000	72,250.00	50,000	Aug. 4, 1925	A	46,600.00	46,600.00	392,492
934	First National Bank, Walters, Okla.	6812	Jan. 10, 1903	25,000	62,250.00	50,000	Aug. 6, 1925	C			159,040
935	First National Bank, Lake Park, Minn.	7143	Feb. 10, 1904	25,000	33,500.00	25,000	Aug. 24, 1925	A	25,000.00	25,000.00	309,344
937	First National Bank, Devol, Okla.	11535	Nov. 4, 1919	25,000		25,000	Sept. 17, 1925	C			29,765
939	Globe National Bank, Denver, Colo.	11623	Feb. 5, 1920	200,000	66,000.00	200,000	Oct. 1, 1925	AB			4,020,485
941	First National Bank, Warren, Minn.	5866	May 18, 1901	25,000	81,250.00	50,000	Oct. 10, 1925	C	24,600.00	24,600.00	382,775
942	First National Bank, Winifred, Mont.	11006	May 17, 1917	25,000	8,000.00	25,000	Oct. 15, 1925	C			62,483
943	First National Bank, Hallock, Minn.	6934	Aug. 5, 1903	25,000	84,450.00	60,000	Oct. 16, 1925	C	24,600.00	24,600.00	350,056
944	First National Bank, Buffalo, Minn.	11023	June 7, 1917	25,000	14,000.00	50,000	Oct. 17, 1925	A	34,600.00	34,600.00	668,508
945	Manilla National Bank, Manilla, Iowa	6041	Nov. 12, 1901	25,000	41,875.00	25,000	Oct. 20, 1925	AB	18,450.00	18,450.00	127,950
946	Loveland National Bank, Loveland, Colo.	8116	Feb. 14, 1906	100,000	133,000.00	100,000	Oct. 22, 1925	C	100,000.00	100,000.00	490,791
947	Winner National Bank, Winner, S. Dak.	12024	Sept. 20, 1921	60,000		60,000	Oct. 24, 1925	C			71,852
948	Muskogee Security National Bank, Muskogee, Okla.	12277	Nov. 8, 1922	100,000	12,000.00	200,000	Nov. 7, 1925	C			2,122,111
950	First National Bank, Forest City, Iowa	4889	Feb. 20, 1892	50,000	84,250.00	75,000	Nov. 14, 1925	A	73,997.50	73,997.50	507,347
951	Davenport National Bank, Davenport, Wash.	7527	Dec. 22, 1904	100,000	175,000.00	100,000	Nov. 17, 1925	C	23,100.00	23,100.00	451,757
952	First National Bank, Pasco, Wash.	9265	Aug. 22, 1908	25,000	60,000.00	50,000	Nov. 21, 1925	C	42,800.00	42,800.00	375,645
954	First National Bank, Howard, S. Dak.	6585	Nov. 29, 1902	25,000	85,250.00	50,000	Nov. 24, 1925	C	12,500.00	12,500.00	360,599
955	Gregory National Bank, Gregory, S. Dak.	9377	Mar. 23, 1909	50,000	77,477.35	50,000	Nov. 25, 1925	C	48,500.00	48,500.00	290,520
957	First National Bank, Sac City, Iowa	4450	Oct. 6, 1890	50,000	208,500.00	50,000	Dec. 2, 1925	C	47,700.00	47,700.00	520,572
958	First National Bank, Brooklyn, Iowa	3284	Dec. 22, 1884	50,000	211,750.00	50,000	Dec. 4, 1925	C	14,700.00	14,700.00	633,005
959	Warren National Bank, Warren, Minn.	11286	Dec. 28, 1918	30,000	6,400.00	50,000	Dec. 5, 1925	C	25,000.00	25,000.00	341,515
960	First National Bank, Covington, Ga.	8945	Oct. 28, 1907	40,000	46,000.00	50,000	Dec. 8, 1925	C	40,000.00	40,000.00	168,630
961	First National Bank, Delano, Minn.	9903	Nov. 23, 1910	25,000	15,500.00	25,000	Dec. 12, 1925	C	6,250.00	6,250.00	262,155
962	First National Bank, Creston, Iowa	2586	Oct. 22, 1881	50,000	370,000.00	50,000	do.	D			
963	Farmers & Merchants National Bank, Cannon Falls, Minn.	6704	Feb. 14, 1903	25,000	25,000.00	25,000	Dec. 17, 1925	A	9,600.00	9,600.00	333,877
964	Farmers National Bank, Lake Preston, S. Dak.	10773	July 20, 1915	25,000	5,250.00	25,000	do.	C			134,245
965	First National Bank, Jefferson, Iowa	8262	Mar. 26, 1906	50,000	66,000.00	50,000	Dec. 23, 1925	A	12,100.00	12,100.00	306,880
966	Drovers National Bank, Denver, Colo.	11564	Dec. 18, 1919	200,000	16,000.00	200,000	Dec. 24, 1925	A		200,000.00	1,208,552
967	First National Bank, Rifle, Colo.	6178	Dec. 5, 1901	25,000	92,750.00	50,000	do.	C	24,500.00	24,500.00	318,602
968	Home National Bank, Cleburne, Tex.	10411	June 7, 1913	150,000	54,000.00	100,000	Dec. 28, 1925	A			115,739
969	First National Bank, Riverbank, Calif.	10427	June 26, 1913	25,000	2,000.00	25,000	do.	B	12,100.00	12,100.00	80,908

971	Security National Bank, Mason City, Iowa.....	10428	July 16, 1913	100,000	614,500.00	100,000	Dec. 29, 1925	C	97,900.00	97,900.00	944,632
972	Glasgow National Bank, Glasgow, Mont.....	8655	Feb. 19, 1907	25,000	104,250.00	75,000	.....do.....	C	50,000.00	50,000.00	187,074
973	National Bank of Luverne, Minn.....	8977	Dec. 4, 1907	25,000	15,000.00	25,000	Dec. 31, 1925	C	6,050.00	6,050.00	523,153
974	First National Bank, Greensboro, Ga.....	6967	Aug. 1, 1903	25,000	49,000.00	50,000	Jan. 9, 1926	C	.....	.....	171,465
975	Broadway National Bank, Denver, Colo.....	12250	Aug. 10, 1922	200,000	28,000.00	200,000	Jan. 16, 1926	C	.....	.....	2,313,247
976	First National Bank, Tama, Iowa.....	1880	Aug. 5, 1871	50,000	213,450.00	75,000	Jan. 18, 1926	C	49,297.50	49,297.50	894,382
977	First National Bank, Waukon, Iowa.....	4921	Apr. 22, 1893	50,000	226,500.00	100,000	.....do.....	C	.....	93,200.00	739,072
978	First National Bank of Gilmore, Gilmore City, Iowa.....	6611	Dec. 2, 1902	25,000	27,500.00	25,000	.....do.....	C	6,200.00	6,200.00	201,056
979	First National Bank, Pocahontas, Iowa.....	12544	May 12, 1924	75,000	.....	75,000	Jan. 30, 1926	C	24,300.00	24,300.00	377,430
980	Cando National Bank, Cando, N. Dak.....	7377	July 16, 1904	25,000	74,000.00	25,000	Feb. 6, 1926	C	6,500.00	6,500.00	301,119
981	First National Bank, Oroville, Wash.....	8279	June 2, 1906	50,000	42,500.00	50,000	Feb. 8, 1926	C	24,400.00	24,400.00	80,756
982	First National Bank, Ada, Minn.....	5453	Apr. 13, 1900	25,000	93,750.00	50,000	Feb. 10, 1926	C	24,500.00	24,500.00	452,241
983	National Bank of Wessington Springs, S. Dak.....	12620	Nov. 17, 1924	25,000	.....	25,000	Feb. 23, 1926	A	.....	.....	79,917
984	Farmers National Bank, La Moure, N. Dak.....	9714	Mar. 1, 1910	50,000	51,000.00	50,000	Feb. 25, 1926	C	48,700.00	48,700.00	192,334
985	First National Bank, Estherville, Iowa.....	4700	Jan. 23, 1892	50,000	291,750.00	100,000	Feb. 27, 1926	C	.....	97,000.00	362,589
986	Stockmans National Bank, Brush, Colo.....	8520	Dec. 22, 1906	35,000	66,500.00	35,000	Mar. 1, 1926	C	9,800.00	9,800.00	281,882
987	Liberty National Bank of South Carolina at Columbia, S. C.....	9687	Feb. 10, 1910	100,000	166,312.50	500,000	Mar. 4, 1926	D	.....	.....	453,008
988	First National Bank, Pagosa Springs, Colo.....	11871	Oct. 4, 1920	25,000	.....	25,000	Mar. 6, 1926	A	.....	.....	57,208
989	First National Bank, Kiefer, Okla.....	12239	July 15, 1922	25,000	.....	25,000	Mar. 13, 1926	A	.....	.....	167,604
990	First National Bank, Marion, N. Dak.....	9161	Apr. 30, 1908	25,000	62,000.00	25,000	Mar. 19, 1926	A	.....	12,000.00	110,573
991	Spirit Lake National Bank, Spirit Lake, Iowa.....	8032	Dec. 12, 1905	50,000	101,000.00	50,000	Mar. 23, 1926	A	.....	45,200.00	570,110
992	First National Bank, Deep River, Iowa.....	6705	Mar. 14, 1903	25,000	28,750.00	25,000	Mar. 25, 1926	A	.....	24,600.00	84,039
993	First National Bank, Blue Mound, Ill.....	9530	Aug. 19, 1909	25,000	21,750.00	25,000	Mar. 27, 1926	B	.....	24,200.00	89,022
994	First National Bank, Intake, Mont.....	10928	Nov. 29, 1916	25,000	2,000.00	25,000	Apr. 7, 1926	C	.....	.....	15,381
995	First National Bank, Frankfort, S. Dak.....	10683	Dec. 26, 1914	25,000	16,250.00	25,000	Apr. 12, 1926	C	.....	.....	235,288
996	Moline National Bank, Moline, Kans.....	8369	Aug. 31, 1906	50,000	80,000.00	50,000	.....do.....	C	.....	50,000.00	258,931
997	First National Bank, Fulton, Mo.....	8358	Aug. 7, 1906	50,000	116,000.00	100,000	Apr. 24, 1926	C	97,700.00	97,700.00	277,896
998	First National Bank, Shenandoah, Iowa.....	2363	May 5, 1877	50,000	417,000.00	50,000	May 13, 1926	C	.....	20,000.00	690,033
999	First National Bank, Cambridge, Iowa.....	9014	Oct. 25, 1907	25,000	61,800.00	80,000	May 22, 1926	A	.....	78,700.00	391,138
1000	First National Bank, Oktaha, Okla.....	10015	May 13, 1911	25,000	23,000.00	25,000	May 26, 1926	C	6,250.00	6,250.00	25,182
1001	First National Bank, Granada, Minn.....	11606	Feb. 5, 1920	25,000	.....	25,000	May 27, 1926	A	.....	.....	67,530
1002	Citizens National Bank, Wayne, Nebr.....	9244	Aug. 28, 1903	60,000	91,860.00	60,000	June 2, 1926	A	60,000.00	60,000.00	502,030
1003	First National Bank, Noblesville, Ind.....	4882	Mar. 1, 1893	50,000	132,687.50	62,500	June 3, 1926	A	49,000.00	49,000.00	272,920
1004	First National Bank, Jonesboro, Ark.....	8086	Dec. 20, 1905	100,000	206,000.00	100,000	June 4, 1926	C	15,000.00	40,000.00	419,317
1005	First National Bank, Saco, Mont.....	9789	May 26, 1910	30,000	18,300.00	30,000	.....do.....	A	8,000.00	8,000.00	75,935
1006	First National Bank, Hayden, Colo.....	10730	Apr. 16, 1913	25,000	15,000.00	25,000	June 16, 1926	A	.....	.....	126,025
1007	First National Bank, Barnsdall, Okla.....	11460	Sept. 17, 1919	25,000	2,000.00	25,000	June 22, 1926	A	.....	.....	294,947
1008	Palm Beach National Bank, Palm Beach, Fla.....	12600	Nov. 6, 1924	50,000	1,000.00	50,000	July 2, 1926	A	.....	.....	433,771
1009	First National Bank, Benson, Minn.....	6154	Feb. 24, 1902	25,000	48,250.00	25,000	July 6, 1926	A	.....	.....	292,337
1010	De Smet National Bank, De Smet, S. Dak.....	5355	May 1, 1900	25,000	154,875.00	50,000	.....do.....	D	.....	23,800.00	351,858
1011	First National Bank, Milford, Iowa.....	5539	Aug. 3, 1900	35,000	120,400.00	35,000	July 8, 1926	C	.....	24,000.00	411,089
1012	First National Bank, Dinuba, Calif.....	9158	May 12, 1908	25,000	52,000.00	200,000	July 9, 1926	C	9,800.00	9,800.00	.....
1013	First National Bank, Glenwood, Minn.....	7742	Apr. 11, 1905	50,000	28,350.00	35,000	July 14, 1926	A	.....	10,000.00	220,596
1014	Whitbeck National Bank, Chamberlain, S. Dak.....	9301	Nov. 14, 1908	50,000	111,500.00	50,000	.....do.....	A	.....	.....	162,551
1015	First National Bank, Cumberland, Iowa.....	7326	June 17, 1904	25,000	66,750.00	25,000	July 22, 1926	C	5,950.00	5,950.00	149,410
1016	Guthrie County National Bank, Panora, Iowa.....	3226	July 9, 1884	50,000	273,900.00	50,000	.....do.....	C	.....	49,100.00	387,988
1017	First National Bank, Royalton, Minn.....	6731	Apr. 9, 1903	25,000	37,500.00	25,000	.....do.....	C	.....	11,600.00	334,020
1018	First National Bank, Pepin, Wis.....	10725	Apr. 7, 1915	25,000	15,500.00	25,000	July 23, 1926	A	.....	.....	251,640

TABLE NO. 41.—National banks in charge of receivers during year ended October 31, 1928, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
1019	First National Bank, Woonsocket, S. Dak.	5946	Aug. 6, 1901	\$25,000	\$98,050.00	\$50,000	July 23, 1926	C		\$15,000.00	\$195,852
1020	Peoples National Bank, Bennettsville, S. C.	10743	May 21, 1915	50,000	27,400.00	50,000	July 27, 1926	C			209,970
1021	First National Bank, Eldorado, Ill.	7539	Dec. 17, 1904	25,000	75,250.00	50,000	Aug. 6, 1926	B		49,100.00	285,868
1022	First National Bank, Adrian, Minn.	7960	Oct. 7, 1905	35,000	49,000.00	35,000	Aug. 16, 1926	C		34,997.50	256,949
1023	First National Bank, Colman, S. Dak.	6688	Feb. 20, 1903	25,000	62,400.00	25,000	Aug. 19, 1926	C		24,500.00	262,019
1024	First National Bank, Waubay, S. Dak.	6124	Jan. 31, 1902	25,000	42,500.00	25,000	Aug. 20, 1926	C	\$6,250.00	6,250.00	171,508
1025	First National Bank, Akron, Colo.	8548	Feb. 4, 1907	25,000	129,250.00	40,000	Aug. 26, 1926	C		19,800.00	282,358
1026	Oakes National Bank, Oakes, N. Dak.	6988	Mar. 21, 1903	25,000	26,000.00	25,000	Sept. 4, 1926	C		24,500.00	216,250
1027	National Farmers Bank, Owatonna, Minn.	4928	May 29, 1893	80,000	199,200.00	75,000	Sept. 10, 1926	AC		74,550.00	1,446,671
1028	Anamoose National Bank, Anamoose, N. Dak.	9390	Mar. 24, 1909	25,000	41,750.00	25,000	Sept. 18, 1926	AC		24,400.00	84,022
1029	First National Bank, Veblen, S. Dak.	9858	Aug. 16, 1910	25,000	46,975.00	40,000	do.	C		9,700.00	141,176
1030	Farmers National Bank in Lidgerwood, N. Dak.	12743	May 11, 1925	25,000		25,000	Sept. 21, 1926	A			280,454
1031	Farmers & Merchants National Bank, Merced, Calif.	10352	Jan. 4, 1913	100,000	26,000.00	100,000	Sept. 23, 1926	B			1,128,135
1032	National Security Bank, Fairfax, S. C.	12668	Mar. 23, 1925	25,000		25,000	Oct. 1, 1926	C			30,680
1033	First National Bank, Lake Norden, S. Dak.	10714	Mar. 3, 1915	25,000	18,250.00	35,000	Oct. 5, 1926	A		35,000.00	236,796
1034	First National Bank, Fulda, Minn.	6054	Dec. 14, 1901	25,000	84,562.50	25,000	Oct. 7, 1926	C	18,500.00	24,500.00	325,328
1035	First National Bank, Boswell, Okla.	7651	Feb. 16, 1905	35,000	75,447.00	50,000	Oct. 8, 1926	C			264,025
1036	National Bank of Franklin, Franklin, Tenn.	1834	May 25, 1871	60,000	592,150.00	100,000	Oct. 18, 1926	B		96,600.00	468,950
1037	Farmers & Merchants National Bank, Lake City, S. C.	10681	Dec. 26, 1914	100,000	82,000.00	100,000	do.	C		97,600.00	719,644
1038	City National Bank, Bismarck, N. Dak.	9622	Nov. 12, 1909	50,000	23,500.00	50,000	do.	A	49,400.00	49,400.00	849,178
1039	American National Bank, Atoka, Okla.	8994	Dec. 26, 1907	25,000	27,125.00	25,000	Nov. 1, 1926	C		23,600.00	88,780
1040	England National Bank, Little Rock, Ark.	9037	Feb. 6, 1908	100,000	283,000.00	300,000	do.	D			
1041	First National Bank, Broken Bow, Okla.	10424	July 3, 1913	25,000	42,000.00	25,000	Nov. 2, 1926	A		5,950.00	97,796
1042	First National Bank, Haworth, Okla.	10500	Mar. 13, 1914	25,000	11,250.00	25,000	do.	C			88,516
1043	First National Bank, Clearbrook, Minn.	11392	June 30, 1919	25,000	5,250.00	25,000	do.	C		24,300.00	110,669
1044	First National Bank, Toledo, Iowa.	6432	Aug. 19, 1902	50,000	225,375.00	85,000	Nov. 3, 1926	C	83,800.00	83,800.00	419,005
1045	First National Bank, Gonvick, Minn.	10830	Feb. 23, 1916	25,000	20,850.00	25,000	Nov. 5, 1926	C		24,400.00	165,807
1046	First National Bank, Kingsburg, Calif.	8409	Sept. 14, 1906	25,000	68,500.00	50,000	Nov. 9, 1926	A		24,750.00	440,180
1047	First National Bank, Brandon, Minn.	10862	May 31, 1916	25,000	21,500.00	25,000	Nov. 11, 1926	AC	25,000.00	25,000.00	135,748
1048	First National Bank, Ackerman, Miss.	9251	Aug. 17, 1908	25,000	15,750.00	25,000	Nov. 12, 1926	C			50,502
1049	First National Bank, Milbrink, S. Dak.	6473	Oct. 16, 1902	25,000	118,797.39	50,000	Nov. 15, 1926	AC	33,500.00	38,500.00	332,973
1050	First National Bank, Armstrong, Iowa.	5442	May 1, 1900	50,000	89,500.00	50,000	Nov. 17, 1926	C		49,500.00	267,387

1051	Citizens National Bank, Spencer, Iowa	6941	Aug. 11, 1903	50,000	175,750.00	100,000	Nov. 19, 1926	A			49,295.00	466,656
1052	State National Bank, Austin, Tex.	2617	Jan. 3, 1882	100,000	610,000.00	100,000	Nov. 20, 1926	C	98,600.00		98,600.00	952,660
1053	First National Bank, Wilder, Idaho	10909	Sept. 23, 1916	25,000	1,250.00	25,000	Nov. 22, 1926	C				114,062
1054	First National Bank, Detroit Lakes, Minn.	3426	Dec. 21, 1885	50,000	218,000.00	50,000	Nov. 23, 1926	A			24,600.00	708,512
1055	First National Bank, Terril, Iowa	10238	July 17, 1912	25,000	29,250.00	25,000	do	C				279,722
1058	Citizens National Bank, Petty, Tex.	10647	Oct. 15, 1914	50,000	33,100.00	37,000	Nov. 24, 1926	C			15,000.00	60,141
1059	Farmers National Bank, Manor, Tex.	7146	Feb. 6, 1904	25,000	87,000.00	40,000	Nov. 26, 1926	C				91,871
1060	Clarinda National Bank, Clarinda, Iowa	3112	Dec. 26, 1883	50,000	206,817.64	50,000	Nov. 29, 1926	A				599,132
1061	First National Bank, Marked Tree, Ark.	11122	Dec. 17, 1917	25,000	14,600.35	30,000	Nov. 30, 1926	C				107,658
1062	First National Bank, St. James, Minn.	4859	Jan. 30, 1893	50,000	162,000.00	50,000	do	C				469,278
1063	First National Bank, Leeds, N. Dak.	6312	June 9, 1902	25,000	35,000.00	25,000	Dec. 1, 1926	A				128,672
1064	Farmers National Bank, Brookings, S. Dak.	6462	Aug. 29, 1902	50,000	83,050.00	50,000	Dec. 3, 1926	C				986,711
1065	First National Bank, Alta, Iowa	7126	Jan. 21, 1904	50,000	111,500.00	50,000	do	C				483,681
1066	First National Bank, Elkton, S. Dak.	6368	July 19, 1902	25,000	47,250.00	25,000	do	C				255,000
1067	Planters National Bank, Honey Grove, Tex.	4112	Aug. 14, 1889	75,000	272,250.00	100,000	Dec. 6, 1926	D			43,200.00	18,400.00
1068	First National Bank, New Hampton, Iowa	2588	May 3, 1880	50,000	167,250.00	50,000	Dec. 9, 1926	C				43,200.00
1069	First National Bank, Hannaford, N. Dak.	7727	Apr. 21, 1905	25,000	64,000.00	25,000	Dec. 10, 1926	D				24,600.00
1070	First National Bank, Malvern, Iowa	2247	Feb. 9, 1875	50,000	272,000.00	50,000	do	A				12,500.00
1071	First National Bank, Stanley, N. Dak.	9472	June 15, 1909	25,000	27,000.00	25,000	Dec. 15, 1926	A				6,250.00
1072	First National Bank, Haleyville, Ala.	11613	Feb. 9, 1920	25,000	6,000.00	25,000	Dec. 17, 1926	A				135,882
1073	National Bank of Oakesdale, Oakesdale, Wash.	9150	Apr. 25, 1908	25,000	33,250.00	25,000	Dec. 21, 1926	A			25,000.00	92,829
1074	Farmers National Bank, Newport, Ark.	10867	June 6, 1916	50,000	21,000.00	50,000	do	AB				265,200
1075	First National Bank, Plattsmouth, Nebr.	1914	Dec. 12, 1871	50,000	276,000.00	50,000	do	A				287,703
1076	First National Bank, Adair, Iowa	8699	Apr. 29, 1907	25,000	51,427.38	35,000	Dec. 27, 1926	C			8,750.00	198,284
1077	First National Bank, University Place, Nebr.	7737	Apr. 17, 1905	25,000	56,600.00	40,000	Dec. 29, 1926	A				151,441
1078	Story City National Bank, Story City, Iowa	10222	June 24, 1912	40,000	22,000.00	40,000	Jan. 3, 1927	AB				29,600.00
1079	Citizens National Bank, Ortonville, Minn.	6747	Apr. 18, 1903	25,000	54,500.00	25,000	Jan. 4, 1927	A				15,400.00
1080	First National Bank, Collinsville, Okla.	9965	Mar. 20, 1911	25,000	25,500.00	25,000	Jan. 5, 1927	C				6,500.00
1081	Citizens National Bank, Royal, Iowa	10395	Apr. 10, 1913	25,000	19,750.00	35,000	do	C				23,700.00
1082	First National Bank, Carlyle, Mont.	10934	Nov. 23, 1916	25,000		25,000	Jan. 7, 1927	C				177,897
1083	Monticello National Bank, Monticello, Ind.	6172	Mar. 10, 1902	25,000	88,000.00	50,000	do	D	48,600.00		48,600.00	24,886
1084	First National Bank, Cardwell, Mo.	11919	Jan. 15, 1921	50,000	4,000.00	50,000	Jan. 8, 1927	C				37,397
1085	First National Bank, Nevada, Iowa	2555	Aug. 3, 1881	50,000	287,250.00	75,000	Jan. 10, 1927	C				73,300.00
1087	First National Bank, Renwick, Iowa	7988	Nov. 24, 1905	25,000	15,250.00	25,000	Jan. 13, 1927	C				6,250.00
1088	First National Bank, Moulton, Iowa	5319	Apr. 5, 1900	25,000	111,100.00	35,000	Jan. 14, 1927	C				33,800.00
1089	First National Bank, Delano, Calif.	9195	July 1, 1908	25,000	69,500.00	100,000	do	AC				96,400.00
1090	National Bank of Jerseyville, Jerseyville, Ill.	4952	Mar. 31, 1894	50,000	97,500.00	50,000	Jan. 15, 1927	B				24,400.00
1091	First National Bank, Argyle, Minn.	5907	June 18, 1901	25,000	112,500.00	50,000	Jan. 18, 1927	C				131,176
1092	First National Bank, Boyceville, Wis.	11128	Dec. 8, 1917	25,000	4,750.00	25,000	do	AB			24,700.00	172,278
1093	Citizens National Bank, Commerce, Tex.	12778	June 10, 1925	50,000		50,000	Jan. 20, 1927	AC				79,333
1094	Citizens National Bank, Lone Oak, Tex.	12760	May 18, 1925	25,000		25,000	do	C				79,914
1095	First National Bank, Beardley, Minn.	7438	July 7, 1904	25,000	37,000.00	25,000	Jan. 21, 1927	C				24,997.50
1096	Farmers National Bank, Red Lake Falls, Minn.	9837	July 19, 1910	25,000	16,500.00	25,000	Jan. 24, 1927	A			5,000.00	123,428
1097	First National Bank, Biggsville, Ill.	3003	Apr. 10, 1883	50,000	230,000.00	50,000	Jan. 31, 1927	D	15,300.00		15,300.00	50,835
1098	First National Bank, Edgeley, N. Dak.	7914	Aug. 29, 1905	25,000	170,050.00	85,000	do	AC				48,600.00
1099	Farmers National Bank of Lidgerwood, N. Dak.	8230	Apr. 30, 1906	35,000	67,250.00	50,000	Feb. 1, 1927	D				
1100	First National Bank, Britt, Iowa	5020	Aug. 13, 1895	50,000	172,250.00	50,000	do	C			44,300.00	708,295
1101	Marion County National Bank, Knoxville, Iowa	1986	Apr. 12, 1872	50,000	399,100.00	60,000	do	C	57,095.00		57,095.00	523,373

TABLE No. 41.—National banks in charge of receivers during year ended October 31, 1928, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
1102	First National Bank, Montevideo, Minn.	6860	May 25, 1903	\$30,000	\$77,000.00	\$50,000	Feb. 5, 1927	AC		\$29,495.00	\$626,407
1103	Peoples First National Bank, Olivia, Minn.	9003	Feb. 25, 1908	25,000	40,000.00	25,000	do.	AC		6,250.00	296,939
1104	First National Bank, Lincoln, Ark.	11825	July 27, 1920	25,000	8,500.00	25,000	Feb. 9, 1927	A		11,600.00	76,455
1105	First National Bank, Clinton, Minn.	7161	Feb. 13, 1904	25,000	70,250.00	25,000	Feb. 10, 1927	C		20,000.00	162,525
1106	Citizens National Bank, Albert Lea, Minn.	6128	Jan. 22, 1902	50,000	110,000.00	50,000	Feb. 18, 1927	AC		49,397.50	887,404
1107	First National Bank, Marengo, Iowa	2484	May 25, 1880	50,000	277,500.00	65,000	do.	C		49,600.00	755,896
1108	First National Bank, Allegan, Mich.	1829	May 11, 1871	50,000	272,050.00	50,000	do.	BA		46,900.00	581,948
1109	First National Bank, Rolette, N. Dak.	7866	July 24, 1905	25,000	18,000.00	25,000	Feb. 19, 1927	C		12,500.00	153,926
1110	Farmers & Merchants National Bank, Mount Morris, Pa.	6983	Sept. 22, 1903	25,000	29,000.00	25,000	Feb. 21, 1927	A		24,500.00	310,148
1111	First National Bank, Rush City, Minn.	6954	Aug. 1, 1903	25,000	64,500.00	50,000	do.	AC		48,400.00	359,940
1112	Central National Bank, Marietta, Ohio	5212	May 29, 1899	100,000	245,000.00	300,000	Feb. 24, 1927	C	\$296,700.00	296,700.00	1,957,190
1113	American National Bank, Stigler, Okla.	7432	Sept. 14, 1904	25,000	12,500.00	25,000	Mar. 1, 1927	C		24,500.00	276,557
1114	First National Bank, Belle Plaine, Iowa	2012	May 31, 1872	50,000	369,800.00	60,000	Mar. 3, 1927	AC	10,000.00	59,100.00	805,991
1115	First National Bank, Dunbar, Pa.	7576	Jan. 20, 1905	50,000	61,000.00	50,000	Mar. 7, 1927	A		48,100.00	366,597
1116	Exchange National Bank, Leon, Iowa	5489	June 20, 1900	35,000		35,000	Mar. 9, 1927	C		34,500.00	327,595
1118	First National Bank, Warsaw, N. C.	11767	June 21, 1920	50,000	16,500.00	50,000	Mar. 17, 1927	C		45,800.00	187,738
1119	First National Bank, Hartley, Iowa	4881	Feb. 22, 1893	50,000	198,450.00	75,000	Mar. 22, 1927	AC		49,600.00	275,645
1120	First National Bank, Norway, Iowa	7287	May 23, 1904	25,000	26,500.00	25,000	Mar. 23, 1927	C		25,000.00	170,735
1121	United States National Bank, Dinuba, Calif.	9156	May 2, 1908	25,000	52,000.00	50,000	Mar. 25, 1927	AC		24,500.00	443,221
1122	First National Bank, Lepanto, Ark.	11322	Mar. 19, 1919	35,000	3,500.00	35,000	do.	C			108,211
1123	Provident National Bank, Waco, Tex.	4309	Mar. 31, 1890	300,000	1,320,000.00	300,000	Mar. 26, 1927	D	50,000.00	50,000.00	
1124	First National Bank of Benson, Hollsopple, Pa.	7935	June 23, 1905	25,000	20,625.00	75,000	Mar. 28, 1927	A		24,400.00	196,240
1125	First National Bank, Sheldon, Iowa	3848	Feb. 8, 1888	50,000	293,500.00	150,000	Mar. 29, 1927	C		99,000.00	777,551
1126	American National Bank, Green City, Mo.	8570	Feb. 13, 1907	25,000	60,834.41	45,000	Mar. 31, 1927	C		43,597.50	239,124
1127	Geneva National Bank, Geneva, N. Y.	949	Feb. 27, 1865	200,000	980,625.00	300,000	do.	D			
1128	First National Bank, Columbia City, Ind.	7132	Feb. 2, 1904	50,000	171,000.00	100,000	do.	AC		94,200.00	1,010,867
1129	First National Bank, Fairfax, S. C.	10979	Apr. 3, 1917	25,000	8,500.00	50,000	Apr. 1, 1927	D			
1130	First National Bank, Lake Worth, Fla.	11716	Apr. 19, 1920	30,000	36,500.00	100,000	Apr. 2, 1927	C		32,300.00	1,358,878
1131	First National Bank, Lake Mills, Iowa	5123	Feb. 21, 1898	50,000	33,000.00	50,000	Apr. 8, 1927	AC		49,497.50	358,762
1132	First National Bank, Linnville, Iowa	7261	Apr. 23, 1904	25,000	42,250.00	25,000	Apr. 9, 1927	C		24,300.00	205,239
1133	First National Bank, Bend, Oreg.	9363	Jan. 23, 1909	25,000	75,260.00	100,000	Apr. 29, 1927	AC		12,500.00	1,264,073
1134	New First National Bank in Lamberton, Minn.	12844	Oct. 13, 1925	25,000		25,000	Apr. 30, 1927	C			203,614

1135	First National Bank, Dubois, Idaho	11508	Oct. 27, 1919	25,000	1,250.00	25,000	May 5, 1927	C		25,000.00	121,571
1136	First National Bank, Biwabik, Minn.	8697	Apr. 2, 1907	25,000	33,997.87	25,000	May 10, 1927	AB		24,700.00	317,100
1137	Farmers & Merchants National Bank, Cleburne, Tex.	4386	May 26, 1890	100,000	346,000.00	100,000	May 11, 1927	C	98,250.00	98,250.00	491,061
1138	City National Bank in Kearney, Nebr.	13013	Dec. 3, 1926	150,000		150,000	May 14, 1927	A		90,800.00	1,868,476
1139	Laurel National Bank, Laurel, Nebr.	9979	Mar. 21, 1911	40,000	29,200.00	65,000	do.	C		40,000.00	524,225
1140	Farmers & Merchants National Bank, Alcester, S. Dak.	10818	Dec. 30, 1915	25,000	43,750.00	50,000	May 17, 1927	C			396,354
1141	First National Bank, Grafton, N. Dak.	2840	Nov. 14, 1882	50,000	296,500.00	50,000	May 25, 1927	AB		49,600.00	866,808
1142	First National Bank, Mansfield, Tex.	7201	Mar. 8, 1904	25,000	55,625.00	25,000	do.	B	12,200.00	12,200.00	70,761
1144	First National Bank, Chowchilla, Calif.	10978	Mar. 29, 1917	25,000	2,750.00	25,000	May 28, 1927	AC			215,524
1145	Merchants National Bank, Greene, Iowa	6880	June 23, 1905	50,000	82,000.00	50,000	June 4, 1927	A			232,155
1146	First National Bank, Kennebec, S. Dak.	10098	Sept. 20, 1911	25,000	27,000.00	50,000	June 20, 1927	A		24,700.00	76,692
1147	First National Bank, Maryland, Ind.	8537	Jan. 23, 1907	25,000	27,000.00	25,000	June 24, 1927	A		6,100.00	63,445
1148	First National Bank, Spencer, Iowa	3898	May 26, 1888	60,000	295,700.00	150,000	June 25, 1927	AC		24,300.00	855,375
1149	First National Bank, Farmersville, Ill.	10057	Feb. 4, 1911	25,000	11,875.00	25,000	June 29, 1927	C		24,990.00	94,295
1150	First National Bank, Lambert, Minn.	7221	Apr. 2, 1904	25,000	96,250.00	50,000	July 6, 1927	D			1,781,000
1151	Peoples National Bank, Waukon, Iowa	10207	May 1, 1912	50,000		125,000	July 19, 1927	E		123,200.00	529,744
1152	First National Bank, East Grand Forks, Minn.	4638	Sept. 7, 1891	50,000	138,000.00	50,000	July 28, 1927	A		37,497.50	481,789
1153	Fayette City National Bank, Fayette City, Pa.	6800	May 16, 1903	75,000	161,250.00	75,000	do.	AB		69,400.00	1,781,014
1154	First National Bank, Webster, Pa.	6937	June 20, 1903	25,000	43,125.00	25,000	Aug. 8, 1927	A		24,100.00	283,727
1155	National Bank of Fayetteville, Fayetteville, N. C.	5677	Dec. 12, 1900	50,000	175,500.00	100,000	Aug. 12, 1927	A		49,000.00	1,909,559
1156	First National Bank, Bishop, Calif.	10999	Nov. 21, 1916	25,000	126,000.00	50,000	Aug. 15, 1927	C			763,199
1157	Citizens National Bank, Waynesburg, Pa.	4267	Jan. 15, 1890	50,000	1,565,000.00	500,000	Aug. 17, 1927	A		275,000.00	4,080,072
1158	First National Bank, Corydon, Iowa	10146	Feb. 16, 1912	75,000	117,750.00	75,000	Aug. 18, 1927	D	72,900.00	72,900.00	
1159	First National Bank, Sheridan, Ind.	5296	Apr. 2, 1900	45,000	190,171.50	75,000	do.	D	22,400.00	22,400.00	
1160	First National Bank, Spirit Lake, Iowa	4758	June 7, 1892	50,000	185,333.44	50,000	Aug. 25, 1927	D	40,000.00	40,000.00	
1161	First National Bank, Inwood, Iowa	7304	May 23, 1904	25,000	121,000.00	50,000	Sept. 6, 1927	AC		25,000.00	182,242
1162	First National Bank, Tabor, Iowa	4609	July 1, 1891	50,000	94,750.00	25,000	Sept. 14, 1927	D			
1164	Farmers National Bank, Odell, Ill.	9624	Nov. 29, 1909	25,000	19,250.00	25,000	Sept. 21, 1927	D			
1165	Central National Bank, Kearney, Nebr.	6600	Jan. 26, 1903	50,000	117,500.00	50,000	Sept. 30, 1927	D			220,000
1166	City National Bank of Kearney, Kearney, Nebr.	3958	Dec. 26, 1888	100,000		100,000	do.	D			
1167	First National Bank, Mallard, Iowa	10562	May 19, 1914	25,000	20,500.00	25,000	Oct. 3, 1927	A			180,561
1168	First National Bank, Bancroft, Iowa	5643	Nov. 10, 1900	50,000	95,000.00	50,000	Oct. 20, 1927	A		50,000.00	180,859
1169	First National Bank in Sallisaw, Okla.	7571	Jan. 3, 1905	50,000	95,000.00	50,000	Oct. 24, 1927	AC		48,800.00	394,568
1170	First National Bank, Muldrow, Okla.	9975	Mar. 25, 1911	25,000	56,250.00	25,000	do.	A		24,400.00	161,965
1171	National Bank of La Grange, La Grange, Ind.	4972	July 12, 1894	50,000	201,750.00	100,000	do.	C		49,300.00	530,086
1172	First National Bank, Swea City, Iowa	5637	Oct. 24, 1900	25,000	51,750.00	25,000	Oct. 29, 1927	C		24,600.00	364,021
1173	First National Bank, Milburn, Okla.	9920	Jan. 3, 1911	25,000	43,750.00	25,000	Oct. 31, 1927	AC		16,250.00	71,645
1174	First National Bank, Havelock, Iowa	7294	Apr. 30, 1904	25,000	47,250.00	25,000	Nov. 5, 1927	A		25,000.00	71,865
1175	National State Bank, Stockton, Kans.	8274	May 22, 1906	50,000	102,750.00	50,000	Nov. 14, 1927	AC		48,900.00	260,504
1176	National Bank of West Palm Beach, West Palm Beach, Fla.	12930	Apr. 27, 1926	100,000		100,000	Nov. 18, 1927	AC			324,846
1177	First National Bank, New Cumberland, W. Va.	6582	Dec. 9, 1902	40,000	73,350.00	50,000	Nov. 21, 1927	B		50,000.00	550,834
1178	First National Bank, Roff, Okla.	5417	May 28, 1900	25,000	100,050.00	30,000	do.	AC		30,000.00	103,478
1179	First National Bank, Checotah, Okla.	5128	May 23, 1898	50,000	234,600.00	50,000	Dec. 1, 1927	A		49,300.00	233,446
1180	First National Bank, Hope, N. Dak.	5893	June 17, 1901	25,000	171,269.84	50,000	Dec. 12, 1927	C		50,000.00	256,286

TABLE NO. 41.—National banks in charge of receivers during year ended October 31, 1928, capital at date of organization and at date of failure, causes of failure, dividends paid while solvent, circulation outstanding at date of failure, lawful money deposited with Treasurer of the United States to redeem circulation, and total deposits at date of suspension—Continued

	Name and location of bank	Organization			Total dividends paid during existence as a national banking association	Failures			Lawful money deposited	Circulation outstanding at date of failure	Total deposits at date of suspension
		Charter No.	Date	Capital		Capital	Receiver appointed	Apparent cause of failure			
1181	First National Bank, Manning, S. C.	11155	Feb. 23, 1918	\$25,000	\$20,500.00	\$50,000	Dec. 14, 1927	C		\$25,000.00	\$190,793
1182	National Bank of Bowman, Bowman, S. C.	11562	Dec. 3, 1919	25,000	8,000.00	25,000	Dec. 16, 1927	C			36,915
1183	First National Bank, Abingdon, Ill.	3377	Aug. 5, 1885	50,000	382,613.66	75,000	Dec. 17, 1927	D	\$8,200.00	8,200.00	
1184	First National Bank, Wynot, Nebr.	8335	May 11, 1906	25,000	24,000.00	25,000	Dec. 27, 1927	AC		10,000.00	90,077
1185	American National Bank, Sallisaw, Okla.	12555	June 12, 1924	30,000		30,000	Dec. 30, 1927	C			355,504
1186	New Georgia National Bank, Albany, Ga.	12863	Dec. 22, 1925	300,000	90,000.00	200,000	Jan. 4, 1928	AC		197,997.50	721,845
1187	First National Bank, Minnewaukan, N. Dak.	5500	July 9, 1900	25,000	84,250.00	25,000	Jan. 6, 1928	C		24,745.00	172,443
1188	First National Bank, Greenville, Tex.	2998	June 30, 1883	50,000	512,750.00	150,000	Jan. 11, 1928	D	138,545.00	138,545.00	
1189	First National Bank, Mullens, W. Va.	12270	Nov. 3, 1922	25,000		25,000	Jan. 16, 1928	A			185,768
1190	First National Bank, Hanna, Okla.	11551	Dec. 8, 1919	25,000	3,250.00	25,000	do				30,241
1191	First National Bank, Lisbon, N. Dak.	3669	Mar. 30, 1887	50,000	188,500.00	50,000	Jan. 21, 1928	D		49,500.00	453,777
1192	First National Bank, Delta, Utah	11529	Nov. 17, 1919	30,000		30,000	Jan. 23, 1928	D			18,886
1193	First National Bank, Lorena, Tex.	8621	Mar. 15, 1907	30,000	40,500.00	30,000	do		7,500.00	7,500.00	61,947
1194	First National Bank, Plainville, Kans.	7313	June 17, 1904	50,000	117,250.00	50,000	do			25,000.00	110,055
1195	First National Bank, Laurel, Nebr.	9793	May 19, 1910	40,000	41,200.00	40,000	Feb. 2, 1928	AC			6,101
1196	Chase County National Bank, Cottonwood Falls, Kans.	2764	June 21, 1882	50,000	307,250.00	100,000	Feb. 6, 1928	A			224,990
1197	First National Bank, Derby, Iowa	10848	Mar. 23, 1916	25,000	890.53	50,000	Feb. 10, 1928	A			193,892
1198	Laurens National Bank, Laurens, S. C.	10652	Oct. 22, 1914	50,000	48,000.00	50,000	Feb. 15, 1928	C		19,750.00	158,755
1199	First National Bank, La Porte City, Iowa	4114	Aug. 12, 1889	50,000	183,250.00	75,000	do	AC		75,000.00	166,044
1200	Citizens National Bank, Shelbyville, Ill.	7396	Aug. 1, 1904	50,000	13,250.00	50,000	Feb. 21, 1928	C		50,000.00	54,934
1201	Astoria National Bank, Astoria, Oreg.	4403	Aug. 9, 1890	50,000	297,354.16	200,000	Feb. 24, 1928	AC			2,242,061
1202	First National Bank, Balaton, Minn.	6840	Apr. 30, 1903	25,000	36,750.00	25,000	Feb. 29, 1928	D			25,015
1203	Farmers National Bank, Phillipsburg, Kans.	10776	Aug. 18, 1915	25,000	32,725.00	50,000	Mar. 2, 1928	BC			156,494
1204	First National Bank, Galva, Iowa	10501	Mar. 23, 1914	25,000	32,250.00	50,000	Mar. 6, 1928	D		25,000.00	41,050.00
1205	First National Bank, Ashton, Idaho	10269	Sept. 3, 1912	35,000	24,900.00	50,000	Mar. 10, 1928	C			28,950.00
1206	New First National Bank in Springfield, Mo.	12770	June 6, 1925	125,000	3,750.00	125,000	Mar. 17, 1928	AB			494,778
1207	First National Bank, Greenfield, Iowa	5334	Apr. 23, 1900	25,000	129,250.00	50,000	Mar. 21, 1928	C		24,995.00	317,471
1208	First National Bank, Carrington, N. Dak.	5551	July 6, 1900	25,000	128,861.40	50,000	Mar. 26, 1928	C		24,700.00	325,911
1209	First National Bank, Osborne, Kans.	3319	Jan. 28, 1885	50,000	367,500.00	50,000	Mar. 30, 1928	A		49,450.00	284,378
1210	First National Bank, Toronto, S. Dak.	6381	July 8, 1902	25,000	71,290.00	25,000	Apr. 3, 1928	C		24,300.00	205,349
1211	First National Bank, St. George, S. C.	12233	June 5, 1922	50,000	16,000.00	50,000	do	AC			271,852
1212	First National Bank, Rolfe, Iowa	4954	Apr. 24, 1894	50,000	120,000.00	50,000	do	C		12,150.00	165,909
1213	Commercial National Bank, Statesville, N. C.	9335	Dec. 26, 1908	100,000	145,500.00	100,000	Apr. 19, 1928	B		98,200.00	910,884

1214	First National Bank, Bristow, Okla.....	6260	Apr. 29, 1902	25,000	202,500.00	50,000	Apr. 25, 1928	C	25,000.00	548,130	
1215	First National Bank, Stewardson, Ill.....	9438	May 14, 1909	25,000	43,750.00	25,000	May 1, 1928	AB	25,000.00	396,622	
1216	First National Bank, Avoca, Minn.....	11224	July 31, 1918	25,000	15,250.00	25,000	May 5, 1928	C	6,500.00	209,916	
1217	First National Bank, Rice, Minn.....	11709	Apr. 1, 1920	25,000	-----	25,000	May 12, 1928	C	-----	177,691	
1218	American National Bank, Sarasota, Fla.....	12751	Apr. 7, 1925	100,000	-----	100,000	May 15, 1928	C	95,850.00	462,489	
1219	First Citizens National Bank, Mount Sterling, Ohio.....	5382	May 16, 1900	50,000	210,185.00	85,000	May 19, 1928	AC	68,847.50	735,997	
1220	First National Bank, Moweaqua, Ill.....	7739	Apr. 8, 1905	25,000	79,500.00	75,000	May 23, 1928	C	49,050.00	341,086	
1221	First National Bank, Marshalltown, Iowa.....	411	Apr. 25, 1884	50,000	839,000.00	200,000	June 11, 1928	AC	49,750.00	1,619,990	
1222	First National Bank, Arcadia, Ind.....	9488	July 8, 1909	25,000	15,000.00	25,000	July 3, 1928	A	25,000.00	173,740	
1223	Peoples National Bank, Independence, Iowa.....	2187	July 30, 1874	50,000	356,000.00	75,000	July 5, 1928	D	65,050.00	76,545	
1224	First National Bank, Independence, Iowa.....	3263	Oct. 27, 1884	100,000	607,000.00	100,000	do	D	-----	102,059	
1225	First National Bank, Calexico, Calif.....	9686	Jan. 27, 1910	25,000	112,250.00	300,000	July 24, 1928	C	-----	1,237,226	
1226	First National Bank, Denton, Tex.....	2812	Oct. 30, 1882	50,000	259,056.00	50,000	Aug. 15, 1928	B	37,500.00	280,677	
1227	First National Bank, Plainview, Nebr.....	9504	July 27, 1909	40,000	50,000.00	40,000	Aug. 22, 1928	C	39,700.00	267,232	
1228	Lake County National Bank, Madison, S. Dak.....	10636	Oct. 2, 1914	75,000	114,000.00	75,000	Aug. 29, 1928	C	65,000.00	-----	
1229	Security National Bank, Fargo, N. Dak.....	11555	Nov. 25, 1919	100,000	-----	100,000	Aug. 30, 1928	C	100,000.00	930,993	
1230	Citizens National Bank, Woonsocket, R. I.....	970	Jan. 19, 1865	100,000	380,500.00	100,000	Sept. 18, 1928	AB	100,000.00	1,077,615	
1231	First National Bank, Dublin, Ga.....	6374	May 3, 1902	50,000	461,000.00	200,000	Sept. 24, 1928	AC	100,000.00	-----	
1232	First National Bank, Aledo, Ill.....	7145	Jan. 24, 1904	25,000	76,300.00	50,000	Sept. 27, 1928	A	40,000.00	-----	
1233	First National Bank, Fort Branch, Ind.....	9073	Jan. 29, 1908	25,000	16,275.00	25,000	Oct. 5, 1928	E	25,000.00	-----	
1234	First National Bank, Wesley, Iowa.....	5457	June 26, 1900	25,000	37,250.00	25,000	Oct. 12, 1928	F	24,600.00	-----	
				24,302,500	56,574,667.20	34,959,500			11,699,237.00	18,127,582.00	205,669,809

A—Incompetent management.

B—Dishonesty.

C—Local financial depression from unforeseen agricultural or industrial disaster.

D—Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

E—Temporary suspension to adjust settlement on adverse judgment.

F—Information not available.

TABLE No. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1923

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
469	Farmers & Drovers National Bank, Waynesburg, Pa.	Jan. 30, 1865	\$200,000	Dec. 12, 1906
513	First National Bank, Billings, Mont.	Dec. 3, 1883	150,000	July 2, 1910
549	First National Bank, Sutton, W. Va.	Apr. 7, 1902	50,000	Aug. 29, 1914
554	First National Bank, Uniontown, Pa.	Jan. 2, 1864	100,000	Jan. 19, 1915
593	First National Bank, Eureka, S. Dak.	Nov. 18, 1919	50,000	Aug. 20, 1920
598	First National Bank, Hearne, Tex.	July 5, 1894	50,000	Jan. 21, 1921
600	First National Bank, Gridley, Calif.	Mar. 14, 1918	40,000	Jan. 29, 1921
601	First National Bank, Cut Bank, Mont.	Oct. 5, 1900	50,000	do
605	Picher National Bank, Picher, Okla.	Feb. 3, 1920	100,000	Feb. 21, 1921
606	First National Bank, Ranger, Tex.	Jan. 26, 1906	200,000	Mar. 2, 1921
610	First National Bank, Beaver, Pa.	Feb. 10, 1888	50,000	Mar. 26, 1921
611	Corn Belt National Bank, Scotland, S. Dak.	May 28, 1917	25,000	Mar. 28, 1921
612	First National Bank, Ambia, Ind.	July 30, 1909	25,000	Apr. 5, 1921
613	First National Bank, Desdemona, Tex.	Sept. 2, 1919	25,000	Apr. 7, 1921
615	First National Bank, Sipe Springs, Tex.	Nov. 6, 1919	25,000	Apr. 18, 1921
616	First National Bank, Marcus, Iowa.	June 22, 1910	50,000	May 18, 1921
619	First National Bank, Bridgeport, Nebr.	Feb. 23, 1910	25,000	May 28, 1921
620	Bannock National Bank, Pocatello, Idaho	July 15, 1902	100,000	June 11, 1921
625	Havre National Bank, Havre, Mont.	May 18, 1910	50,000	Sept. 16, 1921
628	National Bank of Cleburne, Cleburne, Tex.	May 6, 1889	150,000	Oct. 27, 1921
633	First National Bank, Vale, Oreg.	Jan. 14, 1907	50,000	Nov. 15, 1921
642	Stockmans National Bank, Poplar, Mont.	Feb. 17, 1917	25,000	Jan. 28, 1922
643	Stillwater Valley National Bank, Absarokee, Mont.	Aug. 11, 1917	25,000	Jan. 30, 1922
645	National City Bank, Salt Lake City, Utah.	Nov. 19, 1912	250,000	Feb. 3, 1922
648	First National Bank, Myton, Utah.	Apr. 10, 1920	25,000	Feb. 24, 1922
649	State National Bank, Ardmore, Okla.	May 6, 1913	200,000	Mar. 4, 1922
650	Corydon National Bank, Corydon, Ind.	May 23, 1905	125,000	Mar. 8, 1922
652	First National Bank, Oak Grove, La.	Mar. 2, 1920	50,000	May 13, 1922
654	First National Bank, Spencer, Nebr.	Jan. 18, 1904	100,000	July 14, 1922
655	First National Bank, Ingomar, Mont.	Aug. 16, 1919	25,000	Aug. 14, 1922
656	American National Bank, Billings, Mont.	Apr. 5, 1920	150,000	Sept. 23, 1922
658	Merchants National Bank, Wimbeldon, N. Dak.	Sept. 17, 1907	25,000	Oct. 27, 1922
660	First National Bank, Mountainair, N. Mex.	Apr. 3, 1919	30,000	Nov. 2, 1922
663	Commercial National Bank, Great Falls, Mont.	Apr. 20, 1914	200,000	Dec. 9, 1922
664	Sterling National Bank, Sterling, Colo.	May 2, 1921	150,000	Dec. 11, 1922
665	Payette National Bank, Payette, Idaho.	Jan. 9, 1906	75,000	Dec. 13, 1922
666	First National Bank, Highwood, Mont.	Dec. 29, 1917	25,000	Dec. 29, 1922
667	Citizens National Bank, Laurel, Mont.	May 3, 1907	35,000	Jan. 4, 1923
669	First National Bank, Broadview, Mont.	Nov. 26, 1915	25,000	Jan. 30, 1923
670	Commercial National Bank, Wilmington, N. C.	Apr. 17, 1922	200,000	Jan. 31, 1923
671	First National Bank, Winner, S. Dak.	Dec. 15, 1917	30,000	do
672	First National Bank, Wessington Springs, S. Dak.	Sept. 25, 1902	50,000	Feb. 5, 1923
674	First National Bank, Warren, Mass.	Nov. 14, 1919	50,000	Feb. 23, 1923
675	First National Bank, Harlowton, Mont.	Oct. 27, 1908	50,000	Mar. 7, 1923
679	First National Bank of Roundup, Mont.	May 23, 1908	50,000	Apr. 5, 1923
680	First National Bank, Gregory, S. Dak.	Feb. 22, 1907	50,000	Apr. 12, 1923
681	First National Bank, Bottineau, N. Dak.	Dec. 17, 1901	50,000	do
683	Llano National Bank, Llano, Tex.	Jan. 5, 1901	50,000	Apr. 18, 1923
684	Farmers & Merchants National Bank, Jefferson, Iowa.	Dec. 28, 1911	40,000	Apr. 27, 1923
685	City National Bank, Jerome, Idaho.	Dec. 22, 1919	30,000	May 24, 1923
687	First National Bank of Rock River, Wyo.	Apr. 24, 1919	50,000	June 14, 1923
688	First National Bank, Highland, Wis.	June 14, 1916	25,000	do
689	First National Bank, Joseph, Oreg.	Dec. 11, 1905	25,000	do
691	Peoples National Bank, Salisbury, N. C.	Mar. 10, 1908	100,000	July 3, 1923
696	First National Bank, Sapulpa, Okla.	Aug. 19, 1901	100,000	July 30, 1923
697	First National Bank, Chester, Mont.	Nov. 15, 1917	25,000	do
699	First National Bank, Carroll, Nebr.	Aug. 21, 1901	50,000	Aug. 13, 1923
701	First National Bank, Shelby, Mont.	Dec. 14, 1916	25,000	Aug. 27, 1923
702	Fairfield National Bank, Fairfield, Iowa.	Dec. 24, 1907	60,000	Aug. 30, 1923
703	Howard National Bank, Howard, S. Dak.	Aug. 13, 1915	25,000	Sept. 1, 1923
704	Roundup National Bank, Roundup, Mont.	Oct. 26, 1914	25,000	Sept. 6, 1923
706	First National Bank, Oswego, Mont.	Jan. 8, 1918	25,000	Oct. 5, 1923
708	First National Bank, Wells, Minn.	Dec. 12, 1891	100,000	Oct. 22, 1923
709	First National Bank, Mitchell, S. Dak.	Feb. 8, 1882	100,000	Oct. 23, 1923
710	Cavalier County National Bank, Langdon, N. Dak.	Jan. 28, 1908	25,000	Oct. 29, 1923
711	American National Bank, Three Forks, Mont.	Apr. 30, 1917	25,000	do
713	Lehigh National Bank, Lehigh, Okla.	Feb. 14, 1901	35,000	Nov. 8, 1923
714	City National Bank, Coalgate, Okla.	Mar. 10, 1920	50,000	do
715	First National Bank, Grey Eagle, Minn.	May 28, 1907	25,000	do
716	First National Bank, Fairview, Mont.	Aug. 26, 1921	40,000	do

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Book value of assets at date of suspension			Additional assets received since date of suspension	Total assessment of shareholders	Total assets and stock assessment	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets	Cash collected from stock assessment	
\$814,783	\$2,013,406	\$130,499	\$2,067,011	\$200,000	\$5,225,699	\$1,602,845	\$149,271	469
1,087,304	505,016	552,201	661,550	150,000	2,956,071	1,911,057	7,500	513
310,050	80,899	27,210	36,206	50,000	504,365	395,560	25,180	549
1,080,785	2,388,710	47,999	1,030,675		4,548,169	3,512,776		554
750,777	192,169	32,303	179,726	50,000	1,204,975	832,271	28,750	593
84,309	273,349	144,913	98,254	50,000	650,825	369,123	36,046	598
133,615	27,037	372,056	80,270	40,000	652,978	284,958	19,998	600
91,852	280,553	59,651	44,237	50,000	526,293	176,938	8,522	601
177,077	133,918	67,741	26,123	100,000	504,859	158,643	28,399	605
741,218	1,864,464	264,810	86,118	200,000	3,156,610	1,537,981	17,835	606
426,383	220,623	75,048	114,655	50,000	886,709	504,918	46,613	610
217,255	198,069	50,999	74,622	25,000	565,945	285,912	15,794	611
91,391	38,298	18,935	68,372	25,000	241,996	111,443	19,266	612
49,505	55,484	56,700	11,965	25,000	198,654	45,377	3,796	613
33,994	99,097	30,441	9,727	25,000	198,259	56,285	13,768	615
147,933	139,231	227,297	122,429	50,000	686,890	381,918	20,274	616
91,326	72,899	34,264	70,407	25,000	293,896	117,680	3,000	619
678,103	735,340	307,421	273,093	100,000	2,093,957	1,040,177	40,510	620
298,018	238,211	189,443	58,877	50,000	834,549	377,610	13,789	625
1,337,969	483,862	764,506	140,304	150,000	2,876,641	1,266,152	46,795	628
29,968	286,691	76,745	63,181	50,000	506,585	203,274	16,714	633
15,898	102,418	41,613	9,999	25,000	194,928	87,896	814	642
101,355	139,877	14,313	25,532	25,000	306,077	168,275	3,625	643
2,146,734	1,367,227	80,930	910,112	250,000	4,755,834	3,175,834	191,109	645
40,431	36,120	19,985	18,977	25,000	140,513	35,710	12,684	648
640,092	913,996	26,058	110,229	200,000	1,890,375	868,816	77,967	649
930,940	394,591	351,628	142,365	125,000	1,944,524	1,296,601	36,945	650
39,333	75,957	19,564	26,602	50,000	211,456	54,061	13,595	652
559,918	413,718	247,210	58,373	100,000	1,379,424	444,472	7,648	654
48,652	137,880	119,042	14,778	25,000	345,347	118,781	4,909	655
165,067	270,200	309,219	93,614	150,000	988,100	233,876	51,275	656
57,132	118,292	21,981	31,608	25,000	254,013	101,082	12,215	658
308,039	22,802	802	17,820	30,000	379,463	137,701	10,762	660
447,804	1,189,442	424,765	236,544	200,000	2,498,555	972,458	179,355	663
241,183	463,971	270,603	59,465	150,000	1,185,222	454,278	74,962	664
63,743	123,049	168,413	47,861	75,000	178,066	178,194	41,898	665
27,638	187,644	37,428	26,659	25,000	304,369	126,743	6,731	666
63,740	102,694	205,526	20,333	35,000	427,293	139,906	3,900	667
40,657	74,842	39,793	10,635	25,000	190,927	57,737	12,500	669
926,972	1,226,912	548,872	196,839	200,000	3,099,595	580,730	103,783	670
141,052	149,236	53,935	38,717	30,000	412,940	196,654	14,000	671
106,852	223,691	382,175	66,372	50,000	829,090	345,354	4,667	672
129,794	17,771	2,118	53,243	50,000	252,926	177,718	41,205	674
81,571	90,142	405,582	64,625	50,000	691,920	167,915	31,969	675
213,681	112,832	451,201	175,817	50,000	1,003,531	311,603	18,505	679
45,299	257,777	63,798	14,295	50,000	431,169	117,158		680
182,688	230,932	36,049	33,626	50,000	533,295	209,070	5,327	681
112,936	172,844	141,127	154,688	50,000	631,595	132,126	11,514	683
63,691	117,029	33,066	55,479	40,000	309,265	109,484	21,709	684
58,182	37,312	42,676	12,640	30,000	180,810	93,285	6,196	685
94,366	122,998	66,934	57,894	50,000	391,292	119,650	20,599	687
88,029	17,833	28,640	31,198	25,000	190,700	92,331	8,679	688
108,961	114,303	138,673	41,457	25,000	428,399	125,650	11,192	689
478,878	255,458	575,563	63,898	100,000	1,473,797	680,049	68,322	691
219,280	566,071	235,987	141,934	100,000	1,263,272	353,387	42,548	696
35,274	105,392	115,343	29,662	25,000	310,671	88,105	2,000	697
153,317	257,311	194,165	21,593	50,000	676,386	230,728	4,006	699
79,131	218,301	57,715	21,947	25,000	402,094	212,617	3,351	701
13,338	48,353	231,384	60,090	60,000	413,165	96,919	58,475	702
75,257	150,855	65,710	21,485	25,000	338,307	140,536	13,796	703
56,176	31,316	318,478	17,572	25,000	448,542	131,445	8,821	704
58,678	48,843	15,588	23,690	25,000	171,799	95,781	10,386	706
166,679	652,820	297,201	103,062	100,000	1,319,762	523,820	28,960	708
458,659	846,395	57,902	64,668	100,000	1,527,624	764,951	37,350	709
404,632	171,990	54,606	66,625	25,000	722,943	290,839	5,508	710
38,395	50,025	33,574	40,112	25,000	187,106	56,142	9,024	711
76,858	149,623	86,078	6,661	35,000	357,020	135,283	5,625	713
107,244	103,650	76,102	83,717	50,000	420,113	121,296	5,735	814
13,849	57,799	60,287	4,545	25,000	161,480	42,337	7,800	715
47,361	74,354	171,967	21,536	40,000	355,218	109,453	23,900	716

TABLE NO. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1923—Continued

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Offsets allowed and settled	Total collected from all sources, including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities, including offsets paid
460	\$546,326	\$2,298,442	\$2,756,181	\$120,347	\$50,729		\$1,286,325	\$754,094
513	221,864	2,140,421	131,667	541,483	142,500		1,398,788	258,322
540	12,883	433,623	16,668	29,254	24,820		315,273	34,203
554	330,370	3,843,146	199,167	505,856			1,665,621	1,030,259
593	96,311	957,332	182,446	43,947	21,250		463,157	249,535
598	20,192	425,361	190,497	21,013	13,954		63,643	310,592
600	31,856	336,812	139,242	156,922	20,002		46,454	240,221
601	41,257	226,717	258,098		41,478		21,963	165,090
605	11,372	198,414	234,844		71,601		88,881	65,322
606	277,235	1,833,051	452,136	689,258	182,165		225,746	1,457,090
610	74,379	625,910	257,412		3,387		461,082	129,280
611	54,217	355,923	82,741	118,075	9,206		54,034	173,303
612	38,132	168,841	67,421		5,734		47,400	88,643
613	5,191	54,364	123,086		21,204		14,467	25,401
615	11,121	81,174	105,853		11,232		20,945	37,390
616	10,633	412,825	244,339		29,726		60,883	304,889
619	12,812	133,492	34,425	103,979	22,000		33,695	65,114
620	94,441	1,175,128	661,606	197,733	59,490		164,881	917,594
625	30,801	422,200	376,138		36,211		82,342	287,831
628	371,280	1,684,227	1,089,209		103,205		160,183	1,461,260
633	16,654	236,642	229,439		33,286		15,320	182,726
642	7,768	89,478	81,264		24,186		2,072	82,030
643	7,809	179,709	20,974	84,019	21,375			142,727
645	150,906	3,517,849	212,204	966,059	58,891		1,045,802	2,295,535
648	7,077	55,471	72,726		12,316		8,735	30,305
649	117,925	1,064,708	694,549	9,085	122,033		357,682	552,575
650	81,094	1,414,640	434,029	7,800	88,055		666,932	591,338
652	37,995	105,651	32,351	37,049	36,405		8,452	74,149
654	77,062	529,182	767,890		92,352		62,442	414,446
655	12,860	136,550	121,538		20,091			120,372
656	13,493	298,644	20	590,711	98,725		58,096	108,689
658	14,180	127,477	95,736	18,015	12,785			107,800
660	18,923	167,386	86,137	106,702	19,238		25,305	93,173
663	206,284	1,358,097	331,820	787,993	20,645		365,380	871,805
664	61,825	591,065	363,876	155,243	75,038		89,969	416,742
665	26,247	246,339	87,397	111,228	33,102		74,635	97,564
666	8,044	141,518	144,582		18,269		25,449	106,983
667	10,594	154,400	7,316	234,477	31,100			119,539
669	9,078	79,315	31,020	68,092	12,500			53,723
670	775,202	1,459,715	383,453	1,160,210	96,217		255,709	913,994
671	22,552	233,206	27,447	136,287	16,000		33,525	146,686
672	11,380	361,401	76,722	345,634	45,333			271,264
674	12,733	231,656	12,475		8,795		187,120	14,343
675	25,042	224,926	252,448	196,515	18,031		30,537	131,370
679	50,274	380,382	199,864	391,790	31,495		82,087	260,719
680	20,221	137,379	10,025	233,765	50,000			109,430
681	32,078	246,475	242,147		44,673		125,537	90,863
683	159,195	302,835	151,765	138,509	38,486		40,578	213,471
684	7,904	139,097	151,877		18,291		53,334	73,409
685	15,042	114,523	42,483		23,804		31,916	60,631
687	57,925	198,174	137,814	25,903	29,401		30,405	127,397
688	12,722	113,732	60,647		16,321		59,826	33,195
689	5,318	232,160	86,337	96,094	13,808		29,874	180,680
691	111,213	859,584	497,138	85,397	31,678		410,510	334,240
696	238,671	634,606	560,601	10,613	57,452		117,144	408,472
697	263	90,368	197,303		23,000		3,208	78,190
699	29,793	264,527	365,865		45,994		38,086	191,492
701	28,540	244,508	135,937		21,649		107,109	87,239
702		155,394	256,246		1,525		55,078	88,642
703	5,005	159,337	116,538	51,228	11,204			116,828
704	24,812	165,078	267,285		16,179		18,271	124,072
706	9,243	115,410	41,775		14,614		45,604	56,779
708	64,039	616,819	142,506	489,397	71,040		168,749	326,239
709	52,590	858,891	214,413	395,670	62,650		82,903	519,071
710	6,194	302,591	88,727	312,133	19,492			218,435
711	10,960	76,126	95,004		15,976		7,354	53,703
713	1,818	142,726	77,774	107,145	29,375			119,858
714	14,348	141,379	71,800	162,669	44,265		8,726	110,871
715	1,778	51,815	196,315		17,200		9,964	18,726
716	9,453	142,806	92,362		16,100		23,653	98,792

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$80,582	\$128,901	\$48,540		\$1,570,643	75			469
248,191	201,624	33,496		1,850,300	75			513
2,812	72,381	8,954		350,303	90			549
434,962	208,689	153,615	\$350,000	1,395,758	100	16.12		554
127,948	112,910	3,782		801,165	55			593
14,381	33,328	3,417		115,777	42			598
563	34,676	14,898		436,733	10			600
5,563	34,101			320,621	6.85		Sept. 30, 1928	601
9,206	35,005			209,012	38.5		Mar. 19, 1928	605
1,596	98,245	50,374		1,230,346	17		Sept. 30, 1928	606
3,548	32,000			635,100	72.6			610
40,399	66,984	21,203		347,840	15			611
966	27,782	4,050		94,800	50			612
1,257	13,149			123,129	11.75		Dec. 15, 1927	613
99	22,740			115,719	18.1		Oct. 3, 1928	615
4,480	42,573			146,167	41.655		Dec. 15, 1927	616
1,130	21,401	12,152		112,323	30			619
1,331	78,757	12,565		1,002,909	12.5			620
3,459	48,568			374,925	18.35		Oct. 20, 1928	625
10,527	52,257			2,420,615	5.15		Oct. 25, 1928	628
700	27,634	10,262		306,584	5			633
150	5,226			42,844	2.6		Sept. 24, 1928	642
1,287	24,026	11,669		119,393				643
8,239	109,052	59,221		1,583,220	67			645
94	16,337			66,293	13		Oct. 25, 1928	648
16,519	101,805	36,127		793,436	45			649
61,402	51,890	43,078		952,760	70			650
1,653	15,273	7,124		41,687	20			652
1,866	50,428			843,891	7.4		Sept. 30, 1928	654
55	14,181	1,942		165,089				655
16,123	65,771	49,965		507,795	10			656
1,481	11,730	6,466		170,564				658
7,320	30,001	11,587		253,050	10			660
29,778	60,147	30,987		1,463,091	25			663
6,516	38,688	39,150		449,779	20			664
8,405	41,339	24,396		189,610	35			665
1	9,085			200,715	11.625		Apr. 26, 1928	666
4,682	20,514	9,665		274,383				667
1,777	14,751	9,064		111,002				669
1,706	111,098	177,208		1,645,987	15			670
21,196	26,082	5,717		186,259	18			671
7,759	42,980	39,398		635,623				672
	30,193			279,290	67		June 30, 1928	674
1,854	27,439	33,726		414,938	6.5			675
3,362	27,186	7,028		460,130	15			679
5,272	17,225	5,452		247,943				680
7,993	22,082			380,419	33		Feb. 4, 1928	681
19	19,499	29,288		162,364	25			683
130	12,224			92,712	52		Feb. 25, 1928	684
2,984	18,992			58,029	55		Mar. 31, 1928	685
1,161	25,377	13,834		169,314	15			687
	20,711			90,651	66		Aug. 15, 1928	688
241	20,625	740		141,048	10			689
1,065	48,575	65,254		774,767	50			691
3,229	67,031	38,730		548,831	20			696
137	8,833			237,601	1.35		Mar. 31, 1928	697
3,228	31,721			375,227	10.15		Oct. 15, 1928	699
14,203	35,957			207,978	51.5		Aug. 21, 1928	701
2,020	9,654			104,474	52.315		June 30, 1928	702
61	21,557	20,891		260,180				703
	22,735			304,509	6		Oct. 25, 1928	704
176	12,551			46,344	88		Apr. 28, 1928	706
23,939	47,969	49,923		730,950	20			708
124,474	82,914	45,529		726,377	10			709
6,723	42,753	34,680		505,080				710
	12,674	2,995		73,662	10			711
1,720	16,469	4,739		236,452				713
735	15,664	5,383		174,537	5			714
934	14,874	7,417		99,646	10			715
24	15,874	4,463		187,325	12.1			716

TABLE No. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1928—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
719	Union National Bank, Beloit, Kans.	Mar. 24, 1903	\$50,000	Nov. 13, 1923
720	Texas County National Bank, Guymon, Okla.	Mar. 21, 1922	25,000	do
721	Tucson National Bank, Tucson, Ariz.	Feb. 21, 1918	100,000	Nov. 14, 1923
722	National Bank of Barnesville, Barnesville, Ohio	Jan. 29, 1903	100,000	do
723	Citizens National Bank, Roswell, N. Mex.	Apr. 20, 1903	200,000	Nov. 16, 1923
724	First National Bank, Lancaster, Minn.	May 14, 1919	25,000	Nov. 19, 1923
727	First National Bank, Turtle Lake, N. Dak.	June 8, 1907	25,000	Nov. 21, 1923
729	First National Bank, Springfield, S. Dak.	Oct. 2, 1907	25,000	Nov. 28, 1923
731	Farmers National Bank, Tishomingo, Okla.	July 23, 1913	25,000	Dec. 6, 1923
734	First National Bank, Woodworth, N. Dak.	Apr. 26, 1919	25,000	Dec. 11, 1923
736	First National Bank, Poplar, Mont.	July 28, 1916	25,000	Dec. 17, 1923
738	First National Bank, Forsyth, Mont.	June 10, 1904	75,000	Dec. 18, 1923
739	Condon National Bank, Condon, Oreg.	Mar. 26, 1906	50,000	do
740	First National Bank, Moore, Mont.	Jan. 7, 1907	25,000	Dec. 20, 1923
743	Merchants National Bank, Mandan, N. Dak.	Aug. 24, 1914	50,000	Dec. 26, 1923
744	First National Bank, Webster, S. Dak.	Nov. 19, 1902	25,000	Jan. 2, 1924
746	Sioux Falls National Bank, Sioux Falls, S. Dak.	Nov. 14, 1882	150,000	Jan. 24, 1924
747	First National Bank, Sentinel Butte, N. Dak.	Feb. 10, 1915	25,000	do
748	First National Bank, Beach, N. Dak.	May 26, 1909	50,000	do
749	First National Bank, Bisbee, N. Dak.	Apr. 1, 1903	25,000	Jan. 28, 1924
751	National Bank of Carlsbad, Carlsbad, N. Mex.	July 8, 1903	100,000	Feb. 6, 1924
752	Dakota National Bank, Dickinson, N. Dak.	Mar. 4, 1905	50,000	Feb. 7, 1924
754	First National Bank, St. John, Wash.	Mar. 11, 1918	40,000	do
755	First National Bank, Warroad, Minn.	Aug. 4, 1920	25,000	Feb. 9, 1924
756	First National Bank, Brookings, S. Dak.	Nov. 15, 1883	100,000	do
757	First National Bank, Ronan, Mont.	Aug. 31, 1910	25,000	do
758	First National Bank, Harrison, Nebr.	June 28, 1907	50,000	Feb. 12, 1924
760	First National Bank, Clarkston, Wash.	Mar. 16, 1903	50,000	do
761	First National Bank, Carthage, S. Dak.	Mar. 20, 1916	25,000	do
762	First National Bank, Onida, S. Dak.	Jan. 17, 1920	25,000	do
763	Commercial National Bank, Miles City, Mont.	Aug. 15, 1895	250,000	Feb. 15, 1924
764	Nowata National Bank, Nowata, Okla.	Aug. 23, 1902	25,000	Feb. 19, 1924
765	First National Bank, Castlewood, S. Dak.	Oct. 2, 1901	25,000	do
768	First National Bank, Charlo, Mont.	Feb. 26, 1918	25,000	Feb. 20, 1924
770	First National Bank, Sidney, Mont.	Dec. 23, 1907	50,000	Feb. 26, 1924
771	Stockmans National Bank, Fort Benton, Mont.	Dec. 24, 1889	200,000	do
772	First National Bank, Fort Sumner, N. Mex.	Feb. 28, 1907	25,000	do
773	Wells National Bank, Wells, Minn.	Apr. 6, 1903	75,000	do
774	First National Bank, Gering, Nebr.	Dec. 28, 1905	25,000	do
775	Western National Bank, Mitchell, S. Dak.	Sept. 12, 1904	100,000	Feb. 27, 1924
776	First National Bank, Coalgate, Okla.	Dec. 8, 1900	100,000	do
777	First National Bank, McIntosh, S. Dak.	Oct. 16, 1908	25,000	Mar. 1, 1924
778	First National Bank, Clayton, N. Mex.	Dec. 29, 1900	75,000	do
780	First National Bank, St. Anthony, Idaho.	Dec. 31, 1900	50,000	Mar. 4, 1924
781	First National Bank, Huron, S. Dak.	May 19, 1882	65,000	Mar. 14, 1924
782	Farmers & Merchants National Bank, Fairbury, Nebr.	Feb. 8, 1913	60,000	Mar. 15, 1924
783	First National Bank, Golva, N. Dak.	Apr. 14, 1919	25,000	Mar. 18, 1924
784	First National Bank, Lingle, Wyo.	Aug. 19, 1918	25,000	Mar. 19, 1924
785	Torrington National Bank, Torrington, Wyo.	Feb. 3, 1919	35,000	do
787	First National Bank, Polson, Mont.	Mar. 26, 1909	25,000	Mar. 22, 1924
789	Merchants National Bank, Crookston, Minn.	Oct. 25, 1884	75,000	Mar. 24, 1924
794	First National Bank, Lake Preston, S. Dak.	July 24, 1915	25,000	Mar. 28, 1924
796	First National Bank, Plentywood, Mont.	May 12, 1913	50,000	Mar. 31, 1924
797	First National Bank, Sterling, Colo.	Oct. 29, 1900	100,000	Apr. 5, 1924
798	First National Bank, Rocky Ford, Colo.	Oct. 23, 1903	60,000	do
799	First National Bank of Fergus County, Lewistown, Mont.	May 9, 1904	300,000	Apr. 12, 1924
802	First National Bank, Marysville, Kans.	Aug. 25, 1882	75,000	Apr. 15, 1924
803	First National Bank, Alexander, N. Dak.	Jan. 22, 1919	25,000	do
804	First National Bank, Pilger, Nebr.	Aug. 2, 1901	50,000	Apr. 22, 1924
805	First National Bank, Wisall, Mont.	Apr. 11, 1919	25,000	do
806	National Bank of Commerce, Shawnee, Okla.	Aug. 18, 1923	100,000	Apr. 28, 1924
807	Citizens National Bank, Hankinson, N. Dak.	Jan. 18, 1906	30,000	Apr. 30, 1924
810	First National Bank, Carlsbad, N. Mex.	May 19, 1900	100,000	May 14, 1924
811	First National Bank, Baker, Mont.	Aug. 19, 1913	25,000	May 20, 1924
812	Farmers National Bank, Burlington, Kans.	Sept. 10, 1903	55,000	May 21, 1924
813	Drovers National Bank, East St. Louis, Ill.	Apr. 30, 1913	200,000	May 22, 1924
814	First National Bank, Schuyler, Nebr.	Sept. 4, 1882	50,000	May 24, 1924
815	First National Bank, Morristown, S. Dak.	May 11, 1910	25,000	do
816	City National Bank, Huron, S. Dak.	June 3, 1907	do	do

¹ Receiver appointed to levy and collect stock assessments covering deficiency in value of assets sold.

TABLE NO. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1928—Continued

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Offsets allowed and settled	Total collected from all sources, including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and pre-ferred liabilities, including offsets paid
719	\$69,339	\$482,467	\$153,064	\$344,309	\$20,421	-----	\$160,198	\$171,774
720	45,268	311,570	13,641	44,676	1,529	-----	98,990	166,084
721	14,683	730,998	257,972	-----	59,386	-----	250,402	394,270
722	119,414	712,221	13,474	537,076	1,600	-----	409,988	198,428
723	89,219	1,036,642	316,296	411,373	153,210	-----	146,500	808,741
724	23,514	195,350	13,697	163,327	18,700	-----	26,816	132,756
727	9,169	158,392	23,069	84,925	20,500	-----	50,089	69,786
729	10,512	105,901	138,964	-----	24,500	-----	14,990	68,568
731	10,251	108,580	165,770	-----	24,000	-----	5,273	91,363
734	609	93,462	87,669	-----	12,312	-----	11,242	76,140
736	2,275	131,674	129,066	-----	12,645	-----	17,591	98,954
738	42,033	403,532	127,977	221,997	48,241	-----	109,372	237,044
739	11,103	247,351	47,609	58,411	11,224	-----	90,294	123,125
740	9,201	166,681	12,133	106,413	13,895	-----	54,853	80,386
743	15,076	252,199	23,355	220,190	42,175	-----	117,576	69,927
744	16,817	170,640	59,235	124,930	16,608	-----	59,050	67,571
746	372,903	1,990,198	314,516	923,294	97,812	-----	761,279	930,074
747	4,967	99,368	126,327	-----	16,108	-----	22,807	61,495
748	22,277	336,906	292,168	-----	34,777	-----	77,347	166,274
749	19,455	161,279	165,255	-----	12,500	-----	49,099	90,415
751	131,967	748,932	387,697	171,352	61,845	-----	86,859	553,621
752	10,519	153,314	36,895	127,650	28,470	-----	79,028	39,941
754	10,932	202,558	57,937	-----	21,029	-----	96,451	79,913
755	29,578	173,783	20,344	112,220	8,804	-----	43,630	88,232
756	44,100	576,757	141,519	674,550	14,137	-----	98,827	370,592
757	10,087	130,699	56,155	57,179	22,658	-----	34,155	68,064
758	50,554	301,191	315,326	-----	23,775	-----	170,962	117,969
760	10,839	222,051	120,251	2,977	17,772	-----	108,280	48,980
761	13,431	177,837	40,371	171,380	13,613	-----	20,682	112,803
762	3,371	141,263	27,601	71,196	13,158	-----	37,700	85,532
763	131,009	1,561,434	150,437	1,003,800	126,889	-----	751,674	674,998
764	62,978	456,027	152,066	240,997	2,370	-----	141,423	217,363
765	4,011	171,418	46,244	108,509	14,695	-----	24,795	99,180
768	5,185	68,699	28,996	-----	15,886	-----	39,265	18,606
770	22,741	558,851	28,806	333,167	26,900	-----	103,311	413,397
771	28,068	931,735	153,034	619,111	85,010	-----	344,337	505,477
772	10,324	126,156	10,806	-----	10,167	-----	40,935	68,329
773	87,097	895,448	171,465	358,864	52,915	-----	430,182	362,415
774	53,358	208,950	63,196	196,727	16,460	-----	34,584	134,002
775	37,121	750,096	110,098	260,855	53,969	-----	153,102	507,367
776	32,689	505,904	220,451	329,377	89,321	-----	34,195	420,670
777	13,449	118,833	27,561	101,442	19,500	-----	13,260	82,918
778	11,929	221,145	238,086	-----	44,892	-----	49,836	134,390
780	6,203	429,145	191,551	158,365	25,314	-----	81,496	299,530
781	84,030	1,061,916	232,362	997,538	46,900	-----	250,516	708,554
782	41,932	337,968	123,925	13,573	27,069	-----	119,249	137,200
783	4,586	62,783	55,651	-----	24,999	-----	50,763	50,763
784	5,027	82,905	33,025	63,933	20,747	-----	8,661	48,314
785	16,869	113,339	9,496	72,524	18,545	-----	36,098	50,248
787	22,032	147,150	56,141	77,859	14,742	-----	11,401	102,824
789	160,006	1,260,286	132,921	391,398	58,019	-----	987,109	172,697
794	6,335	176,586	56,371	183,053	22,436	-----	55,079	75,097
796	1,478	138,272	306,508	-----	31,996	-----	1,498	79,016
797	89,507	718,881	183,827	301,260	70,455	-----	289,099	307,479
798	48,520	314,972	204,528	-----	42,852	-----	160,096	123,301
799	509,247	3,050,468	522,377	1,541,086	131,917	-----	1,180,036	1,509,476
802	62,804	633,302	475,378	-----	55,116	-----	370,679	228,190
803	13,398	144,800	153,802	32,664	15,905	-----	20,343	75,127
804	5,479	139,833	237,632	4,742	42,839	-----	33,924	73,220
805	525	43,751	46,499	-----	22,951	-----	33,273	36,148
806	97,599	794,318	547,872	-----	99,550	-----	287,003	396,026
807	2,783	154,838	46,938	89,761	23,363	-----	82,315	33,929
810	31,312	656,484	208,870	470,055	20,949	-----	257,138	322,642
811	15,424	225,340	77,632	-----	9,715	-----	153,998	82,431
812	24,777	340,109	112,451	116,036	24,030	-----	112,716	156,287
813	30,212	662,065	56,008	291,571	100,159	-----	327,897	228,479
814	43,315	390,079	104,115	229,399	30,600	-----	223,800	112,009
815	5,814	138,322	26,450	87,457	9,726	-----	7,529	103,203

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$17,754	\$58,756	\$73,985		\$606,117	25			791
1,294	26,259	18,943		188,555	52.5			720
32,775	53,551			424,748	58.1		Aug. 15, 1928	721
554	20,822	82,429		905,108	45			722
99	47,542	33,760		974,670	15			723
1,632	17,983	16,163		167,780	10			724
8,952	24,042	4,623		133,215	35			727
293	22,050			165,113	9.08		Dec. 15, 1927	729
101	11,843			202,834	2.6		Aug. 7, 1928	731
41	6,039			112,419	10		Mar. 17, 1928	734
226	14,903			104,683	10		Sept. 24, 1928	736
1,831	23,768	31,517		398,532	25			738
1,327	24,267	8,338		121,511	65			739
1,149	16,696	13,597		140,250	35			740
14,141	47,930	2,625		328,636	35			743
2,337	22,162	19,520		222,055	25			744
50,406	164,270	84,169		1,899,389	40			746
211	14,855			134,072	14.8		Oct. 31, 1928	747
4,317	29,368	59,600		374,674	17			748
	21,765			210,734	23.3		July 16, 1928	749
283	36,809	71,360		868,628	10			751
698	27,890	5,757		174,953	45			752
53	14,838	11,303		98,788	85			754
8,477	23,949	9,495		144,132	27			755
15,047	49,836	42,455		962,520	10			756
892	16,994	10,594		151,389	22.5			757
101	12,159			367,478	6.25		Oct. 15, 1928	758
194	27,053	37,544		163,765	60			760
171	23,228	20,953		262,214	8			761
2,012	12,749	3,270		112,992	30			762
33,132	87,116	14,514		1,600,034	50			763
6,107	43,902	47,232		398,867	15			764
1,269	24,556	21,618		169,996	15			765
196	10,632			41,432	94.18		Oct. 31, 1928	766
736	29,816	11,571		314,960	26			770
3,373	51,028	27,520		437,245	80			771
1,537	12,047	3,308		74,524	55			772
29,270	63,306	10,275		891,637	45			773
1,798	28,676	9,890		293,881	10			774
7,564	52,650	29,413		368,451	35			775
4,390	38,276	8,373		680,591	5			776
102	14,522	8,031		165,754	8			777
6,824	30,095			274,413	17.02		July 15, 1928	778
4,382	27,552	16,185		543,208	15			780
21,274	68,791	12,781		1,559,767	18			781
4,865	39,082	37,572		238,240	50			782
600	9,018	2,402		100,261	10			783
2,611	17,425	6,494		86,614	70			784
2,623	19,016	5,354		51,566	10			785
896	17,382	14,647		114,908	10			787
14,598	71,092	14,790		1,352,197	73			789
2,305	24,895	19,210		275,451	20			794
103	17,060	40,055		320,504	12.5			796
12,533	47,432	62,338		677,109	40			797
40	31,535			227,086	70.5		Sept. 30, 1928	798
19,388	113,644	227,924		2,830,037	40			799
657	35,776			536,244	69.125		June 30, 1928	802
135	16,954	32,250		187,841	10			803
3,734	17,863	11,092		204,082	16.67			804
11	7,319			21,806	1.25		May 9, 1928	806
595	51,721	58,973		707,585	40			807
1,442	24,409	12,743		205,781	40			810
589	39,745	36,370		467,594	55			811
817	18,094			139,335	89		Oct. 31, 1928	812
784	31,338	38,974		285,392	30			813
11,999	47,834	45,856		468,443	70			814
5,716	24,569	23,985		497,579	45			815
1,002	16,226	10,362		199,740	5			816

TABLE No. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders October 31, 1928—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
817	First National Bank, Newcastle, Wyo.....	Mar. 23, 1904	\$25,000	June 12, 1924
818	Citizens National Bank, Julesburg, Colo.....	Sept. 29, 1909	25,000	.....do.....
819	First National Bank, Basin, Wyo.....	May 15, 1916	35,000	June 14, 1924
820	First National Bank, Lidgerwood, N. Dak.....	May 29, 1901	50,000	June 17, 1924
822	Citizens National Bank, Worthington, Minn.....	June 7, 1901	25,000	June 19, 1924
824	National Bank of Commerce, Rochester, N. Y.....	Feb. 1, 1906	1,500,000	June 21, 1924
827	Weiser National Bank, Weiser, Idaho.....	Feb. 19, 1906	75,000	June 23, 1924
829	Citizens National Bank, Ness City, Kans. ¹	Feb. 3, 1906	45,000	July 3, 1924
830	First National Bank, Cheyenne, Wyo.....	Dec. 29, 1870	200,000	July 9, 1924
831	First National Bank, Lambert, Mont.....	Apr. 20, 1918	25,000	July 16, 1924
832	First National Bank, Bridgewater, S. Dak.....	Aug. 3, 1903	25,000	July 18, 1924
833	Citizens National Bank, Cheyenne, Wyo.....	Jan. 15, 1906	100,000	July 21, 1924
835	First National Bank, Harrington, Wash.....	July 10, 1908	50,000	Aug. 6, 1924
837	First National Bank, Rexburg, Idaho.....	Jan. 19, 1904	50,000	Aug. 11, 1924
838	First National Bank, Ririe, Idaho.....	Oct. 9, 1916	25,000	.....do.....
839	First National Bank, Putnam, Conn.....	Mar. 23, 1864	150,000	Aug. 13, 1924
840	State National Bank, Carlsbad, N. Mex. ¹	Feb. 8, 1917	75,000	Aug. 25, 1924
841	Northwestern National Bank, Livingston, Mont.....	Mar. 27, 1917	100,000	Aug. 30, 1924
843	First National Bank, Beaver Creek, Minn.....	Jan. 4, 1909	30,000	Sept. 20, 1924
846	First National Bank, Ozark, Ala.....	Feb. 13, 1905	35,000	Oct. 23, 1924
847	First National Bank, Ulen, Minn.....	Dec. 12, 1903	25,000	Oct. 28, 1924
850	First National Bank, Alma, Wis.....	May 16, 1906	25,000	Nov. 7, 1924
851	Merchants National Bank, Grinnell, Iowa.....	Apr. 28, 1883	100,000	Nov. 12, 1924
852	First National Bank, Morgan, Tex.....	May 3, 1902	25,000	Nov. 13, 1924
853	First National Bank, Abbeville, Ala.....	Aug. 17, 1901	100,000	Nov. 14, 1924
855	First National Bank, Algona, Iowa.....	May 22, 1884	50,000	Nov. 24, 1924
856	First National Bank, Boise City, Okla.....	Aug. 30, 1917	25,000	Nov. 25, 1924
857	First National Bank, Allendale, S. C.....	Nov. 30, 1917	50,000	Dec. 3, 1924
858	First National Bank, Barnwell, S. C.....	Jan. 9, 1919	50,000	.....do.....
859	First National Bank, Center, Tex.....	Sept. 10, 1901	50,000	.....do.....
860	Farmers National Bank, Dodge Center, Minn.....	Feb. 4, 1903	30,000	Dec. 9, 1924
861	First National Bank, Torrington, Wyo.....	Oct. 6, 1908	50,000	Dec. 16, 1924
862	Parkeburg National Bank, Parkeburg, Pa.....	Feb. 27, 1880	50,000	Dec. 26, 1924
863	First National Bank, Buffalo, Okla.....	Sept. 2, 1907	25,000	Dec. 27, 1924
864	First National Bank, Oldham, S. Dak.....	Aug. 30, 1912	25,000	Jan. 3, 1925
866	First National Bank, Spring Hope, N. C.....	May 6, 1919	50,000	Jan. 7, 1925
867	Stockmans National Bank, Columbus, Mont.....	July 12, 1918	50,000	.....do.....
868	First National Bank, Alexandria, Minn.....	June 9, 1883	60,000	Jan. 8, 1925
869	First National Bank, Townsend, Mont.....	Jan. 31, 1911	50,000	.....do.....
870	First National Bank, Rigby, Idaho.....	June 13, 1919	80,000	Jan. 12, 1925
871	Peoples National Bank, Hot Springs, S. Dak.....	May 23, 1908	25,000	Jan. 15, 1925
872	First National Bank, Sylvester, Ga.....	Mar. 11, 1902	50,000	.....do.....
873	First National Bank, Salem, S. Dak.....	July 5, 1901	25,000	Jan. 16, 1925
874	Jefferson County National Bank, Rigby, Idaho ¹	June 9, 1919	50,000	Jan. 17, 1925
875	Neoga National Bank, Neoga, Ill.....	July 11, 1905	25,000	Jan. 21, 1925
876	First National Bank, Mohall, N. Dak.....	Sept. 17, 1903	25,000	Jan. 22, 1925
877	First National Bank, Excelsior Springs, Mo.....	May 5, 1905	25,000	Jan. 24, 1925
878	Logan County National Bank, Sterling, Colo.....	Oct. 11, 1905	150,000	Jan. 26, 1925
879	First National Bank, Buena Vista, Ga.....	Oct. 12, 1905	50,000	.....do.....
880	First National Bank, Hampton, Ga.....	July 13, 1911	50,000	Jan. 27, 1925
881	Perry National Bank, Perry, Iowa.....	Jan. 2, 1912	75,000	Feb. 5, 1925
882	Farmers National Bank, Hempstead, Tex.....	Apr. 5, 1893	50,000	Feb. 7, 1925
883	First National Bank, Crystal, N. Dak.....	Sept. 12, 1905	25,000	.....do.....
884	The National Bank of Abbeville, Abbeville, S. C.....	Oct. 16, 1885	75,000	.....do.....
885	Commercial National Bank, Charleston, S. C.....	May 5, 1914	200,000	.....do.....
886	First National Bank, Quincy, Fla.....	May 4, 1904	100,000	Feb. 11, 1925
887	National Bank of Commerce, Pierre, S. Dak.....	Feb. 13, 1890	100,000	.....do.....
888	Black Hawk National Bank, Waterloo, Iowa ¹	Apr. 17, 1903	200,000	Feb. 13, 1925
889	Lebanon National Bank, Lebanon, Tenn.....	Apr. 13, 1907	80,000	.....do.....
891	First National Bank, Brinsmade, N. Dak.....	Dec. 11, 1906	25,000	.....do.....
892	First National Bank, Atwater, Minn.....	June 15, 1914	25,000	Feb. 14, 1925
893	First National Bank, Renville, Minn.....	Dec. 19, 1902	25,000	.....do.....
894	First National Bank, Idabel, Okla.....	Dec. 10, 1906	80,000	Feb. 18, 1925
895	First National Bank, Pleasantville, Iowa.....	Aug. 2, 1900	25,000	Feb. 21, 1925
896	First National Bank, Cavalier, N. Dak.....	Nov. 24, 1911	25,000	.....do.....
897	First National Bank, Stevensville, Mont.....	Feb. 4, 1915	25,000	Mar. 2, 1925
898	First National Bank, Wapanucka, Okla.....	Aug. 8, 1901	25,000	.....do.....
899	First National Bank, Matoaka, W. Va.....	Nov. 7, 1918	50,000	Mar. 3, 1925
901	City National Bank, Clarksville, Tex.....	Oct. 8, 1914	200,000	Mar. 9, 1925
902	First National Bank, Montpelier, Idaho.....	Aug. 9, 1904	50,000	Mar. 13, 1925

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Book value of assets at date of suspension			Additional assets received since date of suspension	Total assessment of shareholders	Total assets and stock assessment	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets	Cash collected from stock assessment	
\$231,640	\$320,876	\$143,383	\$131,490	\$25,000	\$852,389	\$413,645	\$6,438	817
90,751	97,738	86,930	31,141	25,000	331,560	159,628	11,523	818
181,800	116,219	44,739	26,678	35,000	403,936	205,995	14,200	819
152,343	504,763	200,587	42,269	50,000	949,962	510,509	28,864	820
225,236	214,643	102,413	59,741	25,000	627,033	264,209	8,750	822
67,500	1,337,085	2,271,292	369,593		4,045,470	1,257,249		824
131,765	433,357	551,491	462,141	75,000	1,653,754	611,677	18,315	827
2,797,972	2,820,497	585,842	718,416	200,000	7,122,727	3,514,618	70,349	829
34,053	27,599	76,034	5,305	25,000	167,991	78,300	6,978	830
153,794	133,845	35,202	16,971	25,000	364,812	202,136	18,428	832
1,020,533	843,931	75,833	83,110	100,000	2,123,407	1,162,268	61,724	833
242,774	120,621	29,402	27,219	50,000	470,016	245,739	45,443	835
132,278	184,316	503,666	58,821	50,000	929,081	308,305	14,443	837
23,120	34,286	188,481	13,077	25,000	283,964	104,748	10,731	838
1,883,750	186,081	182,201	337,360	150,000	2,739,392	1,804,636	147,284	839
122,629	145,815	72,866	13,872	100,000	455,182	192,237	57,292	840
66,588	89,377	35,167	9,399	30,000	230,531	90,122	8,901	841
209,287	93,641	69,001	45,136	35,000	452,065	149,039	577	843
76,607	146,581	99,673	23,350	25,000	371,211	140,223	6,455	844
100,759	75,474	113,448	27,394	25,000	342,075	138,511	18,342	850
728,525	286,488	450,521	164,431	100,000	1,729,965	592,767	77,519	851
62,562	13,671	20,157	4,905	25,000	126,295	44,338	2,905	852
81,215	114,117	86,533	5,756	100,000	387,621	116,084	52,689	853
510,551	212,738	80,493	67,330	50,000	921,112	391,766	30,600	855
89,453	120,273	23,857	32,090	25,000	290,673	153,658	8,245	856
85,653	200,411	129,161	29,468	50,000	494,693	160,625	21,401	857
95,679	97,131	68,283	30,709	50,000	341,802	134,624	22,067	858
157,173	66,323	46,307	25,502	50,000	345,305	183,952	18,664	859
69,229	417,626	370,429	38,663	30,000	925,947	272,394	12,712	860
258,131	25,546	99,817	71,336	50,000	504,830	244,366	7,639	861
234,591	66,923	75,618	88,136	50,000	515,268	338,913	39,545	862
78,464	146,527	86,087	88,604	25,000	424,682	200,488	4,243	863
86,664	114,512	105,890	47,076	25,000	379,132	172,573	17,288	864
171,583	102,568	82,604	34,974	50,000	441,729	241,960	42,965	866
39,730	75,311	81,382	40,371	50,000	286,794	91,743	29,353	867
226,188	330,013	493,467	53,176	60,000	1,162,844	558,843	45,725	868
26,919	52,930	105,961	25,600	50,000	261,410	70,117	20,787	869
340,171	342,625	275,193	139,078	80,000	1,177,067	600,617	46,709	870
73,979	101,441	96,811	31,973	25,000	329,204	121,753	19,600	871
117,882	105,566	65,803	31,395	50,000	370,646	153,371	23,076	872
73,357	106,969	67,459	12,989	25,000	285,774	131,183	3,358	873
98,536	66,307	49,126	8,491	25,000	247,460	121,615	23,579	875
11,592	60,558	85,300	54,745	25,000	237,195	69,581	5,278	876
132,279	99,534	19,411	50,384	25,000	326,608	192,629	4,903	877
282,949	351,688	284,520	63,671	150,000	1,132,828	499,763	110,408	878
108,643	44,232	55,780	16,648	50,000	275,303	109,034	22,835	879
46,072	61,249	44,929	22,009	50,000	224,259	50,290	31,143	880
462,489	214,831	172,325	71,929	75,000	996,574	450,373	29,407	881
121,388	126,969	21,142	49,516	50,000	369,015	174,715	35,496	882
158,311	105,849	76,571	25,663	25,000	391,394	144,626	11,301	883
276,265	153,733	113,575	15,398	75,000	633,971	336,195	49,536	884
231,376	643,034	486,935	35,339	200,000	1,596,687	347,691	125,429	885
187,303	259,814	134,405	76,121	100,000	757,643	351,822	67,253	886
597,405	223,923	351,952	71,279	100,000	1,344,559	703,618	41,000	887
			144,042	200,000	344,042	144,042	144,200	888
19,861	131,385	90,342	71,144	80,000	392,732	138,520	69,426	889
27,301	128,634	12,127	16,627	25,000	209,689	81,951	2,180	891
105,342	173,594	255,420	23,451	25,000	582,807	182,021	7,700	892
202,858	118,611	148,063	29,129	25,000	523,661	281,347	1,000	893
109,006	156,439	125,051	9,311	80,000	479,807	120,653	30,359	894
98,188	114,209	130,451	75,071	25,000	442,919	183,368	24,150	895
183,494	147,202	72,374	19,480	25,000	447,560	214,259	19,600	896
34,155	102,570	4,616	16,308	25,000	182,649	95,513	12,710	897
59,946	147,713	130,586	20,992	25,000	384,237	99,651		898
566,624	5,820	27	327,533	50,000	950,024	512,978	43,553	899
114,952	210,730	118,252	17,413	200,000	661,347	222,839	46,435	901
77,160	117,326	382,089	66,048	50,000	692,623	368,610	42,387	902

TABLE NO. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1928—Continued

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Offsets allowed and settled	Total collected from all sources, including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities, including offsets paid
817	\$34,359	\$454,442	\$379,385		\$18,562		\$236,315	\$176,371
818	18,357	189,508	74,847	\$53,728	13,477		74,006	91,510
819	53,849	274,044	109,092		20,800		140,289	87,701
820	19,335	557,708	370,118		21,136		*334,484	194,344
822	57,750	330,709	256,733	23,341	16,250		110,951	155,910
824		1,257,249	1,238,646	1,549,575				1,172,963
827	19,418	649,410	317,363	630,296	56,685		98,166	373,253
829								
830	608,982	4,193,949	2,781,253	17,874	129,651		2,059,817	1,894,295
831	3,630	88,908	61,061		18,022		25,135	47,403
832	22,266	242,830	86,171	79,239	6,572		126,641	66,535
833	179,071	1,403,063	682,068		38,276		996,367	324,460
835	12,700	303,882	47,172	114,405	4,557		110,772	166,669
837	37,004	359,752	416,684	117,088	35,557		47,400	276,426
838	1,406	116,885	152,810		14,269		12,866	94,428
839	182,521	2,134,441	179,796	482,439	2,716		1,431,881	536,092
840								
841	30,171	279,700	132,774		42,708		149,124	104,529
843	7,222	106,245	103,187		21,099		11,460	62,263
846	15,648	165,264	127,046	125,332	34,423			134,204
847	23,656	170,334	18,103	164,229	18,545			133,254
850	21,948	178,801	23,213	133,403	6,658		45,920	80,940
851	73,822	744,108	229,554	733,822	22,481		126,099	444,693
852	17,144	64,387	39,813		22,095		27,599	25,735
853	5,853	174,526	165,684		47,411		147,114	11,416
855	29,007	451,273	117,288	333,051	19,500		227,778	164,915
856	42,008	203,911	12,238	57,769	16,755		18,252	150,283
857	10,371	192,397	174,383	99,314	28,599		45,186	119,497
858	7,084	163,775	150,094		27,933		51,443	93,273
859	31,068	233,684	80,159	126	31,336		118,813	57,053
860	27,823	312,929	151,072	444,658	17,238		38,617	203,448
861	53,060	304,965	39,217	118,187	42,461		159,730	88,937
862	50,480	428,943	151,289	24,631	10,555		240,472	117,375
863	24,538	229,269	174,356		20,757		34,919	174,024
864	17,440	207,301	41,826	122,283	7,712		119,663	48,060
866	33,559	318,484	116,210		7,035		184,448	66,790
867	3,986	125,062			141,085		41,673	60,691
868	46,978	651,546	245,075	251,948	14,275		416,504	146,312
869	3,272	94,176	19,337	118,684	29,213		50,505	25,238
870	22,284	669,610	258,050	216,116	33,201		128,495	499,867
871	25,753	167,106	136,698		5,400		101,493	40,949
872	2,702	179,149	163,870	703	26,924		17,600	134,760
873	11,975	146,516	42,581	75,035	21,642		38,612	68,629
874								
875	17,350	162,544	36,704	46,791	1,421		57,807	68,721
876	5,124	79,983	137,490		19,722		18,429	46,692
877	26,676	224,208	24,666	57,637	20,897		145,298	28,454
878	91,013	701,184	98,114	293,938	39,592		341,622	279,944
879	3,655	135,524	30,994	81,620	27,165		37,793	70,697
880	4,337	85,820	23,756	95,825	18,858		25,805	42,915
881	36,442	516,222	161,323	273,436	45,593		249,159	169,756
882	26,483	236,694	94,592	23,225	14,504		132,083	54,794
883	3,292	159,219	218,476		13,699		73,134	68,221
884	41,995	427,726	12,847	167,934	25,464		314,580	64,632
885	65,967	539,087	983,029		74,571		211,360	201,309
886	36,992	456,067	77,067	191,762	32,747		210,746	189,437
887	58,821	803,439	43,227	438,893	59,000		292,382	84,427
888		288,242			55,800		137,033	137,033
889		207,946	174,212		10,574		67,805	134,100
891	2,660	86,791	100,078		22,820		33,687	42,588
892	16,366	206,087	86,770	272,650	17,390		157,253	17,502
893	23,948	306,295	33,540	159,826	24,000		183,333	61,335
894	44,189	195,201	51,245	183,720	49,641		62,131	97,103
895	5,821	213,339	47,552	181,178	850		64,748	112,351
896	13,471	247,330	194,820		5,400		205,499	13,651
897	11,201	123,424	46,935		12,290		66,021	45,635
898	5,969	105,620	174,585	79,032	25,000		9,320	76,372
899	192,199	748,730	49,346	145,501	6,447		407,932	292,320
901	23,523	292,797	112,775	102,210	153,565		96,079	166,663
902	11,491	422,488	76,341	186,181	7,613		190,933	184,084

*Including dividends paid by purchasing bank.

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$17	\$41,739			\$468,264	47.75		Sept. 8, 1928	817
165	21,915	\$1,912		164,456	45			818
728	22,925	22,401		216,635	65			819
5,395	24,455			607,834	* 6		Aug. 30, 1928	820
1,689	23,097	39,062		394,869	27			822
48	71,057	13,181						824
31,163	75,318	71,510		982,312	10		July 10, 1928	827
4,269	134,662	100,906		4,357,287	49			829
	16,370			62,062	40.5		Sept. 24, 1928	830
2,134	26,841	20,679		210,963	60			831
5,567	76,669			1,366,611	72.9		July 27, 1928	832
1,410	18,723	6,308		171,296	65			833
220	25,062	10,644		630,860	70.5			835
	9,591			210,568	6.11		May 31, 1928	837
86	73,135	93,247		1,855,545	75			838
	26,047			144,784	100	3.00	Oct. 29, 1928	839
	17,365	15,157		114,828	10		Feb. 21, 1928	840
358	12,081	18,621		271,129				841
200	20,162	16,738		190,475				843
2,335	29,691	19,915		217,624	20			846
20,585	47,424	105,307		1,180,970	10			847
	11,053			46,258	59.5		Oct. 29, 1928	850
1,071	14,925			145,661	100	1.00	Sept. 29, 1928	851
11,212	44,110	3,258		650,771	35			852
13,389	15,424	6,563		87,906	10			853
296	14,560	12,858		287,227	15			855
615	11,277	7,167		116,028	30			856
1,899	26,652	29,167		237,573	50			857
439	32,755	37,670		722,930	5			858
6,332	25,459	24,507		228,195	70			859
115	18,903	52,078		343,511	70			860
	20,326			233,701	15		Oct. 31, 1928	861
48	15,825	23,505		239,842	50			862
127	32,926	34,193		248,019	70			863
165	20,799	1,734		138,903	30			864
22,812	37,508	28,410		978,088	50			866
2,113	13,481	2,839		73,705	70			867
6,091	32,808	2,349		755,818	17			868
1,321	23,343			155,543	63.25		Aug. 27, 1928	869
	13,203	13,586		71,844	10			870
	18,338	20,937		154,462	25			871
6,352	17,644	12,020		115,649	50			872
98	14,854			111,701	16.5		Sept. 24, 1928	873
47	21,387	29,022		242,089	60			874
6,249	49,641	24,478		455,787	75			875
147	23,484	3,403		73,576	40			877
133	13,256	8,713		86,593	30			878
4,151	44,077	52,079		615,415	40			879
4,506	24,740	20,571		176,040	75			880
8,793	19,071			251,019	27.9		May 31, 1928	881
9,744	23,449	25,321		393,230	80			882
16,062	52,890	57,466		900,724	20			883
12,684	31,292	11,908		295,728	65			884
36,950	76,249	313,431		992,937	40			885
	52	14,124		200,000				886
162	5,879			154,918	43.76		Apr. 30, 1928	887
	8,516			115,122	31		Mar. 20, 1928	888
628	22,829	7,875		491,417	32			889
3,836	20,938	36,853		366,533	50			890
2,390	29,135	4,442		221,898	28			891
	22,638	13,602		210,775	30			892
4,279	23,901			358,640	57.3		May 28, 1928	893
7	11,761			76,498	85.75		Oct. 25, 1928	894
684	13,973	5,271		224,819	5			895
822	32,639	15,017		501,562	80			896
4	23,936	6,115		90,353	100	6.34		897
468	31,194	15,809		304,940	55			898

TABLE No. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1928—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
903	First National Bank, Buhl, Idaho.....	Aug. 10, 1917	\$100,000	Mar. 26, 1925
904	First National Bank, Lemmon, S. Dak.....	Oct. 16, 1908	50,000	Apr. 2, 1925
905	Commercial National Bank, Greenville, Tex.....	Nov. 24, 1904	150,000	Apr. 6, 1925
906	Farmers National Bank, Chandler, Okla.....	Nov. 25, 1921	25,000	Apr. 10, 1925
907	First National Bank, Bamberg, S. C.....	Apr. 19, 1920	45,000	.....do.....
908	First National Bank, Bandon, Ore.....	Feb. 25, 1910	25,000	Apr. 13, 1925
909	Georgia National Bank, Athens, Ga.....	Oct. 14, 1902	400,000	Apr. 17, 1925
910	Osceola National Bank, Osceola, Iowa.....	Oct. 8, 1901	25,000	Apr. 22, 1925
911	First National Bank, Wimbledon, N. Dak.....	Feb. 7, 1903	25,000	Apr. 23, 1925
912	First National Bank, Hedrick, Iowa ¹	Aug. 11, 1900	25,000	Apr. 24, 1925
913	First National Bank, Jasper, Minn.....	Oct. 7, 1902	30,000	May 1, 1925
914	First National Bank of Las Vegas, East Las Vegas, N. Mex.....	Aug. 25, 1879	200,000	May 4, 1925
915	First National Bank, Conyers, Ga.....	Sept. 3, 1918	75,000	May 12, 1925
916	Hugo National Bank, Hugo, Okla.....	Apr. 11, 1905	200,000	.....do.....
917	First National Bank, Carnegie, Pa.....	May 16, 1892	100,000	.....do.....
918	Burgettstown National Bank, Burgettstown, Pa.....	Jan. 25, 1879	100,000	May 14, 1925
919	First National Bank, Selma, N. C.....	May 7, 1915	30,000	May 16, 1925
920	First National Bank, Madison, S. Dak.....	Mar. 29, 1884	50,000	May 21, 1925
921	Farmers National Bank, Louisburg, N. C.....	Aug. 1, 1912	25,000	May 22, 1925
922	First National Bank, Florence, S. C.....	Mar. 23, 1910	150,000	.....do.....
923	First National Bank, Clear Lake, S. Dak.....	June 28, 1902	25,000	May 25, 1925
924	First National Bank, Crandon, Wis.....	Mar. 16, 1909	50,000	May 29, 1925
925	City National Bank, Hugo, Okla.....	Feb. 10, 1922	100,000	June 5, 1925
926	First National Bank, Springer, N. Mex.....	Oct. 18, 1919	50,000	June 15, 1925
927	Merchants National Bank, Detroit Lakes, Minn.....	Feb. 9, 1906	60,000	June 22, 1925
928	First National Bank, St. Cloud, Minn.....	Sept. 25, 1882	250,000	June 24, 1925
929	First National Bank, Simla, Colo.....	May 10, 1919	25,000	June 25, 1925
930	First National Bank, Abercrombie, N. Dak.....	Aug. 25, 1906	25,000	June 30, 1925
931	First National Bank, Wausa, Nebr.....	Mar. 27, 1911	75,000	July 9, 1925
932	First National Bank, Redwood Falls, Minn.....	Mar. 11, 1901	70,000	July 29, 1925
933	First National Bank, Lumberton, N. C.....	July 21, 1904	50,000	Aug. 4, 1925
934	First National Bank, Walters, Okla.....	Jan. 10, 1903	50,000	Aug. 6, 1925
935	First National Bank, Lake Park, Minn.....	Feb. 10, 1904	25,000	Aug. 24, 1925
937	First National Bank, Devol, Okla.....	Nov. 4, 1919	25,000	Sept. 17, 1925
939	Globe National Bank, Denver, Colo.....	Feb. 5, 1920	200,000	Oct. 1, 1925
941	First National Bank, Warren, Minn.....	May 18, 1901	50,000	Oct. 10, 1925
942	First National Bank, Winifred, Mont.....	May 17, 1917	25,000	Oct. 15, 1925
943	First National Bank, Hallock, Minn.....	Aug. 5, 1903	60,000	Oct. 16, 1925
944	First National Bank, Buffalo, Minn.....	June 7, 1917	50,000	Oct. 17, 1925
945	Manilla National Bank, Manilla, Iowa.....	Nov. 12, 1901	25,000	Oct. 20, 1925
946	Loveland National Bank, Loveland, Colo.....	Feb. 14, 1906	100,000	Oct. 22, 1925
947	Winner National Bank, Winner, S. Dak.....	Sept. 20, 1921	60,000	Oct. 24, 1925
948	Muskogee Security National Bank, Muskogee, Okla.....	Nov. 8, 1922	200,000	Nov. 7, 1925
950	First National Bank, Forest City, Iowa.....	Feb. 20, 1893	75,000	Nov. 14, 1925
951	Davenport National Bank, Davenport, Wash.....	Dec. 22, 1904	100,000	Nov. 17, 1925
952	First National Bank, Pasco, Wash.....	Aug. 22, 1908	50,000	Nov. 21, 1925
954	First National Bank, Howard, S. Dak.....	Nov. 29, 1902	50,000	Nov. 24, 1925
955	Gregory National Bank, Gregory, S. Dak.....	Mar. 23, 1909	50,000	Nov. 25, 1925
957	First National Bank, Sac City, Iowa.....	Oct. 6, 1890	50,000	Dec. 2, 1925
958	First National Bank, Brooklyn, Iowa.....	Dec. 22, 1884	50,000	Dec. 4, 1925
959	Warren National Bank, Warren, Minn.....	Dec. 28, 1918	50,000	Dec. 5, 1925
960	First National Bank, Covington, Ga.....	Oct. 28, 1907	50,000	Dec. 8, 1925
961	First National Bank, Delano, Minn.....	Nov. 23, 1910	25,000	Dec. 12, 1925
962	First National Bank, Creston, Iowa ¹	Oct. 22, 1881	50,000	.....do.....
963	Farmers & Merchants National Bank, Cannon Falls, Minn.....	Feb. 14, 1903	25,000	Dec. 17, 1925
964	Farmers National Bank, Lake Preston, S. Dak.....	July 20, 1915	25,000	.....do.....
965	First National Bank, Jefferson, Iowa.....	Mar. 26, 1906	50,000	Dec. 23, 1925
966	Drovers National Bank, Denver, Colo.....	Dec. 18, 1919	200,000	Dec. 24, 1925
967	First National Bank, Rifle, Colo.....	Dec. 5, 1901	50,000	.....do.....
968	Home National Bank, Cleburne, Tex.....	June 17, 1915	100,000	Dec. 28, 1925
969	First National Bank, Riverbank, Calif.....	June 26, 1913	25,000	.....do.....
971	Security National Bank, Mason City, Iowa.....	July 16, 1913	100,000	Dec. 29, 1925
972	Glasgow National Bank, Glasgow, Mont.....	Feb. 19, 1907	75,000	.....do.....
973	National Bank of Luverne, Luverne, Minn.....	Dec. 4, 1907	25,000	Dec. 31, 1925
974	First National Bank, Greensboro, Ga.....	Aug. 1, 1903	50,000	Jan. 9, 1926
975	Broadway National Bank, Denver, Colo.....	Aug. 22, 1922	200,000	Jan. 16, 1926
976	First National Bank, Tama, Iowa.....	Aug. 5, 1871	75,000	Jan. 18, 1926
977	First National Bank, Waukon, Iowa.....	Apr. 22, 1893	100,000	.....do.....

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Bank value of assets at date of suspension			Additional assets received since date of suspension	Total assessment of shareholders	Total assets and stock assessment	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets	Cash collected from stock assessment	
\$121,723	\$92,454	\$441,139	\$77,762	\$100,000	\$883,078	\$402,877	\$41,016	903
308,378	154,731	147,372	62,994	50,000	723,475	357,722	3,025	904
438,483	263,743	227,107	125,212	150,000	1,204,545	529,678	83,660	905
113,950	153,301	101,382	22,468	25,000	146,101	233,271	7,000	906
45,073	117,240	25,056	11,304	45,000	243,673	75,403	19,057	907
108,324	106,699	53,555	37,192	25,000	330,770	192,474	23,733	908
1,916,328	743,757	585,896	284,083	400,000	3,930,064	2,025,937	309,919	909
85,818	56,263	70,156	24,448	25,000	261,685	117,973	8,438	910
39,580	104,974	44,317	21,428	25,000	235,299	94,622	18,265	911
1,464	34,182	35,385	775	25,000	96,806	12,783	13,150	912
84,230	225,016	206,922	76,129	30,000	622,297	239,957	10,258	913
432,119	321,751	353,190	70,236	200,000	1,377,296	531,836	108,434	914
69,206	155,373	56,230	16,510	75,000	372,319	98,849	42,319	915
462,972	397,029	494,309	161,136	200,000	1,715,446	700,796	53,729	916
1,138,223	511,485	317,405	105,015	100,000	2,172,128	1,397,999	12,171	917
975,738	497,425	524,290	67,389	100,000	2,164,842	1,207,290	83,389	918
165,454	104,954	29,654	14,665	30,000	344,727	131,524	11,262	919
237,384	207,006	279,242	60,378	50,000	834,010	328,431	21,900	920
79,087	50,269		7,326	25,000	161,682	56,160	11,350	921
1,360,861	87,000	208,973	31,939	150,000	1,838,773	1,107,531	84,175	922
146,042	165,713	158,705	37,436	25,000	532,896	203,913	7,340	923
242,760	232,165	43,489	41,653	50,000	610,067	276,042	27,401	924
105,551	107,021	167,571	21,470	100,000	501,613	172,192	27,588	925
183,276	30,540	50,267	10,432	50,000	324,515	155,530	20,147	926
151,253	273,838	204,814	36,849	60,000	726,754	322,804	45,424	927
686,888	1,451,826	398,048	247,673	250,000	3,034,435	1,124,964	159,804	928
44,506	35,681	36,148	2,746	25,000	144,081	65,056	16,035	929
106,552	89,517	58,524	12,963	25,000	292,556	136,277	8,788	930
221,012	253,375	305,255	228,369	75,000	1,083,011	346,575	47,209	931
88,616	303,046	127,066	23,640	70,000	612,368	283,695	28,847	932
398,701	105,297	124,828	18,371	50,000	697,197	415,155	24,300	933
94,835	138,374	63,640	14,180	50,000	361,029	145,824	1,000	934
74,204	189,398	71,312	42,017	25,000	401,931	168,123	13,265	935
19,910	87,930	3,699	41,401	25,000	177,940	62,363	22,538	937
2,539,757	1,397,671	962,987	283,800	200,000	5,384,215	2,664,984	86,055	939
70,967	306,034	198,315	25,870	50,000	651,176	140,072	21,854	941
24,780	51,206	28,634	4,140	25,000	133,760	31,622	1,100	942
108,822	289,048	93,098	32,377	60,000	583,345	158,809	39,632	943
201,553	394,798	168,962	54,003	50,000	869,316	490,648	11,950	944
50,137	83,259	55,521	7,380	25,000	221,297	94,644	11,200	945
211,496	358,406	115,259	121,227	100,000	906,388	341,178	92,187	946
39,059	74,124	36,131	7,010	30,000	186,324	55,613	12,153	947
1,619,895	420,098	568,726	226,480	200,000	3,085,199	1,896,871	132,401	948
86,914	410,152	237,764	46,268	75,000	856,098	290,247	22,686	950
276,703	234,168	171,526	94,993	100,000	877,390	434,360	94,500	951
195,123	132,489	115,706	71,182	50,000	564,500	313,769	12,600	952
217,976	190,132	51,464	22,555	50,000	532,127	213,864	23,171	954
249,092	193,265	17,215	82,861	50,000	592,433	115,756	14,363	955
178,986	260,317	233,473	32,193	50,000	754,969	358,047	20,867	957
206,238	327,604	267,819	49,013	50,000	900,674	412,299	35,100	958
75,744	322,513	74,285	38,436	50,000	560,978	165,712	10,458	959
130,580	73,816	68,220	7,107	50,000	329,723	119,499	41,849	960
62,348	169,269	54,652	22,629	25,000	333,898	179,912	16,143	961
199,473	0	141,956	50,433	50,000	441,862	232,417	21,900	962
83,583	205,437	76,179	12,162	25,000	402,361	151,334	625	963
49,295	70,064	90,524	10,412	25,000	245,295	70,514	8,610	964
252,574	133,356	109,620	49,384	50,000	594,934	320,600	8,000	965
431,853	406,927	687,548	45,817	200,000	1,769,645	532,020	34,572	966
217,957	71,808	76,826	159,180	50,000	569,171	209,439	22,504	967
72,446	107,050	88,757	41,598	100,000	404,851	120,507	27,145	968
10,692	42,459	100,247	17,936	25,000	196,334	69,595	10,400	969
732,522	397,029	180,520	96,734	100,000	1,506,805	894,474	77,784	971
63,107	138,697	86,849	33,219	75,000	426,872	155,734	9,222	972
55,478	408,302	159,114	92,591	25,000	740,485	275,722	8,421	973
185,589	82,192	35,661	19,605	50,000	372,847	139,152	28,737	974
1,629,591	293,071	441,108	64,230	200,000	2,827,700	1,526,621	37,886	975
631,980	196,322	199,607	62,605	75,000	1,164,514	426,329	64,184	976
260,406	545,797	153,382	45,296	100,000	1,110,881	337,308	74,802	977

TABLE NO. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1928—Continued

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Offsets allowed and settled	Total collected from all sources, including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities, including offsets paid
903	\$5,350	\$449,243	\$324,851		\$58,984		\$100,405	\$329,749
904	32,476	393,223	149,632	\$133,645	46,975		295,838	33,987
905	75,562	688,900	40,269	409,036	66,340		450,946	154,583
906	15,927	256,198	141,903		18,000		148,990	86,860
907	1,007	95,467	122,283		25,943		19,442	63,913
908	22,767	238,974	90,529		1,267		116,449	104,546
909	346,151	2,682,007	1,157,978		90,081		*1,106,050	1,376,048
910	4,109	130,520	58,883	55,720	16,562		47,578	60,964
911	8,052	120,939	7,850	99,775	6,735		87,131	8,954
912		25,933	1,800	57,223	11,850			19,735
913	20,064	270,819	124,319	207,417	19,742		110,690	129,005
914	126,630	706,900	244,237	274,593	91,566		422,032	211,695
915	3,754	144,922	72,190	122,526	32,681		48,069	68,815
916	131,273	885,798	180,618	502,759	146,271		330,586	485,207
917	90,769	1,500,939	147,659	435,701	87,829		1,044,618	210,792
918	63,169	1,353,848	102,745	691,638	16,611		1,151,839	135,733
919	20,226	163,012	10,963	152,014	18,738		27,094	90,414
920	10,694	361,025	70,263	374,622	28,100		45,972	230,039
921	18,149	85,659	6,315	56,058	13,650		12,043	42,915
922	96,642	1,288,348	84,094	400,506	65,825		144,574	1,066,537
923	9,110	220,363	31,051	263,822	17,660		98,675	70,778
924	39,904	343,347	34,522	209,599	22,599		123,209	132,462
925	15,277	215,057	66,744	147,400	72,412		85,969	97,136
926	15,102	190,779	14,030	89,853	29,853		59,094	101,564
927	27,123	395,441	79,958	236,779	14,576		238,728	81,418
928	115,704	1,400,472	81,615	1,462,132	90,196		393,617	733,281
929	8,576	92,667	42,449		8,965		55,221	26,132
930	11,204	156,269	11,021	109,054	16,212		114,448	11,264
931	38,105	431,889	373,768	249,563	27,791		139,619	231,877
932	19,996	332,538	36,081	202,596	41,153		224,629	68,512
933	26,774	406,229	205,298		25,700		200,640	193,257
934	2,789	149,613	162,416		49,000		10,090	127,543
935	12,163	193,551	51,528	145,117	11,735		133,584	18,584
937	102	86,003	90,475		1,462		22,251	54,199
939	601,965	3,353,004	183,241	1,734,025	113,945		1,648,585	1,183,690
941	12,249	174,175	85,496	363,359	28,146			104,951
942	7,239	39,961	9,132	60,767	23,900		5,777	23,622
943	12,657	211,098	3,634	348,245	20,368		79,217	76,382
944	53,423	556,021	20,504	254,741	38,050		366,505	107,101
945	5,749	111,593	18,743	77,161	13,800		52,444	26,167
946	39,326	472,691	425,884		7,813		345,540	105,707
947	8,892	76,658	3,596	88,223	17,847		32,561	25,794
948	310,212	2,339,484	94,050	534,066	67,599		1,115,075	1,080,591
950	10,978	323,911	178,131	301,742	52,314		112,876	146,998
951	27,484	556,344	86,224	229,322	5,500		283,761	236,002
952	29,535	355,904	30,077	141,119	37,400		213,932	81,961
954	21,913	258,948	25,619	220,731	26,829		134,875	82,656
955	46,729	276,848	22,697	257,251	35,637		34,864	171,703
957	20,656	408,570	60,507	265,759	20,133		199,992	118,358
958	26,844	474,243	141,424	270,107	14,900		262,625	158,502
959	11,442	187,612	24,279	309,545	39,542		30,630	111,372
960	10,499	171,847	25,646	124,079	8,151		85,654	53,707
961	18,342	214,397	9,679	100,965	8,867		136,957	43,712
962		254,317		159,445	28,100		15,000	145,171
963	18,793	170,752	20,889	186,345	24,375		94,655	38,880
964	15,895	95,019	8,246	125,640	16,390		13,754	62,370
965	27,448	356,048	62,955	133,931	42,000		155,659	168,963
966	193,198	759,790	345,501	498,926	165,428		304,540	398,291
967	87,592	319,335	57,712	164,428	27,696		191,781	88,775
968	9,223	156,875	64,643	110,478	72,855		61,168	61,951
969	10,286	90,281	91,453		14,600		54,148	23,230
971	114,399	1,086,657	65,728	332,204	22,216		541,977	429,185
972	7,781	172,737	33,652	154,705	65,778		87,636	53,514
973	17,845	301,988	59,679	362,239	16,579		134,036	64,736
974	13,124	181,013	38,712	131,859	21,263		52,367	97,702
975	307,915	1,872,422	273,815	519,349	162,114		1,371,910	345,595
976	38,838	529,351	98,129	526,218	10,816		301,608	129,687
977	20,572	432,682	82,760	570,241	25,198		215,921	126,655

* Including dividends paid by purchasing bank.

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
	\$19,089			\$314,059	\$24.25		Mar. 29, 1928	903
\$2,751	28,920	\$31,727		537,871	55			904
23,744	57,548	2,079		670,881	65			905
34	20,494			247,927	56		Feb. 29, 1928	906
377	11,735			95,504	19.5		Oct. 31, 1928	907
826	17,153			141,155	75		Dec. 31, 1927	908
93,049	69,761	37,099		1,085,419	10			909
303	12,688	8,987		133,489	30			910
619	13,639	10,596		158,433	55			911
	4,888	1,310		27,235				912
50	19,366	11,708		369,597	30			913
2,365	52,923	77,885		710,031	60			914
323	17,433	10,282		132,139	30			915
6,600	37,493	25,912		758,803	40			916
1,413	46,361	197,755		1,493,368	70			917
3,257	48,370	14,649		1,645,980	70			918
457	23,967	21,080		180,977	15			919
12,148	25,979	46,887		532,625	8			920
	13,979	16,722		62,657				921
8,072	36,886	32,279		413,157	35			922
949	16,321	33,640		372,580	25			923
3,420	43,319	40,937		350,947	35			924
1,131	18,581	12,240		199,598	43			925
2,392	15,190	12,599		118,187	50			926
12,522	27,843	34,980		477,513	20			927
190,939	51,682	30,953		1,846,384	20			928
286	11,028			64,969	85		Sept. 17, 1928	929
3,901	11,356	15,300		228,895	50			930
5,224	21,279	33,890		552,443	25			931
721	25,662	13,014		375,293	60			932
	16,204	56,128		366,272	55			933
53	11,927			206,200	4.9		Jan. 31, 1928	934
1,629	13,980	25,774		296,888	45			935
30	9,523			37,716	59		Aug. 18, 1928	937
24,044	134,478	362,207		3,664,521	45			939
9,563	25,137	34,524		444,644				941
28	5,109	5,425		58,423	10			942
9,509	22,402	23,588		396,214	20			943
14,723	25,807	41,885		610,841	60			944
125	12,506	20,351		131,314	40			945
	13,875	7,569		482,625	75			946
	14,437	3,866		65,116	50			947
10,380	51,530	81,908		1,370,407	80			948
16,139	29,913	17,985		597,426	19			950
2,268	19,596	14,417		348,684	70			951
4,167	29,571	26,273		305,769	70			952
4,856	23,390	13,171		337,207	40			954
20,471	25,641	24,269		246,263	10			955
2,585	32,882	54,753		499,978	40			957
3,095	35,101	14,920		583,642	45			958
5,534	27,154	12,922		376,025	55			959
145	17,431	14,910		155,664	8			960
2,412	15,572	15,744		228,261	60			961
74,847	15,431	3,868		50,000	30			962
694	18,717	17,806		315,533	30			963
	11,336	7,559		116,069	10			964
129	33,763	7,534		276,467	55			965
2,136	42,831	11,992		870,115	35			966
322	21,519	16,938		273,534	70			967
5,689	18,812	9,255		108,797	45			968
475	12,428			74,176	73		Sept. 30, 1928	969
17,711	39,948	57,836		766,617	70			971
8,619	12,521	10,447		175,270	50			972
7,925	21,266	74,025		536,205	25			973
1,470	16,861	12,613		134,097	30			974
1,087	69,742	84,088		1,957,893	70			975
5,628	31,152	61,276		861,609	35			976
44,709	32,984	12,413		719,771	30			977

TABLE No. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1928—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
978	First National Bank, Gilmore City, Iowa.....	Dec. 2, 1902	\$25,000	Jan. 18, 1926
979	First National Bank, Pocahontas, Iowa.....	May 12, 1904	75,000	Jan. 30, 1926
980	Cando National Bank, Cando, N. Dak.....	July 16, 1904	25,000	Feb. 6, 1926
981	First National Bank, Oroville, Wash.....	June 2, 1906	50,000	Feb. 8, 1926
982	First National Bank, Ada, Minn.....	Apr. 13, 1900	50,000	Feb. 10, 1926
983	National Bank of Wessington Springs, Wessington Springs, S. Dak.....	Nov. 17, 1924	25,000	Feb. 23, 1926
984	Farmers National Bank, La Moure, N. Dak.....	Mar. 1, 1910	50,000	Feb. 25, 1926
985	First National Bank, Estherville, Iowa.....	Jan. 23, 1892	100,000	Feb. 27, 1926
986	Stockmens National Bank, Brush, Colo.....	Dec. 22, 1906	35,000	Mar. 1, 1926
987	Liberty National Bank of South Carolina, at Columbia, S. C. 1	Feb. 10, 1910	500,000	Mar. 4, 1926
988	First National Bank, Pagosa Springs, Colo.....	Oct. 4, 1920	25,000	Mar. 6, 1926
989	First National Bank in Kiefer, Okla.....	July 15, 1922	25,000	Mar. 13, 1926
990	First National Bank, Marion, N. Dak.....	Apr. 30, 1908	25,000	Mar. 19, 1926
991	Spirit Lake National Bank, Spirit Lake, Iowa.....	Dec. 12, 1905	50,000	Mar. 23, 1926
992	First National Bank, Deep River, Iowa.....	Mar. 14, 1903	25,000	Mar. 25, 1926
993	First National Bank, Blue Mound, Ill.....	Aug. 19, 1909	25,000	Mar. 27, 1926
994	First National Bank, Intake, Mont.....	Nov. 29, 1916	25,000	Apr. 7, 1926
995	First National Bank, Frankfort, S. Dak.....	Dec. 26, 1914	25,000	Apr. 12, 1926
996	Moline National Bank, Moline, Kans.....	Aug. 31, 1906	50,000	.....do.....
997	First National Bank, Fulton, Mo.....	Aug. 7, 1906	100,000	Apr. 24, 1926
998	First National Bank, Shenandoah, Iowa.....	May 5, 1877	50,000	May 13, 1926
999	First National Bank, Cambridge, Iowa.....	Oct. 25, 1907	80,000	May 22, 1926
1000	First National Bank, Oktaha, Okla.....	May 13, 1911	25,000	May 26, 1926
1001	First National Bank, Granada, Minn.....	Feb. 5, 1920	25,000	May 29, 1926
1002	Citizens National Bank, Wayne, Nebr.....	Aug. 28, 1908	60,000	June 2, 1926
1003	First National Bank, Noblesville, Ind.....	Mar. 1, 1893	62,500	June 3, 1926
1004	First National Bank, Jonesboro, Ark.....	Dec. 20, 1905	100,000	June 4, 1926
1005	First National Bank, Saco, Mont.....	May 26, 1910	30,000	.....do.....
1006	First National Bank, Hayden, Colo.....	Apr. 16, 1915	25,000	June 16, 1926
1007	First National Bank, Bardsdall, Okla.....	Sept. 17, 1919	25,000	June 22, 1926
1008	Palm Beach National Bank, Palm Beach, Fla.....	Nov. 6, 1924	50,000	July 2, 1926
1009	First National Bank, Benson, Minn.....	Feb. 24, 1902	25,000	July 6, 1926
1010	De Smet National Bank, De Smet, S. Dak.....	May 1, 1900	50,000	.....do.....
1011	First National Bank, Milford, Iowa.....	Aug. 3, 1900	35,000	July 8, 1926
1012	First National Bank, Dinuba, Calif. 1	May 12, 1908	200,000	July 9, 1926
1013	First National Bank, Glenwood, Minn.....	Apr. 11, 1905	35,000	July 14, 1926
1014	Whitbeck National Bank, Chamberlain, S. Dak.....	Nov. 14, 1908	50,000	.....do.....
1015	First National Bank, Cumberland, Iowa.....	June 17, 1904	25,000	July 22, 1926
1016	Guthrie County National Bank, Panora, Iowa.....	July 9, 1884	50,000	.....do.....
1017	First National Bank, Royalton, Minn.....	Apr. 9, 1903	25,000	.....do.....
1018	First National Bank, Pepin, Wis.....	Apr. 7, 1915	25,000	July 23, 1926
1019	First National Bank, Woonsocket, S. Dak.....	Aug. 6, 1901	50,000	.....do.....
1020	Peoples National Bank, Bennettsville, S. C.....	May 21, 1915	50,000	July 27, 1926
1021	First National Bank, Eldorado, Ill.....	Dec. 17, 1904	50,000	Aug. 6, 1926
1022	First National Bank, Adrian, Minn.....	Oct. 7, 1905	35,000	Aug. 16, 1926
1023	First National Bank, Colman, S. Dak.....	Feb. 20, 1903	25,000	.....do.....
1024	First National Bank, Waubay, S. Dak.....	Jan. 31, 1902	25,000	Aug. 20, 1926
1025	First National Bank, Akron, Colo.....	Feb. 6, 1907	40,000	Aug. 26, 1926
1026	Oakes National Bank, Oakes, N. Dak.....	Mar. 24, 1903	25,000	Sept. 4, 1926
1027	National Farmers Bank, Owatonna, Minn.....	May 29, 1893	75,000	Sept. 10, 1926
1028	Anamoose National Bank, Anamoose, N. Dak.....	Mar. 24, 1909	25,000	Sept. 18, 1926
1029	First National Bank, Veblen, S. Dak.....	Aug. 16, 1910	40,000	.....do.....
1030	Farmers National Bank, in Lidgerwood, N. Dak.....	May 11, 1925	25,000	Sept. 21, 1926
1031	Farmers & Merchants National Bank, Merced, Calif.....	Jan. 4, 1913	100,000	Sept. 23, 1926
1032	National Security Bank, Fairfax, S. C.....	Mar. 23, 1925	25,000	Oct. 1, 1926
1033	First National Bank, Lake Norden, S. Dak.....	Mar. 3, 1915	35,000	Oct. 5, 1926
1034	First National Bank, Fulda, Minn.....	Dec. 14, 1901	25,000	Oct. 7, 1926
1035	First National Bank, Boswell, Okla.....	Feb. 16, 1905	50,000	Oct. 8, 1926
1036	National Bank of Franklin, Franklin, Tenn.....	May 25, 1871	100,000	Oct. 18, 1926
1037	Farmers & Merchants National Bank, Lake City, S. C.....	Dec. 26, 1914	100,000	.....do.....
1038	City National Bank, Bismarck, N. Dak.....	Nov. 12, 1909	50,000	.....do.....
1039	American National Bank, Atoka, Okla.....	Dec. 26, 1907	25,000	Nov. 1, 1926
1040	England National Bank, Little Rock, Ark. 1	Feb. 6, 1908	300,000	.....do.....
1041	First National Bank, Broken Bow, Okla.....	July 3, 1913	25,000	Nov. 2, 1926
1042	First National Bank, Haworth, Okla.....	Mar. 13, 1914	25,000	.....do.....
1043	First National Bank, Clearbrook, Minn.....	June 30, 1919	25,000	.....do.....
1044	First National Bank, Toledo, Iowa.....	Aug. 19, 1902	85,000	Nov. 3, 1926
1045	First National Bank, Gonvick, Minn.....	Feb. 23, 1916	25,000	Nov. 5, 1926

1 Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Bank value of assets at date of suspension			Additional assets received since date of suspension	Total assessment of shareholders	Total assets and stock assessment	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets	Cash collected from stock assessment	
\$67,401	\$96,762	\$79,291	\$18,953	\$25,000	\$287,407	\$123,559	\$9,916	978
112,945	288,210	225,639	34,885	75,000	736,679	213,405	42,925	979
116,956	239,772	72,261	38,885	25,000	492,874	191,540	2,675	980
48,780	63,616	26,130	54,006	50,000	242,532	87,535	19,141	981
110,663	254,692	140,919	78,344	50,000	634,618	248,213	7,931	982
70,357	39,433	20,576	7,122	25,000	162,488	112,602	5,589	983
55,311	106,003	87,969	10,285	50,000	309,568	76,248	35,495	984
368,560	351,534	63,229	144,205	100,000	1,027,578	479,260	20,754	985
139,516	94,782	146,515	22,509	35,000	438,322	217,565	21,251	986
136,408	59,858	850,888	338,867	500,000	1,886,021	517,617	354,870	987
47,695	47,420	6,691	3,255	25,000	130,061	49,743	9,994	988
85,739	36,229	61,567	5,543	25,000	214,078	74,953	3,641	989
121,501	89,000	30,239	8,779	25,000	274,519	98,147	9,586	990
290,605	409,078	58,412	64,674	50,000	872,769	336,622	22,811	991
44,239	54,396	34,882	9,525	25,000	168,042	87,283	12,900	992
69,555	48,942	65,194	34,018	25,000	242,709	111,158	16,400	993
5,226	13,585	28,609	663	25,000	73,083	12,704	4,540	994
74,551	159,555	53,549	13,159	25,000	325,814	63,042	7,152	995
128,900	131,441	197,760	16,609	50,000	524,710	197,681	11,826	996
261,270	169,268	134,314	20,841	100,000	685,693	340,025	54,865	997
535,529	377,004	227,526	56,954	50,000	1,247,013	505,314	50,000	998
259,692	252,737	143,442	34,321	80,000	770,192	201,174	43,121	999
39,094	22,235	18,500	4,685	25,000	109,514	46,702	2,632	1000
52,879	47,411	1,989	4,447	25,000	131,726	59,475	17,116	1001
209,167	259,776	151,658	50,400	60,000	731,001	408,416	21,300	1002
297,234	124,043	29,244	32,877	62,500	545,898	295,870	51,213	1003
229,374	277,776	198,077	51,709	100,000	856,936	349,879	28,689	1004
56,137	42,097	14,067	6,018	30,000	148,319	71,807	2,423	1005
58,407	74,118	45,287	47,630	25,000	250,442	76,317	19,387	1006
182,269	59,798	87,630	34,694	25,000	389,391	162,610	10,905	1007
213,140	197,071	98,099	59,820	50,000	618,130	274,714	46,655	1008
47,737	101,590	235,747	26,970	25,000	437,044	125,981	4,531	1009
167,239	227,373	142,256	40,320	50,000	627,188	266,385	29,072	1010
172,198	292,656	147,254	61,806	35,000	708,914	218,333	10,835	1011
397	2,219	197,448	1,701	200,000	401,765	7,755	119,923	1012
52,431	107,067	88,698	91,403	35,000	374,599	152,292	11,391	1013
95,001	133,599	96,008	6,846	50,000	381,454	76,501	6,800	1014
56,050	84,815	57,293	25,176	25,000	248,334	104,172	13,495	1015
235,065	237,049	36,456	34,267	50,000	592,837	288,260	50,000	1016
145,778	165,489	93,123	14,389	25,000	443,779	150,466	11,350	1017
135,932	128,487	3,151	11,565	25,000	304,135	125,828	11,106	1018
150,314	137,140	34,364	20,259	50,000	392,077	157,012	20,060	1019
184,060	163,228	80,888	14,288	50,000	500,664	225,509	17,950	1020
248,020	157,132	58,009	97,908	50,000	611,069	249,728	43,055	1021
141,356	155,154	34,452	20,182	35,000	386,144	176,949	6,572	1022
75,290	222,568	71,424	26,544	25,000	420,826	154,049	15,300	1023
33,334	92,297	84,369	14,446	25,000	249,446	50,726	4,360	1024
212,648	146,436	102,731	20,006	40,000	521,821	205,721	14,806	1025
74,486	168,189	27,085	15,963	25,000	310,703	66,174	10,993	1026
656,612	885,553	67,493	117,488	75,000	1,802,146	782,051	21,148	1027
13,025	75,670	12,300	43,543	25,000	169,538	43,934	6,565	1028
40,342	107,964	75,036	19,477	40,000	282,819	111,817	21,914	1029
139,590	185,902	17,227	20,040	25,000	387,759	198,188	16,706	1030
278,992	658,287	436,698	348,426	100,000	1,822,403	786,099	47,900	1031
15,132	24,991	33,946	62,461	25,000	161,530	37,798	6,689	1032
84,671	155,619	44,651	12,008	35,000	331,949	109,939	23,621	1033
86,860	202,035	134,753	19,584	25,000	468,232	160,940	24,649	1034
129,242	72,652	136,005	23,121	50,000	411,020	189,649	10,314	1035
213,255	286,596	239,088	104,497	100,000	943,436	364,100	82,118	1036
308,687	309,764	193,358	44,146	100,000	955,955	275,158	72,056	1037
285,988	532,595	244,802	33,783	50,000	1,147,178	599,994	50,000	1038
44,154	51,151	38,328	3,830	25,000	162,643	44,602	6,672	1039
1,727,457	500,600	1,004,732	205,991	300,000	3,798,890	2,280,010	150,700	1040
39,231	112,109	3,474	4,435	25,000	184,249	25,626	12,250	1041
26,878	80,881	9,801	3,081	25,000	145,641	37,835	3,000	1042
25,475	94,460	35,048	3,823	25,000	181,806	61,061	15,683	1043
269,697	328,784	11,417	18,335	85,000	713,183	295,148	74,515	1044
44,235	100,736	46,805	11,816	25,000	228,592	52,982	10,213	1045

TABLE NO. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1928—Continued

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Offsets allowed and settled	Total collected from all sources, including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities, including offsets paid
978	\$7,035	\$140,510	\$12,029	\$119,784	\$15,084		\$77,269	\$34,575
979	118,149	374,479	95,014	235,111	32,075		41,942	279,100
980	21,518	215,733	17,101	237,715	22,325		24,883	143,972
981	1,485	108,161	103,512		30,859		51,316	35,450
982	24,915	281,059	91,276	220,214	42,069		145,731	42,374
983	9,560	127,751		15,326	19,411		71,075	32,873
984	17,600	129,343	6,673	159,047	14,505		70,091	28,168
985	32,831	532,845	58,516	356,971	79,246		102,784	351,032
986	25,615	264,431	29,638	130,504	13,749		108,140	132,121
987		872,487	868,404		145,130		316,730	535,674
988	2,629	62,366	52,689		15,006		23,844	25,464
989	41,030	119,624	73,095		21,359		19,080	79,114
990	1,967	69,700	27,591	161,814	15,414			41,608
991	40,628	400,061	32,601	412,918	27,189		105,374	202,046
992	6,680	106,863	11,882	37,197	12,100		65,694	28,423
993	12,579	140,137	15,851	78,121	8,600		31,376	81,901
994	26	17,270	32,853		2,500		2,966	7,226
995	5,318	75,512	5,646	226,808	17,848		13,177	37,150
996	5,402	214,909	28,508	243,119	38,174		25,009	159,883
997	19,208	414,098	129,000	97,460	45,135		202,722	173,252
998	66,887	622,291	2,861	621,951			123,271	384,367
999	23,497	267,792	60,002	405,519	36,870		48,626	162,247
1000	2,689	52,023	35,123		22,368		7,358	33,524
1001	6,374	82,965	40,877		7,884		61,265	16,111
1002	39,305	469,021	76,638	146,642	38,700		368,984	57,004
1003	17,163	364,246	20,678	150,287	11,267		217,656	118,981
1004	29,730	408,298	2,627	374,700	71,311		92,882	263,282
1005	4,724	78,954	41,788		27,577		42,435	29,453
1006	7,317	103,521	84,971		56,337		46,000	36,521
1007	54,336	227,851	18,715	128,730	14,065		99,493	97,902
1008	65,934	387,303	21,549	205,933	3,345		274,901	82,386
1009	19,507	150,019	55,956	210,600	20,469		31,674	93,453
1010	29,277	324,734	39,895	241,631	20,928		133,655	145,300
1011	17,720	246,888	192,460	245,401	24,165			187,892
1012		127,678	194,010		80,077		110,000	5,886
1013	3,974	167,657	65,844	117,489	23,609		92,943	50,222
1014	5,038	88,339		249,915	43,200			74,915
1015	8,611	126,278	63,692	46,859	11,505		70,516	30,061
1016	19,192	357,452	70,028	165,357			182,631	95,024
1017	8,742	170,568	32,100	227,471	13,650		62,437	66,119
1018	9,280	146,214	14,445	129,582	13,894		103,576	22,940
1019	12,341	189,413	14,746	157,978	29,940		55,562	99,335
1020	12,555	256,014	64,107	148,493	32,050		38,178	173,257
1021	26,518	319,301	600	284,223	6,945		111,166	157,343
1022	11,215	194,736	28,154	134,826	28,428		66,758	80,792
1023	4,097	173,446	2,300	235,380	9,700		29,727	93,726
1024	2,820	57,906	12,917	157,983	20,640		12,831	21,723
1025	12,555	233,082	10,338	253,207	25,194		54,533	157,391
1026	12,086	89,253		207,443	14,007			44,362
1027	125,061	928,860	32,702	786,732	53,852		499,820	275,488
1028	3,197	53,696	1,050	96,357	18,435		11,616	24,715
1029	5,463	139,194	9,563	115,976	18,086		50,828	55,454
1030	19,901	234,795	5,603	139,067	8,294		63,685	108,694
1031	90,978	924,977	55,003	790,323	62,100		343,375	420,245
1032	5,380	49,867	4,907	88,445	18,311		20,615	22,531
1033	18,521	152,081	26,804	141,685	11,379		95,715	35,362
1034	14,215	199,804	13,047	255,030	351		51,420	124,854
1035	8,806	808,769	43,377	119,188	39,686		27,091	163,610
1036	84,849	531,067	10,150	384,337	17,882		150,511	267,154
1037	64,778	411,992	43,805	472,214	27,944		207,946	143,493
1038	58,603	708,597	438,581				485,680	193,433
1039	5,162	56,436	301	87,398	18,328		12,918	29,231
1040	551	2,431,261	174,095	1,044,174	149,300		150,000	2,262,455
1041	3,262	41,138		130,361	12,750			15,917
1042	4,966	45,804	4,037	73,800	22,000		14,417	20,668
1043	8,172	85,516	2,340	84,633	9,317		39,990	30,666
1044	34,109	403,772	5,584	293,342	10,486		149,200	235,486
1045	12,888	76,083	922	136,800	14,787		22,345	28,537

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$5,224	\$14,397	\$9,045		\$193,187	40			978
1,658	22,550	29,229		252,584	10			979
4,316	20,616	21,946		253,960	10			980
2,599	18,796			71,757	71.5		Aug. 31, 1928	981
7,563	27,605	57,886		417,475	45			982
51	16,738	7,014		71,075	100			983
8,745	12,955	9,384		174,954	40			984
15,148	29,031	34,850		327,095	20			985
2,847	14,547	6,776		211,505	50			986
919	16,076	3,088		623,213	84.22			987
1,717	11,341			54,156	44		Aug. 27, 1928	988
	14,766	6,664		76,537	25			989
841	10,168	17,083		202,195				990
25,499	24,584	42,258		526,870	20			991
13	7,633	5,100		77,292	85			992
	13,489	13,371		101,063	25			993
	3,153	3,925		14,829	20			994
7,584	11,014	6,587		261,289	5			995
48	14,048	15,921		249,585	10			996
4,102	19,815	15,207		252,906	80			997
20,749	47,084	46,730		606,119	20			998
4,178	21,428	31,313		486,381	10			999
	4,551	6,590		24,528	30			1000
	5,589			61,265	100		Mar. 24, 1928	1001
62	18,442	24,529		461,227	80			1002
1,601	23,056	7,952		255,968	85			1003
283	25,533	26,318		358,559	20			1004
	7,066			54,161	78.35		Oct. 13, 1928	1005
720	11,466	8,814		116,779	40			1006
12	24,597	5,847		215,251	45			1007
500	19,103	10,413		394,108	70			1008
101	18,144	6,647		318,033	10			1009
1,320	25,413	19,046		317,395	40			1010
264	26,261	32,471		377,012				1011
	8,285	3,507		200,608	54.8			1012
	14,447	10,045		185,892	50			1013
1	9,501	3,922		236,012				1014
	11,371	14,330		141,054	50			1015
12,568	24,511	42,718		365,483	50			1016
12,918	15,314	13,770		312,184	20			1017
3,695	11,027	4,976		243,134	45			1018
2,276	16,197	16,043		202,394	30			1019
3,094	13,704	27,781		217,483	20			1020
170	25,111	25,511		351,460	30			1021
1,088	11,670	4,428		215,018	45			1022
	16,402	33,591		340,244	10			1023
	8,290	15,062		174,586	7			1024
1,850	16,291	3,017		230,370	20			1025
1,265	16,277	27,349		178,822				1026
23,963	52,335	77,254		1,249,563	40			1027
1,674	10,551	5,140		78,255	15			1028
2,189	13,677	17,047		129,704	35			1029
1,486	18,716	22,214		211,074	35			1030
14,367	38,549	108,440		983,112	35			1031
31	6,613	77		37,150	50			1032
2,795	10,612	4,597		212,702	45			1033
3,943	14,386	5,201		257,132	20			1034
98	10,414	7,556		136,566	20			1035
1,638	32,217	79,547		688,256	25			1036
6,648	30,568	23,337		519,892	20			1037
	14,111	15,373		78,302	60			1038
	8,946	5,109		78,212	15			1039
	9,111	9,695		2,600,625	5.76			1040
92	9,185	15,944		52,618				1041
15	5,866	4,838		57,069	25			1042
1,300	9,339	4,221		99,882	40			1043
960	9,321	8,805		373,001	40			1044
1,603	9,214	14,384		149,560	15			1045

TABLE No. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1928—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
1046	First National Bank, Kingsburg, Calif.	Sept. 14, 1906	\$50,000	Nov. 9, 1926
1047	First National Bank, Brandon, Minn.	May 21, 1916	25,000	Nov. 11, 1926
1048	First National Bank, Ackerman, Miss.	Aug. 17, 1908	25,000	Nov. 12, 1926
1049	First National Bank, Millbank, S. Dak.	Oct. 16, 1902	50,000	Nov. 15, 1926
1050	First National Bank, Armstrong, Iowa.	May 1, 1900	50,000	Nov. 17, 1926
1051	Citizens National Bank, Spencer, Iowa.	Aug. 11, 1903	100,000	Nov. 19, 1926
1052	State National Bank, Austin, Tex.	Jan. 3, 1882	100,000	Nov. 20, 1926
1053	First National Bank, Wilder, Idaho	Sept. 23, 1916	25,000	Nov. 22, 1926
1054	First National Bank, Detroit Lakes, Minn.	Dec. 21, 1885	50,000	Nov. 23, 1926
1055	First National Bank, Terril, Iowa.	July 17, 1912	25,000	do.
1058	Citizens National Bank, Petty, Tex.	Oct. 15, 1914	37,000	Nov. 24, 1926
1059	Farmers National Bank, Manor, Tex.	Feb. 6, 1904	40,000	Nov. 26, 1926
1060	Clarinda National Bank, Clarinda, Iowa.	Dec. 26, 1883	50,000	Nov. 29, 1926
1061	First National Bank, Marked Tree, Ark.	Dec. 17, 1917	50,000	Nov. 30, 1926
1062	First National Bank, St. James, Minn.	Jan. 30, 1893	50,000	do.
1063	First National Bank, Leeds, N. Dak.	June 9, 1902	25,000	Dec. 1, 1926
1064	Farmers National Bank, Brookings, S. Dak.	Aug. 29, 1902	50,000	Dec. 3, 1926
1065	First National Bank, Alta, Iowa.	Jan. 21, 1904	50,000	do.
1066	First National Bank, Elkton, S. Dak.	July 19, 1902	25,000	do.
1067	Planters National Bank, Honey Grove, Tex.	Aug. 14, 1889	100,000	Dec. 6, 1926
1068	First National Bank, New Hampton, Iowa ¹	May 3, 1880	50,000	Dec. 9, 1926
1069	First National Bank, Hannaford, N. Dak.	Apr. 21, 1905	25,000	Dec. 10, 1926
1070	First National Bank, Malvern, Iowa.	Feb. 9, 1875	50,000	do.
1071	First National Bank, Stanley, N. Dak.	June 15, 1909	25,000	Dec. 15, 1926
1072	First National Bank, Haleyville, Ala.	Feb. 9, 1920	25,000	Dec. 17, 1926
1073	National Bank of Oakesdale, Oakesdale, Wash.	Apr. 25, 1908	25,000	Dec. 21, 1926
1074	Farmers National Bank, Newport, Ark.	June 6, 1916	50,000	do.
1075	First National Bank, Plattsmouth, Nebr.	Dec. 12, 1871	50,000	do.
1076	First National Bank, Adair, Iowa.	Apr. 29, 1907	35,000	Dec. 27, 1926
1077	First National Bank, University Place, Nebr.	Apr. 17, 1905	40,000	Dec. 29, 1926
1078	Story City National Bank, Story City, Iowa.	June 24, 1912	40,000	Jan. 3, 1927
1079	Citizens National Bank, Ortonville, Minn.	Apr. 18, 1903	25,000	Jan. 4, 1927
1080	First National Bank, Collinsville, Okla.	Mar. 20, 1911	25,000	Jan. 5, 1927
1081	Citizens National Bank, Royal, Iowa.	Apr. 10, 1913	35,000	do.
1082	First National Bank, Carlyle, Mont.	Nov. 23, 1916	25,000	Jan. 7, 1927
1083	Monticello National Bank, Monticello, Ind. ¹	May 10, 1902	50,000	do.
1084	First National Bank, Cardwell, Mo.	Jan. 15, 1921	50,000	Jan. 8, 1927
1085	First National Bank, Nevada, Iowa.	Aug. 3, 1881	75,000	Jan. 10, 1927
1087	First National Bank, Renwick, Iowa.	Nov. 24, 1905	25,000	Jan. 13, 1927
1088	First National Bank, Moulton, Iowa.	Aug. 5, 1900	35,000	Jan. 14, 1927
1089	First National Bank, Delano, Calif.	July 1, 1908	100,000	do.
1090	National Bank of Jerseyville, Jerseyville, Ill.	Mar. 21, 1894	50,000	Jan. 15, 1927
1091	First National Bank, Argyle, Minn.	June 18, 1901	50,000	Jan. 18, 1927
1092	First National Bank, Boyceville, Wis.	Dec. 8, 1917	25,000	do.
1093	Citizens National Bank, Commerce, Tex.	June 10, 1925	50,000	Jan. 20, 1927
1094	Citizens National Bank, Lone Oak, Tex.	May 18, 1925	25,000	do.
1095	First National Bank, Beardley, Minn.	June 7, 1904	25,000	Jan. 21, 1927
1096	Farmers National Bank, Red Lake Falls, Minn.	July 19, 1910	25,000	Jan. 24, 1927
1097	First National Bank, Biggsville, Ill. ¹	Apr. 10, 1883	50,000	Jan. 31, 1927
1098	First National Bank, Edgeley, N. Dak.	Aug. 29, 1905	85,000	do.
1099	Farmers National Bank of Lidgerwood, N. Dak. ¹	Apr. 30, 1906	50,000	Feb. 1, 1927
1100	First National Bank, Britt, Iowa.	Aug. 13, 1895	50,000	do.
1101	Marion County National Bank, Knoxville, Iowa.	Apr. 12, 1872	60,000	do.
1102	First National Bank, Montevideo, Minn.	May 25, 1903	50,000	Feb. 5, 1927
1103	Peoples First National Bank, Olivia, Minn.	Feb. 25, 1908	25,000	do.
1104	First National Bank, Lincoln, Ark.	July 27, 1920	25,000	Feb. 9, 1927
1105	First National Bank, Clinton, Minn.	Feb. 13, 1904	25,000	Feb. 10, 1927
1106	Citizens National Bank, Albert Lea, Minn.	Jan. 22, 1902	50,000	Feb. 18, 1927
1107	First National Bank, Marengo, Iowa.	May 25, 1880	65,000	do.
1108	First National Bank, Allegan, Mich.	May 11, 1871	50,000	do.
1109	First National Bank, Rolette, N. Dak.	July 24, 1905	25,000	Feb. 19, 1927
1110	Farmers & Merchants National Bank, Mount Morris, Pa.	Sept. 22, 1903	25,000	Feb. 21, 1927
1111	First National Bank, Rush City, Minn.	Aug. 1, 1903	50,000	do.
1112	Central National Bank, Marietta, Ohio.	May 29, 1899	300,000	Feb. 24, 1927
1113	American National Bank, Stigler, Okla.	Sept. 14, 1904	25,000	Mar. 1, 1927
1114	First National Bank, Belle Plaine, Iowa.	May 31, 1872	60,000	Mar. 3, 1927
1115	First National Bank, Dunbar, Pa.	Jan. 20, 1905	50,000	Mar. 7, 1927
1116	Exchange National Bank, Leon, Iowa.	June 20, 1900	35,000	Mar. 9, 1927

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Bank value of assets at date of suspension			Additional assets received since date of suspension	Total assessment of shareholders	Total assets and stock assessment	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets	Cash collected from stock assessment	
\$183,497	\$170,050	\$96,139	\$50,236	\$50,000	\$549,922	\$249,841	\$13,802	1046
23,805	83,632	79,297	21,114	25,000	232,848	109,815	7,123	1047
35,906	38,354	24,400	2,596	25,000	126,256	54,536	13,898	1048
246,562	165,347	47,850	28,814	50,000	538,573	227,543	10,916	1049
111,692	284,974	35,346	15,827	50,000	497,839	166,102	4,050	1050
176,889	201,002	376,700	63,395	100,000	917,986	305,289	46,811	1051
902,826	123,837	156,182	37,810	100,000	1,320,655	748,860	89,250	1052
58,531	57,313	22,238	3,638	25,000	166,720	71,721	13,547	1053
222,667	485,929	156,333	14,602	50,000	929,531	342,541	21,437	1054
91,085	129,476	91,242	33,870	25,000	370,673	197,612	13,285	1055
54,100	77,140	19,832	12,731	37,000	200,803	66,207	26,188	1058
64,116	54,862	21,428	46,468	40,000	226,874	74,519	30,306	1059
327,800	261,480	198,543	22,324	50,000	860,147	284,533	23,625	1060
33,860	143,751	75,547	12,853	50,000	316,011	45,345	844	1061
156,218	256,303	121,955	24,540	50,000	609,016	365,031	26,301	1062
64,314	70,332	34,490	8,278	25,000	202,414	65,053	20,196	1063
568,348	454,379	94,463	51,219	50,000	1,218,409	683,488	39,881	1064
205,712	310,194	55,057	22,687	50,000	643,650	306,567	28,819	1065
133,437	151,422	40,460	21,917	25,000	372,236	166,508	14,334	1066
202,663	201,531	52,921	52,079	100,000	609,194	210,496	70,586	1067
			434	50,000	50,434	434	30,360	1068
15,177	112,359	62,072	55,003	25,000	269,611	69,092	10,417	1069
122,241	110,206	108,100	35,522	50,000	426,069	144,747	24,543	1070
63,255	127,639	55,024	7,029	25,000	277,947	96,928	1,000	1071
48,872	97,747	13,999	1,904	25,000	187,522	81,893	12,925	1072
35,632	31,502	42,923	12,845	25,000	147,902	71,855	4,500	1073
167,001	146,977	37,070	11,105	50,000	412,153	175,871	22,132	1074
106,463	184,204	103,238	13,127	50,000	457,032	151,144	12,888	1075
61,948	180,113	94,535	26,183	35,000	397,779	145,604	10,667	1076
61,611	43,928	92,544	61,776	40,000	299,850	84,832	6,050	1077
72,626	190,633	36,207	20,553	40,000	359,839	207,648	16,805	1078
136,446	153,619	61,801	21,298	25,000	398,164	148,226	24,507	1079
268,926	86,376	65,128	53,121	25,000	498,551	228,537	6,872	1080
59,747	122,587	99,177	17,580	35,000	334,091	162,950	11,767	1081
12,352	36,308	11,920	6,498	25,000	92,078	19,755	17,500	1082
41,004	22,451	102,404	18,807	50,000	234,666	44,348	15,575	1083
9,306	97,536	26,359	3,698	50,000	186,899	49,132	5,928	1084
104,762	153,335	163,565	15,050	75,000	511,712	145,547	41,949	1085
61,829	69,347	19,607	10,219	25,000	186,002	64,735	7,110	1087
81,208	82,976	16,824	19,997	35,000	236,005	105,016	25,885	1088
318,239	222,142	121,300	96,435	100,000	858,116	456,740	64,959	1089
160,407	165,936	129,855	88,072	50,000	594,270	299,179	23,085	1090
32,742	181,364	45,759	19,987	50,000	329,852	52,503	13,200	1091
83,976	80,986	28,623	8,349	25,000	226,934	104,227	12,087	1092
33,944	137,993	20,229	10,844	50,000	253,010	81,442	25,578	1093
46,953	64,687	8,879	3,834	25,000	149,353	47,167	10,500	1094
129,615	131,605	18,148	19,152	25,000	323,520	127,458	5,000	1095
56,001	60,794	70,934	17,376	25,000	230,105	89,764	5,878	1096
			31	50,000	50,031	31	42,158	1097
112,595	201,321	24,877	23,586	85,000	447,379	143,894	61,652	1098
2,961	71,193	23,794	1,691	50,000	149,639	15,650	17,500	1099
213,518	590,163	49,886	33,021	50,000	936,588	359,604	20,600	1100
298,869	209,400	107,986	83,752	60,000	759,647	360,225	42,664	1101
220,693	378,541	151,201	41,706	50,000	842,141	326,868	14,114	1102
63,565	248,088	47,431	15,373	25,000	399,457	158,363	6,568	1103
16,531	49,465	64,744	5,109	25,000	160,849	32,672	8,068	1104
67,100	138,357	19,759	20,378	25,000	270,594	92,858	6,825	1105
523,039	438,983	26,337	37,891	50,000	1,076,250	528,855	29,065	1106
225,653	509,479	119,347	119,065	65,000	1,038,642	453,781	39,639	1107
426,298	80,065	248,461	22,579	50,000	827,403	276,039	8,998	1108
34,184	81,678	65,098	5,076	25,000	221,036	41,372	2,744	1109
241,396	110,423	39,348	14,029	25,000	430,196	178,650	23,275	1110
				50,000	528,638		18,860	1111
174,065	145,369	122,500	36,616	300,000	3,945,728	1,875,832	161,526	1112
1,406,902	808,391	347,892	182,543	25,000	429,204	235,903	2,455	1113
108,630	216,883	69,748	13,943	25,000	1,117,817	461,412	15,210	1114
337,743	444,734	243,669	31,671	60,000	532,046	247,217	25,100	1115
266,910	163,121	23,015	24,000	50,000	434,492	127,446	32,241	1116
175,044	97,248	117,522	9,678	35,000				

TABLE NO. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1923—Continued

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Offsets allowed and settled	Total collected from all sources, including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities, including offsets paid
1046	\$17,315	\$280,958	\$45,383	\$187,383	\$36,198		\$146,777	\$114,465
1047	4,711	121,649	17,140	76,182	17,877		59,244	37,565
1048	3,333	71,767	43,387		11,102		16,572	47,261
1049	25,779	264,238	8,955	226,296	39,084		80,219	157,202
1050	6,014	176,166	50,807	224,916	45,950			141,455
1051	55,803	407,903	13,562	443,332	53,189		118,401	212,037
1052	83,277	921,387	388,518		10,750		*727,078	185,747
1053	18,580	103,848	21,446	29,973	11,453		52,307	26,343
1054	54,156	418,134	60,552	422,282	28,563		179,783	198,245
1055	15,452	226,349	11,161	121,448	11,715		184,511	25,700
1058	3,567	95,962	5,485	88,544	10,812		25,827	55,739
1059	15,188	120,013	5,652	91,515	9,694		69,075	23,280
1060	59,986	368,144	44,394	421,234	26,375		162,073	166,750
1061	10,465	56,654		210,201	49,156			40,610
1062	31,345	422,677	41,963	120,677	23,699		341,815	60,672
1063	12,465	97,714	7,394	92,502	4,804		45,923	26,722
1064	86,332	809,701	2,936	396,653	10,119		423,750	287,104
1065	37,204	372,590	72,498	177,381	21,181		228,352	109,589
1066	7,364	188,206	2,995	170,369	10,666		70,962	94,018
1067	26,412	307,494	1,903	270,383	29,414		128,251	142,725
1068		30,794			19,640		26,000	
1069	8,344	87,853	24,947	142,228	14,583		25,127	40,900
1070	29,909	199,199	10,701	190,712	25,457		80,728	76,755
1071	10,797	108,725	15,741	129,481	24,000		28,533	51,173
1072	5,379	100,197	6,199	69,051	12,075		31,254	44,023
1073	2,434	78,789	24,213	24,400	20,500		33,480	32,303
1074	28,007	226,010	347	157,928	27,868		119,985	71,769
1075	23,011	187,043	17,704	215,173	37,112		49,864	63,578
1076	10,222	166,493	54,258	152,695	24,333		25,093	113,181
1077	17,415	108,297	77,907	79,705	33,950		62,426	30,121
1078	21,265	245,718	32,891	58,035	23,195		142,777	57,870
1079	19,456	192,189		205,482	493		59,263	97,345
1080	20,564	253,973	21,835	204,615	18,128		50,717	175,362
1081	16,100	190,817	14,634	105,407	23,233		75,941	88,926
1082	1,981	39,236	3,248	42,094	7,500		13,575	14,375
1083		59,223		140,318	34,425		12,000	44,291
1084	5,474	60,934		82,293	44,072			46,969
1085	20,687	208,183	18,071	252,407	33,051		99,314	71,884
1087	11,751	83,596	18,824	65,692	17,890		9,379	53,377
1088	7,593	138,494		88,396	9,115		92,631	26,259
1089	37,895	559,594	118,936	144,545	35,041		321,562	187,547
1090	26,610	348,824	44,886	173,595	26,965		216,925	60,327
1091	5,731	71,434	68,655	152,963	36,800		19,009	41,789
1092	12,773	129,087	5,648	79,286	12,913		94,141	12,909
1093	12,479	119,499	2,444	106,645	24,422		24,322	74,859
1094	8,813	66,480	10,152	58,221	14,500		23,746	28,743
1095	10,529	142,987		160,533	20,000		84,085	15,882
1096	6,925	102,567	9,599	98,817	19,122		38,802	49,819
1097		42,189			7,842		40,500	
1098	17,195	222,241	1,024	200,766	23,348		171,805	26,764
1099	2,875	36,025	13,902	67,212	32,500		14,763	17,206
1100	27,946	417,150	86,383	412,655	20,400		153,676	187,133
1101	31,045	433,934	308,377		17,336		**386,236	40,757
1102	28,503	369,455	61,599	375,171	35,886		92,533	183,120
1103	15,550	180,481	22,114	178,430	18,432		55,922	75,707
1104	3,364	44,704	19,230	80,583	16,332			23,239
1105	8,046	107,529	1,336	143,354	18,375		15,610	59,312
1106	57,330	615,850	29,000	411,065	20,335		390,747	128,372
1107	36,797	530,217	122,382	360,682	25,361		393,780	73,302
1108	24,149	309,186	33,060	444,155	41,002		102,617	147,323
1109	4,403	48,519	2,679	147,582	22,256		13,784	20,314
1110	18,500	220,425	80	207,966	1,725		113,633	45,235
1111	15,087	252,688	13,477	231,333	31,140		134,014	50,637
1112	109,580	2,146,938	760,316		138,474		1,845,699	233,927
1113	11,463	249,721	11,914	145,024	22,545		38,090	189,799
1114	55,745	532,367	46,901	493,759	44,900		260,623	207,839
1115	32,179	304,496		202,650	24,900		241,562	32,778
1116	26,135	185,822	66,982	178,929	2,759		86,292	59,559

* Including dividends paid by purchasing bank.

** 33.33 per cent paid by comptroller's office, and 42.67 per cent paid by purchasing bank.

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
\$867	\$13,571	\$5,278	-----	\$325,732	45	-----	-----	1046
2,550	9,633	12,657	-----	130,507	45	-----	-----	1047
219	7,715	-----	-----	33,147	50	-----	Jan. 25, 1928	1048
2,218	18,305	6,294	-----	242,181	30	-----	-----	1049
4,897	9,522	20,292	-----	248,772	-----	-----	-----	1050
19,756	27,609	30,200	-----	394,419	30	-----	-----	1051
389	8,173	-----	-----	845,938	(*)	-----	Oct. 20, 1928	1052
-----	10,499	14,699	-----	87,758	60	-----	-----	1053
10,596	20,567	8,943	-----	597,083	30	-----	-----	1054
1,525	11,477	3,136	-----	263,590	70	-----	-----	1055
138	8,065	6,193	-----	64,665	40	-----	-----	1058
733	12,707	14,218	-----	84,006	90	-----	-----	1059
1,957	13,444	23,920	-----	540,278	30	-----	-----	1060
81	6,150	9,813	-----	153,820	-----	-----	-----	1061
61	13,602	6,527	-----	427,304	80	-----	-----	1062
4,598	7,938	12,533	-----	114,836	40	-----	-----	1063
29,498	21,752	47,597	-----	768,708	55	-----	-----	1064
3,024	17,325	14,300	-----	415,186	55	-----	-----	1065
117	12,065	11,044	-----	209,045	30	-----	-----	1066
4,298	16,467	15,753	-----	180,728	50	-----	-----	1067
-----	1,046	3,748	-----	50,000	52	-----	-----	1068
4,104	9,520	8,202	-----	125,643	20	-----	-----	1069
13,053	9,865	18,798	-----	201,828	40	-----	-----	1070
992	12,044	15,983	-----	149,021	20	-----	-----	1071
11,286	8,468	5,166	-----	90,101	35	-----	-----	1072
-----	9,223	3,783	-----	65,181	45	-----	-----	1073
6,768	12,849	14,639	-----	218,697	55	-----	-----	1074
1,506	14,929	57,166	-----	249,390	20	-----	-----	1075
475	11,501	16,243	-----	239,004	10	-----	-----	1076
6	9,106	6,638	-----	124,861	50	-----	-----	1077
-----	13,442	31,629	-----	192,891	75	-----	-----	1078
846	13,670	21,065	-----	234,973	25	-----	-----	1079
101	17,370	10,423	-----	213,127	15	-----	-----	1080
2,912	11,552	11,486	-----	151,848	50	-----	-----	1081
53	4,053	7,180	-----	22,793	40	-----	-----	1082
-----	1,028	2,604	-----	95,781	12.53	-----	-----	1083
149	5,674	7,742	-----	27,692	-----	-----	-----	1084
7,646	13,033	16,306	-----	248,752	40	-----	-----	1085
379	8,813	11,648	-----	73,358	10	-----	-----	1087
880	9,043	9,681	-----	154,391	60	-----	-----	1088
1,553	22,021	26,911	-----	365,749	85	-----	-----	1089
274	28,105	43,193	-----	361,549	60	-----	-----	1990
507	9,818	311	-----	189,370	10	-----	-----	1091
307	9,361	12,369	-----	157,666	60	-----	-----	1092
4	12,020	8,294	-----	61,475	40	-----	-----	1093
69	7,846	6,076	-----	68,542	35	-----	-----	1094
605	9,808	32,607	-----	240,242	35	-----	-----	1095
118	12,769	1,059	-----	121,970	30	-----	-----	1096
-----	800	889	-----	50,835	79.6	-----	-----	1097
2,399	15,102	6,171	-----	245,472	70	-----	-----	1098
-----	268	3,788	-----	74,803	19.736	-----	-----	1099
166	19,280	56,895	-----	621,747	25	-----	-----	1100
80	6,861	-----	-----	467,613	33.33	-----	Feb. 3, 1928	1101
3,571	24,885	65,376	-----	463,957	20	-----	-----	1102
2,769	17,466	28,617	-----	279,235	20	-----	-----	1103
-----	7,067	14,398	-----	68,991	-----	-----	-----	1104
713	9,854	22,040	-----	147,813	10	-----	-----	1105
11,132	31,362	54,237	-----	782,104	50	-----	-----	1106
6,352	19,003	37,780	-----	716,151	55	-----	-----	1107
877	19,619	38,750	-----	513,110	20	-----	-----	1108
54	7,397	6,970	-----	144,003	10	-----	-----	1109
2,514	14,623	44,420	-----	284,226	40	-----	-----	1110
14,886	16,342	36,809	-----	335,532	40	-----	-----	1111
3	48,129	19,180	-----	1,845,699	100	-----	-----	1112
48	10,782	11,002	-----	126,972	30	-----	-----	1113
8,607	23,407	31,891	-----	744,670	35	-----	-----	1114
37	16,371	14,748	-----	322,089	75	-----	-----	1115
-----	9,642	29,693	-----	294,203	30	-----	-----	1116

TABLE No. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1928—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
1118	First National Bank, Warsaw, N. C. ²	June 21, 1920	\$50,000	Mar. 17, 1927
1119	First National Bank, Hartley, Iowa	Feb. 22, 1893	75,000	Mar. 22, 1927
1120	First National Bank, Norway, Iowa	May 23, 1904	25,000	Mar. 23, 1927
1121	United States National Bank, Dinuba, Calif.	May 2, 1908	50,000	Mar. 25, 1927
1122	First National Bank, Lepanto, Ark.	Mar. 19, 1919	35,000	do
1123	Provident National Bank, Waco, Tex. ¹	Mar. 31, 1890	300,000	Mar. 26, 1927
1124	First National Bank of Benson, Holsopple, Pa.	June 23, 1905	75,000	Mar. 28, 1927
1125	First National Bank, Sheldon, Iowa	Feb. 8, 1888	150,000	Mar. 29, 1927
1126	American National Bank, Green City, Mo.	Feb. 13, 1907	45,000	Mar. 31, 1927
1127	Geneva National Bank, Geneva, N. Y. ¹	Feb. 27, 1865	300,000	do
1128	First National Bank, Columbia City, Ind.	Feb. 2, 1904	100,000	do
1129	First National Bank, Fairfax, S. C. ¹	Apr. 3, 1917	50,000	Apr. 1, 1927
1130	First National Bank, Lake Worth, Fla.	Apr. 19, 1920	100,000	Apr. 2, 1927
1131	First National Bank, Lake Mills, Iowa	Feb. 21, 1898	50,000	Apr. 8, 1927
1132	First National Bank, Lineville, Iowa	Apr. 23, 1904	25,000	Apr. 9, 1927
1133	First National Bank, Bend, Oreg.	Jan. 23, 1909	100,000	Apr. 29, 1927
1134	New First National Bank in Lambertton, Minn.	Oct. 13, 1925	25,000	Apr. 30, 1927
1135	First National Bank, Dubois, Idaho	Oct. 27, 1919	25,000	May 5, 1927
1136	First National Bank, Biwabik, Minn.	Apr. 2, 1907	25,000	May 10, 1927
1137	Farmers and Merchants National Bank, Cleburne, Tex.	May 26, 1890	100,000	May 11, 1927
1138	City National Bank in Kearney, Nebr.	Dec. 3, 1926	150,000	May 14, 1927
1139	Laurel National Bank, Laurel, Nebr.	Mar. 21, 1911	65,000	do
1140	Farmers & Merchants National Bank, Alcester, S. Dak.	Dec. 30, 1915	50,000	May 17, 1927
1141	First National Bank, Grafton, N. Dak.	Nov. 14, 1882	50,000	May 25, 1927
1142	First National Bank, Mansfield, Tex.	Mar. 8, 1904	25,000	do
1144	First National Bank, Chowchilla, Calif.	Mar. 29, 1917	25,000	May 28, 1927
1145	Merchants National Bank, Greene, Iowa	June 23, 1903	50,000	June 4, 1927
1146	First National Bank, Kennebec, S. Dak.	Sept. 20, 1911	50,000	June 20, 1927
1147	First National Bank, Medaryville, Ind.	Jan. 23, 1907	25,000	June 24, 1927
1148	First National Bank, Spencer, Iowa	May 26, 1888	150,000	June 25, 1927
1149	First National Bank, Farmersville, Ill.	Feb. 4, 1911	25,000	June 29, 1927
1150	First National Bank, Lambertton, Minn. ¹	Apr. 2, 1904	50,000	July 6, 1927
1151	Peoples National Bank, Waukon, Iowa	May 1, 1912	125,000	July 19, 1927
1152	First National Bank, East Grand Forks, Minn.	Sept. 7, 1891	50,000	July 28, 1927
1153	Fayette City National Bank, Fayette City, Pa.	May 16, 1903	75,000	do
1154	First National Bank, Webster, Pa.	June 20, 1903	25,000	Aug. 8, 1927
1155	National Bank of Fayetteville, Fayetteville, N. C.	Dec. 12, 1900	100,000	Aug. 12, 1927
1156	First National Bank, Bishop, Calif.	Nov. 21, 1916	50,000	Aug. 15, 1927
1157	Citizens National Bank, Waynesburg, Pa.	Jan. 15, 1890	500,000	Aug. 17, 1927
1158	First National Bank, Corydon, Iowa ¹	Feb. 16, 1912	75,000	Aug. 18, 1927
1159	First National Bank, Sheridan, Ind. ¹	Apr. 2, 1900	75,000	do
1160	First National Bank, Spirit Lake, Iowa ¹	June 7, 1892	50,000	Aug. 25, 1927
1161	First National Bank, Inwood, Iowa	May 23, 1904	50,000	Sept. 6, 1927
1162	First National Bank, Tabor, Iowa ¹	July 1, 1891	25,000	Sept. 14, 1927
1164	Farmers National Bank, Odell, Ill. ¹	Nov. 29, 1909	25,000	Sept. 21, 1927
1165	Central National Bank, Kearney, Nebr. ¹	Jan. 26, 1903	50,000	Sept. 30, 1927
1166	City National Bank of Kearney, Kearney, Nebr. ¹	Dec. 26, 1888	100,000	do
1167	First National Bank, Mallard, Iowa	May 19, 1914	25,000	Oct. 3, 1927
1168	First National Bank, Bancroft, Iowa	Nov. 10, 1900	50,000	Oct. 20, 1927
1169	First National Bank in Sallisaw, Okla.	Jan. 3, 1905	50,000	Oct. 24, 1927
1170	First National Bank, Muldrow, Okla.	Mar. 25, 1911	25,000	do
1171	National Bank of La Grange, La Grange, Ind.	July 12, 1894	100,000	do
1172	First National Bank, Swea City, Iowa	Oct. 24, 1900	25,000	Oct. 29, 1927
1173	First National Bank, Milburn, Okla.	Jan. 3, 1911	25,000	Oct. 31, 1927
1174	First National Bank, Havelock, Iowa	Apr. 30, 1904	25,000	Nov. 5, 1927
1175	National State Bank, Stockton, Kans.	May 22, 1906	50,000	Nov. 14, 1927
1176	National Bank of West Palm Beach, West Palm Beach, Fla.	Apr. 27, 1926	100,000	Nov. 18, 1927
1177	First National Bank, New Cumberland, W. Va.	Dec. 9, 1902	50,000	Nov. 21, 1927
1178	First National Bank, Roff, Okla.	May 28, 1900	30,000	do
1179	First National Bank, Checotah, Okla.	May 23, 1898	50,000	Dec. 1, 1927
1180	First National Bank, Hope, N. Dak.	June 17, 1901	50,000	Dec. 12, 1927
1181	First National Bank, Manning, S. C.	Feb. 23, 1918	50,000	Dec. 14, 1927
1182	National Bank of Bowman, Bowman, S. C.	Dec. 3, 1919	25,000	Dec. 16, 1927
1183	First National Bank, Abingdon, Ill. ¹	Aug. 5, 1885	75,000	Dec. 17, 1927
1184	First National Bank, Wymot, Nebr.	May 11, 1906	25,000	Dec. 27, 1927
1185	American National Bank, Sallisaw, Okla.	June 12, 1924	30,000	Dec. 30, 1927

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.² Restored to solvency.

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Bank value of assets at date of suspension			Additional assets received since date of suspension	Total assessment of shareholders	Total assets and stock assessment	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets	Cash collected from stock assessment	
\$123,687	\$221,179	\$118,202	\$19,894	\$75,000	\$557,962	\$211,065	\$1,300	1118
65,548	132,574	28,437	42,864	25,000	294,423	130,204	18,755	1119
157,880	208,856	112,028	26,480	50,000	555,244	303,715	16,119	1120
20,127	86,094	46,731	7,628	35,000	195,580	32,653	9,451	1121
109,803	73,975	123,176	704	300,000	300,704	704	275,700	1122
346,669	794,076	10,492	17,422	75,000	399,376	135,033	32,229	1123
85,001	238,112	123,668	74,914	150,000	1,376,151	657,932	18,055	1124
3,841	96,155	258,646	30,179	45,000	521,960	134,203	38,292	1125
512,727	498,470	188,005	8,937	60,559	367,579	192,893		1126
938,698	497,533	184,335	60,559	100,000	1,359,761	649,470	63,209	1127
173,318	260,124	53,320	119	50,000	50,119	119	12,415	1128
169,321	102,723	5,903	313,574	100,000	2,034,140	657,278	72,382	1129
421,441	689,716	333,685	20,786	50,000	557,498	194,413	2,274	1130
40,579	185,376	43,281	23,603	25,000	326,550	144,304	9,550	1131
44,759	74,434	42,501	68,297	100,000	1,613,142	532,301	24,730	1132
182,311	86,211	79,928	5,197	25,000	299,433	95,929	11,670	1133
347,466	279,183	76,315	38,142	25,000	224,926	51,133	4,453	1134
675,280	1,643,546	21,783	43,100	25,000	416,550	197,673	9,617	1135
200,309	345,851	155,713	17,127	100,000	820,091	355,207	41,105	1136
136,778	240,680	97,892	52,191	150,000	2,542,800	864,033	76,609	1137
227,724	450,675	260,775	83,906	65,000	855,779	293,685	21,373	1138
48,437	41,027	20,042	32,724	50,000	558,074	207,836	26,003	1139
43,316	155,469	62,428	24,986	50,000	1,014,160	452,064	29,883	1140
60,231	169,745	124,574	8,826	25,000	143,332	58,685	21,450	1141
19,043	134,882	8,274	28,894	25,000	315,107	175,415	10,000	1142
42,447	55,521	23,168	5,107	50,000	409,657	80,470	10,958	1143
245,121	613,042	55,375	7,109	50,000	219,408	19,915	1,900	1144
62,718	86,237	41,111	6,014	25,000	152,150	47,082	9,167	1145
14	45,729	57,906	292,604	150,000	1,356,142	477,082	82,362	1146
98,784	273,901	223,916	7,576	25,000	222,642	74,399	15,796	1147
279,559	415,106	45,609	2,719	50,000	156,368	5,815	15,769	1148
458,944	654,918	1,042,404	43,131	125,000	964,732	145,448	92,587	1149
165,808	69,926	137,072	16,420	50,000	606,694	229,215	9,445	1150
1,720,495	249,206	619,653	49,539	75,000	2,289,805	424,676	32,247	1151
306,184	330,486	91,002	8,549	25,000	406,355	149,920	9,440	1152
3,369,712	1,841,822	479,048	200,634	100,000	2,889,663	811,589	78,300	1153
14,903	41,194	31,768	276,993	50,000	1,054,665	296,099		1154
62,052	136,331	94,673	764,345	75,000	6,454,927	4,120,443		1155
13,748	31,283	16,023	5	75,000	75,005	5	74,500	1156
2,534	172,991	156,647	4,398	75,000	167,263	20,973	63,875	1157
33,792	723,745	455,091	69,380	50,000	65,532	434	26,855	1158
77,196	188,864	5,405	69,380	50,000	412,436	70,383	15,900	1159
52,291	183,269	103,124	1,083	25,000	50,437	148	15,400	1160
59,557	258,174	221,084	3,314	25,000	87,206	11,871	12,925	1161
53,091	73,202	65,047	28,351	50,000	385,486	37,189	5,739	1162
430,166	144,047	176,311	28,351	100,000	1,340,979	160,171	10,725	1163
102,572	249,554	64,108	6,874	25,000	303,359	93,713	4,400	1164
38,585	74,396	29,812	8,116	50,000	386,800	87,971	30,800	1165
15,787	68,243	6,251	19,900	50,000	588,715	137,284	17,263	1166
109,777	209,322	143,374	5,707	25,000	227,247	76,440	6,000	1167
258,828	169,456	55,398	30,184	100,000	820,708	346,764	92,647	1168
115,516	161,392	392,001	26,891	25,000	467,625	109,899	8,325	1169
54,131	81,810	42,363	24,882	25,000	192,175	83,085	1,650	1170
186,513	81,455	42,363	8,136	25,000	123,417	34,374	15,650	1171
43,061	187,387	84,371	18,967	50,000	531,440	110,196	8,765	1172
109,051	113,710	88,220	16,674	100,000	600,356	219,222	25,250	1173
11,549	46,704	23,177	22,890	50,000	741,799	92,158	6,300	1174
58,615	85,592	9,231	3,517	30,000	199,790	64,981	4,212	1175
262,658	124,851	32,397	10,641	50,000	370,972	182,705	4,867	1176
			37,186	50,000	402,005	130,366	14,989	1177
			2,112	50,000	363,093	35,106	8,420	1178
			4,341	25,000	110,771	14,875	15,192	1179
			13,352	75,000	88,352	13,352	33,490	1180
			3,127	25,000	181,565	40,261	9,150	1181
			9,776	30,000	459,682	272,079	3,152	1182

TABLE NO. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1923—Continued

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Offsets allowed and settled	Total collected from all sources, including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities, including offsets paid
1118								
1119	\$41,789	\$254,154	\$22,910	\$207,198	\$73,700		\$96,494	\$139,069
1120	14,156	163,115	32,059	93,004	6,245		109,401	45,702
1121	17,838	337,672	28,908	154,783	33,881		256,701	45,240
1122	9,194	51,298		118,733	25,549		9,203	30,303
1123		276,404			24,300		274,000	
1124	15,416	182,678	8,557	165,370	42,771		96,369	47,778
1125	97,986	773,973	84,177	386,056	131,945		333,858	356,811
1126	12,094	184,589	35,776	294,887	6,708		57,154	92,096
1127		192,893	174,686					184,839
1128	71,884	784,563	8,258	530,149	36,791		462,685	169,634
1129		12,534			37,585		11,057	
1130	281,334	1,010,994	13,714	981,814	27,618		394,474	568,362
1131	19,533	216,220	41,232	252,320	47,726		66,805	107,134
1132	16,066	169,920	29,715	111,465	15,450		83,037	58,807
1133	132,928	689,959	8,916	838,907	75,270		307,225	326,145
1134	14,505	122,104	969	163,030	13,330		36,924	56,729
1135	3,953	59,539	6,170	138,670	20,547		14,023	32,315
1136	19,789	227,079	102	173,986	15,383		108,261	77,001
1137	54,168	450,480	310,716		58,985		*259,935	176,939
1138	155,446	1,096,068	1,664	1,371,657	73,391		412,131	527,082
1139	29,762	344,820	91,890	375,433	43,627		96,567	162,840
1140	25,878	258,717	6,879	267,481	24,997		143,794	60,892
1141	43,613	525,560	392,110	76,373	20,117		408,019	43,859
1142	14,257	94,392	1,222		3,550	\$44,168	69,813	14,257
1144	28,027	213,442	10,050	76,615	15,000		116,356	79,149
1145	731	92,159	27,585	250,871	39,042			54,061
1146	3,537	25,252	1,671	144,285	48,200			14,351
1147	4,023	62,004	4,819	69,494	15,833		23,838	18,469
1148	60,989	620,433	46,209	621,862	67,638		498,599	92,024
1149	2,094	92,289		121,149	9,204		12,332	63,007
1150		19,577		102,553	34,238		12,662	
1151	29,408	267,443	27,726	637,150	32,413		123,756	77,925
1152	21,429	260,089	2,730	303,320	40,555		101,403	67,446
1153	67,203	524,126	32,443	1,681,483	42,753		227,861	185,697
1154	12,034	171,394	5,000	214,401	15,560		120,044	42,009
1155	59,216	949,105	371	1,918,817	21,700		225,875	574,646
1156	129,920	426,019		1,578,646	50,000		213,198	175,050
1157		4,120,443	378,965	1,955,519			*4,037,761	3,367
1158		74,505			500		74,243	
1159		84,848	15,222	56,068	11,125		74,916	25
1160		27,289		15,098	23,145		23,397	
1161	3,330	89,613	685	288,088	34,100			52,895
1162		11,548		25,289	13,600			
1164		24,796	400	49,935	12,075			11,600
1165		42,928	7,140	291,157	44,261			34,722
1166	3,525	174,421	48,161	1,029,122	89,275			141,511
1167	9,362	107,475		175,284	20,600		15,969	72,551
1168	1,735	120,506	8,344	248,750	19,200		16,474	70,498
1169	30,898	185,445	7,910	362,623	32,737		39,230	129,944
1170	9,439	91,879	13,028	103,140	19,000		20,033	62,759
1171	34,467	473,878	16,218	383,259	7,352		198,936	128,400
1172	21,337	139,761	10,812	300,577	16,475		50,078	55,052
1173	863	85,601	40,164	43,060	23,350			81,828
1174	2,351	52,375		61,692	9,350		25,967	19,523
1175	10,738	129,699	3,176	357,320	41,235		35,703	84,910
1176	34,637	279,109	70,442	176,055	74,750		53,120	193,162
1177	32,271	130,729		567,370	43,700			84,868
1178	4,633	73,826	5,622	94,554	25,788		7,743	53,016
1179	12,766	200,338		125,561	45,133		29,216	131,441
1180	10,753	156,108	1,500	209,386	35,011		94,927	10,753
1181	5,720	49,246		272,267	41,580			25,673
1182	1,220	31,287	686	68,990	9,808		17,821	11,333
1183		46,842			41,510		13,000	13,000
1184	1,597	51,008	1,900	112,807	15,850			32,325
1185	16,676	291,907		140,927	26,848		52,587	213,431

* Including dividends paid by purchasing bank.

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed	
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash					
							May 22, 1928	1118
\$4,559	\$13,153	\$849		\$241,714	40			1119
637	5,668	1,707		156,286	70			1120
4,842	10,757	20,132		394,893	65			1121
86	6,012	5,694		95,425	10			1122
	1,327	1,077		301,754	81.526			1123
18,721	10,496	9,314		185,656	45			1124
1,259	25,113	56,932		662,393	50			1125
395	10,504	24,440		284,553	20			1126
	8,054						June 30, 1928	1127
21,025	31,210	100,009		925,542	50			1128
	371	1,106		50,257	22			1129
1,264	26,920	1,197,974		1,119,078	35			1130
3,188	13,909	25,184		334,145	20			1131
	6,500	21,576		209,909	40			1132
7,771	32,275	16,543		1,019,758	30			1133
4,093	8,102	16,256		186,007	20			1134
237	5,905	7,059		106,026	12			1135
4,639	12,088	25,090		241,959	45			1136
1,288	12,318			424,977	61.365		Sept. 10, 1928	1137
5,214	23,092	128,569		1,648,519	25			1138
4,024	15,856	65,503		486,232	20			1139
2,838	14,141	28,052		359,495	40			1140
	13,059	60,623		818,498	50			1141
	7,029		\$3,293	67,361	100	3.64	Oct. 15, 1928	1142
2,439	8,838	6,660		166,133	70			1144
1,977	11,133	24,988		266,283				1145
603	4,033	6,265		91,301				1146
1,476	8,265	9,956		59,594	40			1147
2,380	19,767	7,663		767,076	65			1148
294	8,325	8,331		121,286	10			1149
1,637	7,760	4,518		63,311	20			1150
5,829	15,133	44,809		496,129	25			1151
5,155	12,852	53,233		405,625	25			1152
2,538	24,421	83,609		1,516,497	15			1153
15	6,533	2,793		266,763	45			1154
3,864	27,281	117,439		1,599,916	15			1155
	14,571	23,200		710,740	30			1156
10,563	32,134	36,618		4,037,761	(*)			1157
	262			75,235	98.68		Mar 31, 1928	1158
1,021	3,869	5,017		73,193	100	2.23		1159
	160	3,732		51,994	45			1160
234	7,903	28,581		144,665				1161
	36	11,512		25,700				1162
	560	12,636		40,046				1164
	2,031	6,175						1165
12,888	8,901	10,821						1166
144	5,727	13,084		165,254	10			1167
1,287	5,381	26,866		170,143	10			1168
382	6,559	9,330		390,706	10			1169
	2,798	6,289		131,487	15			1170
4,216	15,071	127,255		497,340	40			1171
3,662	6,950	24,019		337,036	15			1172
	1,775	1,998		18,798				1173
	2,470	4,415		65,211	40			1174
95	7,284	1,707		357,059	10			1175
	5,122	27,705		180,366	30			1176
953	10,711	34,197		354,941				1177
21	3,877	9,169		95,586	10			1178
2,306	9,620	27,755		119,571	25			1179
7,251	5,256	37,921		237,358	40			1180
787	8,288	14,548		210,478				1181
	1,773	360		43,991	40			1182
	564	20,278		77,862	16.7			1183
221	3,432	15,030		74,749				1184
94	7,754	18,041		174,766	30			1185

TABLE No. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1928—Continued

	Title and location of banks	Date of organization	Capital stock at suspension	Receiver appointed
1186	New Georgia National Bank, Albany, Ga.....	June 22, 1925	\$200,000	Jan. 4, 1928
1187	First National Bank, Minnewaukan, N. Dak.....	July 9, 1900	25,000	Jan. 6, 1928
1188	First National Bank, Greenville, Tex. ¹	June 30, 1883	150,000	Jan. 11, 1928
1189	First National Bank, Mullens, W. Va.....	Nov. 3, 1922	25,000	Jan. 16, 1928
1190	First National Bank, Hanna, Okla.....	Dec. 8, 1919	25,000	do.....
1191	First National Bank, Lisbon, N. Dak.....	Mar. 30, 1887	50,000	Jan. 21, 1928
1192	First National Bank, Delta, Utah ¹	Nov. 17, 1919	30,000	Jan. 23, 1928
1193	First National Bank, Lorena, Tex.....	Mar. 15, 1907	30,000	do.....
1194	First National Bank, Plainville, Kans.....	June 17, 1904	50,000	do.....
1195	First National Bank, Laurel, Nebr.....	May 19, 1910	40,000	Feb. 2, 1928
1196	Chase County National Bank, Cottonwood Falls, Kans.....	June 21, 1882	100,000	Feb. 6, 1928
1197	First National Bank, Derby, Iowa.....	Mar. 23, 1916	50,000	Feb. 10, 1928
1198	Laurens National Bank, Laurens, S. C.....	Oct. 22, 1914	50,000	Feb. 15, 1928
1199	First National Bank, La Porte City, Iowa.....	Aug. 12, 1889	75,000	do.....
1200	Citizens National Bank, Shelbyville, Ill.....	Aug. 1, 1904	50,000	Feb. 21, 1928
1201	Astoria National Bank, Astoria, Oreg.....	Aug. 9, 1890	200,000	Feb. 24, 1928
1202	First National Bank, Balaton, Minn. ¹	Apr. 30, 1903	25,000	Feb. 29, 1928
1203	Farmers National Bank, Phillipsburg, Kans.....	Aug. 18, 1915	50,000	Mar. 2, 1928
1204	First National Bank, Galva, Iowa ¹	Mar. 23, 1914	50,000	Mar. 6, 1928
1205	First National Bank, Ashton, Idaho.....	Sept. 3, 1912	50,000	Mar. 10, 1928
1206	New First National Bank in Springfield, Mo.....	June 6, 1925	125,000	Mar. 17, 1928
1207	First National Bank, Greenfield, Iowa.....	Apr. 23, 1909	50,000	Mar. 21, 1928
1208	First National Bank, Carrington, N. Dak.....	July 6, 1900	50,000	Mar. 26, 1928
1209	First National Bank, Osborne, Kans.....	Jan. 28, 1885	50,000	Mar. 30, 1928
1210	First National Bank, Toronto, S. Dak.....	July 8, 1902	25,000	Apr. 3, 1928
1211	First National Bank, St. George, S. C.....	June 5, 1922	50,000	do.....
1212	First National Bank, Rolfe, Iowa.....	Apr. 24, 1894	50,000	do.....
1213	Commercial National Bank, Statesville, N. C.....	Dec. 28, 1908	100,000	Apr. 19, 1928
1214	First National Bank, Bristow, Okla.....	Apr. 29, 1902	50,000	Apr. 25, 1928
1215	First National Bank, Stewardson, Ill.....	May 14, 1909	25,000	May 1, 1928
1216	First National Bank, Avoca, Minn.....	July 31, 1918	25,000	May 5, 1928
1217	First National Bank, Rice, Minn.....	Apr. 1, 1920	25,000	May 12, 1928
1218	American National Bank, Sarasota, Fla.....	Apr. 7, 1925	100,000	May 15, 1928
1219	First Citizens National Bank, Mt. Sterling, Ohio.....	May 16, 1900	85,000	May 19, 1928
1220	First National Bank, Moweaqua, Ill.....	Apr. 5, 1905	75,000	May 23, 1928
1221	First National Bank, Marshalltown, Iowa.....	Apr. 25, 1864	200,000	June 11, 1928
1222	First National Bank, Arcadia, Ind.....	July 8, 1909	25,000	July 3, 1928
1223	Peoples National Bank, Independence, Iowa ¹	July 30, 1874	75,000	July 5, 1928
1224	First National Bank, Independence, Iowa ¹	Oct. 27, 1884	100,000	July 5, 1928
1225	First National Bank, Calexico, Calif.....	Jan. 27, 1910	300,000	July 24, 1928
1226	First National Bank, Denton, Tex.....	Oct. 30, 1882	50,000	Aug. 15, 1928
1227	First National Bank, Plainview, Nebr.....	July 27, 1909	40,000	Aug. 22, 1928
1228	Lake County National Bank, Madison, S. Dak.....	Oct. 2, 1914	75,000	Aug. 29, 1928
1229	Security National Bank, Fargo, N. Dak.....	Nov. 25, 1919	100,000	Aug. 30, 1928
1230	Citizens National Bank, Woonsocket, R. I.....	Jan. 19, 1865	100,000	Sept. 18, 1928
1231	First National Bank, Dublin, Ga.....	May 3, 1902	200,000	Sept. 24, 1928
1232	First National Bank, Aledo, Ill.....	Jan. 24, 1904	50,000	Sept. 27, 1928
1233	First National Bank, Fort Branch, Ind. ^{2,3}	Jan. 9, 1908	25,000	Oct. 6, 1928
1234	First National Bank, Wesley, Iowa.....	May 1, 1900	25,000	Oct. 12, 1928
			34,959,500	

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold.

² Restored to solvency.

³ Temporary suspension to adjust settlement on adverse judgment.

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Bank value of assets at date of suspension			Additional assets received since date of suspension	Total assessment of shareholders	Total assets and stock assessment	Progress of liquidation to date of this report		
Estimated good	Estimated doubtful	Estimated worthless				Cash collected from assets	Cash collected from stock assessment	
\$568,491	\$633,460	\$318,088	\$46,593	\$200,000	\$1,766,632	\$424,589	\$169,962	1186
83,262	93,810	4,691	25,218	25,000	231,981	49,334	14,500	1187
			505	150,000	160,505	505	42,250	1188
149,568	87,107	22,244	7,397	25,000	291,316	101,038	1,400	1189
14,826	25,403	15,410	477	25,000	81,116	17,586	1,000	1190
89,322	333,568	74,200	3,774	50,000	550,864	72,633	8,900	1191
		39,399	960	30,000	70,359	964	2,423	1192
26,206	46,754	25,228	5,090	30,000	133,278	46,933	16,900	1193
68,589	74,973	77,633	6,886	50,000	278,081	53,603	3,000	1194
1,714	18,171	85,831	84,764	40,000	230,480	4,187	1,100	1195
140,515	136,853	125,243	22,763	100,000	525,374	155,944	93,800	1196
81,903	269,273	17,513	5,208	50,000	423,897	48,443	28,672	1197
118,869	87,663	42,139	4,856	50,000	303,527	105,048	35,131	1198
65,424	126,581	70,968	4,316	75,000	342,289	73,862	53,950	1199
54,593	37,969	63,104	3,358	50,000	209,624	58,715	21,045	1200
1,296,515	953,690	445,399	82,802	200,000	2,978,406	959,763	100,379	1201
				25,000	25,000			1202
47,200	226,463	13,293	152,795	50,000	489,751	117,184	25,308	1203
			911	50,000	50,911	911	41,700	1204
51,424	89,472	53,607	29,057	50,000	273,560	64,487	10,004	1205
323,105	321,868	128,764	2,541	125,000	901,278	165,189	17,875	1206
119,161	150,720	115,613	8,000	50,000	443,494	133,672	4,000	1207
79,235	291,387	60,297	75,420	50,000	556,339	91,120	12,400	1208
85,559	240,239	91,593	45,999	50,000	513,390	146,243	5,575	1209
95,992	109,552	20,578	4,826	25,000	255,948	65,399	3,375	1210
68,044	272,817	30,184	36,082	50,000	457,127	71,831	9,300	1211
57,346	91,082	73,778	2,128	50,000	274,334	53,987	5,450	1212
769,917	195,038	106,718	25,735	100,000	1,197,408	344,272	47,485	1213
380,301	245,257	73,177	15,750	50,000	764,485	173,062	3,650	1214
152,372	105,545	197,412	12,304	25,000	492,633	84,040	4,850	1215
45,385	128,714	79,176	5,669	25,000	283,944	38,786	5,160	1216
91,198	88,058	23,842	11,412	25,000	239,510	84,854	3,625	1217
310,931	260,082	100,369	6,628	100,000	778,010	225,640	38,050	1218
412,178	346,583	202,150	15,498	85,000	1,061,409	263,907	25,616	1219
233,863	114,097	174,664	6,634	75,000	693,658	158,815	7,075	1220
908,443	807,084	127,332	15,542	200,000	2,058,451	581,649	47,150	1221
122,205	102,141	12,554	21,082	25,000	282,982	74,031	9,300	1222
			3	75,000	75,003	3	26,065	1223
				100,000	100,000		36,812	1224
846,745	151,541	106,191			1,104,477			1225
151,744	128,337	104,273	1,205	50,000	435,559	88,329	2,200	1226
117,512	229,458	41,285	523	40,000	428,778	12,305		1227
								1228
410,349	640,336				1,050,685			1229
								1230
								1231
								1232
								1233
								1234
118,819,888	121,356,486	70,125,991	31,594,800	31,434,500	373,331,665	156,807,663	14,755,994	

TABLE NO. 42.—National banks in charge of receivers, dates of organization, assets, amounts collected from all sources, loans paid and other disbursements, remaining assets returned to shareholders to October 31, 1923—Continued

	Progress of liquidation to date of this report					Disposition of proceeds of liquidation		
	Offsets allowed and settled	Total collected from all sources, including offsets	Loss on assets compounded or sold under order of court	Remaining uncollected assets	Remaining uncollected stock assessment	Assets returned to shareholders' agents	Dividends paid	Secured and preferred liabilities, including offsets paid
1186	\$28,862	\$623,413	\$60,947	\$1,052,235	\$30,037			\$306,547
1187	13,201	77,035		144,446	10,500		\$44,712	14,972
1188		42,755			107,750			
1189	19,888	122,326		145,390	23,600		40,036	67,415
1190	2,307	20,893	36	36,187	24,000		5,636	5,483
1191	5,895	87,428		422,336	41,100			5,895
1192		3,387		39,395	27,577		1,889	
1193	3,103	66,936	53,242		13,100		58,651	3,386
1194	1,822	58,425		172,656	47,000		13,949	34,869
1185	222	5,509		186,071	38,900			222
1196	19,537	269,281	45,195	204,698	6,200		112,133	97,909
1197	1,890	79,005	9,418	314,146	21,328			45,792
1198	5,957	146,136		142,522	14,869		75,288	46,775
1199	5,677	133,489	3,098	184,652	21,050		70,615	28,932
1200	2,803	82,563		97,506	28,955		24,017	35,532
1201	141,267	1,201,409	13,376	1,664,000	99,621			651,478
1202					25,000			
1203	4,840	147,332	3,106	314,621	24,692		48,650	76,445
1204		42,611			8,300		38,000	
1205	5,317	79,808		153,756	39,996		25,784	44,491
1206	12,435	195,499	1,099	597,555	107,125			151,618
1207	14,569	152,241	3,325	241,928	46,000		90,066	14,671
1208	16,512	120,032	178	398,529	37,600			70,431
1209	19,215	171,033	6,788	291,144	44,425			75,009
1210	7,493	70,267		158,056	21,625		14,033	46,999
1211	33,499	114,650	263	301,544	40,700			66,948
1212	8,885	68,322		161,462	44,550		18,642	27,651
1213	43,983	435,740		709,153	52,515		109,379	199,858
1214	20,168	196,880		521,255	46,350			119,553
1215	22,737	111,627	1,464	359,392	20,150			38,000
1216	12,282	56,228		207,876	19,840			17,624
1217	6,071	94,550	1,612	121,973	21,375		59,754	15,370
1218	6,580	270,270	1,555	444,235	61,950			216,981
1219	20,799	310,322	813	690,890	59,384			153,013
1220	10,744	176,634		359,099	67,925			114,069
1221	112,213	740,412	8,894	1,156,295	152,850			112,818
1222	8,044	91,375		175,907	15,700			47,453
1223		26,068			48,935			
1224		36,812			63,188			
1225				1,104,477				
1226	4,945	95,474		292,285	47,800			35,475
1227	2,959	15,264		373,514	40,000			2,959
1228								
1229				1,050,685				
1230								
1231								
1232								
1233								
1234								
	19,678,877	191,242,534	55,268,183	110,098,274	16,678,506	\$44,168	77,999,845	84,596,384

appointment of receiver, and closing, with amounts of nominal and additional losses on assets, expenses of receiverships, claims proved, dividends paid, and

Disposition of proceeds of liquidation				Amount of claims proved	Dividends (per cent)	Interest dividends (per cent)	Finally closed
Cash advanced in protection of assets	Receiver's salary, legal, and other expenses	Cash in hands of comptroller and receiver	Amount returned to shareholders in cash				
\$515	\$11,146	\$215,205		\$968,988			1186
1,987	4,500	10,864		149,437	30		1187
	1,852	40,903		150,406			1188
	4,362	10,422		147,064	25		1189
91	1,996	7,583		22,617	25		1190
195	4,221	77,312		394,974			1191
	4,450	1,048		16,997	10		1192
	2,339	2,294		58,651	100		1193
266	3,348	6,141		139,506	10		1194
118	75	5,212		14,822			1195
	6,539	52,700		203,879	55		1196
	4,297	28,826		57,127			1197
90	4,368	19,483		151,737	50		1198
222	4,908	28,064		158,968	45		1199
970	3,464	18,788		50,055	50		1200
762	14,586	534,633		1,704,314			1201
712							1202
1,288	4,994	15,955		198,696	25		1203
	102	4,509		50,172	75, 74		1204
610	3,586	5,337		107,032	20		1205
	7,829	36,252		328,693			1206
2,135	6,062	39,307		300,480	30		1207
450	5,388	43,763		293,396			1208
414	5,506	69,804		249,375			1209
257	4,254	10,724		170,262	10		1210
268	4,090	43,324		187,015			1211
	2,119	19,910		126,370	15		1212
	7,666	118,837		729,196	15		1213
528	5,275	71,524		324,771			1214
	2,567	71,060		376,824			1215
	2,735	35,869		167,346			1216
	1,915	17,511		155,204	40		1217
108	5,984	47,197		194,932			1218
1,303	6,661	149,345		163,814			1219
660	3,984	57,921		1,286,010			1220
696	7,417	619,481		150,961			1221
	1,625	42,297		76,545			1222
	212	25,856		102,059			1223
	282	36,530					1224
	1,409	58,590					1225
	904	11,401					1226
							1227
							1228
							1229
							1230
							1231
							1232
							1233
							1234
3,309,741	11,824,589	13,158,682	\$353,293	198,022,873			

Oct. 16, 1928

TABLE No. 43.—National banks restored to solvency after having been placed in charge of receivers

	Title and location of bank	Receiver appointed	Capital stock
111	Abington National Bank, Abington, Mass.	Aug. 3, 1886	\$150,000
163	Farley National Bank, Montgomery, Ala.	Oct. 7, 1891	100,000
200	First National Bank, Arkansas City, Kans.	June 15, 1893	125,000
203	City National Bank, Brownwood, Tex.	June 20, 1893	150,000
208	Citizens National Bank, Spokane Falls, Wash.	July 1, 1893	150,000
209	First National Bank, Phillipsburg, Mont.	July 8, 1893	50,000
215	Bozeman National Bank, Bozeman, Mont.	July 23, 1893	50,000
220	Montana National Bank, Helena, Mont.	Aug. 2, 1893	500,000
223	First National Bank, Great Falls, Mont.	Aug. 5, 1893	250,000
224	First National Bank, Kankakee, Ill.	do.	50,000
232	First National Bank, Orlando, Fla.	Aug. 14, 1893	150,000
233	Citizens National Bank, Muncie, Ind.	do.	200,000
242	First National Bank, Port Angeles, Wash.	Oct. 5, 1893	50,000
300	State National Bank, Denver, Colo.	Aug. 24, 1895	300,000
318	American National Bank, Denver, Colo.	July 26, 1896	500,000
343	First National Bank, Sioux City, Iowa.	Jan. 7, 1897	100,000
374	Hampshire County National Bank, Northampton, Mass.	May 23, 1898	250,000
401	Seventh National Bank, New York, N. Y.	June 27, 1901	500,000
403	First National Bank, Austin, Texas.	Aug. 3, 1901	100,000
416	Bolivar National Bank, Bolivar, Pa.	Oct. 1, 1903	30,000
417	Federal National Bank, Pittsburgh, Pa.	Oct. 21, 1903	2,000,000
418	First National Bank, Allegheny, Pa.	Oct. 22, 1903	350,000
473	First National Bank, Brooklyn, N. Y.	Oct. 25, 1907	300,000
498	Union National Bank, Sommersville, Pa.	Oct. 16, 1908	50,000
507	First National Bank, Burnside, Ky.	Sept. 17, 1909	25,000
529	First-Second National Bank, Pittsburgh, Pa.	July 7, 1913	3,400,000
539	Marion National Bank, Marion, Kans.	Jan. 12, 1914	25,000
544	First National Bank, Gallatin, Tenn.	Mar. 25, 1914	50,000
550	American National Bank, Pensacola, Fla.	Sept. 2, 1914	300,000
553	First National Bank, Islip, N. Y.	Dec. 30, 1914	25,000
555	Farmers & Merchants National Bank, Mount Morris, Pa.	Feb. 4, 1915	25,000
556	Union National Bank, Providence, Ky.	Feb. 12, 1915	25,000
561	First National Bank, Perry, Ark.	May 17, 1915	25,000
562	Third National Bank, Fitzgerald, Ga.	June 3, 1915	50,000
566	Wharton National Bank, Wharton, Tex.	July 29, 1915	30,000
572	First National Bank, Casselton, N. Dak.	Dec. 6, 1915	50,000
584	First National Bank, Daytona, Fla.	Apr. 16, 1917	50,000
595	First National Bank, Killeen, Tex.	Nov. 16, 1920	50,000
604	First National Bank, Streeter, N. Dak.	Feb. 16, 1921	25,000
608	State National Bank, Carlsbad, N. Mex.	Mar. 19, 1921	75,000
609	Nocona National Bank, Nocona, Tex.	Mar. 25, 1921	50,000
622	First National Bank, Tombstone, Ariz.	Aug. 25, 1921	25,000
627	First National Bank, Lafayette, Colo.	Sept. 16, 1921	25,000
631	First National Bank, Poplar, Mont.	Nov. 9, 1921	25,000
636	First National Bank, Lawton, Okla.	Dec. 12, 1921	200,000
637	National Bank of Hastings, Hastings, Okla.	Dec. 22, 1921	25,000
639	First National Bank, Mohall, N. Dak.	Jan. 4, 1922	25,000
641	First National Bank, Ackerman, Miss.	Jan. 12, 1922	25,000
647	Merchants National Bank, Ada, Okla.	Feb. 20, 1922	100,000
690	First National Bank, Watts, Calif.	June 20, 1923	50,000
705	First National Bank, Wetumka, Okla.	Oct. 2, 1923	40,000
712	First National Bank, Tower City, N. Dak.	Nov. 7, 1923	50,000
730	Milnor National Bank, Milnor, N. Dak.	Nov. 28, 1923	30,000
750	First National Bank, Spanish Fork, Utah.	Jan. 28, 1924	25,000
786	Citizens National Bank, Jamestown, N. Dak.	Mar. 21, 1924	50,000
790	Citizens National Bank, Sisseton, S. Dak.	Mar. 24, 1924	50,000
792	Farmers National Bank, Red Oak, Iowa.	Mar. 27, 1924	60,000
793	Powell National Bank, Powell, Wyo.	do.	40,000
826	First National Bank, Walhalla, N. Dak.	June 23, 1924	25,000
828	City National Bank, McAlester, Okla.	June 24, 1924	50,000
900	First National Bank, Volant, Pa.	Mar. 7, 1925	25,000
940	First National Bank, Libby, Mont.	Oct. 6, 1925	40,000
953	Farmers National Bank, Laurens, S. C.	Nov. 21, 1925	50,000
956	First National Bank, Hardin, Mont.	Nov. 27, 1925	65,000
1056	First National Bank, Steele, N. Dak.	Nov. 28, 1926	25,000
1086	First National Bank, Granger, Tex.	Jan. 12, 1927	35,000
1118	First National Bank, Warsaw, N. C.	Mar. 17, 1927	50,000
1143	Stockmans National Bank, Nampa, Idaho.	May 27, 1927	75,000
1163	First National Bank, Hawarden, Iowa.	Sept. 15, 1927	50,000
1233	First National Bank, Fort Branch, Ind.	Oct. 6, 1928	25,000
	Total, 70 banks.....		12,095,000

TABLE NO. 43.—National banks restored to solvency after having been placed in charge of receivers—Continued

	Title and location of bank	Receiver appointed	Capital stock
NATIONAL BANKS RESTORED TO SOLVENCY WHICH SUBSEQUENTLY BECAME INSOLVENT			
271	Citizens National Bank, Spokane Falls, Wash. ¹	Dec. 3, 1894	\$150,000
291	First National Bank, Port Angeles, Wash. ¹	Apr. 26, 1895	50,000
304	First National Bank, Orlando, Fla. ¹	Nov. 29, 1895	85,000
386	First National Bank, Arkansas City, Kans. ¹	Oct. 19, 1899	100,000
575	Ben Hill National Bank, Fitzgerald, Ga. ^{1,2}	Mar. 6, 1916	50,000
608	State National Bank, Carlsbad, N. Mex. ¹	Aug. 25, 1924	75,000
639	First National Bank, Mohall, N. Dak. ¹	Jan. 22, 1925	25,000
661	First National Bank, Lawton, Okla. ¹	Nov. 18, 1922	200,000
736	First National Bank, Poplar, Mont. ¹	Dec. 17, 1923	25,000
1048	First National Bank, Ackerman, Miss. ¹	Nov. 12, 1926	25,000
1110	Farmers and Merchants National Bank, Mount Morris, Pa. ¹	Feb. 21, 1927	25,000
	Total, 11 banks.....		810,000

¹ Second failure.

² Formerly "Third National Bank."

TABLE NO. 44.—Dividends paid to creditors of insolvent national banks during the year ended October 31, 1928

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Percent	
First National Bank, Abbeville, Ala.....	Nov. 14, 1924	\$37,868.72	26	101
First National Bank, Abercrombie, N. Dak.....	June 30, 1925	22,938.55	10	50
First National Bank, Abingdon, Ill.....	Dec. 17, 1927	13,000.00	16.7	16.7
First National Bank, Ackerman, Miss.....	Nov. 12, 1926	5,040.99	15	50
First National Bank, Ada, Minn.....	Feb. 10, 1926	42,134.58	10	45
First National Bank, Adair, Iowa.....	Dec. 27, 1926	29.86	-----	10
First National Bank, Adrian, Minn.....	Aug. 16, 1926	65,451.67	30	45
First National Bank, Arkon, Colo.....	Aug. 26, 1926	23,646.73	10	20
New Georgia National Bank, Albany, Ga.....	Jan. 4, 1928	194,939.06	20	20
Citizens National Bank, Albert Lea, Minn.....	Feb. 18, 1927	209,650.06	25	50
Farmers & Merchants National Bank, Alcester, S. Dak.....	May 17, 1927	143,898.72	40	40
First National Bank, Alexandria, Minn.....	Jan. 8, 1925	83,669.25	10	50
First National Bank, Algona, Iowa.....	Nov. 24, 1924	65,108.00	10	35
First National Bank, Allegan, Mich.....	Feb. 19, 1927	51,474.49	10	20
First National Bank, Allendale, S. C.....	Dec. 3, 1924	2.25	-----	15
First National Bank, Alta, Iowa.....	Dec. 3, 1926	41,549.36	10	55
Anamoose National Bank, Anamoose, N. Dak.....	Sept. 18, 1926	11,615.62	15	15
First National Bank, Argyle, Minn.....	Jan. 18, 1927	19,008.74	10	10
First National Bank, Ashton, Idaho.....	Mar. 10, 1928	26,711.65	20	20
Astoria National Bank, Astoria, Oreg.....	Feb. 24, 1928	426,078.59	25	25
Georgia National Bank, Athens, Ga.....	Apr. 17, 1925	383.73	-----	10
American National Bank, Atoka, Okla.....	Nov. 1, 1926	773.25	-----	15
First National Bank, Atwater, Minn.....	Feb. 14, 1925	38,147.84	7	32
First National Bank, Baker, Mont.....	May 20, 1924	26,544.22	19	89
First National Bank, Bamberg, S. C.....	Apr. 10, 1925	9,040.84	9.5	19.5
First National Bank, Baneroff, Iowa.....	Oct. 20, 1927	16,473.92	10	10
First National Bank, Bandon, Oreg.....	Apr. 13, 1925	7,057.57	5	75
First National Bank, Barnsdall, Okla.....	June 22, 1926	1,980.16	-----	45
First National Bank, Barnwell, S. C.....	Dec. 3, 1924	96.77	-----	30
First National Bank, Beach, N. Dak.....	Jan. 24, 1924	58,154.65	16	33
First National Bank, Beardley, Minn.....	Jan. 21, 1927	48,048.34	20	35
First National Bank, Beaver, Pa.....	Mar. 26, 1921	80,162.65	12.6	72.6
First National Bank, Belle Plaine, Iowa.....	Mar. 3, 1927	260,634.35	35	35
Union National Bank, Beloit, Kans.....	Nov. 13, 1923	2,334.97	-----	25
First National Bank, Bend Oreg.....	Apr. 29, 1927	307,224.76	30	30
Peoples National Bank, Bennettsville, S. C.....	July 27, 1926	24,600.14	10	20
First National Bank, Benson, Minn.....	July 6, 1926	31,673.72	10	10
First National Bank of Benson, Holsopple, Pa.....	Mar. 28, 1927	35,234.73	10	45
First National Bank, Bisbee, N. Dak.....	Jan. 28, 1924	28,059.12	13.3	23.3
First National Bank, Bishop, Calif.....	Aug. 15, 1927	213,197.69	30	30
City National Bank, Bismarck, N. Dak.....	Oct. 18, 1926	40.39	-----	*100
First National Bank, Biwabik, Minn.....	May 10, 1927	108,260.95	45	**60
First National Bank, Blue Mound, Ill.....	Mar. 27, 1926	13,193.07	10	25

* To nonassenting creditors in accordance with agreement.

** To assenting creditors in accordance with agreement.

TABLE No. 44.—Dividends paid to creditors of insolvent national banks during the year ended October 31, 1928—Continued

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Per cent	
First National Bank, Boise City, Okla.	Nov. 25, 1924	\$18,251.88	10	10
First National Bank, Boswell, Okla.	Oct. 8, 1926	27,102.09	20	20
First National Bank, Bottineau, N. Dak.	Apr. 12, 1923	30,438.30	8	33
National Bank of Bowman, Bowman, S. C.	Dec. 16, 1927	17,820.79	40	40
First National Bank, Boyceville, Wis.	Jan. 18, 1927	32,142.06	20	60
First National Bank, Brandon, Minn.	Nov. 11, 1926	33,064.66	25	45
First National Bank, Brinsmade, N. Dak.	Feb. 13, 1925	35,687.31	31	31
First National Bank, Britt, Iowa	Feb. 1, 1927	62,311.64	10	25
Farmers National Bank, Brookings, S. Dak.	Dec. 3, 1926	159,128.43	20	55
First National Bank, Brookings, S. Dak.	Feb. 9, 1924	720.63	-----	10
First National Bank, Brooklyn, Iowa	Dec. 4, 1925	58,655.98	10	45
Stockmens National Bank, Brush, Colo.	Mar. 1, 1926	20,874.51	10	50
First National Bank, Buena Vista, Ga.	Jan. 26, 1925	7,880.66	10	40
First National Bank, Buffalo, Minn.	Oct. 17, 1925	62,417.31	10	60
First National Bank, Buffalo, Okla.	Dec. 27, 1924	11,624.11	5	15
First National Bank, Buhl, Idaho	Mar. 26, 1925	29,949.58	9.25	24.25
Farmers National Bank, Burlington, Kans.	May 21, 1924	30,560.12	10	40
First National Bank, Cambridge, Iowa	May 22, 1926	48,625.59	10	10
Cando National Bank, Cando, N. Dak.	Feb. 6, 1926	25,488.44	10	10
Farmers & Merchants National Bank, Cannon Falls, Minn.	Dec. 17, 1925	31,552.78	10	30
First National Bank, Carlsbad, N. Mex.	May 14, 1924	71,511.28	15	55
First National Bank, Carnegie, Pa.	May 12, 1925	3,021.84	-----	70
First National Bank, Carrington, N. Dak.	Mar. 26, 1928	28,440.52	10	10
First National Bank, Carroll, Nebr.	Aug. 13, 1923	19,406.83	5.15	10.15
First National Bank, Cavalier, N. Dak.	Feb. 21, 1925	44,131.27	12.3	57.3
Farmers National Bank, Chandler, Okla.	Apr. 10, 1925	3,037.93	1	56
Commercial National Bank, Charleston, S. C.	Feb. 7, 1925	94.62	-----	20
First National Bank, Charlo, Mont.	Feb. 20, 1924	9,607.06	23.18	94.18
First National Bank, Checotah, Okla.	Dec. 1, 1927	47,560.68	40	40
First National Bank, Chester, Mont.	July 30, 1923	3,207.61	1.35	1.35
Citizens National Bank, Cheyenne, Wyo.	July 21, 1924	185,871.99	12.9	72.9
First National Bank, Cheyenne, Wyo.	July 9, 1924	188,409.51	4	49
First National Bank, Chowchilla, Calif.	May 28, 1927	116,356.01	70	70
Clarinda National Bank, Clarinda, Iowa	Nov. 29, 1926	55,760.86	10	30
First National Bank, Clayton, N. Mex.	Mar. 1, 1924	20,477.61	7.2	17.2
First National Bank, Clearbrook, Minn.	Nov. 2, 1926	25,067.55	25	40
First National Bank, Clear Lake, S. Dak.	May 25, 1925	3,723.63	-----	25
National Bank of Cleburne, Cleburne, Tex.	Oct. 27, 1921	4,670.40	.15	5.15
Farmers & Merchants National Bank, Cleburne, Tex.	May 11, 1927	80,627.20	18.365	61.365
Home National Bank, Cleburne, Tex.	Dec. 28, 1925	10,879.65	10	45
First National Bank, Clinton, Minn.	Dec. 10, 1927	15,642.85	10	10
First National Bank, Coalgate, Okla.	Feb. 27, 1924	34,194.50	5	5
First National Bank, Collinsville, Okla.	Jan. 5, 1927	368.22	-----	15
First National Bank, Columbia City, Ind.	Mar. 31, 1927	189,622.53	20	50
Stockmens National Bank, Columbus, Mont.	Jan. 7, 1925	20,891.75	15	30
Citizens National Bank, Commerce, Tex.	Jan. 20, 1927	24,322.32	40	40
Condon National Bank, Condon, Oreg.	Dec. 18, 1923	42,611.29	35	65
First National Bank, Conyers, Ga.	May 12, 1925	13,212.29	10	30
First National Bank, Corydon, Iowa	Aug. 18, 1927	74,243.48	98.68	98.68
Chase County National Bank, Cottonwood Falls, Kans.	Feb. 6, 1928	112,132.54	55	55
First National Bank, Covington, Ga.	Dec. 8, 1925	15,870.11	10	55
First National Bank, Crandon, Wis.	May 29, 1925	35,398.27	10	35
First National Bank, Crystal, N. Dak.	Feb. 7, 1925	20,082.78	7.9	27.9
First National Bank, Cumberland, Iowa	July 22, 1926	14,133.57	10	50
First National Bank, Cut Bank, Mont.	Jan. 29, 1921	21,962.51	6.85	6.85
Davenport National Bank, Davenport, Wash.	Nov. 17, 1925	81,663.07	20	70
First National Bank, Deep River, Iowa	Mar. 25, 1926	15,516.97	20	85
First National Bank, Delano, Calif.	Jan. 14, 1927	132,230.43	35	85
First National Bank, Delano, Minn.	Dec. 12, 1925	23,097.58	10	60
First National Bank, Delta, Utah	Jan. 23, 1928	1,888.55	10	10
Broadway National Bank, Denver, Colo.	Jan. 16, 1926	1,466.92	-----	70
Drovers National Bank, Denver, Colo.	Dec. 24, 1925	134,741.10	15	35
Globe National Bank, Denver, Colo.	Oct. 1, 1925	374,245.06	10	55
Do Smet National Bank, De Smet, S. Dak.	July 6, 1926	95,960.02	30	40
First National Bank of Detroit, Detroit Lakes, Minn.	Nov. 23, 1926	59,936.38	10	30
First National Bank, Devol, Okla.	Sept. 17, 1925	11,852.42	29	59
Dakota National Bank, Dickinson, N. Dak.	Feb. 7, 1924	17,561.20	10	45
First National Bank, Dinuba, Calif.	July 9, 1926	13,000.00	10	54.8
United States National Bank, Dinuba, Calif.	Mar. 25, 1927	139,755.45	35	65
First National Bank Dubois, Idaho	May 5, 1927	14,028.35	12	12
First National Bank, Dunbar, Pa.	Mar. 7, 1927	241,561.53	75	75
First National Bank, East Grand Forks, Minn.	July 28, 1927	141,962.06	35	35
Drovers National Bank, East St. Louis, Ill.	May 22, 1924	85.04	-----	70
First National Bank, Edgeley, N. Dak.	Jan. 31, 1927	111,122.52	45	70

TABLE No. 44.—Dividends paid to creditors of insolvent national banks during the year ended October 31, 1928—Continued

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Per cent	
First National Bank, Eldorado, Ill.	Aug. 6, 1926	\$3,222.63	-----	30
First National Bank, Elkton, S. Dak.	Dec. 2, 1926	22,168.39	10	30
First National Bank, Esterville, Iowa	Feb. 27, 1926	50,110.83	10	20
First National Bank, Excelsior Springs, Mo.	Jan. 24, 1925	29,185.92	10	60
Farmers and Merchants National Bank, Fairbury, Nebr.	Mar. 15, 1924	12,895.54	-----	50
First National Bank, Fairfax, S. C.	Apr. 2, 1927	1,507.71	3	22
National Security Bank, Fairfax, S. C.	Oct. 1, 1926	149.39	-----	50
Fairfield National Bank, Fairfield, Iowa	Aug. 30, 1923	3,078.09	2.19	52.315
First National Bank, Fairview, Mont.	Nov. 8, 1923	4,072.35	2.1	12.1
First National Bank, Farmersville, Ill.	June 29, 1927	12,332.14	10	10
Fayette City National Bank, Fayette City, Pa.	July 28, 1927	227,110.56	15	15
National Bank of Fayetteville, Fayetteville, N. C.	Aug. 12, 1927	225,605.08	15	15
First National Bank, Florence, S. C.	May 22, 1925	83,239.76	20	35
First National Bank, Forest City, Iowa	Nov. 14, 1925	121.76	-----	19
First National Bank, Forsyth, Mont.	Dec. 18, 1923	119.73	-----	25
Stockmens National Bank, Fort Benton, Mont.	Feb. 26, 1924	85,768.47	20	80
National Bank of Franklin, Franklin, Tenn.	Oct. 18, 1926	123,823.55	15	25
First National Bank, Fulda, Minn.	Oct. 7, 1926	51,419.56	20	20
First National Bank, Fulton, Mo.	Apr. 24, 1926	25,353.51	10	80
First National Bank, Galva, Iowa	Mar. 6, 1928	38,000.00	75.739	75.739
First National Bank, Gering, Nebr.	Feb. 25, 1924	490.46	-----	10
First National Bank of Gilmore, Gilmore City, Iowa	Jan. 18, 1926	19,330.52	10	40
Glasgow National Bank, Glasgow, Mont.	Dec. 29, 1925	52,402.43	30	50
First National Bank, Glenwood, Minn.	July 14, 1926	18,622.33	10	50
First National Bank, Gonvick, Minn.	Nov. 5, 1926	22,345.32	15	15
First National Bank, Grafton, N. Dak.	May 25, 1927	408,019.03	50	50
First National Bank, Granada, Minn.	May 20, 1926	25,122.80	40	100
American National Bank, Green City, Mo.	Mar. 21, 1927	10,951.99	-----	20
First National Bank, Greenfield, Iowa	Mar. 21, 1928	90,909.01	30	30
First National Bank, Greensboro, Ga.	Jan. 9, 1926	14,122.84	10	30
Merchants National Bank, Grinnell, Iowa	Nov. 12, 1924	71,069.76	6	16
First National Bank, Haleyville, Ala.	Dec. 17, 1926	31,253.96	35	35
First National Bank, Hanna, Okla.	Jan. 16, 1928	5,636.02	25	25
First National Bank, Hannaford, N. Dak.	Dec. 10, 1926	25,126.96	20	20
First National Bank, Harrington, Wash.	Aug. 6, 1924	74,863.33	40	65
First National Bank, Harrison, Nebr.	Feb. 12, 1924	22,967.34	6.25	6.25
First National Bank, Hartley, Iowa	Mar. 22, 1927	96,493.66	40	40
First National Bank, Havelock, Iowa	Nov. 5, 1927	25,967.54	40	40
Havre National Bank, Havre, Mont.	Sept. 16, 1921	31,295.66	8.35	18.35
First National Bank, Haworth, Okla.	Nov. 2, 1926	13,577.05	15	25
First National Bank, Hayden, Colo.	June 16, 1926	11,067.54	10	40
Farmers National Bank, Hempstead, Tex.	Feb. 7, 1925	249.53	-----	75
First National Bank, Highland, Wis.	June 14, 1923	10,124.42	11	66
First National Bank, Highwood, Mont.	Dec. 29, 1922	8,397.56	4.125	11.625
Planters National Bank, Honey Grove, Tex.	Dec. 6, 1926	26,723.51	10	50
First National Bank, Hope, N. Dak.	Dec. 12, 1927	94,926.55	40	40
Peoples National Bank, Hot Springs, S. Dak.	Jan. 15, 1925	14,162.29	8.25	63.25
First National Bank, Howard, S. Dak.	Nov. 25, 1925	33,742.12	10	40
City National Bank, Hugo, Okla.	June 5, 1925	75.05	-----	43
Hugo National Bank, Hugo, Okla.	May 12, 1925	435.31	-----	40
First National Bank, Huron, S. Dak.	Mar. 14, 1924	125,049.93	8	16
First National Bank, Idabel, Okla.	Feb. 18, 1925	17,950.84	8	28
First National Bank, Intake, Mont.	Apr. 7, 1926	27.76	-----	20
First National Bank, Jasper, Minn.	May 1, 1925	36,857.90	10	30
Farmers and Merchants National Bank, Jefferson, Iowa	Apr. 27, 1923	6,489.77	7	52
First National Bank, Jefferson, Iowa	Dec. 23, 1925	69,148.42	25	55
City National Bank, Jerome, Idaho	May 24, 1923	2,920.56	5	55
National Bank of Jerseyville, Jerseyville, Ill.	Jan. 15, 1927	135,231.28	35	70
Citizens National Bank, Julesburg, Colo.	June 12, 1924	16,584.53	10	45
City National Bank in Kearney, Nebr.	May 14, 1927	412,131.22	25	25
First National Bank in Kiefer, Okla.	Mar. 13, 1926	105.02	-----	25
First National Bank, Kingsburg, Calif.	Nov. 10, 1926	49,669.98	15	45
National Bank of Lagrange, Lagrange, Ind.	Oct. 24, 1927	198,396.25	40	40
Farmers & Merchants National Bank, Lake City, S. C.	Oct. 18, 1926	106,672.02	20	40
First National Bank, Lake Mills, Iowa	Apr. 8, 1927	66,805.42	20	20
First National Bank, Lake Norden, S. Dak.	Oct. 5, 1926	42,797.45	20	35
First National Bank, Lake Worth, Fla.	Apr. 2, 1927	394,474.15	35	45
First National Bank, Lambert, Mont.	July 16, 1924	13,344.34	20.5	40.5
First National Bank, Lambertton, Minn.	July 6, 1927	12,662.18	20	20
New First National Bank in Lambertton, Lambertton, Minn.	Apr. 30, 1927	36,923.91	20	20
Farmers National Bank, La Moure, N. Dak.	Feb. 25, 1926	17,880.28	10	40
First National Bank, La Porte City, Iowa	Feb. 15, 1928	71,675.54	45	45
First National Bank, Las Vegas, N. Mex.	May 4, 1925	3,889.09	-----	60

TABLE No. 44.—Dividends paid to creditors of insolvent national banks during the year ended October 31, 1928—Continued

Name and location of bank	Date of appointment of receiver	Dividends paid during		Total per cent of dividends paid to creditors
		Amount	Percent	
Laurel National Bank, Laurel, Nebr.	May 14, 1927	\$96,596.96	20	20
Laurens National Bank, Laurens, S. C.	Feb. 15, 1928	75,995.46	50	50
Lebanon National Bank, Lebanon, Tenn.	Feb. 13, 1925	2,805.29	1.8	43.76
First National Bank, Leads, N. Dak.	Dec. 1, 1926	24,155.87	20	40
First National Bank, Lemmon, S. Dak.	Apr. 2, 1925	60.85		55
Exchange National Bank, Leon, Iowa	Mar. 9, 1927	30,888.39	10	30
First National Bank, Lepanto, Ark.	Mar. 25, 1927	9,203.47	10	10
First National Bank of Fergus County, Lewistown, Mont.	Apr. 12, 1924	16,586.24		40
Farmers National Bank in Lidgerwood, N. Dak.	Sept. 21, 1926	46,911.11	20	35
Farmers National Bank of Lidgerwood, N. Dak.	Feb. 1, 1927	14,762.48	20	20
First National Bank, Lidgerwood, N. Dak.	June 17, 1924	6,081.49	2	6
First National Bank, Lineville, Iowa	Apr. 9, 1927	41,310.93	20	40
First National Bank, Lingle, Wyo.	Mar. 19, 1924	179.59		10
England National Bank, Little Rock, Ark.	Nov. 1, 1926	150,000.00	5.767	5.767
Northwestern National Bank, Livingston, Mont.	Aug. 30, 1924	33,353.76	23	103
Citizens National Bank, Lone Oak, Tex.	Jan. 20, 1927	23,745.87	35	35
Farmers National Bank, Louisburg, N. C.	May 22, 1925	1,100.60		20
Loveland National Bank, Loveland, Colo.	Oct. 22, 1925	24,671.06	15	100 ***75
National Bank of Luverne, Luverne, Minn.	Dec. 31, 1925	53,668.89	10	25
First National Bank, Madison, S. Dak.	May 21, 1925	692.41		8
First National Bank, Mallard, Iowa	Oct. 3, 1927	15,968.50	10	10
First National Bank, Malvern, Iowa	Dec. 10, 1926	20,200.14	10	40
Merchants National Bank, Mandan, N. Dak.	Dec. 26, 1923	33,195.27	10	35
Farmers National Bank, Manor, Tex.	Nov. 26, 1926	43,323.32	55.404	105.404
First National Bank, Mansfield, Tex.	May 25, 1927	40,751.66	53.64	103.64
First National Bank, Marengo, Iowa	Feb. 18, 1927	215,097.34	30	55
First National Bank, Marshalltown, Iowa	June 11, 1928	650,547.49	50	50
First National Bank, Marysville, Kans.	Apr. 15, 1924	48,956.14	9.125	69.125
Security National Bank, Mason City, Iowa	Dec. 29, 1925	78,973.10	10	70
First National Bank, Matoaka, W. Va.	Mar. 3, 1925	29,311.04	5	80
First National Bank, Medaryville, Ind.	June 24, 1927	32,776.81	55	55
Farmers & Merchants National Bank, Merced, Calif.	Sept. 20, 1926	99,758.55	10	35
First National Bank, Milbank, S. Dak.	Nov. 15, 1926	51,924.38	20	30
Commercial National Bank, Miles City, Mont.	Feb. 15, 1924	145,435.94	10	50
First National Bank, Minnewaukan, N. Dak.	Jan. 6, 1928	44,712.51	30	30
First National Bank, Mitchell, S. Dak.	Oct. 23, 1923	156.59		10
Western National Bank, Mitchell, S. Dak.	Feb. 27, 1924	37,172.96	10	35
First National Bank, Mohall, N. Dak.	Jan. 22, 1925	18,429.42	16.5	16.5
Moline National Bank, Moline, Kans.	Apr. 12, 1926	25,008.99	10	10
First National Bank, Monteideo, Minn.	Feb. 5, 1927	92,791.34	20	20
Monticello National Bank, Monticello, Ind.	Jan. 7, 1927	12,000.00	12.53	12.53
First National Bank, Montpelier, Idaho	Mar. 13, 1925	42,493.15	10	55
First National Bank, Morgan, Tex.	Nov. 12, 1924	2,120.41	4.5	59.5
First National Bank, Moulton, Iowa	Jan. 14, 1927	15,454.88	10	60
First National Bank, Mountainair, N. Mex.	Nov. 2, 1922	41.73		10
Farmers & Merchants National Bank, Mount Morris, Pa.	Feb. 21, 1927	113,633.50	40	40
First National Bank, Muldrow, Okla.	Oct. 24, 1927	20,033.25	15	15
First National Bank, Mullens, W. Va.	Jan. 16, 1928	40,442.79	25	25
Muskogee Security National Bank, Muskogee, Okla.	Nov. 7, 1925	137,535.71	10	80
First National Bank, Myton, Utah	Feb. 24, 1922	1,900.95	3	13
First National Bank, Nevada, Iowa	Jan. 10, 1927	37,391.90	15	40
First National Bank, Newcastle, Wyo.	June 12, 1924	60,259.31	12.75	47.75
First National Bank, New Hampton, Iowa	Dec. 9, 1926	18,000.00	36	52
Farmers National Bank, Newport, Ark.	Dec. 21, 1926	22,254.20	10	55
First National Bank, Noblesville, Ind.	June 3, 1926	51,472.07	20	85
First National Bank, Norway, Iowa	Mar. 23, 1927	62,637.51	40	70
Nowata National Bank, Nowata, Okla.	Feb. 19, 1924	4,367.49		35
National Bank of Oakesdale, Oakesdale, Wash.	Dec. 21, 1926	22,270.19	30	45
First National Bank, Oak Grove, La.	May 13, 1922	18.71		20
First National Bank, Oktaha, Okla.	May 26, 1926	13,504.54	55	55
First National Bank, Oldham, S. Dak.	Jan. 3, 1925	68.64		50
Peoples First National Bank, Olivia, Minn.	Feb. 5, 1927	55,922.10	20	20
First National Bank, Onida, S. Dak.	Feb. 12, 1924	22,608.16	20	30
First National Bank, Oroville, Wash.	Feb. 8, 1926	22,649.61	31.5	71.5
Citizens National Bank, Ortonville, Minn.	Jan. 4, 1927	59,262.89	25	25
First National Bank, Oswego, Mont.	Oct. 5, 1923	15,322.25	33	88
National Farmers Bank, Owatonna, Minn.	Sept. 10, 1926	126,676.07	10	40
First National Bank, Pagosa Springs, Colo.	Mar. 6, 1926	13,001.87	24	44
Palm Beach National Bank, Palm Beach, Fla.	July 2, 1926	61,709.58	15	70
Guthrie County National Bank, Panora, Iowa	July 22, 1926	36,340.64	10	50
First National Bank, Pasco, Wash.	Nov. 21, 1925	30,709.69	10	70

* To nonassenting creditors in accordance with agreement.

** To assenting creditors in accordance with agreement.

TABLE No. 44.—Dividends paid to creditors of insolvent national banks during the year ended October 31, 1928—Continued

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Per cent	
First National Bank, Pepin, Wis.....	July 23, 1926	\$22,976.18	10	45
Perry National Bank, Perry, Iowa.....	Feb. 5, 1925	92,437.76	15	40
Citizens National Bank, Petty, Tex.....	Nov. 24, 1926	7,526.49	10	40
Farmers National Bank, Phillipsburg, Kans.....	Mar. 2, 1928	49,673.91	25	25
Picher National Bank, Picher, Okla.....	Feb. 21, 1921	17,828.74	8.5	38.5
National Bank of Commerce, Pierre, S. Dak.....	Feb. 11, 1925	117.11		40
First National Bank, Plainville, Kans.....	Jan. 23, 1928	13,948.52	10	10
First National Bank, Plattsmouth, Nebr.....	Dec. 21, 1926	49,863.44	20	20
First National Bank, Pleasantville, Iowa.....	Feb. 21, 1925	21,141.64	10	30
First National Bank, Plentywood, Mont.....	Mar. 31, 1924	40,062.78	12.5	12.5
First National Bank in Pocahontas, Iowa.....	Jan. 30, 1926	593.81		10
First National Bank, Poplar, Mont.....	Dec. 17, 1923	17,591.17	10	10
Stockmens National Bank, Poplar, Mont.....	Jan. 28, 1922	2,072.02	2.6	2.6
First National Bank, Putnam, Conn.....	Aug. 13, 1924	122,815.11	5	75
First National Bank, Quincy, Fla.....	Feb. 11, 1925	46,892.83	15	65
Farmers National Bank, Red Lake Falls, Minn.....	Jan. 24, 1927	35,802.14	30	30
First National Bank, Rice, Minn.....	May 12, 1928	60,379.06	40	40
First National Bank, Rifle, Colo.....	Dec. 24, 1925	29,382.59	10	70
First National Bank, Rigby, Idaho.....	Jan. 12, 1925	63,768.24	7	17
First National Bank, Ririe, Idaho.....	Aug. 11, 1924	12,865.74	6.11	6.11
First National Bank, Riverbank, Calif.....	Dec. 28, 1925	24,761.85	33	73
First National Bank, Rocky Ford, Colo.....	Apr. 5, 1924	23,844.04	10.5	70.5
First National Bank, Roff, Okla.....	Nov. 21, 1927	7,742.78	10	10
First National Bank, Rolette, N. Dak.....	Feb. 19, 1927	13,779.00	10	10
First National Bank, Rolfe, Iowa.....	Apr. 3, 1928	18,642.23	15	15
First National Bank, Ronan, Mont.....	Feb. 9, 1924	18,969.48	12.5	22.5
First National Bank, Roundup, Mont.....	Apr. 5, 1923	32,200.12	7	15
Roundup National Bank, Roundup, Mont.....	Sept. 6, 1923	17,948.57	6	6
Citizens National Bank, Royal, Iowa.....	Jan. 4, 1927	15,232.87	10	50
First National Bank, Royalton, Minn.....	July 22, 1926	31,567.74	10	20
First National Bank, Rush City, Minn.....	Feb. 21, 1927	39,634.76	10	40
First National Bank, Sac City, Iowa.....	Dec. 2, 1925	50,149.70	10	50
First National Bank, Saco, Mont.....	June 4, 1926	21,100.83	38.35	78.35
First National Bank, St. Cloud, Minn.....	June 24, 1925	184,697.69	10	20
First National Bank, St. James, Minn.....	Nov. 30, 1926	64,276.20	15	80
First National Bank, Salem, S. Dak.....	Jan. 16, 1925	344.39		25
Peoples National Bank, Salisbury, N. C.....	July 3, 1923	547.98		50
American National Bank, Sallisaw, Okla.....	Dec. 30, 1927	52,587.39	30	30
First National Bank in Sallisaw, Okla.....	Oct. 24, 1927	39,169.93	10	10
National City Bank, Salt Lake City, Utah.....	Feb. 3, 1922	99,609.54	7	67
First National Bank, Schuyler, Nebr.....	May 24, 1924	49,876.49	10	45
First National Bank, Sentinel Butte, N. Dak.....	Jan. 24, 1924	8,222.41	4.8	14.8
First National Bank, Shelby, Mont.....	Aug. 27, 1923	23,957.46	11.5	51.5
Citizens National Bank, Shelbyville, Ill.....	Feb. 21, 1928	37,539.74	75	75
First National Bank, Sheldon, Iowa.....	Mar. 29, 1927	203,969.68	30	50
First National Bank, Shenandoah, Iowa.....	May 13, 1926	453.13		20
First National Bank, Sheridan, Ind.....	Aug. 18, 1927	55,688.21	72.14	97.14
First National Bank, Sidney, Mont.....	Feb. 26, 1924	39,858.18	10	26
First National Bank, Simla, Colo.....	June 25, 1925	6,639.63	10	85
Sioux Falls National Bank, Sioux Falls, S. Dak.....	Jan. 24, 1924	154,177.68	8	40
First National Bank, Sipe Springs, Tex.....	Apr. 18, 1921	20,945.15	18.1	18.1
Citizens National Bank, Spencer, Iowa.....	Nov. 19, 1926	80,198.97	20	30
First National Bank, Spencer, Iowa.....	June 25, 1927	498,598.91	65	65
First National Bank, Spencer, Nebr.....	July 14, 1922	20,309.82	2.4	7.4
First National Bank, Spirit Lake, Iowa.....	Aug. 25, 1927	23,397.21	45	45
First National Bank, Springer, N. Mex.....	June 15, 1925	1,022.54		50
First National Bank, Springfield, S. Dak.....	Nov. 28, 1923	304.51		9.08
First National Bank, Spring Hope, N. C.....	Jan. 7, 1925	24,894.85	10	70
First National Bank, Stanley, N. Dak.....	Dec. 15, 1926	29,802.41	20	20
Commercial National Bank, Statesville, N. C.....	Apr. 19, 1928	122,377.55	15	15
First National Bank, Sterling, Colo.....	Apr. 5, 1924	69,423.37	10	40
Logan County National Bank, Sterling, Colo.....	Jan. 26, 1925	115,208.39	25	75
Sterling National Bank, Sterling, Colo.....	Dec. 11, 1922	138.24		20
First National Bank, Stevensville, Mont.....	Mar. 2, 1925	17,578.41	22.75	85.75
First National Bank, Stewardson, Ill.....	May 1, 1928	56,519.87	15	15
American National Bank, Stigler, Okla.....	Mar. 1, 1927	20,446.16	15	30
National State Bank, Stockton, Kans.....	Nov. 14, 1927	35,703.04	10	10
Story City National Bank, Story City, Iowa.....	Jan. 3, 1927	71,827.58	35	75
First National Bank, Sutton, W. Va.....	Aug. 29, 1914	89.53		90
First National Bank, Swea City, Iowa.....	Oct. 29, 1927	50,078.49	15	15
First National Bank, Sylvester, Ga.....	Jan. 15, 1925	68.71		10
First National Bank, Tama, Iowa.....	Jan. 18, 1926	2,421.82		35
First National Bank, Terril, Iowa.....	Nov. 23, 1926	79,326.84	30	70
Farmers National Bank, Tishomingo, Okla.....	Dec. 6, 1923	5,272.61	2.6	2.6
First National Bank, Toledo, Iowa.....	Nov. 3, 1926	8.77		40
First National Bank, Toronto, S. Dak.....	Apr. 3, 1928	17,150.06	10	10

TABLE No. 44.—Dividends paid to creditors of insolvent national banks during the year ended October 31, 1928—Continued

Name and location of bank	Date of appointment of receiver	Dividends paid during the year		Total per cent of dividends paid to creditors
		Amount	Per cent	
First National Bank, Torrington, Wyo.....	Dec. 16, 1924	\$22, 173. 34	10	70
Torrington National Bank, Torrington, Wyo.....	Mar. 19, 1924	18, 411. 87	35	70
First National Bank, Townsend, Mont.....	Jan. 8, 1925	14, 428. 89	20	70
Tucson National Bank, Tucson, Ariz.....	Nov. 14, 1923	34, 399. 80	8. 1	58. 1
First National Bank, Turtle Lake, N. Dak.....	Nov. 21, 1923	19, 706. 68	15	35
First National Bank, University Place, Nebr.....	Dec. 29, 1926	15, 408. 97	10	50
First National Bank, Veblen, S. Dak.....	Sept. 18, 1926	26, 007. 63	20	35
Provident National Bank, Waco, Tex.....	Mar. 26, 1927	28, 000. 00	9. 278	90. 8
First National Bank, Walters, Okla.....	Aug. 6, 1925	10, 090. 24	4. 9	4. 9
First National Bank, Warren, Mass.....	Feb. 23, 1923	75, 417. 89	27	67
Warren National Bank, Warren, Minn.....	Dec. 5, 1925	816. 36	-----	8
First National Bank, Waukon, Iowa.....	Jan. 18, 1926	72, 137. 68	10	30
Peoples National Bank, Waukon, Iowa.....	July 19, 1927	123, 755. 84	25	25
First National Bank, Wausa, Nebr.....	July 9, 1925	55, 830. 78	10	25
Citizens National Bank, Wayne, Nebr.....	June 2, 1926	46, 182. 27	10	80
First National Bank, Webster, Pa.....	Aug. 8, 1927	120, 043. 53	45	45
First National Bank, Wells, Minn.....	Oct. 22, 1923	754. 48	-----	20
Wells National Bank, Wells, Minn.....	Feb. 26, 1924	90, 513. 71	10	45
National Bank of Wessington Springs, Wessington Springs, S. Dak.....	Feb. 23, 1926	7, 187. 98	10	100
National Bank of West Palm Beach, West Palm Beach, Fla.....	Nov. 18, 1927	63, 128. 20	35	35
First National Bank, Wilder, Idaho.....	Nov. 22, 1926	10, 592. 02	10	60
Commercial National Bank, Wilmington, N. C.....	Jan. 31, 1923	1, 238. 62	-----	15
First National Bank, Wilsall, Mont.....	Apr. 22, 1924	272. 57	1. 25	1. 25
First National Bank, Wimbledon, N. Dak.....	Apr. 23, 1925	15, 841. 43	10	55
First National Bank, Winifred, Mont.....	Oct. 15, 1925	203. 50	-----	10
First National Bank, Winner, S. Dak.....	Jan. 31, 1923	19, 018. 95	10	18
Winner National Bank, Winner, S. Dak.....	Oct. 24, 1925	6, 550. 06	10	50
First National Bank, Woodworth, N. Dak.....	Dec. 11, 1923	11, 241. 46	10	10
First National Bank, Woonsocket, S. Dak.....	July 23, 1926	33, 694. 87	20	30
Total.....		18, 664, 740. 71		

	Amount	Per cent	Total dividends paid to creditors (per cent)
Dividends paid by purchasing banks to creditors of insolvent national banks, assets of which were sold by order of court:			
First National Bank, Lidgerwood, N. Dak.....	\$304, 077	50	56
State National Bank, Austin, Tex.....	8, 732	-----	101
Farmers & Merchants National Bank, Cleburne, Tex.....	103, 776	61. 365	61. 365
Citizens National Bank, Waynesburg, Pa.....	4, 037, 761	100	100
Total.....	4, 454, 346	-----	-----
Total dividend paid by comptroller's checks and purchasing banks.....	23, 119, 086	-----	-----

TABLE 45.—Dates of reports of condition of national banks from 1914 to 1928

[For dates of previous calls see report for 1920, vol. 2, Table No. 42, p. 150]

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1914.....	13		4			30			12	31		31
1915.....			4		1	23			2		10	31
1916.....			7		1	30			12		17	27
1917.....			5		1	20			11		20	31
1918.....			4		10	29		31			1	31
1919.....			4		12	30			12		17	31
1920.....		28			4	30			8		15	29
1921.....		21		28		30			6			31
1922.....			10		5	30			15			29
1923.....				3		30			14			31
1924.....			31			30				10		31
1925.....				6		30			28			31
1926.....				12		30						31
1927.....			23			30				10		31
1928.....		28				30				3		31

NOTES

Act of February 25, 1863, provided for reports of condition on the first of each quarter, before commencement of business.

Act of June 3, 1864—First Monday of January, April, July, and October, before commencement of business, on form prescribed by comptroller (in addition to reports on first Tuesday of each month showing condition at commencement of business in respect to certain items; i. e., loans, specie, deposits, and circulation).

Act of March 3, 1869, not less than five reports per year, on form prescribed by comptroller, at close of business on any past date by him specified.

Act of December 28, 1922, minimum number of calls reduced from five to three per year.

Act of February 25, 1927, authorized a vice president or an assistant cashier designated by the board of directors to verify reports of condition in absence of president and cashier.

TABLE No. 46.—Condition of foreign branches of National City Bank and Chase National Bank, of New York, N. Y., and First National Bank of Boston, Mass., on June 30, 1923

RESOURCES

[In thousands of dollars]

Country and city	Loans and discounts, including overdrafts and re-discounts	Letters of credit and acceptances	Bonds	Furniture and fixtures and real estate owned	Due from home office	Due from branches	Due from other banks	Checks and cash items	Cash	Other assets	Aggregate resources
NATIONAL CITY BANK OF NEW YORK, N. Y.											
Cuba:											
Caibarien.....	3, 128	233					152		107	74	3, 694
Camaguey.....	543					511	1	13	267	1	1, 336
Cardenas.....	3, 126	9					11		117	9	3, 272
Ciego de Avila.....	147	3				446			120	5	721
Cienfuegos.....	1, 190	77				1, 466	17	6	179	17	2, 952
Florida.....	2, 134								61	1	2, 196
Guantanamo.....	743	5						9	82		839
Habana.....	34, 190	1, 482	56	876	217	220	1, 103	218	1, 120	592	40, 074
Habana (Belascoain).....	224					327		1	39		591
Habana (Cuatro Caminos).....	1, 476	1				86	2	7	27		1, 599
Habana (Galiano Street).....	208	2				3, 383	1		123		3, 717
Habana (La Lonja).....	559	67				2, 064			74	1	2, 768
Manzanillo.....	1, 482	4							94	1	1, 585
Matanzas.....	2, 425							2	11	9	2, 603
Moron.....	128						3		37	1	193
Nuevitas.....	17	74				24	1	1	47		378
Palma Soriana.....	139					238	1	1	37		477
Pinar del Rio.....	448	2				161	1	1	50	3	355
Remedios.....	89					3	1	1	88		544
Sagua la Grande.....	1, 151	9				376	1		50		516
Sancti Spiritus.....	723						4	3	81	10	1, 258
Santa Clara.....	229	2					5		43	1	772
Santiago de Cuba.....	709	649				743	7	4	78	1	1, 064
Vertientes.....	142					1, 214	10	39	577	5	3, 203
China:									34		176
Canton.....	108			77		3, 154		3	88	1	3, 431
Dairen.....	489						403	1	10	1	904
Hankow.....	1, 160			148	250	280	79	1	552	3	2, 473
Harbin.....	10, 215			163	311	1, 704	2, 297	12	592	59	21, 353
Hong Kong (British Colony).....	4, 470		49			10, 144	663	13	355	38	15, 782
Mukden.....	41						520	2			565

Peking	225		62	17	3,857	197	1	440	2	4,801	
Shanghai	9,735	15	313		4,850	21	1	2,639	45	17,619	
Tientsin	5,478		74	277	1,800	859	1	1,549	35	10,073	
Dominican Republic:											
Barahona	35				47	1		72		155	
La Vega	23				129	13		96	1	262	
Puerto Plata	75				75	14	2	61		227	
San Pedro de Macoris	207				138	22	23	79	4	473	
Santiago de los Caballeros	51				301	9	9	134		504	
Santo Domingo City	2,499	1,242	26	109	52	67	36	422	43	4,707	
Japan:											
Kobe	4,727		12		1,344	2,295	1	8	21	8,408	
Osaka	8,295	296	8	225	1,133	2,161		2	49	12,169	
Tokyo	5,814	872	13		44	1,927	1	13	47	8,731	
Yokohama	13,002	8	3	7	306	172	3	9	1	13,611	
Brazil:											
Pernambuco	2,044	117		5	175	297	41	677	4	3,471	
Rio de Janeiro	10,524	116	2,931	338	809	3,180	17	1,002	600	19,517	
Sao Paulo	14,470	467			119	2,213	754	734	30	18,837	
India:											
Bombay	6,324		643		782	306	1	36	34	8,126	
Calcutta	3,542		355		1,049	287		52	12	5,379	
Rangoon (Burma)	2,744			14	45	32		118	5	2,958	
Argentina:											
Buenos Aires	20,875	222	5,606		596	3,596	57	414	118	31,571	
Rosario	6,042				104	359	1	146	15	6,753	
Belgium:											
Antwerp	8,088	2,019	28		126	312	20	25	7	10,625	
Brussels	5,331	2,539	28		391	382	9	31	11	8,722	
Chile:											
Santiago	14,886	98	507		1,405	865	6	58	77	17,902	
Valparaiso	4,260		196		6	1,036	5	27	18	6,350	
Italy:											
Genoa	3,877	654	339		19	1,690	11	27	21	7,025	
Milan	4,689	2,147	86		168	1,903	6	6	26	9,031	
Porto Rico:											
Caguas	1,056				214	11		19		1,300	
San Juan	4,723	104	1,010	106	633	276	10	160	62	7,895	
Republic of Panama:											
Colon	544	6			1,011	273	26	46	1	1,907	
Panama	2,003	46	298	322	2,846	557	67	243	15	7,422	
England: London	57,861	25,462	1,699		13,321	15,076	53	39	302	116,731	
Java: Batavia	1,751			188	1	333	2	20	4	2,567	
Peru: Lima	6,282	20	50		1,732	354	2	200	48	8,688	
Straits Settlements: Singapore	6,915				41	45	3	439	6	7,449	
Uruguay: Montevideo	5,151		202		174	24	15	152	78	6,086	
Venezuela: Caracas	3,023	721			78	1,991	219	1,015	40	7,469	
Total	325,004	39,775	14,210	3,027	7,795	68,560	47,032	1,756	16,510	2,616	526,285

TABLE No. 46.—Condition of foreign branches of National City Bank and Chase National Bank, of New York, N. Y., and First National Bank of Boston, Mass., on June 30, 1928—Continued

RESOURCES—Continued

[In thousands of dollars]

Country and city	Loans and discounts, including overdrafts and re-discounts	Letters of credit and acceptances	Bonds	Furniture and fixtures and real estate owned	Due from home office	Due from branches	Due from other banks	Checks and cash items	Cash	Other assets	Aggregate resources
CHASE NATIONAL BANK OF NEW YORK, N. Y.											
Canal Zone: Cristobal.....	469	4			2,230		102	21	143		2,969
Cuba: Habana.....	6,220	47		341	4		917	55	424	7	8,015
Republic of Panama: Panama.....	1,494	52			2,000	220	134	48	373	300	4,621
Total.....	8,183	103		341	4,234	220	1,153	124	940	307	15,605
FIRST NATIONAL BANK OF BOSTON, MASS.											
Argentina: Buenos Aires.....	44,129	156	14,602	265			13,008	357	615	1,470	74,602
Cuba: Habana.....	5,033	225	13	118			352	193	792	15	6,741
Total.....	49,162	381	14,615	383			13,360	550	1,407	1,485	81,343

TABLE NO. 46.—Condition of foreign branches of National City Bank and Chase National Bank, of New York, N. Y., and First National Bank of Boston, Mass., on June 30, 1928—Continued

LIABILITIES

[In thousands of dollars]

Country and city	Capital	Profits, including amount reserved for taxes and interest accrued	Due to home office	Due to branches	Due to other banks	Individual deposits	Rediscounts	Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement of this bank	Letters of credit and acceptances executed by reporting bank	Acceptances executed by other banks	Other liabilities
NATIONAL CITY BANK OF NEW YORK, N. Y.											
Cuba:											
Caibarien.....		225		1,964	46	1,224			233		2
Camaguey.....		3			115	1,191			24		1
Cardenas.....		3		2,683	22	544			19		1
Ciego de Avila.....		1			4	712			4		
Cienfuegos.....		5			129	2,738			79		1
Florida.....		2		1,603	12	579					
Guantanamo.....		3		107	28	695			5		1
Habana.....	1,000	349	2	5,226	1,810	26,191	3,811		1,513	117	55
Habana (Belascoain).....		1			29	558			1		1
Habana (Cuatro Caminos).....		5			151	1,431			5		1
Habana (Galiano Street).....		8			33	3,634			40		1
Habana (La Lonja).....		6			134	2,559			67		1
Manzanillo.....		2		632	24	921			6		1
Matanzas.....		10		1,244	29	1,299			20		1
Moron.....		3			3	190					
Nuevitas.....		1			28	275			74		1
Palma Soriana.....		1			82	271			1		1
Pinar del Rio.....		2			10	526				2	1
Remedios.....		7			7	506			2		1
Sagua La Grande.....		3		395	76	772			10		1
Sancti Spiritus.....		2		59	21	688					1
Santa Clara.....		1			8	1,042			12		1
Santiago de Cuba.....		8	230		71	2,209			682		1
Vertientes.....		1			15	209					1

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TABLE No. 46.—Condition of foreign branches of National City Bank and Chase National Bank, of New York, N. Y., and First National Bank of Boston, Mass., on June 30, 1928—Continued

LIABILITIES—Continued

[In thousands of dollars]

Country and city	Capital	Profits, including amount reserved for taxes and interest accrued	Due to home office	Due to branches	Due to other banks	Individual deposits	Rediscounts	Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement of this bank	Letters of credit and acceptances executed by reporting bank	Acceptances executed by other banks	Other liabilities
NATIONAL CITY BANK OF NEW YORK, N. Y.—Continued											
China:											
Canton.....		24			55	3,352					
Dairen.....		3		210	2	689					
Hankow.....		16		28	397	2,032					
Harbin.....		19		10,462	599	6,626		3,643			4
Hong Kong (British Colony).....		277	234	3,461	111	11,586					63
Mukden.....				149	199	217					
Peking.....		45		6	598	14,151			1		
Shanghai.....		199	58	5,208	1,482	10,607			63		2
Tientsin.....		80		44	1,553	17,795	601				
Dominican Republic:											
Barahona.....					6	149					
La Vega.....					13	249					
Puerta Plata.....					2	223			2		
San Pedro de Macoris.....		1			7	450			13		2
Santiago de los Caballeros.....		1			104	395			3		1
Santo Domingo City.....		1		788	30	2,649			1,257		2
Japan:											
Kobe.....		37	887	2,291	2,374	1,472	1,347				7
Osaka.....		40	2,553	7,047	428	1,541		276	67	210	
Tokyo.....		20	2,921	3,063	175	1,549	117		872		14
Yokohama.....		11	2,057	2,318	430	1,435	7,241		19		
Brazil:											
Pernambuco.....		13		367	250	2,214		179	165		283
Rio de Janeiro.....	1,071	33	1,513	878	1,359	11,145		1,504	265	3	1,656
Sao Paulo.....		141	3,208	1,018	1,712	7,859		3,080	632	18	1,169

India:												
Bombay.....		43	228	3,115	95	4,252		385				8
Calcutta.....		32	66	1,909	250	2,950		172				
Rangoon (Burma).....		10	363	1,148	70	907		457				3
Argentina:												
Buenos Aires.....	1,000	165	676	1,528	6,388	15,840		5,872	391			211
Rosario.....	251	13		292	43	6,024			109			21
Belgium:												
Antwerp.....		36	1,210	687	182	2,185			1,281	938		2
Brussels.....		14	971	287	163	3,477	² 1,258		2,646			6
Chile:												
Santiago.....	1,823	7	5,814	324	239	6,632		2,028	227			808
Valparaiso.....		31	6	2,067	158	1,554		935	277			1,322
Italy:												
Genoa.....	337	116	419	416	295	14,368	² 339	43	661			31
Milan.....		65	1,843	48	350	4,524	4		2,165			32
Porto Rico:												
Caguas.....		4		674	76	546						
San Juan.....	350	23	4	2,301	453	14,580			177			7
Republic of Panama:												
Colon.....		4			4	1,889			10			
Panama.....	500	27		1,046	114	15,660			72			3
England: London.....		161	18,010	1,578	8,056	32,295	² 3,660	27,033	25,294	355		284
Java: Batavia.....		11	436	544	50	865		570	91			
Peru: Lima.....	900	18	4,161	300	232	2,236		273	60			608
Straits Settlements: Singapore.....		61	515	947	949	3,964	1,013					
Uruguay: Montevideo.....	493	10		512	372	3,753	765		46	50		85
Venezuela: Caracas.....		8		135	93	6,201		104	925			3
Total.....	7,625	2,462	48,385	71,104	33,399	243,993	25,459	45,087	40,402	1,643		6,726
CHASE NATIONAL BANK OF NEW YORK, N. Y.												
Canal Zone: Cristobal.....		23		9	53	12,879				4		1
Cuba: Habana.....		15	1,313		913	5,720			7	47		
Republic of Panama: Panama.....		43			181	14,345				51		1
Total.....		81	1,313	9	1,147	12,944			7	102		2
FIRST NATIONAL BANK OF BOSTON, MASS.												
Argentina: Buenos Aires.....		101	10,948		20,463	128,561	² 188	12,461	65	392		1,423
Cuba: Habana.....		61	181		359	5,895			40	135		20
Total.....		162	11,129		20,822	34,456	188	12,461	105	577		1,443

¹ Includes United States deposits.² Includes bills payable.

TABLE No. 47.—*Number, capital stock paid in, circulation outstanding, and aggregate assets of national banks at date of each report from February 28, 1920, to October 3, 1928, together with the total amount of money in the United States on June 30 of each year, and the percentage of national-bank circulation to capital, to assets, and to money in the country*¹

[For prior years see annual report 1920]

[In millions of dollars]

Date	Number of banks	Paid-in capital	Circulation	Aggregate assets	Money in United States	Percentage of circulation—		
						Capital	Assets	Money in United States
1920								
Feb. 28.....	7,933	1,182.1	687.6	22,959.0		58.2	3.0	
May 4.....	7,990	1,214.8	688.5	23,252.9		56.7	3.0	
June 30.....	8,030	1,224.2	688.2	23,411.3	8,158.5	56.2	2.9	8.4
Sept. 8.....	8,093	1,248.3	693.3	23,175.8		55.5	3.0	
Nov. 15.....	8,123	1,269.9	697.9	23,535.1		55.0	3.0	
Dec. 29.....	8,130	1,272.3	693.9	22,799.4		54.5	3.0	
1921								
Feb. 21.....	8,143	1,273.2	684.4	21,451.7		53.8	3.2	
Apr. 28.....	8,152	1,271.4	679.6	20,560.3		53.5	3.3	
June 30.....	8,154	1,273.9	704.1	20,517.9	8,174.5	55.3	3.4	8.6
Sept. 6.....	8,155	1,276.2	704.7	19,719.2		55.2	3.6	
Dec. 31.....	8,169	1,282.4	717.5	19,943.7		55.9	3.6	
1922								
Mar. 10.....	8,197	1,289.5	719.6	19,850.4		55.8	3.6	
May 5.....	8,230	1,296.2	721.0	20,176.6		55.6	3.6	
June 30.....	8,249	1,307.2	725.7	20,706.0	8,276.1	55.5	3.5	8.8
Sept. 15.....	8,240	1,307.1	726.8	20,926.1		55.6	3.5	
Dec. 29.....	8,225	1,317.0	723.8	21,975.0		55.0	3.3	
1923								
Apr. 3.....	8,229	1,319.1	728.1	21,612.7		55.2	3.4	
June 30.....	8,241	1,328.9	720.0	21,511.8	8,702.8	54.2	3.3	8.3
Sept. 14.....	8,239	1,332.4	731.5	21,712.9		54.9	3.4	
Dec. 31.....	8,184	1,325.8	725.9	22,406.1		54.8	3.2	
1924								
Mar. 31.....	8,115	1,335.6	726.5	22,062.9		54.4	3.3	
June 30.....	8,085	1,334.0	729.7	22,565.9	8,846.5	54.7	3.2	8.2
Oct. 10.....	8,074	1,332.5	723.5	23,323.1		54.3	3.1	
Dec. 31.....	8,049	1,334.8	714.8	24,381.3		53.6	2.9	
1925								
Apr. 6.....	8,016	1,361.4	649.4	23,832.5		47.7	2.7	
June 30.....	8,072	1,369.4	648.5	24,350.9	8,303.1	47.3	2.7	7.8
Sept. 28.....	8,085	1,375.0	649.2	24,569.5		47.2	2.6	
Dec. 31.....	8,054	1,379.1	648.5	25,852.4		47.0	2.5	
1926								
Apr. 12.....	8,000	1,410.4	649.5	24,893.7		46.1	2.6	
June 30.....	7,978	1,412.9	651.2	25,315.6	8,429.0	46.1	2.6	7.7
Dec. 31.....	7,912	1,410.7	646.4	25,683.8		45.8	2.5	
1927								
Mar. 23.....	7,828	1,460.5	642.6	25,699.1		44.0	2.5	
June 30.....	7,796	1,474.2	650.9	26,581.9	8,667.3	44.2	2.4	7.5
Oct. 10.....	7,804	1,499.4	649.9	27,213.8		43.3	2.4	
Dec. 31.....	7,765	1,528.5	650.4	28,164.2		42.6	2.3	
1928								
Feb. 28.....	7,734	1,537.2	646.7	27,573.7		42.1	2.3	
June 30.....	7,691	1,593.9	649.1	28,508.2	8,118.1	40.7	2.3	8.0
Oct. 3.....	7,676	1,615.7	648.5	28,925.5		40.1	2.2	

¹ Revised.

TABLE No. 48.—Abstract of the resources and liabilities of national banks in the central reserve cities of New York and Chicago, in other reserve cities, and elsewhere, at close of business October 3, 1928

[In thousands of dollars]

	New York (22 banks) ¹	New York and Chicago (36 banks)	Other reserve city banks (370 banks)	Country banks (7,270 banks)	Total (7,676 banks)
RESOURCES					
Loans and discounts (including rediscounts).....	2, 576, 978	3, 414, 161	5, 084, 294	6, 618, 414	15, 116, 869
Overdrafts.....	1, 133	1, 306	4, 057	10, 243	15, 606
United States Government securities owned.....	676, 466	758, 219	1, 134, 781	1, 119, 584	3, 012, 584
Other bonds, stocks, securities, etc., owned.....	382, 365	484, 569	993, 543	2, 625, 910	4, 104, 022
Customers' liability account of acceptances.....	276, 566	293, 386	130, 807	4, 841	429, 034
Banking house, furniture and fixtures.....	62, 996	89, 970	242, 271	400, 214	732, 455
Other real estate owned.....	1, 069	1, 509	31, 081	90, 183	122, 773
Lawful reserve with Federal reserve banks.....	355, 062	459, 248	494, 747	513, 540	1, 467, 535
Items with Federal reserve banks in process of collection.....	135, 304	161, 068	315, 691	91, 183	567, 942
Cash in vault.....	24, 745	30, 895	94, 304	239, 082	364, 281
Amount due from banks and trust companies.....	26, 902	112, 301	606, 703	837, 231	1, 556, 235
Exchanges for clearing house and other checks on banks in same place.....	678, 352	711, 859	225, 256	52, 805	989, 290
Outside checks and other cash items.....	26, 076	29, 534	45, 813	23, 806	99, 213
Redemption fund and due from United States Treasurer.....	1, 704	2, 039	8, 174	23, 048	33, 261
Securities borrowed.....	350	350	9, 772	8, 423	18, 545
Other assets.....	161, 189	171, 354	94, 220	29, 631	295, 205
Total.....	5, 387, 257	6, 721, 768	9, 515, 514	12, 688, 198	28, 925, 480
LIABILITIES					
Capital stock paid in.....	274, 500	341, 750	508, 995	764, 999	1, 615, 744
Surplus.....	353, 625	407, 445	424, 216	618, 838	1, 450, 499
Undivided profits—net.....	94, 823	112, 598	147, 934	289, 092	549, 624
Reserves for dividends, contingencies, etc.....	17, 601	22, 561	18, 676	16, 818	58, 055
Reserves for interest, taxes, and other expenses accrued and unpaid.....	10, 219	17, 079	35, 665	28, 720	81, 464
National-bank notes outstanding.....	33, 233	39, 835	160, 381	448, 332	648, 548
Due to Federal reserve banks.....			14, 431	35, 314	49, 745
Amount due to other banks and trust companies.....	853, 485	1, 110, 717	1, 374, 031	358, 724	2, 843, 472
Certified and cashiers' checks, including dividend checks outstanding.....	426, 246	440, 429	97, 037	64, 860	602, 326
Letters of credit and travelers' checks sold for cash and outstanding.....	3, 850	5, 908	6, 122	359	12, 389
Demand deposits.....	2, 108, 674	2, 734, 203	3, 698, 903	4, 640, 049	11, 073, 155
Time deposits (including postal savings).....	512, 768	722, 889	2, 463, 776	5, 124, 226	8, 310, 891
United States deposits.....	15, 538	19, 844	59, 535	33, 954	113, 333
Securities borrowed.....	350	350	9, 772	8, 423	18, 545
Agreements to repurchase United States Government or other securities sold.....	25, 719	25, 719	5, 360	4, 512	35, 591
Bills payable and rediscounts.....	167, 681	206, 478	268, 223	232, 880	707, 581
Acceptances of other banks and bills of exchange or drafts sold with indorsement.....	159, 188	162, 182	59, 940	386	222, 508
Acceptances executed for customers.....	272, 838	289, 306	127, 541	3, 907	420, 754
Acceptances executed by other banks for account of reporting banks.....	13, 533	16, 110	9, 055	968	26, 133
Liabilities other than those above stated.....	43, 386	46, 365	25, 921	12, 837	85, 123
Total.....	5, 387, 257	6, 721, 768	9, 515, 514	12, 688, 198	28, 925, 480

¹ Figures in this column included with New York and Chicago in the next column.

TABLE No. 49.—Classification of deposits in national banks at date of each call during year ended October 31, 1928

DECEMBER 31, 1927

[In thousands of dollars]

Cities	Demand deposits					Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State or other municipal deposits	Deposits subject to notice of less than 30 days	Other demand deposits	Total	Savings deposits (including time certificates of deposit) ¹	State and other municipal deposits	Postal savings deposits	Total
CENTRAL RESERVE CITIES										
New York.....	2,147,702	10,168	10,832	1,246	101,877	2,271,825	429,947	10,579	4,605	445,131
Chicago.....	590,501	5,150	37,698	—	1,535	634,884	148,219	6,050	1,180	155,449
Total central reserve cities.....	2,738,203	15,318	48,530	1,246	103,412	2,906,709	578,166	16,629	5,785	600,580
OTHER RESERVE CITIES										
Boston.....	423,183	3,274	50	792	4,041	431,340	201,126	—	2,675	203,801
Albany.....	20,290	9	10,279	—	3,198	33,776	14,720	—	15	14,735
Brooklyn and Bronx.....	57,050	342	949	—	440	58,731	15,210	10	1,017	16,237
Buffalo.....	4,476	43	250	—	59	4,828	13,880	1,512	3	15,395
Philadelphia.....	373,334	776	7,896	1,838	1,348	385,102	111,590	200	1,529	113,319
Pittsburgh.....	232,878	2,952	5,986	1,163	3,300	246,279	89,978	9	870	90,857
Baltimore.....	72,229	218	5,544	—	5	77,996	42,234	1,374	66	43,674
Washington.....	69,592	392	1,262	—	1,046	72,292	40,824	500	329	41,653
Richmond.....	27,752	26	4,270	—	1	32,049	19,356	—	61	19,417
Charlotte.....	9,219	3	573	—	—	9,795	7,600	—	21	7,621
Atlanta.....	43,860	1,124	552	—	72	45,658	30,812	590	352	31,754
Savannah.....	23,975	618	357	—	24	24,974	22,443	50	361	22,854
Jacksonville.....	24,400	9	2,325	—	44	26,778	28,872	6,032	1,193	30,097
Birmingham.....	31,225	2,094	3,670	—	—	36,989	18,622	500	98	19,220
New Orleans.....	23,700	91	1,119	—	1,076	25,986	2,023	557	104	2,684
Dallas.....	66,023	557	1,947	—	18	70,545	18,573	—	155	18,728
El Paso.....	14,950	288	622	—	—	15,860	6,418	560	249	7,227
Fort Worth.....	29,614	357	2,185	—	20	32,176	11,600	—	150	11,750
Galveston.....	7,630	417	269	—	1	8,317	13,228	699	39	13,966
Houston.....	66,649	1,453	2,057	—	47	70,236	32,075	50	93	32,218
San Antonio.....	29,890	524	1,595	—	25	32,034	9,679	3,407	115	13,201
Waco.....	8,327	118	612	—	11	9,066	6,456	—	20	6,476
Little Rock.....	1,696	—	281	—	—	1,957	1,598	9	14	1,621

Louisville	46,209	28	470			46,707	26,798		111	26,909
Memphis	8,340	641			17	8,998	7,774		104	7,878
Nashville	22,224	25	1,661		73	23,983	20,780	2,515	62	23,357
Cincinnati	36,180	1,356	4,125			41,661	17,887	600	101	18,588
Cleveland	28,191	478	6,352		1,620	36,641	31,580	9,423	22	41,025
Columbus	40,282	906	12,731		18	53,937	13,129	1,550	248	14,927
Toledo	3,210	120				3,330	3,894	1,200	46	5,140
Indianapolis	41,943	10	6,008			47,961	13,488		151	13,639
Chicago	27,806	495	2,029		86	30,416	60,875	490	350	51,715
Peoria	12,275	9	1,935	4	246	14,469	11,842	65	40	11,947
Detroit	95,996	2,065	3,663		16	101,740	40,432	1,208	340	41,980
Grand Rapids	14,302	237	150			14,749	12,504		22	12,526
Milwaukee	70,659		4,043		106	74,808	35,180		313	35,493
Minneapolis	84,941	666	6,262		538	92,407	62,715	1,651	813	65,179
St. Paul	56,417	266	1,676		10	58,369	33,732		3,143	36,875
Cedar Rapids	8,024	69		218	20	8,331	9,153		44	9,202
Des Moines	18,723	101	1,201		100	20,125	2,511		2,580	5,091
Dubuque	3,693	514				4,207	6,722		29	6,751
Sioux City	9,527	831	78		2	10,468	7,466		612	8,068
Kansas City, Mo.	64,140	5,629	3,887		283	73,939	7,024	875	1,224	10,023
St. Joseph	9,447	304	560			10,311	6,321		165	6,486
St. Louis	163,613	3,469	12,409	308	147	179,846	78,119	1,500	398	80,017
Lincoln	9,076	164	2,184		40	11,464	4,038		24	4,062
Omaha	45,572	1,003	3,046		4	49,625	13,357	100	370	13,827
Kansas City, Kans.	3,429	311	1,984			5,724	2,559		437	2,996
Topeka	10,534	569	2,671			13,774	1,136	183	635	1,954
Wichita	14,607	249	3,394			18,240	6,034	40	189	6,263
Helena	3,309	90	3,383		2	3,784	2,107		99	2,206
Denver	65,317	405	4,443		142	70,307	46,988	1,246	1,755	49,989
Pueblo	6,441	153	233			6,827	4,912	26	190	5,128
Muskogee	5,568		1,124		186	6,878	2,356	590	240	3,186
Oklahoma City	31,938	1,005	7,290		194	40,427	15,674	1,992	1,968	19,634
Tulsa	43,903	262	4,856		29	49,050	16,993	854	81	17,928
Seattle	57,229	929	10,097		814	69,069	32,071		2,409	34,480
Spokane	12,289	2	2,543		269	15,103	16,951		101	17,052
Portland	41,505	494	5,257	47	411	47,714	54,103	150	1,611	55,864
Los Angeles	192,900	1,345	15,091		3,185	212,521	240,602	32,519	582	273,703
Oakland	14,280	28	3,738		60	18,106	6,779		139	6,918
San Francisco	299,990	3,235	6,795		4,095	314,115	402,802	76,401	691	479,894
Ogden	3,749	247	1,139			5,135	2,875		20	1,595
Salt Lake City	15,351	523	3,437			19,311	6,959		132	7,091
Total other reserve cities	3,407,031	44,968	203,593	4,370	32,489	3,692,451	2,137,734	151,237	32,120	2,321,091
Total all reserve cities	6,145,234	60,286	252,123	5,616	135,901	6,599,160	2,715,900	167,866	37,905	2,921,671

¹ Includes also amounts reported as "Other time deposits."

TABLE NO. 49.—Classification of deposits in national banks at date of each call during year ended October 31, 1928—Continued

DECEMBER 31, 1927—Continued

[In thousands of dollars]

States and Territories	Demand deposits						Time deposits			
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State or other municipal deposits	Deposits subject to notice of less than 30 days	Other demand deposits	Total	Savings deposits (including time certificates of deposit)	State and other municipal deposits	Postal savings deposits	Total
COUNTRY BANKS										
Maine.....	35,941	1,039	17		569	37,566	95,193		86	95,279
New Hampshire.....	36,870	2,100	29		722	39,721	19,208		269	19,477
Vermont.....	17,978	317			41	18,336	38,410	10	63	38,483
Massachusetts.....	215,521	3,142	245	1	1,791	220,700	206,424		698	207,122
Rhode Island.....	27,598	3,263			10	30,871	15,483		84	15,567
Connecticut.....	144,159	1,957			392	146,508	94,790		646	95,436
Total New England States.....	478,067	11,818	291	1	3,525	493,702	469,508	10	1,846	471,364
New York.....	334,613	7,236	32,707	3	3,625	378,184	622,959	2,832	620	626,411
New Jersey.....	357,202	3,728	362,762	89	1,051	362,832	432,962	444	974	434,380
Pennsylvania.....	422,464	9,047	26,586	4,636	4,841	467,574	883,483	6,543	3,538	893,564
Delaware.....	9,955				3	9,958	9,075		49	9,124
Maryland.....	23,714	163	2,971	74	132	27,054	71,241	755	14	72,010
Total Eastern States.....	1,147,948	20,174	63,026	4,802	9,652	1,245,602	2,019,720	10,574	5,195	2,035,489
Virginia.....	87,744	5,748	3,102		437	97,031	130,379	1,401	106	131,886
West Virginia.....	67,432	1,478	3,060		39	72,009	72,817		293	74,390
North Carolina.....	61,830	1,753	7,130		38	70,751	58,357	1,184	193	59,734
South Carolina.....	41,653	114	5,892		64	47,723	54,015	6,071	874	60,960
Georgia.....	34,934	1,186	1,086		56	37,262	28,853	448	194	29,495
Florida.....	54,977	1,430	10,631		284	67,322	50,965	4,263	1,657	56,825
Alabama.....	68,850	2,024	3,113		222	74,209	46,338	13	134	46,485
Mississippi.....	35,631	547	4,400		407	40,985	33,007	1,379	53	34,439
Louisiana.....	34,973	949	3,888		610	40,429	18,979	27	35	19,041
Texas.....	303,926	8,763	25,651	360	803	339,503	51,057	3,082	1,698	55,837
Arkansas.....	36,358	1,917	2,964	3	1,534	42,776	28,540	292	321	29,153

Kentucky.....	78,981	607	1,062	96	176	80,922	63,205	72	68	63,845
Tennessee.....	58,852	242	416	-----	9	69,519	63,276	25	64	63,365
Total Southern States.....	966,141	26,758	72,395	459	4,688	1,070,441	699,728	19,537	5,690	724,955
Ohio.....	190,086	11,457	22,590	573	1,490	226,196	197,762	5,026	1,066	203,854
Indiana.....	113,877	4,652	11,496	48	2,064	132,137	128,171	943	540	129,654
Illinois.....	205,979	8,967	10,053	90	821	225,890	222,623	2,216	1,993	226,832
Michigan.....	76,274	4,140	8,508	19	849	89,790	163,214	1,960	626	165,800
Wisconsin.....	82,267	3,070	3,838	217	160	89,552	147,315	312	521	148,148
Minnesota.....	70,794	8,229	11,223	76	647	90,969	137,173	1,461	2,261	140,895
Iowa.....	80,537	6,581	597	32	366	87,913	94,216	-----	1,904	96,120
Missouri.....	42,445	1,734	2,843	1	49	47,072	27,224	265	306	27,795
Total Middle Western States.....	862,259	48,830	70,928	1,056	6,446	989,519	1,117,698	12,183	9,217	1,139,098
North Dakota.....	29,984	3,854	3,280	2	67	37,187	38,776	1,227	1,214	41,217
South Dakota.....	25,351	3,295	5,400	27	160	34,233	23,922	311	2,168	26,401
Nebraska.....	31,083	5,252	3,004	60	172	39,571	32,963	85	67	33,115
Kansas.....	79,637	8,288	12,994	81	342	101,342	44,041	499	1,186	45,726
Montana.....	30,607	2,693	7,799	-----	197	41,206	29,728	1	3,199	32,928
Wyoming.....	15,436	1,028	4,806	-----	59	21,329	12,214	17	1,190	13,421
Colorado.....	44,837	3,548	4,734	-----	130	53,249	31,739	577	1,082	33,398
New Mexico.....	17,308	1,385	4,843	-----	8	23,544	5,581	152	722	6,455
Oklahoma.....	114,301	3,403	20,904	85	277	138,970	34,703	4,516	2,076	41,295
Total Western States.....	388,544	32,746	67,764	255	1,412	490,721	253,667	7,385	12,904	273,956
Washington.....	51,389	1,948	14,784	11	201	68,333	51,929	401	2,248	54,578
Oregon.....	36,475	2,701	8,350	9	75	47,610	28,672	304	814	29,790
California.....	131,549	3,661	19,754	55	1,336	156,355	104,367	10,455	564	115,386
Idaho.....	22,812	1,225	7,023	172	8	31,240	17,356	104	1,499	18,959
Utah.....	3,803	156	734	-----	29	4,722	4,400	72	34	4,506
Nevada.....	6,651	287	935	-----	2	7,875	7,190	7	210	7,407
Arizona.....	15,081	141	2,897	-----	203	18,322	6,510	1,800	318	8,628
Total Pacific States.....	267,760	10,119	54,477	247	1,854	334,457	220,424	13,143	5,687	230,254
Alaska (nonmember banks).....	2,399	15	55	-----	10	2,479	1,346	-----	183	1,529
The Territory of Hawaii (nonmember banks).....	2,430	42	1,494	-----	-----	3,966	1,118	-----	3	1,121
Total (nonmember banks).....	4,829	57	1,549	-----	10	6,445	2,464	-----	186	2,650
Total country banks.....	4,115,548	150,502	330,430	6,820	27,587	4,630,887	4,783,209	62,832	40,725	4,886,766
Total United States.....	10,260,782	210,788	582,553	12,436	163,488	11,230,047	7,499,109	230,698	78,630	7,808,437

TABLE No. 49.—Classification of deposits in national banks at date of each call during year ended October 31, 1928—Continued

FEBRUARY 28, 1928
[In thousands of dollars]

Cities	Demand deposits						Time deposits			
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State or other municipal deposits	Deposits subject to notice of less than 30 days	Other demand deposits	Total	Savings deposits (including time certificates of deposit)	State and other municipal deposits	Postal savings deposits	Total
CENTRAL RESERVE CITIES										
New York.....	2,045,199	5,354	9,761		77,851	2,138,165	449,548	8,887	4,205	462,640
Chicago.....	517,334	4,116	35,602		974	558,026	165,411	6,300	1,218	172,929
Total central reserve cities.....	2,562,533	9,470	45,363		78,825	2,696,191	614,959	15,187	5,423	635,569
OTHER RESERVE CITIES										
Boston.....	393,812	2,152	50	282	2,440	398,736	201,771		2,605	204,376
Albany.....	24,003	6	15,579		22,518	62,106	13,614		15	13,629
Brooklyn and Bronx.....	55,654	425	1,023		597	57,702	16,718	10	832	17,560
Buffalo.....	4,140	67	250		61	4,508	14,477	2,396	3	16,876
Philadelphia.....	354,451	696	11,645	1,812	297	368,901	117,376	15	1,533	118,924
Pittsburgh.....	242,848	959	7,116	1,161	4,035	256,119	102,247	9	865	103,121
Baltimore.....	63,726	64	2,145		2	65,937	37,825	1,374	59	39,258
Washington.....	74,923	259	1,265		1,238	77,685	45,785	300	338	44,623
Richmond.....	27,240	28	4,535			31,823	19,539		61	19,600
Charlotte.....	8,754	3	730			9,487	7,576		18	7,594
Atlanta.....	45,325	963	1,756		56	48,101	29,950	409	359	30,718
Savannah.....	25,366	470	496		29	26,361	23,406		83	23,553
Jacksonville.....	25,327	19	2,984		79	28,409	28,104	5,931	1,178	35,213
Birmingham.....	30,074	1,974	2,094			34,142	18,056		600	18,656
New Orleans.....	21,260	6	1,194		430	22,890	2,365	1,510	103	3,973
Dallas.....	67,830	386	6,614		43	74,873	20,716		164	20,580
El Paso.....	15,117	273	566			15,956	6,213	560	305	7,083
Fort Worth.....	34,805	228	6,419		6	41,458	12,974		151	13,125
Galveston.....	6,692	487	1,119			8,298	13,559	150	40	13,749
Houston.....	62,340	1,381	4,890		151	68,762	32,959	50	97	33,106
San Antonio.....	30,426	676	3,008		15	34,125	10,142	3,129	124	13,395
Waco.....	7,407	22	2,407		18	9,484	6,748		22	6,770
Little Rock.....	1,459	22	267			1,716	1,565	5	13	1,583

Louisville.....	45, 113	27	224			45, 364	27, 953		120	28, 073
Memphis.....	7, 692	357			21	8, 070	8, 073		107	8, 180
Nashville.....	22, 522	25	946		64	23, 557	21, 201	2, 216	67	23, 484
Cincinnati.....	37, 368	405	6, 668		1	44, 442	19, 016		105	19, 971
Cleveland.....	24, 074	463	8, 049		1, 048	33, 634	32, 882	18, 271	20	51, 173
Columbus.....	39, 868	740	13, 094		8	53, 700	13, 488	3, 200	245	16, 933
Toledo.....	3, 410	122	1, 000			4, 532	4, 855	1, 526	53	6, 434
Indianapolis.....	41, 981	7	5, 999		80	48, 067	12, 597		193	12, 790
Chicago.....	27, 889	603	1, 975	34	117	30, 618	51, 987	350	360	52, 687
Peoria.....	12, 492	9	1, 600	4	42	14, 147	11, 581		30	11, 611
Detroit.....	98, 315	1, 798	2, 280		31	102, 424	65, 805	4, 239	362	70, 406
Grand Rapids.....	13, 214	232	700			14, 146	12, 579		20	12, 599
Milwaukee.....	64, 471		9, 734		54	74, 259	33, 899		317	34, 216
Minneapolis.....	81, 667	472	5, 295		224	87, 658	62, 995	96	820	63, 911
St. Paul.....	54, 842	275	1, 657		14	56, 788	34, 449	4	3, 292	37, 745
Cedar Rapids.....	7, 845		8	230	20	8, 170	9, 267		45	9, 312
Des Moines.....	19, 584	162			32	19, 778	2, 502		2, 619	5, 121
Dubuque.....	3, 373	513			1	3, 887	6, 625		30	6, 655
Sioux City.....	8, 846	819	65		1	9, 731	7, 354		670	8, 024
Kansas City, Mo.....	66, 287	5, 587	3, 278		340	75, 492	8, 275	825	1, 262	10, 362
St. Joseph.....	8, 639	330	637			9, 606	6, 272		182	6, 454
St. Louis.....	161, 660	1, 410	7, 105	193	34	170, 402	75, 710	1, 500	406	77, 616
Lincoln.....	9, 519	181	1, 917		38	11, 655	3, 674		30	3, 704
Omaha.....	46, 052	925	3, 543		6	50, 526	14, 497		410	14, 907
Kansas City, Kans.....	3, 891	318	1, 418			5, 627	2, 673		445	3, 123
Topeka.....	10, 609	456	2, 521			13, 586	1, 342	183	763	2, 288
Wichita.....	13, 879	225	3, 043			17, 147	5, 912	101	190	6, 203
Helena.....	2, 741	100	341		22	3, 204	2, 180		101	2, 281
Denver.....	61, 666	246	6, 662		157	68, 731	48, 674	1, 235	1, 773	51, 682
Pueblo.....	6, 784	143	241			7, 168	4, 892	15	183	5, 090
Muskogee.....	4, 568		1, 281		129	5, 978	2, 973	666	236	3, 880
Oklahoma City.....	31, 536	879	10, 679		373	43, 467	17, 408	2, 875	2, 098	22, 381
Tulsa.....	49, 594	249	7, 405		26	57, 274	20, 329	555	86	20, 970
Seattle.....	56, 228	530	8, 624		1, 090	66, 472	31, 647		2, 367	34, 014
Spokane.....	11, 918	3	2, 812		224	14, 957	16, 537		100	16, 637
Portland.....	38, 309	1, 382	5, 580	35	325	45, 631	54, 147	150	1, 690	55, 987
Los Angeles.....	189, 159	1, 292	15, 550		8, 499	214, 500	251, 537	27, 498	623	279, 658
Oakland.....	14, 591	59	3, 513			18, 163	6, 190		147	6, 337
San Francisco.....	283, 403	3, 857	7, 482		3, 066	297, 808	413, 067	63, 284	698	477, 049
Ogden.....	3, 200	181	668			4, 049	1, 739		18	1, 757
Salt Lake City.....	15, 096	203	2, 037	13		17, 349	7, 514	735	138	8, 387
Total other reserve cities.....	3, 326, 495	37, 186	233, 796	3, 764	48, 102	3, 649, 343	2, 217, 997	147, 010	32, 755	2, 397, 762
Total all reserve cities.....	5, 889, 028	46, 656	279, 159	3, 764	126, 927	6, 345, 534	2, 832, 956	162, 197	38, 178	3, 033, 331

TABLE No. 49.—Classification of deposits in national banks at date of each call during year ended October 31, 1928—Continued

FEBRUARY 28, 1928—Continued

[In thousands of dollars]

States and Territories	Demand deposits						Time deposits			
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State or other municipal deposits	Deposits subject to notice of less than 30 days	Other demand deposits	Total	Savings deposits (including time certificates of deposit)	State and other municipal deposits	Postal savings deposits	Total
COUNTRY BANKS										
Maine.....	33,024	1,554	12	-----	10	34,600	93,151	-----	81	93,232
New Hampshire.....	32,515	2,106	37	-----	702	35,360	20,165	-----	273	20,438
Vermont.....	16,907	332	-----	-----	36	17,275	38,625	11	60	38,696
Massachusetts.....	207,321	3,169	200	1	1,436	212,127	215,074	-----	699	215,773
Rhode Island.....	27,062	3,244	-----	-----	15	30,321	15,778	-----	73	15,851
Connecticut.....	136,489	2,135	-----	-----	332	138,956	97,680	-----	619	98,299
Total New England States.....	453,318	12,540	249	1	2,531	468,639	480,473	11	1,805	482,289
New York.....	322,170	7,354	36,699	2	2,812	369,037	632,245	3,165	986	636,396
New Jersey.....	327,515	3,829	824	84	1,156	333,408	438,471	570	934	439,975
Pennsylvania.....	405,122	9,504	26,942	3,662	4,317	449,547	895,951	6,314	3,473	905,738
Delaware.....	9,684	1	-----	-----	9	9,694	9,110	-----	49	9,159
Maryland.....	22,961	166	2,729	60	50	25,966	71,775	819	19	72,613
Total Eastern States.....	1,087,452	20,854	67,194	3,808	8,344	1,187,652	2,047,552	10,868	5,461	2,063,881
Virginia.....	83,819	6,024	2,658	-----	193	92,694	132,491	1,543	104	134,138
West Virginia.....	66,589	1,244	5,002	-----	77	72,912	75,760	-----	315	77,297
North Carolina.....	53,383	1,339	8,200	-----	73	62,995	58,803	-----	226	60,291
South Carolina.....	35,159	99	4,680	-----	89	40,027	52,284	5,676	789	58,749
Georgia.....	31,388	1,131	703	1	50	33,273	29,672	-----	379	30,265
Florida.....	62,316	1,838	11,208	-----	307	75,669	53,595	4,147	2,405	60,147
Alabama.....	63,357	1,620	2,831	-----	180	67,988	46,751	65	141	46,957
Mississippi.....	31,397	606	7,521	-----	422	39,946	31,981	1,639	56	33,676
Louisiana.....	31,891	787	3,315	-----	482	36,475	19,005	-----	35	19,146
Texas.....	281,799	7,458	44,824	291	908	335,280	54,823	5,803	1,818	62,449
Arkansas.....	32,735	2,108	2,973	3	1,668	39,487	28,907	240	386	29,533

Kentucky.....	74,363	646	584	-----	137	75,730	65,486	61	74	65,621	
Tennessee.....	56,890	265	466	-----	3	57,624	64,113	25	66	64,204	
Total Southern States.....	905,086	25,165	94,965	-----	295	4,589	1,030,100	713,676	22,168	6,629	742,473
Ohio.....	194,259	7,954	30,606	-----	553	1,426	234,798	200,708	5,798	733	207,239
Indiana.....	104,918	4,392	10,332	-----	5	1,200	120,847	125,828	938	604	127,370
Illinois.....	209,985	9,620	9,722	-----	30	1,076	230,433	224,250	2,270	1,844	228,364
Michigan.....	76,393	4,099	14,979	-----	749	96,220	162,242	2,489	637	165,368	
Wisconsin.....	82,896	2,755	8,280	-----	216	431	94,578	146,616	834	547	147,997
Minnesota.....	67,470	7,488	9,501	-----	49	431	84,939	138,350	1,685	2,571	142,606
Iowa.....	84,591	7,112	3,961	-----	10	361	92,435	93,788	314	1,937	96,039
Missouri.....	42,990	1,572	3,931	-----	74	48,567	28,775	270	376	29,421	
Total Middle Western States.....	863,502	44,992	87,712	-----	863	5,748	1,002,817	1,120,557	14,598	9,249	1,144,404
North Dakota.....	27,416	2,980	4,800	-----	2	63	35,261	39,905	1,236	1,297	42,438
South Dakota.....	25,864	3,028	5,154	-----	26	163	34,235	24,608	427	2,279	27,314
Nebraska.....	34,840	5,807	2,389	-----	-----	142	43,178	32,409	69	78	32,556
Kansas.....	77,539	7,659	11,217	-----	10	143	96,568	45,044	532	1,328	46,904
Montana.....	30,613	2,775	6,231	-----	45	198	39,862	31,349	1	3,384	34,734
Wyoming.....	14,649	916	4,397	-----	-----	56	20,018	12,210	20	1,200	13,430
Colorado.....	42,671	3,035	5,833	-----	-----	144	51,683	32,554	564	1,133	34,251
New Mexico.....	16,050	1,043	4,400	-----	-----	5	21,498	6,575	527	772	7,874
Oklahoma.....	104,288	2,748	23,675	-----	83	119	130,913	37,644	4,861	2,237	44,742
Total Western States.....	373,930	29,991	68,096	-----	166	1,033	473,216	262,298	8,237	13,708	264,243
Washington.....	49,294	1,557	13,208	-----	21	167	64,247	52,063	1,581	2,230	55,894
Oregon.....	33,026	1,694	7,984	-----	12	92	42,808	28,195	239	654	29,088
California.....	126,762	2,190	17,532	-----	66	1,111	147,661	103,801	9,587	591	113,979
Idaho.....	19,963	933	5,693	-----	265	9	26,862	17,618	132	1,395	19,145
Utah.....	3,304	166	938	-----	-----	28	4,436	4,550	68	37	4,655
Nevada.....	6,232	211	8,232	-----	-----	1	7,271	7,462	9	216	7,687
Arizona.....	15,605	115	3,204	-----	-----	125	19,049	6,587	1,721	337	8,645
Total Pacific States.....	254,185	6,866	49,386	-----	364	1,533	312,334	220,296	13,337	5,460	239,093
Alaska (nonmember banks).....	2,209	16	69	-----	-----	6	2,300	1,378	-----	176	1,554
Hawaii (nonmember banks).....	2,173	63	1,529	-----	-----	-----	3,765	942	-----	3	945
Total (nonmember banks).....	4,382	79	1,598	-----	-----	6	6,065	2,320	-----	179	2,499
Total country banks.....	3,941,855	140,487	369,200	-----	5,497	23,784	4,480,823	4,847,172	69,219	42,491	4,958,882
Total United States.....	9,830,883	187,143	648,359	-----	9,261	150,711	10,826,357	7,680,128	231,416	80,669	7,992,213

TABLE No. 49.—Classification of deposits in national banks at date of each call during year ended October 31, 1928—Continued

JUNE 30, 1928

[In thousands of dollars]

Cities	Demand deposits					Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State or other municipal deposits	Deposits subject to notice of less than 30 days	Other demand deposits	Total	Savings deposits (including time certificates of deposit)	State and other municipal deposits	Postal savings deposits	Total
CENTRAL RESERVE CITIES										
New York.....	2,117,000	6,333	22,006		112,344	2,257,692	501,720	3,971	5,614	511,305
Chicago.....	562,843	2,580	63,088		1,798	620,259	205,231	10,550	1,195	216,976
Total central reserve cities.....	2,679,852	8,913	75,044		114,142	2,877,951	706,951	14,521	6,809	728,281
OTHER RESERVE CITIES										
Boston.....	393,651	650	50	25	4,539	398,915	199,071		2,615	201,686
Albany.....	21,507	29	13,385		21,099	56,620	12,776		8	12,784
Brooklyn and Bronx.....	50,672	199	1,173	5	579	52,628	17,526		875	18,424
Buffalo.....	5,302	99	426			5,767	16,314	1,900	3	18,217
Philadelphia.....	334,681	1,019	11,233	1,751	201	348,885	124,607		1,374	125,981
Pittsburgh.....	242,989	704	7,649	1,187	3,772	256,292	119,207		10	792
Baltimore.....	65,465	185	4,083		1	69,734	36,981	1,219	51	38,251
Washington.....	73,268	356	1,247			76,339	43,354	500	388	44,192
Richmond.....	24,952	22	4,571			29,545	20,914		48	20,962
Charlotte.....	3,610	3	700			9,313	7,207		21	7,228
Atlanta.....	44,538	1,100	1,256		35	46,929	31,392	334	332	32,058
Savannah.....	26,558	562	107			27,227	25,019	38	442	25,499
Jacksonville.....	24,250	30	2,964		51	27,295	27,776	5,796	1,069	34,641
Birmingham.....	29,170	742	2,108		77	32,097	20,222	500	100	20,822
New Orleans.....	20,203	32	1,769		760	22,764	1,733	1,339	102	3,174
Dallas.....	70,618	334	3,747		14	74,713	28,627	2,004	176	30,807
El Paso.....	13,882	509	1,884			15,975	6,865		311	7,176
Fort Worth.....	37,290	410	5,068		79	42,847	14,094		156	14,250
Galveston.....	6,690	635	1,359			8,684	12,954	433	38	13,425
Houston.....	63,414	1,165	5,229		277	70,085	35,142	50	100	35,292
San Antonio.....	28,088	492	2,640		33	31,253	10,611	3,928	135	14,674
Waco.....	6,632	68	1,932			8,632	6,766		23	6,789

Little Rock	1,374		619			1,993	1,528		11	1,539
Louisville	43,303	24	1,801			45,128	27,551		117	27,668
Memphis	7,509	773			24	8,306	8,074		92	8,166
Nashville	25,556	12	1,637		53	27,258	21,330	1,800	61	23,191
Cincinnati	36,464	676	4,940		1	42,081	19,181	850	107	20,138
Cleveland	27,900	656	7,643		720	36,919	31,930	13,423	17	45,370
Columbus	36,323	1,156	6,965		55	44,499	8,853	2,011	162	11,026
Toledo	4,746				4	4,905	4,788	2,179	66	7,033
Indianapolis	42,207	10	5,388		4	47,609	13,665		216	13,881
Chicago	28,438	527	2,104	45	114	31,228	53,820	510	333	54,663
Peoria	13,393	9	1,600	5	34	15,041	12,374		33	12,407
Detroit	110,884	2,454	3,311		34	116,683	65,377	2,124	383	67,884
Grand Rapids	11,739	638	1,300			13,677	13,198		20	13,218
Milwaukee	74,178		6,103		43	80,324	34,387		331	34,718
Minneapolis	83,338		12,618		740	97,079	58,676	141	800	59,617
St. Paul	53,459		3,421		12	57,172	32,066		3,127	35,193
Cedar Rapids	7,614			245	23	7,947	6,204		43	9,247
Des Moines	20,505				34	20,677	2,721		2,664	5,385
Dubuque	3,282					3,846	6,757		36	6,793
Sioux City	10,052		60		1	10,539	7,410		737	8,147
Kansas City, Mo.	64,021	5,699	1,608		548	71,876	8,892	650	1,309	10,851
St. Joseph	7,593		1,239			9,163	7,034		193	7,227
St. Louis	141,897	1,545	2,952	215	169	146,778	76,728	1,500	426	78,654
Lincoln	9,703		2,730			12,606	3,600		28	3,628
Omaha	47,448	1,321	4,752		3	53,524	14,692		509	15,201
Kansas City, Kans.	3,635		2,555			6,492	2,767		461	3,228
Topeka	10,261		3,714			14,463	1,699	188	824	2,711
Wichita	14,576		4,294			19,067	6,201		194	6,395
Helena	2,657		389		1	3,145	2,271		101	2,372
Denver	63,119		6,910		138	70,626	47,603	1,254	1,652	50,609
Pueblo	7,623		208			7,968	5,169		163	5,348
Muskogee	4,489		1,363		148	6,000	3,232	454	269	3,955
Oklahoma City	33,222	874	9,127		265	43,488	19,051	9,608	2,113	30,772
Tulsa	52,539		7,496		54	60,815	22,027	1,030	124	23,181
Seattle	57,047		12,619		1,261	71,514	32,150		2,311	34,461
Spokane	11,282		3,412		131	14,827	16,321		103	16,424
Portland	43,339		4,437	158	294	49,115	53,657		1,814	55,471
Los Angeles	210,771	1,474	13,693		9,501	235,439	291,660	35,327	603	327,590
Oakland	14,388		3,633		69	18,127	6,323		155	6,478
San Francisco	292,925	2,549	10,232		1,949	307,655	419,105	71,318	820	491,243
Ogden	3,021		290			3,589	1,535		18	1,553
Salt Lake City	15,340		1,821		12	17,605	7,892	200	130	8,222
Total other reserve cities	3,345,290	36,821	233,555	3,636	50,020	3,669,322	2,301,717	162,657	32,785	2,497,159
Total all reserve cities	6,025,142	45,734	308,599	3,636	164,162	6,547,273	3,008,668	177,178	39,594	3,225,440

TABLE No. 49.—Classification of deposits in national banks at date of each call during year ended October 31, 1928—Continued

JUNE 30, 1928—Continued

[In thousands of dollars]

States and Territories	Demand deposits					Time deposits				
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State or other municipal deposits	Deposits subject to notice of less than 30 days	Other demand deposits	Total	Savings deposits (including time certificates of deposit)	State and other municipal deposits	Postal savings deposits	Total
COUNTRY BANKS										
Maine.....	32,890	1,229		4	11	34,134	94,126		76	94,202
New Hampshire.....	32,644	1,868	1		896	35,209	20,472		207	20,679
Vermont.....	16,934	290			42	17,266	40,057	11	60	40,128
Massachusetts.....	198,982	3,191	98	28	1,015	203,314	215,062		640	215,702
Rhode Island.....	24,188	1,924		71	7	26,190	16,974		67	17,041
Connecticut.....	139,134	2,102			920	142,156	100,384		585	100,969
Total New England States.....	444,772	10,604	99	103	2,691	458,269	487,075	11	1,635	488,721
New York.....	334,261	6,457	39,060	1	3,205	382,984	654,363	3,553	608	658,524
New Jersey.....	340,760	4,733	816	278	1,684	348,271	454,572	457	914	455,943
Pennsylvania.....	400,872	8,753	27,864	3,201	4,015	444,705	906,199	4,670	3,344	914,213
Delaware.....	9,321				4	9,325	9,528		40	9,568
Maryland.....	22,611	155	2,571	117	134	25,588	72,936	804	25	73,765
Total Eastern States.....	1,107,825	20,098	70,311	3,597	9,042	1,210,873	2,097,598	9,484	4,931	2,112,013
Virginia.....	80,988	5,954	2,370		181	89,493	133,222	1,663	76	134,961
West Virginia.....	61,871	858	2,770		215	65,714	78,422	28	296	78,746
North Carolina.....	50,003	1,229	8,331		87	59,650	57,570	1,121	282	58,973
South Carolina.....	32,685	89	5,759		63	38,596	54,433	6,646	908	61,987
Georgia.....	29,207	847	808	4		30,866	30,715	253	301	31,269
Florida.....	51,440	596	12,803	59	267	65,165	54,296	4,713	2,733	61,742
Alabama.....	59,027	1,691	2,310	201	420	63,649	49,603	115	140	49,858
Mississippi.....	28,230	469	6,220		330	35,249	32,492	1,236	67	33,795
Louisiana.....	31,824	952	3,794		326	36,896	18,981	95	35	19,111
Texas.....	267,018	7,794	35,721	261	1,015	311,809	57,552	5,289	1,962	64,803
Arkansas.....	34,082	1,803	3,423	253	1,745	41,306	29,346	277	461	30,084

Kentucky.....	66,356	625	481	-----	480	67,942	64,426	21	74	64,521
Tennessee.....	58,802	177	951	-----	2	59,932	63,585	105	69	63,759
Total Southern States.....	851,533	23,084	85,741	778	5,131	966,267	724,643	21,562	7,404	753,609
Ohio.....	187,760	8,501	30,872	127	1,265	228,525	204,193	5,049	848	210,090
Indiana.....	113,275	3,986	14,984	-----	1,192	133,437	134,035	973	621	135,629
Illinois.....	224,450	8,321	11,225	164	760	244,920	231,217	2,769	1,939	235,925
Michigan.....	79,309	2,847	12,825	-----	767	95,748	168,917	1,782	621	171,320
Wisconsin.....	83,346	2,546	11,899	224	132	98,147	151,188	748	580	152,516
Minnesota.....	65,572	6,835	18,576	40	232	91,255	139,554	2,040	2,876	144,470
Iowa.....	81,802	6,099	4,453	5	398	88,757	96,751	-----	2,059	98,810
Missouri.....	42,591	1,376	3,425	-----	14	47,406	29,226	290	479	29,995
Total Middle Western States.....	878,105	40,511	104,259	560	4,760	1,028,195	1,155,081	13,651	10,023	1,178,755
North Dakota.....	25,799	3,612	3,179	3	52	32,645	39,229	1,709	1,474	42,412
South Dakota.....	26,373	3,152	6,399	26	165	36,115	25,415	367	2,469	28,251
Nebraska.....	34,184	5,599	3,270	-----	122	43,175	34,165	123	101	34,389
Kansas.....	77,309	7,150	13,523	-----	191	98,173	46,792	391	1,371	48,554
Montana.....	20,017	2,825	6,977	-----	206	39,025	32,661	-----	3,458	36,119
Wyoming.....	14,197	1,103	4,492	-----	27	19,819	12,344	14	1,134	13,492
Colorado.....	39,404	3,559	4,675	24	186	47,848	34,177	560	1,079	35,816
New Mexico.....	15,449	2,060	4,108	-----	3	21,620	5,616	491	847	6,954
Oklahoma.....	96,927	3,223	24,983	5	253	125,391	38,210	5,060	2,297	45,567
Total Western States.....	358,659	32,283	71,606	58	1,205	463,811	268,609	8,715	14,230	291,554
Washington.....	49,301	1,604	18,220	20	172	69,317	53,318	1,417	2,205	56,940
Oregon.....	34,804	1,941	9,354	7	117	46,223	28,584	364	668	29,616
California.....	128,428	3,527	18,137	54	1,505	151,671	106,851	9,814	533	117,198
Idaho.....	18,300	1,134	5,766	1	5	25,206	16,820	136	1,003	17,959
Utah.....	2,817	53	574	-----	24	3,468	4,605	141	45	4,791
Nevada.....	6,235	252	1,078	-----	2	7,567	7,656	24	207	7,887
Arizona.....	15,439	138	3,473	-----	98	19,148	7,442	1,978	345	9,765
Total Pacific States.....	255,324	8,649	56,622	82	1,923	322,600	225,276	13,874	5,006	244,156
Alaska (nonmember banks).....	2,386	11	99	-----	7	2,503	1,459	-----	184	1,643
The Territory of Hawaii (nonmember banks).....	2,946	192	866	-----	-----	4,004	743	-----	4	747
Total (nonmember banks).....	5,332	203	965	-----	7	6,507	2,202	-----	188	2,390
Total country banks.....	3,901,550	135,432	389,603	5,178	24,759	4,456,522	4,960,484	67,297	43,417	5,071,198
Total United States.....	9,926,692	181,166	698,202	8,814	188,921	11,003,795	7,969,152	244,475	83,011	8,296,638

TABLE No. 49.—Classification of deposits in national banks at date of each call during year ended October 31, 1928—Continued

OCTOBER 3, 1928

[In thousands of dollars]

Cities	Demand deposits					Time deposits						
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits evidenced by savings pass books	Certificates of deposit	Other time deposits	Postal savings deposits	Total	
CENTRAL RESERVE CITIES												
New York.....	2,000,935	7,754	40,719	59,266	2,108,674	3,147	238,008	23,148	233,640	9,825	512,768	
Chicago.....	536,756	4,017	84,066	690	625,529	31,130	61,000	28,413	88,356	1,222	210,121	
Total central reserve cities.....	2,537,691	11,771	124,785	59,956	2,734,203	34,277	299,008	51,561	326,996	11,047	722,889	
OTHER RESERVE CITIES												
Boston.....	381,653	920	27,582	10,242	420,397	179	117,600	27,969	49,565	2,635	197,048	
Albany.....	22,683	23	19,522	812	42,950	.....	9,890	2,488	91	6	12,475
Brooklyn and Bronx.....	51,196	235	1,565	123	53,109	239	16,706	319	484	903	18,651	
Buffalo.....	5,771	4	275	63	6,113	1,417	16,258	946	250	4	18,875	
Philadelphia.....	320,441	855	19,078	2,259	348,643	1,161	85,602	9,385	35,041	1,353	132,542	
Pittsburgh.....	231,699	530	13,125	3,613	248,967	10	95,037	10,554	2,600	735	108,936	
Baltimore.....	62,438	51	5,607	14	68,110	2,232	29,649	457	5,213	53	37,604	
Washington.....	70,315	383	5	1,318	73,021	500	38,121	5,028	2,585	339	46,573	
Richmond.....	24,124	17	6,826	.....	30,967	.....	19,447	583	145	49	20,224
Charlotte.....	3,575	3	866	.....	9,444	.....	3,058	4,552	.....	22	7,632
Atlanta.....	46,646	1,083	1,058	17	48,704	154	29,204	102	1,000	370	30,830	
Savannah.....	25,595	332	136	.....	26,063	154	20,716	3,481	15	471	24,837
Jacksonville.....	22,324	32	1,725	57	24,138	5,541	4,799	4,799	559	928	32,403	
Birmingham.....	29,940	415	2,339	3	32,697	500	17,563	1,144	531	95	19,833	
New Orleans.....	18,610	6	2,097	624	21,337	467	.....	1,515	500	88	2,570
Dallas.....	72,758	438	2,574	25	75,795	6,299	21,497	295	2,087	175	30,353
El Paso.....	13,790	259	1,718	3	15,770	19	6,042	843	327	7,231
Fort Worth.....	37,783	313	3,171	19	41,286	.....	13,158	770	556	168	14,652
Galveston.....	7,088	720	1,045	.....	8,853	304	.....	12,573	730	50	13,697
Houston.....	59,721	1,275	7,995	411	69,402	.....	31,855	3,465	100	95	35,515
San Antonio.....	20,467	532	2,124	168	32,291	3,151	8,705	1,838	245	130	14,069	
Waco.....	8,272	76	1,983	23	10,354	.....	6,264	332	.....	24	6,620
Little Rock.....	1,361	.....	278	.....	1,639	.....	951	265	120	9	1,345

Louisville.....	39,082	20	4,081	---	43,183	3,167	16,499	7,458	1,231	107	28,462
Memphis.....	8,460	368	---	17	8,845	---	5,553	3,067	---	144	8,764
Nashville.....	22,157	16	2,321	76	24,570	2,758	9,858	5,661	4,195	60	22,532
Cincinnati.....	35,928	425	5,869	---	42,222	2,850	17,416	2,182	---	107	20,555
Cleveland.....	24,994	607	7,138	870	33,609	13,181	25,107	5,380	1,535	15	45,218
Columbus.....	34,423	1,064	14,968	41	50,496	2,123	6,925	3,319	---	202	12,569
Toledo.....	4,317	24	1,000	---	5,341	2,172	3,933	816	10	67	6,908
Indianapolis.....	43,116	7	2,148	409	45,680	---	7,542	4,780	1,081	224	13,627
Chicago.....	29,733	652	2,077	219	32,681	705	50,005	1,470	1,989	333	54,502
Peoria.....	11,507	9	2,689	80	14,235	123	7,233	4,979	99	33	12,467
Detroit.....	114,411	2,223	5,521	405	122,560	2,987	57,082	8,723	1,000	402	65,194
Grand Rapids.....	11,465	504	4,336	---	16,305	---	9,125	3,782	---	21	12,928
Milwaukee.....	69,048	3	9,719	289	79,059	---	26,422	9,371	707	297	36,797
Minneapolis.....	85,636	430	6,182	129	92,377	131	43,380	10,221	7,329	829	61,890
St. Paul.....	50,540	4	6,195	22	56,761	83	24,651	5,547	1,578	3,169	35,028
Cedar Rapids.....	6,807	60	816	235	7,918	---	7,521	1,079	393	47	9,040
Des Moines.....	16,403	158	2,908	43	19,602	---	2,064	632	---	2,782	5,478
Dubuque.....	3,110	243	397	328	4,078	---	4,887	1,767	4	36	6,694
Sioux City.....	9,355	334	1,341	62	11,092	---	5,031	2,020	450	749	8,250
Kansas City, Mo.....	69,524	5,171	2,105	359	77,159	---	6,997	1,313	587	1,318	10,215
St. Joseph.....	7,933	323	908	---	9,164	150	5,483	933	---	202	6,768
St. Louis.....	151,610	1,387	1,387	810	155,367	2,097	47,716	18,228	9,767	440	78,248
Lincoln.....	10,766	133	1,901	11	12,811	---	3,291	250	---	30	3,571
Omaha.....	44,996	699	4,674	22	50,391	---	9,726	4,462	1,189	576	15,953
Kansas City, Kans.....	3,508	280	1,469	---	5,257	---	2,075	691	---	461	3,227
Topeka.....	11,393	468	1,610	22	13,493	188	446	1,061	---	963	2,658
Wichita.....	15,507	233	2,263	2	18,005	---	5,891	762	50	207	6,910
Helena.....	4,078	100	185	---	4,363	---	1,541	661	---	103	2,305
Denver.....	61,492	513	8,139	143	70,287	1,333	48,450	963	96	1,666	52,508
Pueblo.....	8,338	152	979	---	9,469	---	4,031	1,016	---	162	5,226
Muskogee.....	4,197	---	1,192	168	5,557	447	1,769	1,119	978	279	4,592
Oklahoma City.....	34,438	387	7,180	1	41,976	10,250	8,710	5,371	4,759	2,149	31,239
Tulsa.....	55,565	322	4,683	257	60,827	485	14,954	1,568	4,854	191	22,052
Seattle.....	62,169	518	7,009	1,148	70,844	---	29,599	2,424	---	2,325	34,848
Spokane.....	12,795	3	2,124	288	15,210	---	12,291	3,617	---	118	16,026
Portland.....	43,491	886	2,781	273	47,431	---	50,353	2,710	704	2,033	55,800
Los Angeles.....	218,833	1,669	13,151	12,476	246,129	30,456	248,644	18,146	25,106	622	322,974
Oakland.....	16,001	2	3,101	13	19,117	---	5,051	1,587	---	151	6,789
San Francisco.....	305,377	2,611	8,946	2,228	319,162	52,932	389,193	18,767	8,151	967	470,010
Ogden.....	3,948	145	106	---	4,199	---	838	647	---	20	1,505
Salt Lake City.....	15,599	378	1,032	12	17,021	100	5,622	2,494	80	148	8,444
Total other reserve cities.....	3,346,110	32,206	279,385	41,202	3,698,903	149,062	1,853,377	247,904	179,659	33,774	2,463,776
Total all reserve cities.....	5,883,801	43,977	404,170	101,158	6,433,106	183,339	2,152,385	299,465	506,655	44,821	3,186,665

TABLE No. 49.—Classification of deposits in national banks at date of each call during year ended October 31, 1928—Continued

OCTOBER 31, 1928—Continued

[In thousands of dollars]

States and Territories	Demand deposits					Time deposits					
	Individual deposits subject to check	Certificates of deposit	State, county, and municipal deposits	Other demand deposits	Total	State, county, and municipal deposits	Deposits evidenced by savings pass books	Certificates of deposit	Other time deposits	Postal savings deposits	Total
COUNTRY BANKS											
Maine.....	33,907	1,006	5,487	1	40,401	211	92,151	3,609	492	83	96,546
New Hampshire.....	35,191	2,001	2,411	616	40,219	4	18,037	2,869	612	201	21,723
Vermont.....	19,624	310	460	48	20,442	34	38,520	1,325	288	60	40,227
Massachusetts.....	203,404	3,795	8,843	960	217,002	1,029	198,575	12,042	7,127	647	219,420
Rhode Island.....	25,667	1,402	259		27,328		13,580	2,367		58	16,005
Connecticut.....	129,690	1,826	8,331	4,136	143,983	658	86,989	12,101	2,404	647	102,799
Total New England States.....	447,483	10,340	25,791	5,761	489,375	1,936	447,852	34,313	10,923	1,696	496,720
New York.....	332,757	5,477	49,436	3,525	391,195	5,948	595,654	53,761	9,181	578	665,122
New Jersey.....	308,216	4,458	37,910	1,852	352,436	5,442	441,557	12,914	5,810	1,050	466,773
Pennsylvania.....	418,203	8,520	48,499	7,996	483,218	10,420	767,645	131,353	8,508	3,204	921,130
Delaware.....	9,356	1	1,046	4	10,407	40	9,590	199	50	36	9,915
Maryland.....	22,809	148	6,138	224	29,319	2,017	65,529	3,169	4,320	29	75,064
Total Eastern States.....	1,091,341	18,604	143,029	13,601	1,266,575	23,867	1,879,975	201,396	27,869	4,897	2,138,004
Virginia.....	87,037	5,526	4,549	255	97,367	2,455	92,517	36,170	5,402	79	136,623
West Virginia.....	62,824	652	3,116	216	66,808	230	56,562	21,922	673	308	79,695
North Carolina.....	49,356	1,176	7,024	375	57,931	2,922	31,423	20,633	2,536	294	57,808
South Carolina.....	32,412	121	5,362	43	37,938	6,279	40,877	7,795	51	880	55,882
Georgia.....	30,011	847	1,139	1	31,998	308	18,367	11,870	328	287	31,160
Florida.....	42,153	538	12,393	206	55,290	5,125	41,690	8,447	2,682	2,703	60,647
Alabama.....	58,004	1,400	5,070	121	64,595	350	37,332	8,874	3,236	144	49,936
Mississippi.....	29,411	389	5,062	321	35,183	859	19,701	9,190	3,100	69	32,919
Louisiana.....	33,053	853	4,078	25	38,009	378	16,054	3,401	33	35	19,901
Texas.....	298,466	7,184	36,508	594	342,752	4,846	34,041	23,958	1,893	2,005	66,743
Arkansas.....	33,090	1,529	4,571	1,782	40,972	390	17,190	11,343	995	475	30,393

Kentucky.....	64,761	454	3,182	75	68,472	582	31,513	31,045	2,558	71	65,769
Tennessee.....	51,930	68	5,239	2	57,239	769	28,754	29,970	4,162	83	63,738
Total Southern States.....	872,508	20,737	97,293	4,016	994,554	25,493	466,021	224,618	27,649	7,433	751,214
Ohio.....	182,678	8,253	41,324	1,591	233,846	6,585	141,135	66,663	1,179	803	216,365
Indiana.....	110,759	3,506	16,752	1,575	132,592	1,220	77,213	56,357	2,108	710	137,608
Illinois.....	210,698	8,657	19,831	1,396	240,582	2,689	143,626	80,802	9,635	2,071	238,823
Michigan.....	77,799	2,768	13,776	1,262	95,605	3,994	136,096	32,922	254	620	173,886
Wisconsin.....	82,289	2,606	10,809	612	96,316	998	94,549	55,476	1,732	576	153,331
Minnesota.....	72,096	6,064	9,563	811	88,534	2,148	71,344	63,515	5,573	3,121	145,701
Iowa.....	73,247	5,294	16,332	866	95,739	82	39,257	53,323	5,262	2,114	100,038
Missouri.....	44,822	1,240	4,273	64	50,399	311	10,931	18,049	524	510	30,325
Total Middle Western States.....	854,388	38,388	132,660	8,177	1,033,613	18,027	714,151	427,107	26,267	10,525	1,196,077
North Dakota.....	33,120	2,920	3,591	188	39,819	2,169	13,093	24,162	864	1,543	41,831
South Dakota.....	29,954	2,828	4,550	488	37,820	491	7,454	16,604	1,771	2,751	29,071
Nebraska.....	38,081	4,905	3,289	505	46,780	215	5,505	25,183	4,574	105	35,582
Kansas.....	86,598	6,592	12,711	874	106,775	142	10,342	33,209	1,688	1,432	46,813
Montana.....	38,867	2,444	4,804	473	46,588	4	18,444	15,096	17	3,439	37,000
Wyoming.....	16,883	1,034	3,609	888	21,914	21	7,430	4,623	166	1,174	13,414
Colorado.....	42,565	2,962	7,120	111	52,758	663	20,732	12,493	828	1,128	35,844
New Mexico.....	16,612	1,116	3,266	24	21,018	359	3,171	3,540	78	864	8,012
Oklahoma.....	106,295	2,498	23,509	272	132,574	4,875	9,324	23,643	5,247	2,359	45,448
Total Western States.....	408,475	27,299	66,449	3,823	506,046	8,939	95,495	158,553	15,233	14,795	293,015
Washington.....	56,412	1,514	14,107	697	72,730	1,112	43,102	10,008	452	2,166	56,840
Oregon.....	41,053	1,787	7,222	223	50,285	547	18,188	10,389	339	769	30,232
California.....	142,371	3,390	14,267	1,389	161,417	9,592	93,734	10,328	4,704	552	118,910
Idaho.....	22,454	1,114	3,849	40	27,457	139	10,590	5,817	586	977	18,109
Utah.....	3,320	58	565	14	3,957	137	3,850	743	-----	47	4,777
Nevada.....	7,429	292	1,184	1	8,906	9	7,364	356	-----	219	7,948
Arizona.....	15,287	145	3,019	108	18,559	1,922	6,103	1,310	8	362	9,705
Total Pacific States.....	288,326	8,300	44,213	2,472	343,311	13,458	182,931	38,951	6,089	5,092	246,521
Alaska (nonmember banks).....	2,743	19	82	8	2,852	5	1,384	184	-----	176	1,749
The Territory of Hawaii (nonmember banks).....	2,634	27	1,062	-----	3,723	-----	405	517	-----	4	926
Total (nonmember banks).....	5,377	46	1,144	8	6,575	5	1,789	701	-----	180	2,675
Total country banks.....	3,967,898	123,714	510,579	37,858	4,640,049	91,725	3,788,214	1,085,639	114,030	44,618	5,124,226
Total United States.....	9,851,699	167,691	914,749	139,016	11,073,155	275,064	5,940,599	1,385,104	620,685	89,439	8,310,891

TABLE No. 50.—Cash in vaults of national banks at date of each call during year ended October 31, 1928

[In thousands of dollars]

Cities	Dec. 31, 1927				Feb. 28, 1928			
	(a) Gold coin	(b) Silver and minor coin	(c) United States and bank currency	Total cash	(a) Gold coin	(b) Silver and minor coin	(c) United States and bank currency	Total cash
CENTRAL RESERVE CITIES								
New York.....	877	1,744	23,222	25,843	437	1,704	23,054	25,195
Chicago.....	212	836	6,573	7,621	139	763	5,500	6,402
Total central reserve cities.....	1,089	2,580	29,795	33,464	576	2,467	28,554	31,597
OTHER RESERVE CITIES								
Boston.....	161	500	5,561	6,222	114	472	4,526	5,112
Albany.....	6	96	784	886	5	74	964	1,043
Brooklyn and Bronx.....	73	234	2,095	2,402	41	206	1,924	2,171
Buffalo.....	3	38	231	272	2	30	199	231
Philadelphia.....	258	761	7,071	8,090	190	714	7,358	8,262
Pittsburgh.....	99	455	4,388	4,942	85	460	4,895	5,440
Baltimore.....	49	176	1,758	1,983	32	183	1,598	1,813
Washington.....	81	227	2,589	2,897	62	202	3,112	3,376
Richmond.....	12	36	443	491	9	48	414	471
Charlotte.....	5	22	146	173	3	28	155	186
Atlanta.....	27	127	829	983	23	123	759	905
Savannah.....	17	109	878	1,004	19	151	906	1,076
Jacksonville.....	23	88	888	999	18	72	881	971
Birmingham.....	22	64	756	842	22	72	1,090	1,184
New Orleans.....	8	43	473	524	5	79	383	467
Dallas.....	32	124	916	1,072	20	118	1,217	1,355
El Paso.....	50	71	269	390	71	35	281	387
Fort Worth.....	34	118	804	956	40	133	909	1,082
Galveston.....	21	42	553	616	25	45	584	654
Houston.....	51	227	1,691	1,969	48	206	1,911	2,165
San Antonio.....	37	121	616	774	35	132	812	979
Waco.....	4	82	361	447	9	106	439	554
Little Rock.....	4	8	23	35	5	9	45	59
Louisville.....	35	164	752	951	28	147	703	878
Memphis.....	3	30	226	259	1	21	256	278
Nashville.....	10	85	541	636	9	86	463	558
Cincinnati.....	36	79	1,170	1,285	32	84	1,339	1,455
Cleveland.....	19	55	854	928	11	80	803	894
Columbus.....	60	168	1,816	2,044	70	171	1,820	2,061
Toledo.....	2	20	187	209	8	30	207	245
Indianapolis.....	294	169	2,306	2,769	303	184	2,326	2,813
Chicago.....	103	219	2,053	2,375	102	194	1,847	2,143
Peoria.....	28	87	540	655	43	87	577	707
Detroit.....	18	227	1,160	1,405	21	232	1,826	2,079
Grand Rapids.....	20	73	748	841	11	60	682	753
Milwaukee.....	70	256	1,793	2,119	73	190	1,684	1,947
Minneapolis.....	33	234	1,381	1,648	33	260	1,543	1,836
St. Paul.....	25	129	1,242	1,396	22	186	1,311	1,519
Cedar Rapids.....	6	16	352	374	3	9	433	445
Des Moines.....	24	74	697	795	26	60	853	944
Dubuque.....	12	25	174	211	13	26	173	212
Sioux City.....	28	86	526	640	29	87	649	765
Kansas City, Mo.....	32	160	1,223	1,415	36	157	1,317	1,510
St. Joseph.....	66	69	592	727	71	62	491	624
St. Louis.....	45	216	1,676	1,937	22	367	2,008	2,397
Lincoln.....	16	88	375	479	19	90	346	455
Omaha.....	17	116	760	893	23	99	875	997
Kansas City, Kans.....	4	21	139	164	3	23	167	193
Topeka.....	49	53	454	556	64	48	454	566
Wichita.....	12	83	433	528	22	100	512	634
Helena.....	4	13	78	95	5	14	70	89
Denver.....	883	622	1,393	2,898	853	295	1,731	2,879
Pueblo.....	41	51	445	537	49	34	467	550
Muskogee.....	2	45	198	245	4	43	228	275
Oklahoma City.....	28	100	599	727	29	94	605	728
Tulsa.....	24	116	913	1,053	31	106	1,075	1,212
Seattle.....	48	401	1,522	1,971	31	401	1,617	2,049
Spokane.....	8	158	340	506	9	161	375	545
Portland.....	26	177	890	1,093	33	195	1,003	1,231
Los Angeles.....	550	1,005	6,070	7,625	526	875	5,881	7,282
Oakland.....	8	78	286	372	3	87	350	440
San Francisco.....	150	1,483	7,317	8,950	157	1,433	7,082	8,672
Ogden.....	7	36	93	136	8	32	113	153
Salt Lake City.....	17	74	234	325	24	78	191	293
Total other reserve cities.....	3,940	11,130	78,671	93,741	3,743	10,686	81,820	96,249
Total all reserve cities.....	5,029	13,710	108,466	127,205	4,319	13,153	110,374	127,846

TABLE No. 50.—Cash in vaults of national banks at date of each call during year ended October 31, 1928—Continued
[In thousands of dollars]

States and Territories	Dec. 31, 1927				Feb. 28, 1928			
	(a) Gold coin	(b) Silver and minor coin	(c) United States and bank currency	Total cash	(a) Gold coin	(b) Silver and minor coin	(c) United States and bank currency	Total cash
COUNTRY BANKS								
Maine.....	94	188	1,844	2,126	90	147	1,818	2,055
New Hampshire.....	91	176	1,602	1,869	93	160	1,624	1,877
Vermont.....	60	107	838	1,005	69	99	893	1,061
Massachusetts.....	392	792	8,159	9,343	385	784	9,864	11,033
Rhode Island.....	82	91	1,187	1,360	78	93	1,316	1,487
Connecticut.....	236	424	5,188	5,848	214	428	6,007	6,649
Total New England States.....	955	1,778	18,818	21,551	929	1,711	21,522	24,162
New York.....	808	1,606	14,644	17,058	811	1,572	16,224	18,607
New Jersey.....	794	1,317	13,526	15,637	708	1,370	14,484	16,562
Pennsylvania.....	1,729	2,789	25,758	30,276	1,898	2,705	27,129	31,732
Delaware.....	29	59	374	462	30	57	329	416
Maryland.....	94	169	1,363	1,626	108	156	1,351	1,615
Total Eastern States.....	3,454	5,940	55,665	65,059	3,555	5,860	59,517	68,932
Virginia.....	293	552	4,529	5,374	348	579	4,841	5,768
West Virginia.....	146	310	3,438	3,894	165	328	3,767	4,260
North Carolina.....	134	410	3,385	3,929	147	446	3,218	3,811
South Carolina.....	48	280	2,342	2,670	58	273	2,241	2,572
Georgia.....	86	256	2,284	2,626	90	314	2,352	2,756
Florida.....	157	279	3,912	4,348	168	365	5,498	6,031
Alabama.....	251	424	3,716	4,391	268	442	3,247	3,957
Mississippi.....	41	191	1,397	1,629	54	218	1,443	1,715
Louisiana.....	48	185	1,416	1,649	52	189	1,477	1,718
Texas.....	454	1,922	11,269	13,645	510	1,779	10,481	12,770
Arkansas.....	66	269	1,869	2,204	77	267	1,839	2,183
Kentucky.....	211	404	2,756	3,371	218	346	3,143	3,707
Tennessee.....	192	325	3,149	3,666	202	325	3,220	3,747
Total Southern States.....	2,127	5,807	45,462	53,396	2,357	5,871	46,767	54,995
Ohio.....	472	1,068	10,579	12,119	482	1,009	10,520	12,011
Indiana.....	489	783	6,887	8,129	558	720	7,044	8,317
Illinois.....	705	1,297	10,254	12,256	792	1,189	10,366	12,347
Michigan.....	317	567	5,021	5,905	367	569	5,161	6,087
Wisconsin.....	390	548	4,307	5,145	349	565	4,546	5,460
Minnesota.....	311	775	4,884	5,970	324	729	4,516	5,509
Iowa.....	386	783	4,220	5,339	402	719	4,474	5,595
Missouri.....	215	341	1,596	2,152	226	344	1,676	2,246
Total Middle Western States.....	3,185	6,112	47,718	57,015	3,495	5,844	48,303	57,642
North Dakota.....	67	363	1,469	1,899	72	342	1,466	1,880
South Dakota.....	80	278	1,363	1,701	65	287	1,389	1,691
Nebraska.....	103	372	1,166	1,707	176	381	1,404	1,961
Kansas.....	242	689	2,863	3,794	270	696	2,693	3,659
Montana.....	122	257	1,886	2,215	126	278	1,783	2,187
Wyoming.....	88	123	983	1,204	95	145	1,040	1,280
Colorado.....	286	375	2,132	2,793	308	389	2,089	2,781
New Mexico.....	41	161	695	887	41	141	801	983
Oklahoma.....	138	772	4,082	4,992	151	729	3,656	4,536
Total Western States.....	1,213	3,390	16,599	21,202	1,299	3,388	16,271	20,959
Washington.....	261	565	2,610	3,436	266	614	2,568	3,448
Oregon.....	320	440	1,949	2,709	320	419	1,796	2,535
California.....	227	916	4,444	5,557	261	909	4,639	5,809
Idaho.....	57	243	1,030	1,330	62	256	898	1,216
Utah.....	21	40	131	192	18	38	122	178
Nevada.....	34	66	364	464	31	58	330	419
Arizona.....	37	148	740	925	220	162	593	975
Total Pacific States.....	957	2,418	11,268	14,643	1,178	2,456	10,946	14,580
Alaska (nonmember banks).....	71	40	249	360	79	23	212	314
The Territory of Hawaii (nonmember banks).....	6	88	851	945	5	76	718	799
Total (nonmember banks).....	77	128	1,100	1,305	84	99	930	1,113
Total country banks.....	11,968	25,573	196,630	234,171	12,897	25,229	204,256	242,382
Total United States.....	16,997	36,283	305,096	361,376	17,216	38,382	314,630	370,228

TABLE NO. 50.—Cash in vaults of national banks at date of each call during year ended October 31, 1928—Continued

[In thousands of dollars]

Cities	June 30, 1928									Total cash
	(a) Gold coin	(b) Gold certificates	(d) Standard silver dollars	(e) Subsidiary silver and minor coin	(f) Silver certificates	(g) Legal tender notes	(h) National bank notes	(i) Federal reserve and Federal reserve bank notes		
CENTRAL RESERVE CITIES										
New York.....	336	5,437	23	1,664	729	1,059	2,536	9,533		22,956
Chicago.....	110	796	28	729	443	556	887	2,485		6,034
Total central reserve cities.....	446	6,233	51	2,393	2,811	1,615	3,423	12,018		28,990
OTHER RESERVE CITIES										
Boston.....	106	492	4	519	284	266	388	2,329		4,388
Albany.....	9	116	1	42	76	40	211	259		754
Brooklyn and Bronx.....	43	305	1	173	155	108	286	497		1,568
Buffalo.....	3	23		34	17	40	81	96		294
Philadelphia.....	141	443	22	708	640	270	427	2,862		5,513
Pittsburgh.....	85	223	23	432	354	185	721	2,282		4,305
Baltimore.....	25	51	4	123	215	73	172	845		1,508
Washington.....	50	1,345	5	185	168	271	108	407		2,539
Richmond.....	7	18	1	36	24	22	96	190		394
Charlotte.....	3	4	2	12	11	7	25	22		86
Atlanta.....	18	18	13	81	64	73	177	305		749
Savannah.....	17	15	5	101	49	249	99	245		780
Jacksonville.....	15	46	4	80	109	61	79	408		802
Birmingham.....	24	29	3	90	36	26	140	399		747
New Orleans.....	11	18	6	47	59	29	17	349		536
Dallas.....	31	15	7	132	71	58	496	293		1,103
El Paso.....	40	49	22	34	22	19	82	59		327
Fort Worth.....	40	40	17	115	71	78	285	182		828
Galveston.....	29	32	20	24	56	46	191	214		612
Houston.....	53	94	15	180	165	185	587	438		1,717
San Antonio.....	31	20	14	102	89	77	209	184		726
Waco.....	10	18	14	76	51	86	106	48		409
Little Rock.....	6	11		6	9	6	4	6		53
Louisville.....	21	138	11	100	105	68	186	199		828
Memphis.....	3	18	1	21	16	17	20	68		164
Nashville.....	11	19	3	84	56	33	164	50		420
Cincinnati.....	42	50	6	86	90	51	153	318		796
Cleveland.....	23	24	8	60	50	67	148	342		722
Columbus.....	53	121	6	136	164	139	221	420		1,260
Toledo.....	10	8	5	24	3	15	45	71		180
Indianapolis.....	315	255	24	143	227	129	449	813		2,355
Chicago.....	100	375	18	195	139	161	298	707		1,933
Peebles.....	39	76	8	69	70	28	98	124		512
Detroit.....	24	420	9	307	116	78	166	804		1,924
Grand Rapids.....	21	119	2	47	73	61	117	300		740
Milwaukee.....	57	333	14	141	197	122	245	659		1,795
Minneapolis.....	24	264	29	150	130	86	287	516		1,486
St. Paul.....	21	75	180	99	148	95	204	545		1,267
Cedar Rapids.....	8	23	20	6	40	30	139	83		349
Des Moines.....	22	146	39	32	61	65	136	275		776
Dubuque.....	10	31	4	15	32	66	56	70		284
Sioux City.....	21	43	21	48	40	15	83	286		557
Kansas City, Mo.....	39	73	26	90	77	103	281	481		1,170
St. Joseph.....	78	52	16	26	41	71	79	167		530
St. Louis.....	21	81	23	253	87	59	465	755		1,724
Lincoln.....	14	35	39	40	7	18	36	172		361
Omaha.....	23	87	21	65	45	65	118	406		830
Kansas City, Kans.....	4	17	5	13	10	9	34	29		121
Fopeka.....	68	50	15	25	32	27	91	108		416
Wichita.....	23	59	34	69	33	24	66	128		436
Helena.....	5	1	6	5		3	38	54		112
Denver.....	798	379	118	140	48	107	341	502		2,493
Pueblo.....	58	47	12	21	6	27	152	118		441
Muskogee.....	9	23	6	28	21	27	24	32		170
Oklahoma City.....	34	53	26	67	53	55	104	157		549
Tulsa.....	33	219	15	91	84	73	163	232		910
Seattle.....	38	94	92	225	64	60	187	925		1,685
Spokane.....	5	20	32	42	25	10	81	159		374
Portland.....	30	39	42	114	25	18	203	558		1,029
Los Angeles.....	571	676	199	719	686	672	980	2,995		7,498
Oakland.....	4	49	20	49	20	21	32	156		351
San Francisco.....	135	1,128	346	962	352	1,113	1,725	17,774		23,535
Ogden.....	5	12	13	17	20	1	34	81		133
Salt Lake City.....	11	7	19	34	1	3	18	100		193
Total other reserve cities.....	3,628	9,104	1,663	8,170	6,288	6,165	13,456	45,672		94,206
Total all reserve cities.....	4,074	15,337	1,714	10,563	9,099	7,780	16,879	57,690		123,196

¹ Includes items reported as clearing-house certificates.

TABLE No. 50.—Cash in vaults of national banks at date of each call during year ended October 31, 1928—Continued

[In thousands of dollars]

States and Territories	June 30, 1928								Total cash
	(a) Gold coin	(b) Gold certificates	(d) Standard silver dollars	(e) Subsidiary silver and minor coin	(f) Silver certificates	(g) Legal tender notes	(h) National bank notes	(i) Federal reserve and Federal reserve bank notes	
COUNTRY BANKS									
Maine.....	92	220	5	125	120	146	368	576	1,652
New Hampshire.....	90	249	4	130	127	152	292	486	1,530
Vermont.....	66	105	3	74	86	73	206	284	897
Massachusetts.....	303	1,135	1 18	578	547	664	829	2,884	6,938
Rhode Island.....	55	241	2	81	103	120	160	515	1,277
Connecticut.....	193	976	9	378	373	362	580	1,768	4,639
Total, New England States.....	799	2,926	1 41	1,366	1,356	1,517	2,435	6,493	16,933
New York.....	788	3,487	1 71	1,285	1,356	948	2,042	4,340	14,317
New Jersey.....	689	2,618	49	1,146	1,238	904	1,756	3,784	12,184
Pennsylvania.....	1,823	3,275	196	2,232	2,268	1,749	5,085	8,645	25,273
Delaware.....	25	43	2	51	38	51	26	115	351
Maryland.....	107	248	8	140	216	164	252	351	1,486
Total, Eastern States..	3,432	9,671	1 326	4,854	5,116	3,816	9,161	17,235	53,611
Virginia.....	346	328	41	419	440	377	1,151	985	4,087
West Virginia.....	187	230	18	263	369	244	878	925	3,114
North Carolina.....	153	142	73	284	263	207	665	711	2,498
South Carolina.....	60	79	28	190	161	100	649	353	1,620
Georgia.....	102	54	34	238	173	102	497	495	1,695
Florida.....	152	390	22	304	434	346	527	1,177	3,352
Alabama.....	273	155	64	328	305	233	1,043	982	3,383
Mississippi.....	64	79	17	136	119	92	231	305	1,043
Louisiana.....	56	87	30	140	132	142	311	354	1,252
Texas.....	538	368	356	1,226	891	818	3,622	2,252	10,071
Arkansas.....	79	225	50	172	167	158	426	446	1,723
Kentucky.....	224	249	45	240	255	177	919	564	2,673
Tennessee.....	186	195	56	269	217	183	1,025	672	2,803
Total, Southern States..	2,420	2,581	834	4,209	3,926	3,179	11,944	10,221	39,314
Ohio.....	521	784	124	762	995	692	2,439	3,711	10,028
Indiana.....	554	850	98	573	656	460	1,757	2,193	7,141
Illinois.....	777	1,355	147	953	921	705	2,256	3,319	10,433
Michigan.....	371	883	56	391	437	340	1,087	1,832	5,397
Wisconsin.....	357	699	91	396	418	269	984	1,648	4,862
Minnesota.....	331	588	236	411	299	349	1,354	1,635	5,203
Iowa.....	409	736	235	413	317	257	1,009	1,448	4,824
Missouri.....	183	181	93	194	152	151	423	464	1,841
Total, Middle Western States.....	3,503	6,076	1,080	4,093	4,195	3,223	11,309	16,250	49,729
North Dakota.....	74	124	99	208	74	106	357	483	1,525
South Dakota.....	63	200	119	151	74	104	257	583	1,551
Nebraska.....	180	137	143	189	72	129	469	394	1,713
Kansas.....	269	468	260	348	214	301	824	721	3,405
Montana.....	116	293	102	150	47	66	334	929	2,037
Wyoming.....	98	76	42	63	22	78	246	372	997
Colorado.....	297	310	131	207	72	206	451	837	2,511
New Mexico.....	54	83	41	83	38	92	199	266	856
Oklahoma.....	160	419	159	444	288	342	902	948	3,662
Total, Western States..	1,311	2,110	1,096	1,843	901	1,424	4,039	5,533	18,257
Washington.....	261	335	187	268	61	140	482	1,449	2,983
Oregon.....	331	194	129	233	54	188	460	703	2,292
California.....	263	352	225	562	231	340	1,026	2,218	5,217
Idaho.....	66	71	73	103	19	46	141	488	1,007
Utah.....	17	9	12	20	5	4	29	70	166
Nevada.....	32	42	33	43	7	13	102	178	450
Arizona.....	41	104	68	85	41	41	162	323	865
Total, Pacific States....	1,011	907	727	1,314	418	772	2,402	5,429	12,980
Alaska (nonmember banks)...	84	34	14	18	1	2	7	241	401
The Territory of Hawaii (nonmember banks).....	3	64	20	31	1	17	5	551	692
Total (nonmember banks).....	87	98	34	49	2	19	12	792	1,093
Total, country banks..	12,563	24,369	4,138	17,728	15,914	13,950	41,302	61,953	191,917
Total, United States....	16,637	39,766	15,852	28,291	25,013	21,730	58,181	119,643	315,113

1 Includes items reported as clearing-house certificates.

TABLE NO. 50.—Cash in vaults of national banks at date of each call during year ended October 31, 1928—Continued

[In thousands of dollars]

Cities	Oct. 3, 1928			
	United States gold coin	Gold certificates	All other cash in vault	Total cash
CENTRAL RESERVE CITIES				
New York.....	290	4,970	19,485	24,745
Chicago.....	113	862	5,175	6,150
Total central reserve cities.....	403	5,832	24,660	30,895
OTHER RESERVE CITIES				
Boston.....	101	418	5,264	5,783
Albany.....	12	117	829	958
Brooklyn and Bronx.....	38	337	1,504	1,879
Buffalo.....	3	34	286	323
Philadelphia.....	193	457	7,704	8,354
Pittsburgh.....	69	235	4,606	4,910
Baltimore.....	27	50	1,613	1,690
Washington.....	51	1,756	1,726	3,533
Richmond.....	9	17	477	509
Charlotte.....	3	5	127	135
Atlanta.....	17	19	771	807
Savannah.....	18	24	1,076	1,118
Jacksonville.....	24	50	914	988
Birmingham.....	26	36	924	986
New Orleans.....	7	7	302	316
Dallas.....	29	27	1,239	1,295
El Paso.....	44	29	384	457
Fort Worth.....	44	17	915	976
Galveston.....	31	67	505	603
Houston.....	59	116	2,031	2,206
San Antonio.....	38	16	1,012	1,066
Waco.....	11	39	543	593
Little Rock.....	6	11	39	56
Louisville.....	29	79	673	781
Memphis.....	3	28	360	391
Nashville.....	12	24	492	528
Cincinnati.....	27	44	1,277	1,348
Cleveland.....	5	20	667	692
Columbus.....	51	145	1,586	1,782
Toledo.....	11	15	247	273
Indianapolis.....	335	513	2,262	3,110
Chicago.....	102	322	1,606	2,030
Peoria.....	44	68	614	726
Detroit.....	21	221	2,071	2,313
Grand Rapids.....	21	85	674	780
Milwaukee.....	67	224	1,724	2,015
Minneapolis.....	24	223	1,761	2,008
St. Paul.....	14	62	1,387	1,473
Cedar Rapids.....	24	75	325	414
Des Moines.....	21	211	645	877
Dubuque.....	12	23	196	231
Sioux City.....	23	90	504	617
Kansas City, Mo.....	36	128	1,214	1,378
St. Joseph.....	31	87	486	604
St. Louis.....	23	153	1,983	2,159
Lincoln.....	11	14	331	356
Omaha.....	30	70	839	939
Kansas City, Kans.....	4	29	149	182
Topeka.....	70	42	297	409
Wichita.....	28	60	435	523
Helena.....	5	1	101	107
Denver.....	768	351	1,574	2,693
Pueblo.....	63	82	308	453
Muskogee.....	10	31	270	311
Oklahoma City.....	27	60	632	719
Tulsa.....	32	237	959	1,219
Seattle.....	23	88	1,952	2,063
Spokane.....	5	24	363	392
Portland.....	30	32	1,061	1,123
Los Angeles.....	576	615	6,433	7,624
Oakland.....	5	42	438	485
San Francisco.....	103	1,140	7,027	8,270
Ogden.....	7	4	99	110
Salt Lake City.....	20	12	229	261
Total other reserve cities.....	3,613	9,658	81,033	94,304
Total all reserve cities.....	4,016	15,490	105,693	125,199

TABLE No. 50.—Cash in vaults of national banks at date of each call during year ended October 31, 1928—Continued

[In thousands of dollars]

States and Territories	Oct. 3, 1928			
	United States gold coin	Gold certificates	All other cash in vault	Total cash
COUNTRY BANKS				
Maine.....	98	152	1,879	2,129
New Hampshire.....	96	254	1,699	2,049
Vermont.....	73	120	968	1,161
Massachusetts.....	339	1,229	9,148	10,716
Rhode Island.....	79	185	1,223	1,487
Connecticut.....	200	1,090	5,395	6,685
Total New England States.....	885	3,030	20,312	24,227
New York.....	838	3,636	14,005	18,479
New Jersey.....	734	3,051	12,892	16,677
Pennsylvania.....	1,849	2,907	25,975	30,731
Delaware.....	27	45	348	420
Maryland.....	113	184	1,410	1,707
Total Eastern States.....	3,561	9,823	54,630	68,014
Virginia.....	372	436	4,815	5,623
West Virginia.....	195	214	3,589	3,998
North Carolina.....	154	161	3,727	4,042
South Carolina.....	62	106	2,372	2,540
Georgia.....	95	36	2,406	2,537
Florida.....	154	312	3,300	3,766
Alabama.....	286	213	3,574	4,073
Mississippi.....	63	145	1,538	1,746
Louisiana.....	55	60	1,536	1,651
Texas.....	533	387	13,863	14,783
Arkansas.....	73	279	1,840	2,192
Kentucky.....	233	220	2,770	3,223
Tennessee.....	192	236	3,261	3,689
Total Southern States.....	2,467	2,805	48,591	53,863
Ohio.....	530	802	11,396	12,728
Indiana.....	536	870	7,152	8,558
Illinois.....	818	1,437	10,353	12,608
Michigan.....	373	684	5,025	6,082
Wisconsin.....	359	559	4,162	5,080
Minnesota.....	329	500	4,337	5,166
Iowa.....	404	633	4,144	5,181
Missouri.....	188	192	2,143	2,523
Total Middle Western States.....	3,537	5,677	48,712	57,926
North Dakota.....	75	109	1,589	1,773
South Dakota.....	62	175	1,313	1,550
Nebraska.....	168	100	1,549	1,817
Kansas.....	275	354	2,971	3,600
Montana.....	123	287	1,793	2,203
Wyoming.....	98	48	806	952
Colorado.....	301	264	1,942	2,507
New Mexico.....	42	81	821	944
Oklahoma.....	163	310	4,032	4,505
Total Western States.....	1,307	1,728	16,816	19,851
Washington.....	247	84	3,050	3,381
Oregon.....	323	129	2,023	2,475
California.....	278	317	5,152	5,747
Idaho.....	65	54	927	1,046
Utah.....	19	5	187	211
Nevada.....	33	17	398	448
Arizona.....	50	61	767	878
Total Pacific States.....	1,015	667	12,504	14,186
Alaska (nonmember banks).....	86	7	300	393
The Territory of Hawaii (nonmember banks).....	3	50	569	622
Total (nonmember banks).....	89	57	869	1,015
Total country banks.....	12,861	23,787	202,434	239,082
Total United States.....	16,877	39,277	308,127	364,281

TABLE No. 51.—*Circulation of national banks at date of each call during year ended October 31, 1928*¹

[In thousands of dollars]

Cities	Dec. 31, 1927			Feb. 28, 1928			June 30, 1928		
	Re- ceived from comptroller	On hand	Out- stand- ing	Re- ceived from comptroller	On hand	Out- stand- ing	Re- ceived from comptroller	On hand	Out- stand- ing
CENTRAL RESERVE CITIES									
New York.....	33,363	369	32,994	33,463	246	33,217	33,553	1,118	32,435
Chicago.....	4,350	57	4,293	5,200	4	5,196	6,700	76	6,624
Total, central reserve cities.....	37,713	426	37,287	38,663	250	38,413	40,253	1,194	39,059
OTHER RESERVE CITIES									
Boston.....	3,425	33	3,392	3,425	56	3,369	3,425	30	3,395
Albany.....	1,250	26	1,224	1,250	21	1,229	1,250	18	1,232
Brooklyn and Bronx.....	1,225	21	1,204	1,225	22	1,203	1,175	21	1,154
Buffalo.....	1,200	3	1,197	1,200	20	1,180	1,200	4	1,196
Philadelphia.....	6,731	107	6,624	6,731	118	6,613	6,731	120	6,611
Pittsburgh.....	14,300	301	13,999	14,300	102	14,198	14,300	251	14,049
Baltimore.....	5,296	52	5,244	5,811	112	5,699	4,083	89	3,994
Washington.....	4,023	81	3,942	4,023	65	3,958	4,023	59	3,964
Richmond.....	1,001	-----	1,001	1,001	-----	1,001	1,001	25	976
Charlotte.....	1,450	4	1,446	1,450	4	1,446	1,450	8	1,442
Atlanta.....	2,500	54	2,446	2,500	7	2,493	2,500	28	2,472
Jacksonville.....	1,460	-----	1,460	1,460	11	1,449	960	9	951
Birmingham.....	2,850	8	2,842	2,950	68	2,882	4,050	49	4,001
New Orleans.....	1,560	-----	1,560	1,560	25	1,535	1,560	-----	1,560
Dallas.....	6,345	65	6,280	6,345	119	6,226	6,345	36	6,309
El Paso.....	800	12	788	800	16	784	800	11	789
Fort Worth.....	2,550	56	2,494	2,550	7	2,543	2,550	45	2,505
Galveston.....	1,355	41	1,314	1,355	21	1,334	1,355	3	1,352
Houston.....	5,200	50	5,150	5,200	43	5,157	5,300	63	5,237
San Antonio.....	2,800	16	2,784	2,800	22	2,778	2,900	25	2,875
Waco.....	1,650	27	1,623	1,650	35	1,615	1,650	57	1,593
Louisville.....	4,500	54	4,446	4,500	7	4,493	4,500	12	4,488
Memphis.....	50	-----	50	50	-----	50	50	-----	50
Nashville.....	2,630	36	2,594	2,630	36	2,594	3,205	42	3,163
Cincinnati.....	2,267	40	2,227	2,267	36	2,231	2,267	28	2,239
Cleveland.....	3,600	66	3,534	3,600	79	3,521	3,600	35	3,565
Columbus.....	3,005	46	2,959	3,005	19	2,986	2,280	16	2,264
Toledo.....	500	4	496	500	24	476	500	13	487
Indianapolis.....	3,446	40	3,406	3,446	6	3,440	3,796	15	3,781
Chicago.....	2,370	25	2,345	2,370	60	2,310	2,620	44	2,576
Peoria.....	1,850	26	1,824	1,850	27	1,823	1,850	19	1,831
Detroit.....	1,132	-----	1,132	1,132	-----	1,132	3,432	42	3,390
Grand Rapids.....	1,700	-----	1,700	1,700	22	1,678	1,700	-----	1,700
Milwaukee.....	4,330	26	4,304	4,330	66	4,264	4,330	40	4,290
Minneapolis.....	3,041	27	3,014	3,041	52	2,989	3,041	45	2,996
St. Paul.....	600	2	598	600	8	592	600	2	598
Cedar Rapids.....	1,000	-----	1,000	1,000	4	996	1,000	4	996
Des Moines.....	556	3	553	556	3	553	556	-----	556
Dubuque.....	400	2	398	400	2	398	400	2	398
Sioux City.....	1,075	11	1,064	1,075	6	1,069	1,075	4	1,071
Kansas City, Mo.....	950	5	945	950	13	937	950	9	941
St. Joseph.....	340	-----	340	340	4	336	340	3	337
St. Louis.....	10,124	70	10,054	9,823	64	9,759	9,823	64	9,759
Lincoln.....	571	4	567	571	3	568	320	-----	320
Omaha.....	1,150	5	1,145	1,150	9	1,141	1,150	11	1,139
Kansas City, Kans.....	800	4	796	800	12	788	800	10	790
Topeka.....	600	5	595	600	6	594	600	6	594
Helena.....	200	-----	200	200	-----	200	200	-----	200
Denver.....	650	3	647	650	7	643	650	6	644
Pueblo.....	400	5	395	400	5	395	400	7	393
Muskogee.....	750	4	746	750	5	745	750	5	745
Oklahoma City.....	75	-----	75	75	-----	75	75	-----	75
Tulsa.....	375	1	374	373	-----	373	375	7	368
Seattle.....	3,357	38	3,319	3,357	-----	3,357	3,357	2	3,355
Spokane.....	2,650	6	2,644	2,668	30	2,638	2,900	70	2,830
Portland.....	260	9	251	260	11	249	760	-----	760
Los Angeles.....	5,827	181	5,646	5,025	270	4,755	5,525	26	5,499
Oakland.....	1,500	4	1,496	1,500	49	1,451	1,500	-----	1,500
San Francisco.....	18,450	300	18,150	18,450	782	17,668	19,450	388	19,062
Ogden.....	675	5	670	675	6	669	675	5	670
Salt Lake City.....	1,050	5	1,045	1,050	17	1,033	1,050	-----	1,050
Total, other reserve cities.....	157,777	2,019	155,758	157,305	2,644	154,661	161,060	1,933	159,127
Total, all reserve cities.....	195,490	2,445	193,045	195,968	2,894	193,074	201,313	3,127	198,186

¹ Circulation schedule discontinued in report blanks for calls made subsequent to June 30, 1928.

TABLE No. 51.—*Circulation of national banks at date of each call during year ended October 31, 1928—Continued*

[In thousands of dollars]

States and Territories	Dec. 31, 1927			Feb. 28, 1928			June 30, 1928		
	Re- ceived from com- ptroller	On hand	Out- stand- ing	Re- ceived from com- ptroller	On hand	Out- stand- ing	Re- ceived from com- ptroller	On hand	Out- stand- ing
COUNTRY BANKS									
Maine.....	5, 773	90	5, 683	5, 773	70	5, 703	5, 322	105	5, 217
New Hampshire.....	4, 714	52	4, 662	4, 714	59	4, 655	4, 715	67	4, 648
Vermont.....	4, 325	40	4, 285	4, 324	63	4, 261	4, 306	53	4, 253
Massachusetts.....	16, 218	278	15, 940	15, 917	274	15, 643	15, 102	243	14, 859
Rhode Island.....	4, 072	53	4, 019	4, 072	68	4, 004	4, 073	89	3, 984
Connecticut.....	10, 083	151	9, 932	9, 783	197	9, 586	9, 783	179	9, 604
Total New England States.....	45, 185	664	44, 521	44, 583	731	43, 852	43, 301	736	42, 565
New York.....	31, 788	383	31, 405	32, 026	732	31, 294	31, 994	475	31, 519
New Jersey.....	21, 686	352	21, 334	21, 738	375	21, 423	22, 410	359	22, 051
Pennsylvania.....	62, 246	824	61, 422	62, 103	989	61, 114	61, 896	800	61, 096
Delaware.....	1, 153	19	1, 134	1, 078	21	1, 057	1, 078	24	1, 054
Maryland.....	3, 836	52	3, 784	3, 835	54	3, 781	3, 836	40	3, 796
Total Eastern States.....	120, 709	1, 630	119, 079	120, 840	2, 171	118, 669	121, 214	1, 698	119, 516
Virginia.....	18, 283	121	18, 162	18, 283	168	18, 115	18, 368	177	18, 191
West Virginia.....	10, 419	118	10, 301	10, 419	94	10, 325	10, 419	147	10, 272
North Carolina.....	8, 048	123	7, 925	8, 047	181	7, 866	7, 153	111	7, 042
South Carolina.....	6, 299	37	6, 262	6, 229	109	6, 120	6, 029	83	5, 946
Georgia.....	5, 577	42	5, 535	5, 277	72	5, 205	5, 327	57	5, 270
Florida.....	3, 950	45	3, 905	3, 950	34	3, 916	3, 850	52	3, 798
Alabama.....	8, 104	86	8, 018	8, 104	124	7, 980	8, 304	110	8, 194
Mississippi.....	2, 964	44	2, 920	2, 964	63	2, 901	2, 964	24	2, 940
Louisiana.....	2, 807	20	2, 787	2, 802	42	2, 760	2, 801	45	2, 756
Texas.....	22, 766	227	22, 539	22, 793	351	22, 442	23, 039	209	22, 830
Arkansas.....	3, 643	16	3, 627	3, 644	26	3, 618	3, 736	32	3, 704
Kentucky.....	12, 215	62	12, 153	12, 215	93	12, 122	11, 865	64	11, 801
Tennessee.....	10, 328	70	10, 258	10, 329	113	10, 216	9, 978	136	9, 842
Total Southern States.....	115, 403	1, 011	114, 392	115, 056	1, 470	113, 586	113, 833	1, 247	112, 586
Ohio.....	28, 360	271	28, 089	28, 269	355	27, 914	28, 269	388	27, 881
Indiana.....	18, 943	145	18, 798	18, 368	231	18, 137	18, 278	158	18, 120
Illinois.....	25, 767	238	25, 529	25, 779	307	25, 472	25, 814	258	25, 066
Michigan.....	11, 500	92	11, 408	11, 520	168	11, 352	11, 585	108	11, 477
Wisconsin.....	11, 787	77	11, 710	11, 786	138	11, 648	11, 796	119	11, 677
Minnesota.....	10, 636	55	10, 581	10, 722	111	10, 611	10, 671	83	10, 588
Iowa.....	11, 837	76	11, 761	11, 656	99	11, 557	11, 256	90	11, 166
Missouri.....	5, 197	36	5, 161	5, 297	67	5, 230	5, 337	49	5, 288
Total Middle Western States.....	124, 027	990	123, 037	123, 397	1, 476	121, 921	122, 506	1, 253	121, 253
North Dakota.....	3, 507	6	3, 501	3, 407	20	3, 387	3, 381	18	3, 363
South Dakota.....	2, 269	5	2, 264	2, 269	22	2, 247	2, 244	9	2, 235
Nebraska.....	6, 110	34	6, 076	6, 110	35	6, 075	6, 110	35	6, 075
Kansas.....	8, 511	66	8, 445	8, 386	65	8, 321	8, 311	52	8, 259
Montana.....	2, 210	17	2, 193	2, 210	26	2, 184	2, 210	32	2, 178
Wyoming.....	1, 573	6	1, 567	1, 524	21	1, 503	1, 474	13	1, 461
Colorado.....	3, 187	13	3, 174	3, 187	33	3, 154	3, 187	33	3, 154
New Mexico.....	1, 257	4	1, 253	1, 256	11	1, 245	1, 257	5	1, 252
Oklahoma.....	5, 562	42	5, 520	5, 537	50	5, 487	5, 471	60	5, 411
Total Western States.....	34, 186	193	33, 993	33, 886	283	33, 603	33, 645	257	33, 388
Washington.....	3, 775	56	3, 719	3, 799	116	3, 683	4, 127	96	4, 031
Oregon.....	2, 754	26	2, 728	2, 720	26	2, 664	2, 694	49	2, 645
California.....	11, 178	126	11, 052	11, 003	164	10, 839	10, 420	136	10, 284
Idaho.....	2, 002	26	1, 976	2, 001	34	1, 967	1, 842	25	1, 817
Utah.....	470	5	465	470	15	455	470	5	465
Nevada.....	1, 204	8	1, 196	1, 204	28	1, 176	1, 204	10	1, 194
Arizona.....	677	3	674	677	4	673	678	6	672
Total Pacific States.....	22, 060	250	21, 810	21, 874	417	21, 457	21, 435	327	21, 108
Alaska (nonmember banks). The Territory of Hawaii (nonmember banks).....	63	1	62	63	5	58	63	3	60
Total (nonmember banks).....	450	16	434	450	14	436	450	17	433
Total country banks.....	462, 083	4, 755	457, 328	460, 149	6, 567	453, 582	456, 447	5, 538	450, 909
Total United States.....	657, 573	7, 200	650, 373	656, 117	9, 461	646, 656	657, 760	8, 665	649, 095

TABLE NO. 52.—Gold and silver coin, certificates, legal tenders, and other currency held by national banks at date of each report from February 21, 1921, to October 3, 1928

[For prior years see annual report, 1920]

[In thousands of dollars]

Date	Gold coin	Gold Treasury certificates	Clearing-house certificates (sec. 5192)	Silver dollars	Silver Treasury certificates	Fractional silver coin ¹	Legal tender notes	Paper currency ²	Total lawful money
1921									
Feb. 21.....	21,745	(³)	10	43,880	(⁴)	(⁵)	(⁶)	332,138	397,773
Apr. 28.....	21,433	(³)	20	43,735	(⁴)	(⁵)	(⁶)	337,035	402,223
June 30.....	21,183	22,951	72	9,099	24,195	31,331	26,957	238,561	374,340
Sept. 6.....	20,819	19,333	55	36,790	(⁴)	(⁵)	(⁶)	280,801	357,798
Dec. 31.....	19,360	17,389	9	36,949	(⁴)	(⁵)	(⁶)	268,104	341,811
1922									
Mar. 10.....	20,347	17,013	25	36,182	(⁴)	(⁵)	(⁶)	262,498	336,065
May 5.....	20,851	17,520	12	35,153	(⁴)	(⁵)	(⁶)	260,968	334,504
June 30.....	20,438	18,359	5	7,771	23,012	27,114	24,421	205,061	326,181
Sept. 15.....	20,762	17,269	7	34,341	(⁴)	(⁵)	(⁶)	259,572	331,951
Dec. 29.....	19,054	15,044	108	37,265	(⁴)	(⁵)	(⁶)	320,369	391,840
1923									
Apr. 3.....	19,995	16,903	182	34,868	(⁴)	(⁵)	(⁶)	287,199	359,147
June 30.....	19,811	19,308	56	6,910	23,004	25,598	21,272	175,149	291,108
Sept. 14.....	20,070	20,422	55	35,975	(⁴)	(⁵)	(⁶)	284,963	361,485
Dec. 31.....	18,169	23,787	5	39,002	(⁴)	(⁵)	(⁶)	305,465	386,428
1924									
Mar. 31.....	19,121	27,095	5	35,629	(⁴)	(⁵)	(⁶)	261,119	342,969
June 30.....	19,253	37,484	38	7,254	26,662	28,277	23,879	202,372	345,219
Oct. 10.....	19,678	37,288	66	35,293	(⁴)	(⁵)	(⁶)	267,776	360,101
Dec. 31.....	19,368	41,787	50	40,123	(⁴)	(⁵)	(⁶)	308,233	409,566
1925									
Apr. 6.....	19,246	35,880	8	35,334	(⁴)	(⁵)	(⁶)	271,203	361,671
June 30.....	18,857	52,904	25	7,919	28,666	29,640	25,501	196,093	359,605
Sept. 28.....	19,600	(³)	-----	36,999	(⁴)	(⁵)	(⁶)	305,742	362,341
Dec. 31.....	18,212	(³)	-----	40,449	(⁴)	(⁵)	(⁶)	331,455	390,116
1926									
Apr. 12.....	18,328	(³)	-----	36,016	(⁴)	(⁵)	(⁶)	313,229	367,573
June 30.....	17,869	54,155	99	7,129	30,457	29,724	26,740	193,778	359,951
Dec. 31.....	17,237	(³)	-----	38,166	(⁴)	(⁵)	(⁶)	297,306	352,709
1927									
Mar. 23.....	17,470	(³)	-----	37,592	(⁴)	(⁵)	(⁶)	318,843	373,905
June 30.....	17,121	47,629	187	6,833	30,125	30,723	27,276	204,310	364,204
Oct. 10.....	17,523	(³)	-----	36,920	(⁴)	(⁵)	(⁶)	320,808	375,251
Dec. 31.....	16,997	(³)	-----	39,283	(⁴)	(⁵)	(⁶)	305,096	361,376
1928									
Feb. 28.....	17,216	(³)	-----	38,382	(⁴)	(⁵)	(⁶)	314,630	370,228
June 30.....	16,637	39,766	54	5,798	25,013	28,291	21,730	177,824	315,113
Oct. 3.....	16,877	39,277	-----	-----	-----	-----	-----	308,127	364,281

¹ Includes minor coin.² Includes all United States paper currency and bank notes except on the dates when shown under the respective headings.³ Included with paper currency on these dates.⁴ Fractional silver and minor coin included with silver dollars on these dates.⁵ Includes all cash in vault other than gold coin and gold certificates.

TABLE NO. 53.—Gold, etc., held by national banks in the central reserve city of New York at date of each report from February 21, 1921, to October 3, 1928

[In thousands of dollars]

Date	Gold coin	Gold Treasury certificates	Gold Treasury certificates payable to order	Clearing-house certificates (see 5192)	Silver dollars	Silver Treasury certificates	Fractional silver coin	Paper currency	Total
1921									
Feb. 21	1, 141	(1)	(1)	—	2, 069	(1)	—	47, 119	50, 329
Apr. 23	1, 103	(1)	(1)	—	2, 537	(1)	—	52, 710	56, 350
June 30	1, 053	12, 503	(2)	—	17	5, 773	1, 758	31, 989	53, 093
Sept. 6	845	10, 359	(2)	—	1, 516	(1)	—	33, 194	46, 014
Dec. 31	934	8, 763	(2)	—	1, 791	(1)	—	33, 424	44, 912
1922									
Mar. 10	942	8, 677	(2)	—	1, 789	(1)	—	33, 091	44, 499
May 5	999	8, 653	(2)	—	1, 825	(1)	—	31, 442	42, 919
June 30	764	8, 376	(2)	—	18	3, 764	1, 690	25, 539	40, 351
Sept. 15	729	8, 106	(2)	—	1, 701	(1)	—	23, 068	38, 604
Dec. 29	936	5, 003	(2)	—	1, 801	(1)	—	31, 214	38, 954
1923									
Apr. 3	642	7, 218	(2)	—	1, 420	(1)	—	23, 901	33, 181
June 30	614	6, 328	(2)	—	11	2, 638	1, 314	14, 793	25, 698
Sept. 14	621	6, 383	(2)	—	1, 606	(1)	—	19, 109	27, 719
Dec. 31	689	6, 401	(2)	—	1, 495	(1)	—	21, 834	30, 419
1924									
Mar. 31	471	6, 757	(2)	—	1, 381	(1)	—	19, 618	28, 227
June 30	429	8, 282	(2)	5	7	2, 685	1, 570	15, 092	28, 070
Oct. 10	426	8, 922	(2)	—	1, 479	(1)	—	19, 450	30, 277
Dec. 31	755	7, 507	(2)	—	1, 962	(1)	—	25, 369	35, 593
1925									
Apr. 6	535	6, 868	(2)	4	1, 572	(1)	—	21, 910	30, 889
June 30	424	7, 357	(2)	4	8	2, 075	1, 532	16, 715	28, 115
Sept. 28	703	(1)	(1)	—	1, 574	(1)	—	25, 582	27, 859
Dec. 31	767	(1)	(1)	—	1, 615	(1)	—	28, 732	31, 114
1926									
Apr. 12	413	(1)	(1)	—	1, 578	(1)	—	27, 433	29, 424
June 30	358	6, 139	(2)	67	16	2, 513	1, 813	17, 111	28, 017
Dec. 31	732	(1)	(1)	—	1, 770	(1)	—	21, 823	24, 325
1927									
Mar. 23	365	(1)	(1)	—	1, 685	(1)	—	22, 564	24, 614
June 30	355	5, 551	(2)	—	10	2, 223	1, 838	16, 954	26, 931
Oct. 10	477	(1)	(1)	—	1, 610	(1)	—	25, 341	27, 428
Dec. 31	877	(1)	(1)	—	1, 744	(1)	—	23, 222	25, 843
1928									
Feb. 28	437	(1)	(1)	—	1, 704	(1)	—	23, 054	25, 195
June 30	336	5, 437	(2)	—	23	2, 368	1, 664	13, 128	22, 556
Oct. 3	290	4, 970	(2)	—	—	—	—	19, 485	24, 745

¹ Included with paper currency.

² Includes fractional silver and minor coin.

³ Included with gold Treasury certificates.

⁴ Includes all cash in vault other than gold coin and gold certificates.

NOTE.—Beginning with reports for Sept. 11, 1917, national bank notes, legal tender notes, Federal reserve notes, and Federal reserve bank notes not included in previous classification of specie, are now included in paper currency and total.

Paper currency includes all United States paper currency and bank notes except on the dates when shown under the respective headings.

Fractional silver coin includes minor coin.

TABLE No. 54.—Reserve computation of national banks on the dates of the first three calls in the year 1928

FEBRUARY 28, 1928

[In thousands of dollars]

Cities	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
CENTRAL RESERVE CITIES									
New York.....	2, 138, 165	543, 725	2, 681, 890	462, 640	3, 144, 530	362, 525	366, 938	4, 413	11.53
Chicago.....	558, 026	154, 023	712, 049	172, 929	884, 978	97, 754	99, 030	1, 276	11.05
Total central reserve cities.....	2, 696, 191	697, 748	3, 393, 939	635, 569	4, 029, 508	460, 279	465, 968	5, 689	11.42
OTHER RESERVE CITIES									
Boston.....	398, 736	54, 227	452, 963	204, 376	657, 339	51, 428	50, 550	-878	7.82
Albany.....	62, 106	6, 328	68, 434	13, 629	82, 063	7, 252	7, 825	573	8.84
Brooklyn and Bronx.....	57, 702	4, 008	61, 710	17, 560	79, 270	6, 698	6, 848	150	8.45
Buffalo.....	4, 508		4, 508	16, 876	21, 384	957	923	-34	4.48
Philadelphia.....	368, 901	70, 966	439, 867	118, 924	558, 791	47, 554	51, 668	4, 114	8.51
Pittsburgh.....	256, 119	61, 061	317, 180	103, 121	420, 301	34, 812	38, 163	3, 351	8.28
Baltimore.....	65, 937	8, 102	74, 039	39, 258	113, 297	8, 582	9, 165	583	7.57
Washington.....	77, 685	3, 912	81, 597	44, 623	126, 220	9, 498	9, 648	150	7.53
Richmond.....	31, 823	8, 479	40, 302	19, 600	59, 902	4, 618	4, 748	130	7.71
Charlotte.....	9, 487	21	9, 508	7, 594	17, 102	1, 179	1, 256	77	6.89
Atlanta.....	48, 101	2, 554	50, 655	30, 718	81, 373	5, 987	5, 408	-579	7.36
Savannah.....	26, 361	1, 903	28, 264	23, 853	52, 117	3, 542	3, 114	-428	6.80
Jacksonville.....	28, 409	6, 156	34, 565	35, 213	69, 778	4, 513	5, 117	604	6.47
Birmingham.....	34, 142		34, 142	18, 656	52, 798	3, 974	4, 054	80	7.53
New Orleans.....	22, 890	2, 401	25, 291	3, 978	29, 269	2, 648	2, 744	96	9.05
Dallas.....	74, 873	12, 399	87, 272	20, 880	108, 152	9, 354	8, 467	-887	8.65
El Paso.....	15, 956		15, 956	7, 083	23, 039	1, 808	1, 918	110	7.85
Fort Worth.....	41, 458	8, 911	50, 369	13, 125	63, 494	5, 430	5, 674	244	8.55
Galveston.....	8, 298	4, 997	13, 295	13, 749	27, 044	1, 742	2, 293	551	6.44
Houston.....	68, 782	7, 827	76, 609	33, 106	109, 695	8, 652	9, 061	409	7.89
San Antonio.....	34, 125	484	34, 609	13, 395	48, 004	3, 863	4, 132	269	8.05
Waco.....	9, 484	326	9, 810	6, 770	16, 580	1, 184	1, 392	208	7.14
Little Rock.....	1, 716	810	2, 526	1, 583	4, 109	300	337	37	7.30
Louisville.....	45, 364	15, 844	61, 208	28, 073	89, 281	6, 963	6, 276	-687	7.80
Memphis.....	8, 070	584	8, 654	8, 180	16, 834	1, 111	926	-185	6.60

Nashville.....	23, 557	3, 847	27, 404	23, 484	50, 888	3, 445	4, 117	672	6. 77
Cincinnati.....	44, 442	6, 217	50, 659	19, 971	70, 630	5, 665	7, 539	1, 874	8. 02
Cleveland.....	33, 634	1, 377	35, 011	51, 173	86, 184	5, 086	5, 308	272	5. 84
Columbus.....	53, 700	5, 196	58, 896	16, 933	75, 829	6, 398	6, 089	-309	8. 44
Toledo.....	4, 532	319	4, 851	6, 434	11, 285	678	699	21	6. 01
Indianapolis.....	48, 067	4, 792	52, 859	12, 790	65, 649	5, 670	4, 878	-792	8. 64
Chicago.....	30, 618	164	30, 782	52, 687	83, 469	4, 659	5, 009	350	5. 58
Peoria.....	14, 147	3, 659	17, 806	11, 611	29, 417	2, 129	2, 232	103	7. 24
Detroit.....	102, 424	5, 074	107, 498	70, 406	177, 904	12, 862	12, 060	-802	7. 23
Grand Rapids.....	14, 146	141	14, 287	12, 599	26, 886	1, 807	1, 715	-92	6. 72
Milwaukee.....	74, 259	10, 959	85, 218	34, 216	119, 434	9, 548	9, 050	-498	7. 99
Minneapolis.....	87, 658	31, 538	119, 196	63, 911	183, 107	13, 837	14, 653	816	7. 56
St. Paul.....	56, 788	9, 119	65, 907	37, 745	103, 652	7, 723	7, 545	-178	7. 45
Cedar Rapids.....	8, 170	7, 757	15, 927	9, 312	25, 239	1, 872	2, 349	477	7. 42
Des Moines.....	19, 778	6, 209	25, 987	5, 121	31, 108	2, 752	3, 353	601	8. 85
Dubuque.....	3, 887	339	4, 226	6, 655	10, 881	622	608	-14	5. 72
Sioux City.....	9, 731	5, 917	15, 648	8, 024	23, 672	1, 805	1, 822	17	7. 63
Kansas City, Mo.....	75, 492	29, 013	104, 505	10, 362	114, 867	10, 762	10, 147	-615	9. 37
St. Joseph.....	9, 606	6, 869	16, 475	6, 454	22, 929	1, 841	1, 891	50	8. 03
St. Louis.....	170, 402	36, 733	207, 135	77, 616	284, 751	23, 042	21, 391	-1, 651	8. 09
Lincoln.....	11, 655	4, 610	16, 265	3, 704	19, 969	1, 737	1, 809	72	8. 70
Omaha.....	50, 526	15, 431	65, 957	14, 907	80, 864	7, 043	6, 950	-93	8. 71
Kansas City, Kans.....	5, 627	2, 222	7, 849	3, 123	10, 972	879	813	-66	8. 01
Topeka.....	13, 586	1, 407	14, 993	2, 288	17, 281	1, 568	1, 641	73	9. 07
Wichita.....	17, 147	4, 308	21, 455	6, 203	27, 658	2, 332	2, 411	79	8. 43
Helena.....	3, 204	458	3, 662	2, 281	5, 943	435	511	76	7. 31
Denver.....	68, 731	1, 836	70, 567	51, 682	122, 249	8, 607	9, 151	544	7. 04
Pueblo.....	7, 168	7, 439	7, 439	5, 090	12, 529	897	918	21	7. 16
Muskogee.....	5, 978		5, 978	3, 880	9, 858	714	544	-170	7. 25
Oklahoma City.....	43, 467	1, 874	45, 341	22, 381	67, 722	5, 205	5, 542	337	7. 69
Tulsa.....	57, 274	3, 067	60, 341	20, 970	81, 311	6, 663	7, 827	1, 164	8. 19
Seattle.....	66, 472	14	66, 486	34, 014	100, 500	7, 669	7, 408	-261	7. 63
Spokane.....	14, 957	1, 760	16, 717	16, 637	33, 354	2, 171	2, 239	68	6. 51
Portland.....	45, 631	2, 700	48, 331	55, 987	104, 318	6, 513	6, 319	-194	6. 24
Los Angeles.....	214, 500	693	215, 193	279, 658	494, 851	29, 909	30, 761	852	6. 04
Oakland.....	18, 163	1, 725	19, 888	6, 337	26, 225	2, 179	2, 232	53	8. 31
San Francisco.....	297, 808	55, 732	353, 540	477, 049	830, 589	49, 665	42, 876	-6, 789	5. 98
Ogden.....	4, 049	1, 118	5, 167	1, 757	6, 924	569	616	47	8. 22
Salt Lake City.....	17, 349	3, 515	20, 864	8, 387	29, 251	2, 338	2, 736	398	7. 9
Total other reserve cities.....	3, 649, 343	560, 280	4, 209, 623	2, 397, 762	6, 607, 385	492, 895	497, 466	4, 571	7. 46
Total all reserve cities.....	6, 345, 534	1, 258, 028	7, 603, 562	3, 033, 331	10, 636, 893	953, 174	963, 434	10, 260	8. 96

Footnotes at end of table.

TABLE NO. 54.—Reserve computation of national banks on the dates of the first three calls in the year 1928—Continued

FEBRUARY 28, 1928—Continued

[In thousands of dollars]

States and Territories	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
COUNTRY BANKS									
Maine.....	34,600	724	35,324	93,232	128,556	5,270	5,688	818	4.10
New Hampshire.....	35,360	1,212	36,572	20,438	57,010	3,173	3,378	205	5.57
Vermont.....	17,275	202	17,477	38,696	56,173	2,384	2,580	196	4.24
Massachusetts.....	212,127	4,141	216,268	215,773	432,041	21,611	22,999	1,387	5.00
Rhode Island.....	30,321	186	30,507	15,851	46,358	2,611	2,792	181	5.63
Connecticut.....	138,956	835	139,791	98,299	238,090	12,734	12,672	-62	5.35
Total New England States.....	468,639	7,300	475,939	482,289	958,228	47,784	50,009	2,225	4.99
New York.....	369,037	3,493	372,530	636,396	1,008,926	45,169	48,868	3,699	4.48
New Jersey.....	333,408	2,337	335,745	439,975	775,720	36,702	38,216	1,514	4.73
Pennsylvania.....	449,547	2,339	451,886	905,738	1,357,624	58,004	61,611	2,807	4.33
Delaware.....	9,694	10	9,704	9,159	18,863	954	985	31	5.06
Maryland.....	25,966	134	26,100	72,613	98,713	4,005	4,247	242	4.06
Total Eastern States.....	1,187,652	8,313	1,195,965	2,063,881	3,259,846	145,634	153,927	8,293	4.47
Virginia.....	92,694	2,020	94,714	134,138	228,852	10,654	11,132	478	4.66
West Virginia.....	72,912	1,775	74,687	77,297	151,984	7,547	8,299	752	4.97
North Carolina.....	62,965	5,226	68,221	60,291	128,512	6,584	6,823	239	5.12
South Carolina.....	40,027	2,636	42,663	58,749	101,412	4,749	4,401	-348	4.68
Georgia.....	33,273	1,983	35,256	30,265	65,521	3,376	3,757	381	5.15
Florida.....	75,669	1,223	76,892	60,147	137,039	7,127	8,002	815	5.24
Alabama.....	67,988	757	68,745	46,957	115,702	6,221	7,091	870	5.38
Mississippi.....	39,946	1,118	41,064	33,676	74,740	3,885	4,157	272	5.20
Louisiana.....	26,475	1,934	28,409	19,146	57,555	3,263	3,240	-23	5.67
Texas.....	335,280	4,984	340,264	62,449	402,713	25,692	27,759	2,067	6.38
Arkansas.....	39,487	1,369	40,856	29,333	70,389	3,746	4,143	397	5.32

Kentucky.....	75,730	1,388	77,118	65,621	142,739	7,367	7,845	478	5.16
Tennessee.....	57,624	4,084	61,708	64,204	125,912	6,245	6,179	-66	4.96
Total Southern States.....	1,030,100	30,497	1,060,597	742,473	1,803,070	96,516	102,828	6,312	5.35
Ohio.....	234,798	895	235,693	207,239	442,932	22,716	23,419	703	5.13
Indiana.....	120,847	5,349	126,196	127,370	253,566	12,665	13,342	687	4.99
Illinois.....	230,433	10,482	240,915	228,364	469,279	23,715	24,739	1,024	5.05
Michigan.....	96,220	720	96,940	165,363	262,308	11,747	12,132	385	4.48
Wisconsin.....	94,578	4,169	98,747	147,997	246,744	11,352	11,692	340	4.60
Minnesota.....	84,939	5,651	90,590	142,606	233,196	10,619	11,011	392	4.55
Iowa.....	92,435	3,330	95,765	96,039	191,804	9,585	10,283	698	5.00
Missouri.....	48,567	2,511	51,078	29,421	80,499	4,468	4,745	287	5.54
Total Middle Western States.....	1,002,817	33,107	1,035,924	1,144,404	2,180,328	106,847	111,363	4,516	4.90
North Dakota.....	35,261	-----	35,261	42,438	77,699	3,742	4,138	396	4.82
South Dakota.....	34,235	1,307	35,542	27,814	62,856	3,307	3,447	140	5.26
Nebraska.....	43,178	1,502	44,680	32,556	77,236	4,104	4,435	331	5.31
Kansas.....	96,568	1,968	98,536	46,904	145,440	8,305	8,860	555	5.71
Montana.....	39,862	46	39,908	34,734	74,642	3,836	3,896	60	5.14
Wyoming.....	20,018	524	20,542	13,430	33,972	1,841	1,932	91	5.42
Colorado.....	51,683	28	51,711	34,251	85,962	4,647	4,999	352	5.41
New Mexico.....	21,498	50	21,548	7,874	29,422	1,745	1,841	96	5.93
Oklahoma.....	130,913	1,190	132,103	44,742	176,845	10,589	11,288	699	5.99
Total Western States.....	473,216	6,615	479,831	284,243	764,074	42,116	44,836	2,720	5.51
Washington.....	64,247	72	64,319	55,894	120,213	6,179	6,623	444	5.14
Oregon.....	42,808	207	43,015	29,088	72,103	3,884	4,098	214	5.39
California.....	147,661	4,843	152,504	113,979	266,483	14,094	14,740	646	5.29
Idaho.....	26,862	388	27,250	19,145	46,395	2,482	2,604	122	5.35
Utah.....	4,436	39	4,475	4,655	9,130	453	511	58	4.96
Nevada.....	7,271	869	8,140	7,687	15,827	800	831	31	5.06
Arizona.....	19,049	-----	19,049	8,645	27,694	1,593	1,627	34	5.75
Total Pacific States.....	312,334	6,418	318,752	239,093	557,845	29,485	31,034	1,549	5.29
Alaska (nonmember banks).....	2,300	33	2,333	1,554	3,887	579	6,945	366	15.00
Hawaii (nonmember banks).....	3,765	1,017	4,782	945	5,727	843	1,366	523	15.00
Total (nonmember banks).....	6,065	1,050	7,115	2,499	9,614	1,422	8,311	889	15.00
Total country banks.....	4,480,823	93,300	4,574,123	4,958,882	9,533,005	469,804	496,308	26,504	4.93
Total United States.....	10,826,357	1,351,328	12,177,685	7,992,213	20,169,898	1,422,978	1,459,742	36,764	7.05

Footnotes at end of table.

TABLE No. 54.—Reserve computation of national banks on the dates of the first three calls in the year 1928—Continued

JUNE 30, 1928

[In thousands of dollars]

Cities	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
CENTRAL RESERVE CITIES									
New York.....	2,257,692	473,561	2,731,253	511,305	3,242,558	370,402	366,705	-3,697	11.42
Chicago.....	620,259	99,590	719,849	216,976	936,825	100,090	101,745	1,655	10.68
Total central reserve cities.....	2,877,951	573,151	3,451,102	728,281	4,179,383	470,492	468,450	-2,042	11.26
OTHER RESERVE CITIES									
Boston.....	398,915	48,480	447,395	201,686	649,081	50,790	49,694	-1,096	7.82
Albany.....	56,620	-----	56,620	12,784	69,404	6,045	4,656	-1,389	8.71
Brooklyn and Bronx.....	52,628	2,262	54,890	18,424	73,314	6,042	6,515	473	8.24
Buffalo.....	5,767	254	6,021	18,217	24,238	1,149	1,054	-95	4.74
Philadelphia.....	348,885	43,126	392,011	125,981	517,992	42,981	43,106	125	8.30
Pittsburgh.....	256,292	33,902	290,194	120,069	410,263	32,621	32,499	-122	7.95
Baltimore.....	69,734	1,310	71,044	38,251	109,295	8,252	8,640	388	7.55
Washington.....	76,339	3,278	79,617	44,192	123,809	9,287	9,404	117	7.50
Richmond.....	29,545	4,249	33,794	20,962	54,756	4,009	3,788	-221	7.32
Charlotte.....	9,313	-----	9,313	7,228	16,541	1,148	1,113	-35	6.94
Atlanta.....	46,929	1,189	48,118	35,058	83,176	5,773	5,966	193	7.20
Savannah.....	27,227	-----	27,227	25,499	52,726	3,488	3,883	395	6.61
Jacksonville.....	27,295	5,760	33,055	34,641	67,696	4,345	4,837	492	6.42
Birmingham.....	32,097	-----	32,097	20,822	52,919	3,834	3,731	-103	7.25
New Orleans.....	22,754	3,220	25,974	3,174	29,148	2,692	3,280	588	9.24
Dallas.....	74,713	5,814	80,527	30,807	111,334	8,977	9,345	368	8.06
El Paso.....	15,975	239	16,214	7,176	23,390	1,837	1,991	154	7.85
Fort Worth.....	42,847	4,306	47,153	14,250	61,403	5,143	5,583	440	8.38
Galveston.....	8,684	3,337	12,021	13,425	25,446	1,605	2,337	732	6.31
Houston.....	70,085	4,593	74,678	35,292	109,970	8,526	8,910	384	7.75
San Antonio.....	31,253	99	31,352	14,674	46,026	3,575	4,052	477	7.77
Waco.....	8,632	314	8,946	6,789	15,735	1,098	1,211	113	6.98

Little Rock.....	1, 993	922	2, 915	1, 539	4, 454	338	357	19	7.58
Louisville.....	45, 128	8, 509	53, 637	27, 668	81, 305	6, 194	6, 316	122	7.62
Memphis.....	8, 306	173	8, 479	8, 166	16, 645	1, 093	1, 292	199	6.57
Nashville.....	27, 258	60	27, 318	23, 191	50, 509	3, 428	3, 575	147	6.79
Cincinnati.....	42, 081	1, 386	43, 467	20, 138	63, 605	4, 951	4, 941	-10	7.78
Cleveland.....	36, 919	1, 118	38, 037	45, 370	83, 407	5, 165	5, 136	-29	6.19
Columbus.....	44, 499	3, 333	47, 832	11, 026	58, 858	5, 114	5, 091	-23	8.69
Toledo.....	4, 905	687	5, 592	7, 033	12, 625	770	753	-17	6.10
Indianapolis.....	47, 609	6, 003	53, 612	13, 881	67, 493	5, 778	5, 814	36	8.56
Chicago.....	31, 228	451	31, 679	54, 663	86, 342	4, 808	4, 817	9	5.57
Peoria.....	15, 041	2, 015	17, 056	12, 407	29, 463	2, 078	2, 154	76	7.05
Detroit.....	116, 683	-----	116, 683	67, 884	184, 567	13, 705	12, 311	-1, 394	7.43
Grand Rapids.....	13, 677	6	13, 683	13, 218	26, 901	1, 765	1, 857	92	6.56
Milwaukee.....	80, 324	5, 027	85, 351	34, 718	120, 069	9, 576	10, 283	707	7.98
Minneapolis.....	97, 079	16, 635	113, 714	59, 617	173, 331	13, 160	13, 669	509	7.59
St. Paul.....	57, 172	5, 901	63, 073	35, 193	98, 266	7, 363	8, 478	1, 115	7.49
Cedar Rapids.....	7, 947	5, 536	13, 483	9, 247	22, 730	1, 626	1, 984	358	7.15
Des Moines.....	20, 677	4, 213	24, 890	5, 385	30, 275	2, 650	2, 833	183	8.76
Dubuque.....	3, 846	35	3, 881	6, 793	10, 674	592	636	44	5.55
Sioux City.....	10, 539	5, 522	16, 061	8, 147	24, 208	1, 850	1, 849	-1	7.64
Kansas City, Mo.....	71, 876	25, 704	97, 580	10, 851	108, 431	10, 084	11, 102	1, 018	9.29
St. Joseph.....	9, 163	6, 287	15, 450	7, 227	22, 677	1, 762	1, 938	176	7.77
St. Louis.....	146, 778	28, 623	175, 401	78, 654	254, 055	19, 899	20, 209	310	7.83
Lincoln.....	12, 606	4, 734	17, 340	3, 628	20, 968	1, 843	1, 939	96	8.79
Omaha.....	53, 524	12, 807	66, 331	15, 201	81, 532	7, 089	7, 451	362	8.69
Kansas City, Kans.....	6, 492	1, 457	7, 949	3, 228	11, 177	892	933	41	7.98
Topeka.....	14, 463	394	14, 857	2, 711	17, 568	1, 567	1, 522	-45	8.92
Wichita.....	19, 067	2, 678	21, 745	6, 395	28, 140	2, 366	2, 542	176	8.41
Helena.....	3, 145	503	3, 648	2, 372	6, 020	436	618	182	7.24
Denver.....	70, 626	904	71, 530	50, 509	122, 039	8, 668	10, 127	1, 459	7.10
Pueblo.....	7, 968	202	8, 170	5, 348	13, 518	978	999	21	7.23
Muskogee.....	6, 000	205	6, 205	3, 955	10, 160	739	683	-56	7.27
Oklahoma City.....	43, 488	2, 574	46, 062	30, 772	76, 834	5, 529	5, 711	182	7.20
Tulsa.....	60, 815	4, 991	65, 806	23, 181	88, 987	7, 276	7, 946	670	8.18
Seattle.....	71, 514	743	72, 257	34, 461	106, 718	8, 260	8, 215	-45	7.74
Spokane.....	14, 827	1, 049	15, 876	16, 424	32, 300	2, 080	2, 133	53	6.44
Portland.....	49, 115	1, 643	50, 758	55, 471	106, 229	6, 740	6, 670	-70	6.34
Los Angeles.....	235, 439	1, 943	237, 382	327, 590	564, 972	33, 566	34, 784	1, 218	5.94
Oakland.....	18, 127	2, 039	20, 166	6, 478	26, 644	2, 211	2, 266	55	8.30
San Francisco.....	307, 655	41, 811	349, 466	491, 243	840, 709	49, 684	47, 912	-1, 772	5.91
Ogden.....	3, 589	1, 437	5, 026	1, 553	6, 579	549	561	12	8.35
Salt Lake City.....	17, 605	3, 242	20, 847	8, 222	29, 069	2, 331	2, 490	159	8.02
Total other reserve cities.....	3, 669, 322	379, 234	4, 048, 556	2, 497, 159	6, 545, 715	479, 770	488, 492	8, 722	7.33
Total all reserve cities.....	6, 547, 273	952, 385	7, 499, 658	3, 225, 440	10, 725, 098	950, 262	956, 942	6, 680	8.86

Footnotes at end of table.

TABLE No. 54.—Reserve computation of national banks on the dates of the first three calls in the year 1928—Continued

JUNE 30, 1928—Continued

[In thousands of dollars]

States and Territories	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
COUNTRY BANKS									
Maine.....	34,134	319	34,453	94,202	128,655	5,238	5,470	232	4.07
New Hampshire.....	35,209	902	36,111	20,679	56,790	3,148	3,501	443	5.54
Vermont.....	17,266	229	17,495	40,128	57,623	2,428	2,700	272	4.21
Massachusetts.....	203,314	3,493	206,807	215,702	422,509	20,948	21,462	514	4.96
Rhode Island.....	26,190	814	27,004	17,041	44,045	2,401	2,126	-275	5.45
Connecticut.....	142,156	790	142,946	100,969	243,915	13,035	11,126	-1,909	5.34
Total New England States.....	458,269	6,547	464,816	488,721	953,537	47,198	46,475	-723	4.95
New York.....	382,984	2,080	385,064	658,524	1,043,588	46,710	50,655	3,945	4.48
New Jersey.....	348,271	1,581	349,852	455,943	805,795	38,108	41,197	3,029	4.74
Pennsylvania.....	444,705	3,688	448,393	914,213	1,362,606	58,814	62,038	3,224	4.32
Delaware.....	9,325	13	9,338	9,568	18,906	941	1,039	98	4.98
Maryland.....	25,588	213	25,801	73,765	99,566	4,019	4,231	212	4.04
Total Eastern States.....	1,210,873	7,575	1,218,448	2,112,013	3,330,461	148,652	159,160	10,508	4.46
Virginia.....	89,493	216	89,709	134,961	224,670	10,328	11,245	917	4.60
West Virginia.....	65,714	973	66,687	78,746	145,433	7,031	7,706	675	4.83
North Carolina.....	59,650	3,383	63,033	58,973	122,006	6,181	6,375	194	5.07
South Carolina.....	38,596	1,901	40,497	61,987	102,484	4,694	4,653	-41	4.58
Georgia.....	30,866	1,757	32,623	31,269	63,892	3,222	3,634	412	5.04
Florida.....	65,165	2,373	67,538	61,742	129,280	6,580	6,467	-113	5.09
Alabama.....	63,649	680	64,329	49,858	114,187	5,999	6,590	591	5.25
Mississippi.....	35,249	492	35,741	33,795	69,536	3,516	4,086	570	5.06
Louisiana.....	38,896	316	39,212	19,111	56,323	3,178	3,050	-128	5.64
Texas.....	311,809	4,310	316,119	64,803	380,922	24,072	25,568	1,496	6.32
Arkansas.....	41,306	955	42,261	30,084	72,345	3,861	4,188	327	5.34

Kentucky.....	67,942	1,314	69,256	64,521	133,777	6,784	7,090	306	5.07
Tennessee.....	59,932	1,941	61,873	63,759	125,632	6,244	7,290	1,046	4.97
Total Southern States.....	966,267	20,611	986,878	753,609	1,740,487	91,690	97,942	6,252	5.27
Ohio.....	228,525	565	229,090	210,090	439,180	22,339	23,008	669	5.09
Indiana.....	133,437	4,130	137,567	135,629	273,196	13,699	14,700	1,001	5.01
Illinois.....	244,920	9,743	254,663	235,925	490,588	24,904	27,113	2,209	5.08
Michigan.....	95,748	355	96,103	171,320	267,423	11,867	12,780	913	4.44
Wisconsin.....	98,147	2,864	101,011	152,616	253,527	11,646	12,450	804	4.59
Minnesota.....	91,255	3,435	94,690	144,470	239,160	10,962	11,555	593	4.58
Iowa.....	88,757	2,609	91,366	98,810	190,176	9,360	10,181	821	4.92
Missouri.....	47,406	1,179	48,585	29,995	78,580	4,301	4,565	264	5.47
Total Middle Western States.....	1,028,195	24,880	1,053,075	1,178,755	2,231,830	109,078	116,352	7,274	4.89
North Dakota.....	32,645	771	33,416	42,412	75,828	3,612	3,862	250	4.76
South Dakota.....	36,115	1,121	37,236	28,251	65,487	3,454	3,597	143	5.27
Nebraska.....	43,175	1,905	45,080	34,389	79,469	4,187	4,585	398	5.27
Kansas.....	98,173	1,533	99,706	48,554	148,260	8,436	9,036	600	5.69
Montana.....	39,025	117	39,142	36,119	75,261	3,824	4,001	177	5.08
Wyoming.....	19,819	448	20,267	13,492	33,759	1,823	2,003	180	5.40
Colorado.....	47,848	21	47,869	35,816	83,685	4,425	4,580	155	5.29
New Mexico.....	21,620	59	21,679	6,954	28,633	1,726	1,875	149	6.03
Oklahoma.....	125,391	783	126,174	45,567	171,741	10,199	10,922	723	5.94
Total Western States.....	463,811	6,758	470,569	291,554	762,123	41,686	44,461	2,775	5.47
Washington.....	69,317	323	69,640	56,940	126,580	6,583	7,033	450	5.20
Oregon.....	46,223	40	46,263	29,616	75,879	4,127	4,338	211	5.44
California.....	151,671	3,438	155,109	117,198	272,307	14,374	15,209	835	5.28
Idaho.....	25,206	29	25,235	17,959	43,194	2,305	2,418	113	5.34
Utah.....	3,468	100	3,568	4,791	8,359	394	429	35	4.71
Nevada.....	7,567	1,138	8,705	7,887	16,592	846	881	35	5.10
Arizona.....	19,148	145	19,293	9,765	29,058	1,643	1,743	100	5.66
Total Pacific States.....	322,600	5,213	327,813	244,156	571,969	30,272	32,051	1,779	5.29
Alaska (nonmember banks).....	2,503	38	2,541	1,643	4,184	625	697	347	15.00
The Territory of Hawaii (nonmember banks).....	4,004	1,426	5,430	747	6,177	910	1,233	323	15.00
Total (nonmember banks).....	6,507	1,464	7,971	2,390	10,361	1,535	2,205	670	15.00
Total country banks.....	4,456,522	73,048	4,529,570	5,071,198	9,600,768	470,111	498,646	28,535	4.90
Total United States.....	11,003,795	1,025,433	12,029,228	8,296,638	20,325,866	1,420,373	1,455,588	35,215	6.99

Footnotes at end of table.

TABLE No. 54.—Reserve computation of national banks on the dates of the first three calls in the year 1928—Continued

OCTOBER 3, 1928

[In thousands of dollars]

Cities	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits ¹	Due to banks, net ²	Total			Required	Held	Excess ³	
CENTRAL RESERVE CITIES									
New York.....	2,108,674	448,737	2,557,411	512,768	3,070,179	347,846	355,062	7,216	11.33
Chicago.....	625,529	124,603	750,132	210,121	960,253	103,821	104,186	365	10.81
Total, central reserve cities.....	2,734,203	573,340	3,307,543	722,889	4,030,432	451,667	459,248	7,581	11.21
OTHER RESERVE CITIES									
Boston.....	420,397	48,162	468,559	197,948	666,507	52,794	54,917	2,123	7.92
Albany.....	42,950	5,551	48,501	12,475	60,976	5,224	5,628	404	8.57
Brooklyn and Bronx.....	53,109	3,565	56,674	18,651	75,325	6,227	6,216	—11	8.27
Buffalo.....	6,113	—	6,113	18,875	24,988	1,178	1,224	46	4.71
Philadelphia.....	348,643	53,071	401,714	132,542	534,256	44,148	45,846	1,698	8.26
Pittsburgh.....	248,967	55,681	304,648	108,936	413,584	33,733	33,209	—524	8.16
Baltimore.....	68,110	10,252	78,362	37,604	115,966	8,964	9,246	282	7.73
Washington.....	78,021	2,381	80,402	46,573	126,975	9,437	10,021	584	7.43
Richmond.....	30,967	4,309	35,276	20,224	55,500	4,134	4,312	178	7.45
Charlotte.....	9,444	—	9,444	7,632	17,076	1,174	1,178	4	6.87
Atlanta.....	48,704	—	48,704	30,830	79,534	5,795	5,937	142	7.29
Savannah.....	26,063	766	26,829	24,837	51,666	3,428	3,446	18	6.63
Jacksonville.....	24,138	4,546	28,684	32,403	61,087	3,840	3,874	34	6.29
Birmingham.....	32,697	—	32,697	10,833	52,530	3,865	3,834	—31	7.36
New Orleans.....	21,337	1,318	22,655	2,570	25,225	2,343	2,530	187	9.29
Dallas.....	75,795	12,578	88,373	30,353	118,726	9,748	8,724	—1,024	8.21
El Paso.....	15,770	44	15,814	7,231	23,045	1,798	1,827	29	7.80
Fort Worth.....	41,286	3,693	44,979	14,652	59,631	4,938	5,108	170	8.28
Galveston.....	8,853	4,827	13,680	13,697	27,377	1,779	2,079	300	6.50
Houston.....	69,402	13,795	83,197	35,515	118,712	9,385	9,761	376	7.91
San Antonio.....	32,291	1,042	33,333	14,069	47,402	3,755	4,073	318	7.92
Waco.....	10,354	139	10,493	6,620	17,113	1,248	1,432	184	7.29
Little Rock.....	1,639	795	2,434	1,345	3,779	284	284	—	7.51
Louisville.....	43,183	9,828	53,011	28,462	81,473	6,155	5,938	—187	7.55
Memphis.....	8,845	—	8,845	8,764	17,609	1,147	1,019	—128	6.52

Nashville.....	24, 570	45	24, 615	22, 532	47, 147	3, 138	3, 462	324	6.65
Cincinnati.....	42, 222	2, 402	44, 624	20, 555	65, 179	5, 079	5, 433	354	7.79
Cleveland.....	33, 609	3, 970	37, 579	45, 218	82, 707	5, 114	4, 969	-145	6.18
Columbus.....	50, 496	1, 232	51, 728	12, 569	64, 297	5, 550	5, 446	-104	8.63
Toledo.....	5, 341	122	5, 463	6, 998	12, 461	756	774	18	6.07
Indianapolis.....	45, 680	6, 358	52, 038	13, 627	65, 665	5, 613	4, 752	-861	8.55
Chicago.....	32, 681	203	32, 884	54, 502	87, 386	4, 924	5, 161	237	5.63
Peoria.....	14, 235	1, 507	15, 742	12, 467	28, 209	1, 948	2, 094	146	6.91
Detroit.....	122, 560	2, 435	124, 995	65, 194	190, 189	14, 455	13, 584	-871	7.60
Grand Rapids.....	16, 305	184	16, 489	12, 928	29, 417	2, 037	1, 737	-300	6.92
Milwaukee.....	79, 059	8, 155	87, 214	36, 797	124, 011	9, 825	10, 265	440	7.92
Minneapolis.....	92, 377	27, 695	120, 072	61, 880	181, 962	13, 864	13, 870	6	7.62
St. Paul.....	56, 761	10, 367	67, 128	35, 028	102, 156	7, 764	7, 723	-41	7.60
Cedar Rapids.....	7, 918	4, 765	12, 683	9, 040	21, 723	1, 539	1, 769	230	7.09
Des Moines.....	19, 602	4, 627	24, 229	5, 478	29, 707	2, 587	3, 142	555	8.71
Dubuque.....	4, 078	156	4, 234	6, 694	10, 928	624	619	-5	5.71
Sioux City.....	11, 092	4, 869	15, 961	8, 250	24, 211	1, 844	1, 876	35	7.61
Kansas City, Mo.....	77, 159	24, 329	101, 488	10, 215	111, 703	10, 455	10, 839	384	9.36
St. Joseph.....	9, 164	6, 673	15, 837	6, 768	22, 605	1, 787	2, 162	375	7.90
St. Louis.....	155, 367	28, 695	184, 062	78, 248	262, 310	20, 754	21, 359	605	7.91
Lincoln.....	12, 811	3, 621	16, 432	3, 571	20, 003	1, 750	1, 707	-43	8.75
Omaha.....	50, 391	14, 054	64, 445	15, 953	80, 398	6, 923	6, 960	37	8.61
Kansas City, Kans.....	5, 257	2, 197	7, 454	3, 227	10, 681	842	898	56	7.89
Topeka.....	13, 493	1, 128	14, 621	2, 658	17, 279	1, 542	1, 592	50	8.92
Wichita.....	18, 005	4, 245	22, 250	6, 910	29, 160	2, 432	2, 431	-1	8.34
Helena.....	4, 363	326	4, 689	2, 305	6, 994	538	625	87	7.69
Denver.....	70, 287	125	70, 412	52, 508	122, 920	8, 617	8, 511	-106	7.01
Pueblo.....	9, 469	249	9, 718	5, 226	14, 944	1, 129	1, 206	77	7.55
Muskogee.....	5, 557	608	6, 165	4, 592	10, 757	754	717	-37	7.01
Oklahoma City.....	41, 976	2, 570	44, 546	31, 239	75, 785	5, 392	5, 773	381	7.11
Tulsa.....	60, 827	2, 711	63, 538	22, 052	85, 590	7, 015	7, 558	543	8.20
Seattle.....	70, 844	2, 228	73, 072	34, 348	107, 420	8, 338	8, 769	431	7.76
Spokane.....	15, 210	809	16, 010	16, 026	32, 045	2, 083	2, 257	174	6.50
Portland.....	47, 431	3, 701	51, 132	55, 800	106, 932	6, 787	6, 865	78	6.35
Los Angeles.....	246, 129		246, 129	322, 974	569, 103	34, 302	34, 804	502	6.03
Oakland.....	19, 117	2, 169	21, 286	6, 789	28, 075	2, 333	2, 367	34	8.31
San Francisco.....	319, 162	23, 406	342, 568	470, 010	812, 578	48, 357	45, 864	-2, 493	5.95
Ogden.....	4, 199	2, 242	6, 441	1, 505	7, 946	689	806	117	8.67
Salt Lake City.....	17, 021	2, 299	19, 320	8, 444	27, 764	2, 185	2, 305	120	7.87
Total other reserve cities.....	3, 698, 903	443, 820	4, 142, 723	2, 463, 776	6, 606, 499	488, 186	494, 747	6, 561	7.39
Total all reserve cities.....	6, 433, 106	1, 017, 160	7, 450, 266	3, 186, 665	10, 636, 931	939, 853	953, 995	14, 142	8.84

Footnotes at end of table.

TABLE NO. 54.—Reserve computation of national banks on the dates of the first three calls in the year 1928—Continued

OCTOBER 3, 1928—Continued

[In thousands of dollars]

States and Territories	Net demand deposits			Time deposits	Net demand plus time deposits	Reserves with Federal reserve banks			Ratio of required reserves to net demand plus time deposits (per cent)
	Demand deposits, exclusive of bank and Government deposits 1	Due to banks, net 2	Total			Required	Held	Excess 3	
COUNTRY BANKS									
Maine.....	40,401	205	40,606	96,546	137,152	5,739	5,797	58	4.18
New Hampshire.....	40,219	984	41,203	21,723	62,926	3,536	4,001	465	5.62
Vermont.....	20,442	110	20,552	40,227	60,779	2,646	2,944	298	4.35
Massachusetts.....	217,002	3,350	220,352	219,420	439,772	22,007	23,546	1,539	5.00
Rhode Island.....	27,328	88	27,416	16,005	43,421	2,399	2,444	45	5.53
Connecticut.....	143,963	808	144,791	102,799	247,590	13,219	14,457	1,238	5.34
Total New England States.....	489,375	5,545	494,920	496,720	991,640	49,546	53,189	3,643	5.00
New York.....	391,195	1,853	393,048	665,122	1,058,170	47,467	49,967	2,500	4.49
New Jersey.....	352,436	1,563	353,999	466,773	820,772	38,783	41,251	2,468	4.73
Pennsylvania.....	483,218	2,068	485,286	921,130	1,406,416	61,604	65,637	4,033	4.38
Delaware.....	10,407	-----	10,407	9,915	20,322	1,026	1,177	151	5.04
Maryland.....	29,319	118	29,437	75,064	104,501	4,313	4,752	439	4.13
Total Eastern States.....	1,266,575	5,602	1,272,177	2,138,004	3,410,181	153,193	162,784	9,591	4.49
Virginia.....	97,367	209	97,666	136,623	234,289	10,935	11,596	661	4.67
West Virginia.....	66,808	1,575	68,383	79,695	148,078	7,178	7,574	396	4.85
North Carolina.....	57,931	2,924	60,855	57,808	118,663	5,994	6,094	100	5.05
South Carolina.....	37,938	1,400	39,338	55,882	95,220	4,430	4,330	-100	4.65
Georgia.....	31,998	1,784	33,782	31,160	64,942	3,300	3,737	437	5.08
Florida.....	55,290	1,190	56,480	60,647	117,127	5,773	5,987	214	4.93
Alabama.....	64,595	536	65,131	49,936	115,117	6,061	6,742	681	5.26
Mississippi.....	35,183	311	35,494	32,919	68,413	3,472	3,688	216	5.08
Louisiana.....	38,009	962	38,971	19,901	58,872	3,325	3,288	-37	5.65
Texas.....	342,752	2,959	345,711	66,743	412,454	26,202	28,498	2,296	6.35
Arkansas.....	40,972	2,435	43,407	30,393	73,800	3,950	4,304	354	5.35
Kentucky.....	68,472	616	69,088	65,769	134,857	6,809	7,076	267	5.05
Tennessee.....	57,239	1,902	59,141	63,738	122,879	6,052	6,956	904	4.93
Total Southern States.....	994,554	18,943	1,013,497	751,214	1,764,711	93,481	99,870	6,389	5.30

Ohio.....	233, 846	664	234, 510	216, 865	450, 875	22, 907	24, 169	1, 262	5. 08
Indiana.....	132, 592	4, 218	136, 810	137, 608	274, 418	13, 705	14, 595	890	4. 99
Illinois.....	240, 582	10, 904	251, 486	238, 823	490, 309	24, 789	27, 001	2, 232	5. 05
Michigan.....	95, 005	401	96, 006	173, 886	269, 892	11, 937	12, 304	367	4. 42
Wisconsin.....	96, 316	3, 080	99, 396	153, 331	252, 727	11, 557	12, 261	704	4. 57
Minnesota.....	88, 534	2, 419	90, 953	145, 701	236, 654	10, 738	11, 197	459	4. 54
Iowa.....	95, 739	2, 655	98, 394	100, 038	198, 432	9, 889	10, 312	423	4. 98
Missouri.....	50, 399	1, 827	52, 226	30, 325	82, 551	4, 565	4, 847	282	5. 53
Total Middle Western States.....	1, 033, 613	26, 168	1, 059, 781	1, 196, 077	2, 255, 858	110, 067	116, 686	6, 619	4. 88
North Dakota.....	39, 819	5	39, 824	41, 831	81, 655	4, 043	4, 460	417	4. 95
South Dakota.....	37, 820	327	38, 147	29, 071	67, 218	3, 542	3, 793	251	5. 27
Nebraska.....	46, 780	2, 080	48, 860	35, 582	84, 442	4, 488	4, 959	471	5. 31
Kansas.....	106, 775	1, 749	108, 524	46, 813	155, 337	9, 001	9, 624	623	5. 79
Montana.....	46, 588	-----	46, 588	37, 000	83, 588	4, 371	4, 807	436	5. 23
Wyoming.....	21, 914	307	22, 221	13, 414	35, 635	1, 958	2, 024	66	5. 49
Colorado.....	52, 758	2	52, 760	35, 844	88, 604	4, 768	5, 095	327	5. 38
New Mexico.....	21, 018	6	21, 024	8, 012	29, 036	1, 712	1, 727	15	5. 90
Oklahoma.....	132, 574	1, 215	133, 789	45, 448	179, 237	10, 729	11, 548	819	5. 99
Total Western States.....	506, 046	5, 691	511, 737	293, 015	804, 752	44, 612	48, 037	3, 425	5. 54
Washington.....	72, 730	-----	72, 730	56, 840	129, 570	6, 796	7, 288	492	5. 25
Oregon.....	50, 285	45	50, 330	30, 232	80, 562	4, 430	4, 629	199	5. 50
California.....	161, 417	3, 589	165, 006	118, 910	283, 916	15, 118	15, 477	359	5. 32
Idaho.....	27, 457	154	27, 611	18, 109	45, 720	2, 476	2, 400	-76	5. 42
Utah.....	3, 957	3	3, 960	4, 777	8, 737	420	436	16	4. 81
Nevada.....	8, 906	797	9, 703	7, 948	17, 651	918	962	44	5. 20
Arizona.....	18, 559	5	18, 564	9, 705	28, 269	1, 591	1, 782	191	5. 63
Total Pacific States.....	343, 311	4, 593	347, 904	246, 521	594, 425	31, 749	32, 974	1, 225	5. 34
Alaska (nonmember banks).....	2, 852	45	2, 897	1, 749	4, 624	694	5 1, 303	609	15. 00
The Territory of Hawaii (nonmember banks).....	3, 723	1, 238	4, 961	926	5, 600	840	5 1, 518	678	15. 00
Total (nonmember banks).....	6, 575	1, 283	7, 858	2, 675	10, 224	1, 534	5 2, 821	1, 287	15. 00
Total country banks.....	4, 640, 049	67, 825	4, 707, 874	5, 124, 226	9, 831, 791	484, 182	516, 361	32, 179	4. 92
Total United States.....	11, 073, 165	1, 084, 985	12, 158, 140	8, 310, 891	20, 468, 722	1, 424, 035	1, 470, 356	46, 321	6. 96

¹ Exclusive also of certified checks, cashiers' checks, and dividend checks outstanding.

² Combined excess of amounts due to banks over amounts due from banks as shown by individual bank reports. When for a given bank amounts due from banks exceed amounts due to banks, the excess due from can not be deducted in determining deposits on which reserves are computed, and for this reason amounts in this column do not agree with the difference between aggregate amounts due to banks and due from banks. In this calculation the amounts due to banks include due to Federal reserve banks, bankers, and trust companies in the United States and foreign countries, certified, and cashiers' checks, including dividend checks outstanding; also letters of credit sold for cash and outstanding; and amounts due from banks include items with Federal reserve banks in process of collection, amounts due from banks, bankers, and trust companies in the United States, exchanges for clearing house, and checks on other banks in the same place.

³ Deficiencies in reserves indicated by a minus (-) sign.

⁴ Gross deposits in nonmember banks and from which have been taken lawful deductions allowed before computing required reserve.

⁵ The cash in vault (exclusive of national-bank notes) and due from approved reserve agents.

TABLE No. 55.—Aggregate resources and liabilities of national banks from February, 1920, to October, 1928

1920

[In thousands of dollars]

	Feb. 28 (7,933 banks)	May 4 (7,990 banks)	June 30 (8,030 banks)	Sept. 8 (8,093 banks)	Nov. 15 (8,123 banks)	Dec. 29 (8,130 banks)
RESOURCES						
Loans and discounts.....	11,994,523	12,288,582	12,396,900	12,415,762	12,311,514	12,095,295
Overdrafts.....	19,215	16,406	16,481	17,545	19,277	16,996
Customers' liability under letters of credit.....	7,518	5,759	9,218	8,710	(1)	(1)
Customers' liability account of acceptances.....	410,679	425,990	416,417	398,661	384,619	354,184
United States Government securities owned.....	2,459,424	2,375,801	2,269,575	2,175,019	2,152,465	2,131,573
Other bonds, securities, etc.....	1,859,231	1,835,089	1,802,196	1,805,579	1,833,086	1,864,758
Stocks, other than Federal reserve bank stock.....	48,646	48,662	49,407	51,732	52,468	57,191
Stock of Federal reserve banks.....	62,967	64,153	65,287	66,850	68,273	68,505
Banking house.....	305,912	311,715	315,735	322,732	332,183	336,901
Furniture and fixtures.....	40,908	42,981	44,259	46,394	49,247	50,824
Other real estate owned.....	44,741	43,975	44,960	45,931	45,922	46,966
Lawful reserve with Federal reserve banks.....	1,286,290	1,266,209	1,245,233	1,230,282	1,218,007	1,184,736
Items with Federal reserve banks in process of collection.....	437,860	454,726	482,109	493,215	530,490	422,602
Cash in vault.....	376,751	456,283	450,351	471,546	448,037	494,400
Net amount due from national banks.....	1,296,428	1,121,415	1,072,222	1,110,772	1,076,050	942,174
Net amount due from other banks, bankers, and trust companies.....	345,961	316,882	321,637	313,451	298,913	565,399
Exchanges for clearing house.....	435,615	552,052	766,215	511,375	796,098	620,945
Checks on other banks in the same place.....	69,010	68,979	78,350	62,829	78,045	53,752
Outside checks and other cash items.....	65,844	65,289	79,261	64,399	76,548	56,877
Redemption fund and due from United States Treasurer.....	43,194	38,213	38,902	41,332	39,459	38,376
Interest earned but not collected.....	48,223	45,681	48,005	50,535	48,251	51,252
Other assets.....	203,600	194,472	184,017	180,829	222,961	224,093
Total.....	21,862,540	22,038,714	22,196,737	21,885,480	22,081,913	21,367,799
LIABILITIES						
Capital stock paid in.....	1,182,082	1,214,769	1,224,166	1,243,271	1,269,930	1,272,291
Surplus fund.....	944,126	960,598	986,384	996,923	1,016,522	1,019,928
Undivided profits, less expenses and taxes paid.....	404,443	437,701	411,525	459,139	483,801	495,722
Interest and discount collected but not earned.....	66,701	71,047	73,545	74,517	74,560	73,075
Amount reserved for taxes accrued.....	42,550	43,697	46,343	51,190	51,066	46,516
Amount reserved for all interest accrued.....	16,052	19,765	15,375	17,905	22,155	21,960
National-bank notes outstanding.....	687,575	688,460	688,178	693,270	697,886	693,919
Due to Federal reserve banks.....	14,261	19,039	19,161	21,316	24,086	17,900
Net amount due to national banks.....	1,249,673	1,084,437	1,017,141	1,076,101	1,046,908	938,053
Net amount due to other banks, bankers, and trust companies.....	2,044,459	1,836,103	1,807,718	1,694,249	1,577,579	1,589,767
Certified checks outstanding.....	71,647	165,976	174,802	136,644	237,839	178,584
Cashiers' checks outstanding.....	213,801	169,880	255,486	174,259	208,055	204,318
Demand deposits.....	10,044,189	10,123,428	10,219,824	10,035,636	10,098,884	9,505,175
Time deposits.....	3,259,178	3,410,480	3,485,501	3,560,293	3,621,112	3,631,837
United States deposits.....	67,914	115,200	175,788	53,435	147,239	212,123
Total deposits.....	16,965,122	16,924,543	17,165,421	16,751,966	16,961,702	16,277,767
United States Government securities borrowed.....	116,212	123,243	130,960	136,914	131,309	140,551
Other bonds borrowed.....	5,847	4,620	4,608	3,823	4,675	4,399
Securities (other than United States or other bonds) borrowed.....	1,893	1,526	1	-----	196	5
Bills payable, other than with Federal reserve banks.....	55,986	98,281	115,457	129,968	154,184	151,775
Bills payable with Federal reserve banks.....	912,095	952,624	876,095	879,368	783,242	759,247
State bank circulation outstanding.....	58	58	58	58	58	58
Letters of credit and travelers' checks outstanding.....	7,498	26,745	11,149	8,602	6,371	5,565
Acceptances.....	424,669	438,430	431,198	414,583	406,525	375,416
Time drafts outstanding.....	1,087	1,151	831	153	245	103
Liabilities other than those above stated.....	28,544	31,456	25,443	18,835	17,486	29,522
Total.....	21,962,540	22,038,714	22,196,737	21,885,480	22,091,913	21,367,799
Liabilities for rediscounts, including those with Federal reserve banks.....	1,096,509	1,214,174	1,214,516	1,290,304	1,453,207	1,431,641

1 Since Sept. 8, 1920, letters of credit included with loans and discounts.

TABLE No. 55.—Aggregate resources and liabilities of national banks from February, 1920, to October, 1928—Continued

1921

[In thousands of dollars]

	Feb. 21 (8,143 banks)	Apr. 28 (8,152 banks)	June 30 (8,154 banks)	Sept. 6 (8,155 banks)	Dec. 31 (8,169 banks)
RESOURCES					
Loans and discounts ²	11,680,837	11,367,074	11,125,099	10,977,614	10,981,733
Overdrafts.....	12,360	10,770	9,970	12,355	9,949
Customers' liability account of acceptances.....	330,023	282,478	238,287	202,354	200,663
United States Government securities owned.....	2,047,234	2,001,811	2,019,497	1,861,977	1,975,898
Other bonds, stocks, securities, etc.....	1,980,825	1,990,970	2,005,584	1,973,749	2,081,442
Banking house, furniture, and fixtures.....	390,760	399,038	410,392	421,027	429,929
Other real estate owned.....	47,651	52,398	51,742	52,939	54,368
Lawful reserve with Federal reserve banks.....	1,128,517	1,077,155	1,040,205	1,029,978	1,143,259
Items with Federal reserve bank in process of collection.....	334,722	313,385	328,002	305,469	349,911
Cash in vault.....	397,773	402,223	374,349	357,798	341,811
Amount due from national banks.....	³ 901,201	³ 752,934	756,861	808,619	863,508
Amount due from other banks, bankers, and trust companies.....	³ 216,957	³ 218,797	259,656	231,044	228,802
Exchanges for clearing house.....	473,208	390,465	656,093	467,845	437,750
Checks on other banks in the same place.....	46,016	37,101	60,478	54,973	69,236
Outside checks and other cash items.....	46,066	39,789	61,238	55,242	62,209
Redemption fund and due from United States Treasurer.....	37,101	35,600	36,290	35,845	36,697
Other assets.....	236,400	198,711	204,703	165,274	152,921
Total	20,307,651	19,570,699	19,638,446	19,014,102	19,420,136
LIABILITIES					
Capital stock paid in.....	1,273,205	1,271,383	1,273,880	1,276,177	1,282,432
Surplus fund.....	1,029,406	1,024,761	1,026,256	1,027,373	1,033,406
Undivided profits, less expenses and taxes paid.....	560,540	521,164	496,155	538,784	464,782
National bank notes outstanding.....	684,366	679,577	704,147	704,668	717,473
Due to Federal reserve banks.....	14,713	16,511	18,678	16,068	18,882
Amount due to national banks.....	³ 887,018	³ 751,749	699,705	757,985	779,783
Amount due to other banks, bankers, and trust companies.....	³ 1,501,563	³ 1,337,072	1,432,628	1,343,245	1,467,221
Certified checks outstanding.....	122,386	108,338	147,003	124,870	56,031
Cashier's checks on own bank outstanding.....	166,202	162,735	189,647	175,243	208,795
Demand deposits.....	8,960,593	8,601,787	8,709,825	8,352,756	8,606,943
Time deposits.....	3,712,430	3,698,518	3,695,806	3,680,704	3,749,328
United States deposits.....	113,449	175,149	249,039	109,981	188,089
Total deposits.....	15,478,554	14,851,859	15,142,531	14,560,852	15,075,102
United States Government securities borrowed.....	121,895	130,785	100,324	84,847	66,923
Bonds and securities (other than United States) borrowed.....	3,660	4,086	2,830	3,230	5,740
Bills payable, other than with Federal reserve banks.....	123,169	136,923	140,195	133,836	114,434
Bills payable with Federal reserve banks.....	658,283	585,023	452,368	417,859	381,889
Letters of credit and travelers' checks outstanding.....	5,726	5,317	6,188	4,976	3,951
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	⁴ 345,644	287,177	239,682	206,507	202,378
Acceptances executed by other banks.....	23,403	17,054	11,243	11,673	16,558
Liabilities other than those stated above.....	23,403	55,590	42,847	43,320	55,068
Total	20,307,651	19,570,699	19,638,446	19,014,102	19,420,136
Liabilities for rediscounts, including those with Federal reserve banks.....	1,144,077	989,556	879,416	705,078	523,606

² Includes customers' liability under letters of credit.³ Prior to June 30, 1921, this item called for "Net amounts."⁴ Includes acceptances executed by other banks.

TABLE No. 55.—Aggregate resources and liabilities of national banks from February, 1920, to October, 1928—Continued

1922

[In thousands of dollars]

	Mar. 10 (8,197 banks)	May 5 (8,230 banks)	June 30 (8,249 banks)	Sept. 15 (8,240 banks)	Dec. 29 (8,225 banks)
RESOURCES					
Loans and discounts (including rediscounts) ²	11, 282, 579	11, 184, 116	11, 248, 214	11, 236, 025	11, 599, 668
Overdrafts.....	11, 295	10, 227	9, 198	12, 141	13, 045
Customers' liability account of acceptances.....	169, 887	168, 935	176, 238	171, 190	208, 465
United States Government securities owned.....	2, 031, 564	2, 124, 691	2, 285, 459	2, 402, 492	2, 656, 560
Other bonds, stocks, securities, etc.....	2, 086, 596	2, 162, 587	2, 277, 866	2, 289, 782	2, 347, 479
Banking house, furniture and fixtures.....	440, 296	444, 368	452, 434	459, 020	470, 644
Other real estate owned.....	57, 598	62, 531	64, 383	67, 789	75, 178
Lawful reserve with Federal reserve banks.....	1, 124, 707	1, 150, 885	1, 151, 605	1, 232, 104	1, 220, 847
Items with Federal reserve banks in process of collection.....	312, 900	330, 917	355, 666	418, 923	455, 792
Cash in vault.....	336, 065	334, 504	326, 181	331, 951	391, 840
Amount due from national banks.....	987, 816	974, 375	974, 975	1, 063, 695	1, 065, 820
Amount due from other banks, bankers, and trust companies.....	248, 578	244, 707	267, 050	299, 541	316, 966
Exchanges for clearing house.....	481, 368	681, 269	767, 096	614, 771	777, 572
Checks on other banks in the same place.....	38, 207	45, 215	63, 394	54, 623	70, 088
Outside checks and other cash items.....	41, 205	44, 053	64, 928	63, 112	62, 221
Redemption fund and due from United States Treasurer.....	36, 507	36, 823	36, 767	36, 656	36, 825
Other assets.....	163, 234	176, 445	184, 556	172, 284	205, 947
Total.....	19, 850, 402	20, 176, 648	20, 706, 010	20, 926, 099	21, 974, 957
LIABILITIES					
Capital stock paid in.....	1, 289, 528	1, 296, 220	1, 307, 216	1, 307, 122	1, 317, 010
Surplus fund.....	1, 036, 184	1, 040, 249	1, 048, 806	1, 042, 197	1, 075, 545
Undivided profits, less expenses and taxes paid.....	508, 560	522, 658	492, 434	539, 047	528, 924
National-bank notes outstanding.....	719, 570	720, 984	725, 748	726, 789	723, 819
Due to Federal reserve banks.....	17, 641	21, 213	19, 852	26, 472	28, 109
Amount due to national banks.....	962, 140	936, 399	916, 740	1, 031, 648	1, 035, 961
Amount due to other banks, bankers, and trust companies.....	1, 560, 920	1, 657, 40	1, 565, 459	1, 582, 444	1, 691, 307
Certified checks outstanding.....	174, 469	190, 877	205, 682	164, 427	218, 464
Cashier's checks outstanding.....	175, 632	193, 763	245, 091	208, 991	287, 733
Demand deposits.....	8, 446, 530	8, 707, 201	9, 152, 415	9, 270, 378	9, 535, 995
Time deposits (including postal savings).....	3, 837, 759	3, 918, 282	4, 111, 951	4, 169, 220	4, 318, 736
United States deposits.....	215, 347	141, 844	103, 374	145, 182	304, 176
Total deposits.....	15, 390, 453	15, 766, 988	16, 320, 564	16, 568, 762	17, 420, 481
United States Government securities borrowed.....	53, 722	46, 225	42, 475	38, 104	34, 615
Bonds and securities (other than United States) borrowed.....	6, 103	3, 058	2, 897	2, 990	2, 948
Bills payable (including all obligations representing borrowed money other than rediscounts).....	275, 089	248, 681	228, 481	181, 765	310, 781
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	323, 737	285, 940	280, 271	247, 559	262, 421
Letters of credit and travelers' checks outstanding.....	4, 719	5, 050	8, 256	6, 639	4, 889
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	171, 332	170, 132	172, 887	165, 715	199, 844
Acceptances executed by other banks.....	13, 869	14, 748	16, 494	17, 654	23, 631
Liabilities other than those stated above.....	57, 551	55, 715	59, 481	51, 756	70, 049
Total.....	19, 850, 402	20, 176, 648	20, 706, 010	20, 926, 099	21, 974, 957

² Includes customers' liability under letter of credit.

TABLE No. 55.—Aggregate resources and liabilities of national banks from February, 1920, to October, 1928—Continued

1923

[In thousands of dollars] *

	Apr. 3 (8,229 banks)	June 30 (8,241 banks)	Sept. 14 (8,239 banks)	Dec. 31 (8,184 banks)
RESOURCES				
Loans and discounts (including rediscounts) ¹	11,667,959	11,817,671	11,934,556	11,876,562
Overdrafts.....	11,662	10,430	12,950	10,470
Customers' liability account of acceptances.....	202,826	187,131	153,485	207,438
United States Government securities owned.....	2,694,207	2,693,846	2,602,762	2,566,851
Other bonds, stocks, securities, etc.....	2,346,915	2,375,857	2,398,304	2,477,843
Banking house, furniture and fixtures.....	479,580	493,324	504,731	512,910
Other real estate owned.....	82,139	87,133	86,412	93,881
Lawful reserve with Federal reserve banks.....	1,179,500	1,142,736	1,169,345	1,180,838
Items with Federal reserve banks in process of collection.....	424,620	396,911	463,456	460,173
Cash in vault.....	359,147	291,108	361,485	386,428
Amount due from national banks.....	1,033,749	910,014	960,769	1,029,342
Amount due from other banks, bankers, and trust companies.....	300,990	295,660	292,974	319,992
Exchanges for clearing house.....	526,224	486,383	481,585	925,979
Checks on other banks in the same place.....	57,896	68,283	49,560	85,079
Outside checks and other cash items.....	53,942	71,578	59,406	73,656
Redemption fund and due from United States Treasurer.....	36,895	37,108	36,934	36,746
Other assets.....	154,962	146,643	144,162	161,940
Total.....	21,612,713	21,511,766	21,712,876	22,406,128
LIABILITIES				
Capital stock paid in.....	1,319,144	1,328,891	1,332,394	1,325,825
Surplus fund.....	2,067,652	1,070,616	1,068,320	1,068,359
Undivided profits, less expenses and taxes paid.....	486,172	476,205	523,010	473,979
National bank notes outstanding.....	728,076	720,001	731,479	725,949
Due to Federal reserve banks.....	26,517	24,194	29,763	26,965
Amount due to national banks.....	1,015,525	838,227	905,104	920,239
Amount due to other banks, bankers, and trust companies.....	1,644,488	1,546,777	1,510,573	1,648,607
Certified checks outstanding.....	148,477	54,123	130,547	186,434
Cashiers' checks outstanding.....	176,155	199,064	167,157	347,629
Demand deposits.....	9,180,624	9,288,298	9,331,368	9,593,119
Time deposits (including postal savings).....	4,580,216	4,755,162	4,864,369	4,948,019
United States deposits.....	264,279	192,135	101,649	157,649
Total deposits.....	17,036,281	16,897,980	17,040,590	17,823,861
United States Government securities borrowed.....	34,080	34,952	36,983	38,287
Bonds and securities (other than United States) borrowed.....	4,161	2,977	2,750	3,038
Bills payable (including all obligations representing borrowed money other than rediscounts).....	370,165	370,921	352,995	324,166
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	290,467	352,801	400,799	333,896
Letters of credit and travelers' checks outstanding.....	5,542	8,569	7,503	5,475
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	200,873	172,208	145,786	204,432
Acceptances executed by other banks.....	26,144	30,409	18,897	17,630
Liabilities other than those stated above.....	43,956	45,236	51,430	56,231
Total.....	21,612,713	21,511,766	21,712,876	22,406,128

¹ Includes customers' liability under letters of credit.

TABLE No. 55.—Aggregate resources and liabilities of national banks from February, 1920, to October, 1928—Continued

1924

[In thousands of dollars]

	Mar. 31 (8,115 banks)	June 30 (8,085 banks)	Oct. 10 (8,074 banks)	Dec. 31 (8,049 banks)
RESOURCES				
Loans and discounts (including rediscounts) ²	11,952,287	11,978,728	12,210,148	12,319,680
Overdrafts.....	10,815	10,075	12,242	9,802
Customers' liability account of acceptances.....	202,572	135,829	145,666	244,728
United States Government securities owned.....	2,494,313	2,481,778	2,579,190	2,586,697
Other bonds, stocks, securities, etc.....	2,511,637	2,660,550	2,897,040	3,075,999
Banking house, furniture and fixtures.....	525,335	532,728	541,852	551,371
Other real estate owned.....	100,098	104,630	107,459	108,966
Lawful reserve with Federal reserve banks.....	1,160,766	1,198,670	1,303,631	1,394,386
Items with Federal reserve banks in process of collection.....	379,307	397,340	427,894	486,933
Cash in vault.....	342,969	345,219	360,101	409,566
Amount due from national banks.....	938,804	1,099,763	1,412,807	1,349,859
Amount due from other banks, bankers, and trust companies.....	283,386	345,020	439,356	431,043
Exchanges for clearing house.....	842,719	925,568	575,360	996,615
Checks on other banks in the same place.....	67,083	75,925	53,871	85,225
Outside checks and other cash items.....	56,420	69,687	52,898	70,635
Redemption fund and due from United States Treasurer.....	37,167	37,129	36,726	36,310
Other assets.....	157,210	167,280	166,820	223,466
Total.....	22,062,888	22,565,919	23,323,061	24,381,281
LIABILITIES				
Capital stock paid in.....	1,335,572	1,334,011	1,332,527	1,334,836
Surplus fund.....	1,073,363	1,080,578	1,074,268	1,088,880
Undivided profits, less expenses and taxes paid.....	507,905	501,656	556,792	442,484
Reserved for taxes, interest, etc., accrued.....				60,784
National-bank notes outstanding.....	726,483	720,686	723,530	714,844
Due to Federal reserve banks.....	25,328	26,445	27,342	33,188
Amount due to national banks.....	886,435	1,035,000	1,338,309	1,239,923
Amount due to other banks, bankers, and trust companies.....	1,653,347	1,759,556	1,933,857	2,029,671
Certified checks outstanding.....	187,704	226,714	147,404	184,363
Cashiers' checks outstanding.....	261,785	323,621	217,231	415,260
Demand deposits.....	9,292,127	9,593,250	9,795,580	10,363,250
Time deposits (including postal savings).....	5,108,970	5,259,933	5,460,677	5,581,287
United States deposits.....	183,000	123,818	188,398	153,266
Total deposits.....	17,698,666	18,347,837	19,108,798	20,000,408
United States Government securities borrowed.....	35,684	32,542	28,729	28,930
Bonds and securities (other than United States) borrowed.....	2,532	2,565	3,581	3,405
Bills payable (including all obligations representing borrowed money other than rediscounts).....	238,888	143,847	123,611	202,304
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	271,645	196,778	170,419	196,396
Letters of credit and travelers' checks outstanding.....	6,225	9,456	6,135	6,124
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	193,240	131,411	140,574	235,232
Acceptances executed by other banks.....	25,455	17,381	18,435	20,564
Liabilities other than those stated above.....	47,200	38,171	35,662	40,290
Total.....	22,062,888	22,565,919	23,323,061	24,381,281

² Includes customers' liability under letters of credit.

TABLE No. 55.—Aggregate resources and liabilities of national banks from February, 1920, to October, 1928—Continued

1925

[In thousands of dollars]

	Apr. 6 (8,016 banks)	June 30 (8,072 banks)	Sept. 28 (8,085 banks)	Dec. 31 (8,054 banks)
RESOURCES				
Loans and discounts (including rediscounts) ²	12,468,836	12,674,067	13,134,461	13,535,278
Overdrafts.....	11,410	9,352	14,900	10,554
Customers' liability account of acceptances.....	240,962	170,583	201,083	277,513
United States Government securities owned.....	2,614,185	2,536,767	2,512,025	2,522,810
Other bonds, stocks, securities, etc.....	3,139,255	3,193,677	3,242,620	3,252,016
Banking house, furniture and fixtures.....	564,103	585,267	593,176	606,474
Other real estate owned.....	112,481	111,191	114,677	113,741
Lawful reserve with Federal reserve banks.....	1,273,274	1,326,864	1,324,326	1,376,992
Items with Federal reserve banks in process of collection.....	411,539	466,787	456,666	572,090
Cash in vault.....	361,671	359,605	362,341	390,116
Amount due from national banks.....	1,192,049	1,096,768	1,120,925	1,192,948
Amount due from other banks, bankers, and trust companies.....	395,655	403,366	393,869	425,518
Exchanges for clearing house.....	665,288	988,294	733,816	1,127,241
Checks on other banks in the same place.....	67,708	80,727	58,326	109,679
Outside checks and other cash items.....	54,541	69,517	54,094	71,320
Redemption fund and due from United States Treasurer.....	33,120	33,038	32,876	33,008
Other assets.....	226,386	238,993	219,364	235,114
Total	23,832,463	24,350,863	24,569,527	25,852,412
LIABILITIES				
Capital stock paid in.....	1,361,444	1,369,435	1,375,009	1,379,101
Surplus fund.....	1,106,544	1,118,928	1,125,495	1,166,601
Undivided profits, less expenses and taxes paid.....	490,457	481,711	543,564	476,207
Reserved for taxes, interest, etc., accrued.....	60,224	60,078	69,792	59,170
National bank notes outstanding.....	649,447	648,494	649,221	648,461
Due to Federal reserve banks.....	29,323	30,740	31,820	38,321
Amount due to national banks.....	1,147,628	1,028,168	1,068,420	1,076,397
Amount due to other banks, bankers, and trust companies.....	1,839,935	1,827,492	1,766,708	1,897,555
Certified checks outstanding.....	197,508	224,089	251,505	261,813
Cashiers' checks outstanding.....	204,447	336,167	214,594	414,856
Demand deposits.....	9,923,243	10,430,254	10,427,544	11,151,126
Time deposits (including postal savings).....	5,785,211	5,924,658	5,994,374	6,047,370
United States deposits.....	255,652	108,101	175,097	193,222
Total deposits.....	19,382,947	19,909,669	19,930,022	21,030,660
United States Government securities borrowed.....	21,747	21,684	24,479	32,718
Bonds and securities (other than United States) borrowed.....	3,821	3,530	3,976	3,625
Agreements to repurchase United States Government or other securities sold.....		3,413	4,057	1,984
Bills payable (including all obligations representing borrowed money other than rediscounts).....	219,198	245,107	316,627	384,377
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	226,597	233,874	245,537	264,505
Letters of credit and travelers' checks outstanding.....	6,537	12,127	9,065	7,525
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	232,761	164,569	191,873	257,929
Acceptances executed by other banks.....	29,502	28,773	28,542	39,595
Liabilities other than those stated above.....	41,237	49,471	52,228	49,954
Total	23,832,463	24,350,863	24,569,527	25,852,412

² Includes customers' liability under letters of credit.

TABLE No. 55.—Aggregate resources and liabilities of national banks from February, 1920, to October, 1928—Continued

1926

[In thousands of dollars]

	Apr. 12 (8,000 banks)	June 30 (7,978 banks)	Dec. 31 (7,912 banks)
RESOURCES			
Loans and discounts (including rediscounts) ²	13,301,306	13,417,674	13,573,275
Overdrafts.....	10,953	9,719	9,332
United States Government securities owned.....	2,540,823	2,469,298	2,282,571
Other bonds, stocks, securities, etc., owned.....	3,269,027	3,372,985	3,507,821
Customers' liability account of acceptances.....	265,066	232,400	255,464
Banking house, furniture and fixtures.....	621,825	632,842	644,880
Other real estate owned.....	113,987	115,869	114,108
Lawful reserve with Federal reserve banks.....	1,288,664	1,381,171	1,359,386
Items with Federal reserve banks in process of collection.....	457,345	501,409	543,268
Cash in vault.....	367,573	359,951	352,709
Amount due from national banks.....	1,062,811	1,080,617	1,124,188
Amount due from other banks, bankers, and trust companies.....	388,932	400,822	423,766
Exchanges for clearing house.....	774,989	899,901	969,432
Checks on other banks in the same place.....	83,095	97,179	117,264
Outside checks and other cash items.....	68,809	69,316	72,928
Redemption fund and due from United States Treasurer.....	32,905	33,023	32,810
United States Government securities borrowed.....		24,442	23,787
Bonds and securities, other than United States, borrowed.....		3,173	3,299
Other assets.....	215,555	213,803	273,561
Total.....	24,893,665	25,315,624	25,683,849
LIABILITIES			
Capital stock paid in.....	1,410,434	1,412,872	1,410,723
Surplus fund.....	1,188,704	1,198,899	1,216,979
Undivided profits, less expenses and taxes paid.....	500,519	477,587	477,217
Reserved for taxes, interest, etc., accrued.....	63,327	64,618	61,308
National bank notes outstanding.....	649,452	651,155	646,449
Due to Federal reserve banks.....	35,785	33,794	38,179
Amount due to national banks.....	987,311	979,814	983,661
Amount due to other banks, bankers, and trust companies.....	1,779,579	1,885,848	1,816,955
Certified checks outstanding.....	258,034	217,123	219,759
Cashiers' checks outstanding.....	223,885	288,669	365,087
Demand deposits.....	10,456,694	10,778,603	10,768,609
Time deposits (including postal savings).....	6,199,806	6,313,809	6,533,442
United States deposits.....	234,704	144,504	138,239
Total deposits.....	20,175,798	20,642,164	20,863,991
United States Government securities borrowed.....	25,611	24,442	23,787
Bonds and securities, other than United States, borrowed.....	4,053	3,173	3,299
Agreements to repurchase United States Government or other securities sold.....	2,497	3,489	18,485
Bills payable (including all obligations representing borrowed money other than rediscounts).....	265,590	253,807	321,593
Notes and bills rediscounted.....	150,731	168,149	138,716
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	107,982	100,652	95,349
Letters of credit and travelers' checks outstanding.....	7,760	12,380	7,778
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	246,199	221,131	250,361
Acceptances executed by other banks.....	39,493	29,801	23,268
Liabilities other than those stated above.....	55,515	50,805	54,546
Total.....	24,893,665	25,315,624	25,683,849

²Includes customers' liability under letters of credit.

TABLE No. 55.—Aggregate resources and liabilities of national banks from February, 1920, to October, 1928—Continued

1927

[In thousands of dollars]

	Mar. 23 (7,828 banks)	June 30 (7,796 banks)	Oct. 10 (7,804 banks)	Dec. 31 (7,765 banks)
RESOURCES				
Loans and discounts (including rediscounts) ²	13,647,640	13,955,696	14,366,926	14,831,259
Overdrafts.....	12,662	9,788	14,503	10,813
United States Government securities owned.....	2,652,867	2,596,178	2,675,542	2,747,894
Other bonds, stocks, securities, etc., owned.....	3,671,313	3,797,040	3,941,458	4,151,944
Customers' liability account of acceptances.....	246,250	253,131	283,589	369,855
Banking house, furniture and fixtures.....	663,959	680,218	698,516	700,337
Other real estate owned.....	117,571	115,817	122,161	122,885
Lawful reserve with Federal reserve banks.....	1,400,317	1,406,052	1,413,792	1,509,253
Items with Federal reserve banks in process of collection.....	443,145	496,916	502,036	520,399
Cash in vault.....	373,905	364,204	375,251	361,376
Amount due from national banks.....	1,026,760	1,044,653	1,125,872	1,177,334
Amount due from other banks, bankers, and trust companies.....	393,174	426,381	459,842	473,881
Exchanges for clearing house.....	620,687	947,946	790,496	675,661
Checks on other banks in the same place.....	74,304	101,574	86,479	106,281
Outside checks and other cash items.....	47,126	89,480	86,832	106,363
Redemption fund and due from United States Treasurer.....	32,505	32,917	33,079	33,306
United States Government securities borrowed.....	16,986	17,721	14,780	20,743
Bonds and securities, other than United States, borrowed.....	4,646	3,826	2,948	3,550
Other assets.....	247,830	242,405	219,742	241,625
Total.....	25,699,147	26,581,943	27,213,824	28,164,219
LIABILITIES				
Capital stock paid in.....	1,460,491	1,474,173	1,499,384	1,528,509
Surplus fund.....	1,239,810	1,256,945	1,273,029	1,314,438
Undivided profits, less expenses and taxes paid.....	519,670	508,421	571,482	530,753
Reserved for taxes, interest, etc., accrued.....	70,409	70,326	78,521	76,451
National bank notes outstanding.....	642,558	650,946	649,886	650,373
Due to Federal reserve banks.....	35,281	36,379	36,107	39,381
Amount due to national banks.....	980,891	976,119	1,076,860	1,045,133
Amount due to other banks, bankers, and trust companies.....	1,764,982	1,844,439	1,894,696	2,110,933
Certified checks outstanding.....	200,381	223,884	281,479	68,569
Cashiers' checks outstanding.....	201,921	315,106	227,217	358,410
Dividend checks outstanding.....				29,620
Demand deposits.....	10,430,341	10,923,729	10,924,311	11,230,047
Time deposits (including postal savings).....	7,056,467	7,315,624	7,590,944	7,808,437
United States deposits.....	241,945	139,843	255,624	169,473
Total deposits.....	20,912,909	21,775,123	22,237,238	22,860,003
United States Government securities borrowed.....	17,011	17,746	14,787	20,967
Bonds and securities, other than United States, borrowed.....	4,646	3,826	2,948	3,550
Agreements to repurchase United States Government or other securities sold.....	4,480	3,529	3,045	12,843
Bills payable (including all obligations representing borrowed money other than rediscounts).....	306,203	248,018	235,759	410,149
Notes and bills rediscounted.....	92,840	120,024	80,571	71,233
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	95,035	111,010	157,422	194,530
Letters of credit and travelers' checks outstanding.....	9,812	15,449	10,684	9,220
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	242,265	248,184	278,967	374,852
Acceptances executed by other banks.....	17,636	20,353	18,444	14,506
Liabilities other than those stated above.....	64,072	57,870	51,657	91,842
Total.....	25,699,147	26,581,943	27,213,824	28,164,219

² Includes customers' liability under letters of credit.

TABLE No. 55.—Aggregate resources and liabilities of national banks from February, 1920, to October, 1928—Continued

1928

[In thousands of dollars]

	Feb. 28 (7,734 banks)	June 30 (7,691 banks)	Oct. 3 (7,676 banks)
RESOURCES			
Loans and discounts (including rediscounts) ¹	14,399,447	15,144,995	15,116,869
Overdrafts.....	12,156	10,138	15,606
United States Government securities owned.....	2,900,896	2,891,167	3,012,584
Other bonds, stocks, securities, etc., owned.....	4,180,004	4,256,281	4,104,022
Customers' liability account of acceptances.....	375,185	414,573	429,034
Banking house, furniture and fixtures.....	712,278	721,229	732,455
Other real estate owned.....	123,653	125,660	122,773
Lawful reserve with Federal reserve banks.....	1,457,431	1,453,383	1,467,535
Items with Federal reserve banks in process of collection.....	454,166	448,182	567,942
Cash in vault.....	370,228	315,113	364,281
Amount due from national banks.....	1,058,531	1,020,320	
Amount due from other banks, bankers, and trust companies.....	427,247	417,465	1,556,235
Exchanges for clearing house.....	645,738	756,176	
Checks on other banks in the same place.....	70,286	106,789	989,920
Outside checks and other cash items.....	76,918	100,367	99,213
Redemption fund and due from United States Treasurer.....	32,849	33,050	33,261
United States Government securities borrowed.....	13,979	17,877	
Bonds and securities, other than United States, borrowed.....	3,810	3,358	18,545
Other assets.....	258,885	272,096	295,205
Total	27,573,687	28,508,239	28,925,480
LIABILITIES			
Capital stock paid in.....	1,537,214	1,593,856	1,615,744
Surplus fund.....	1,330,096	1,419,695	1,450,499
Undivided profits—net.....	558,647	557,437	549,624
Reserves for dividends, contingencies, etc.....			58,055
Reserves for interest, taxes, and other expenses accrued and unpaid.....	73,625	83,753	81,464
National-bank notes outstanding.....	646,656	649,095	648,548
Due to Federal reserve banks.....	33,732	35,618	49,745
Amount due to national banks.....	1,008,175	885,197	
Amount due to other banks, bankers, and trust companies.....	1,900,773	1,817,202	2,843,472
Certified checks outstanding.....	209,079	78,943	
Cashiers' checks outstanding.....	244,182	307,624	602,326
Dividend checks outstanding.....	1,192	28,404	
Letters of credit and travelers' checks outstanding.....			12,389
Demand deposits.....	10,826,357	11,003,795	11,073,155
Time deposits (including postal savings).....	7,992,213	8,296,638	8,310,891
United States deposits.....	63,379	185,916	113,333
Total deposits ²	22,279,082	22,689,367	23,005,311
United States Government securities borrowed.....	13,979	17,877	
Bonds and securities, other than United States borrowed.....	3,810	3,358	18,545
Agreements to repurchase United States Government or other securities sold.....	12,524	7,217	35,591
Bills payable (including all obligations representing borrowed money other than rediscounts).....	302,199	622,108	
Notes and bills rediscounted.....	92,499	179,077	707,581
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	208,867	227,745	222,508
Letters of credit and travelers' checks outstanding.....	12,156	17,934	
Acceptances executed for customers.....	375,075	411,763	420,754
Acceptances executed by other banks.....	17,121	19,173	26,133
Liabilities other than those stated above.....	110,137	58,814	85,123
Total	27,573,687	28,508,239	28,925,480

¹ Includes customers' liability under letters of credit, also acceptances of other banks and bills of exchange or drafts sold with indorsement.

² Letters of credit and travelers' checks sold for cash and outstanding have not been included with total deposits for calls prior to Oct. 3, 1928.

TABLE No. 56

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS
ON DECEMBER 31, 1927, FEBRUARY 28, JUNE 30
AND OCTOBER 3, 1928

(Arranged Alphabetically by States, Territories, and Reserve Cities)

(In Thousands of Dollars)

NOTE.—The Abstract of each State is exclusive of any reserve city therein

Abstract of reports since October 31, 1927, arranged by States and reserve cities

ALABAMA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	103 banks	103 banks	104 banks	104 banks
RESOURCES				
Loans and discounts (including rediscounts).....	91,483	93,613	94,645	97,316
Overdrafts.....	97	171	92	280
United States Government securities owned.....	14,400	12,555	13,625	15,416
Other bonds, stocks, securities, etc., owned.....	20,262	19,889	21,194	21,236
Customers' liability account of acceptances.....	690	711	738	1,565
Banking house, furniture and fixtures.....	5,043	5,077	5,174	5,232
Other real estate owned.....	1,498	1,508	1,549	1,565
Lawful reserve with Federal reserve bank.....	7,471	7,091	6,590	6,742
Items with Federal reserve bank in process of collection.....	797	543	564	749
Cash in vault and amount due from national banks.....	19,341	15,701	12,413	} 17,927
Amount due from State banks, bankers, and trust companies.....	3,443	2,234	2,531	
Exchanges for clearing house.....	624	298	575	} 874
Checks on other banks in the same place.....	477	240	283	
Outside checks and other cash items.....	1,030	235	473	501
Redemption fund and due from United States Treasurer.....	405	405	417	428
United States Government securities borrowed.....	1	1	2	} 2
Bonds and securities, other than United States, borrowed.....				
Other assets.....	172	222	180	439
Total.....	167,734	160,494	161,045	170,272
LIABILITIES				
Capital stock paid in.....	12,245	12,245	12,570	13,520
Surplus fund.....	8,401	8,433	8,632	8,541
All other undivided profits, less expenses and taxes paid.....	3,183	3,891	3,660	3,433
Reserves for dividends, contingencies, etc.....				292
Reserves for taxes, interest, etc., accrued.....	260	345	402	531
National-bank notes outstanding.....	8,018	7,980	8,194	8,475
Amount due to Federal reserve banks.....	452	371	349	343
Amount due to national banks.....	2,378	2,215	1,536	} 5,859
Amount due to State banks, bankers, and trust companies.....	5,390	3,961	2,931	
Certified checks outstanding.....	63	210	65	} 662
Cashiers' checks outstanding.....	718	318	350	
Dividend checks outstanding.....	370	8	251	
Demand deposits.....	74,209	67,983	63,649	64,595
Time deposits (including postal savings deposits).....	46,485	46,957	49,858	49,936
United States deposits.....	2,492	534	2,312	1,391
United States Government securities borrowed.....	1	1	2	} 2
Bonds and securities, other than United States, borrowed.....				
Agreements to repurchase United States Government or other securities sold.....				1,300
Bills payable (including all obligations representing money borrowed other than rediscounts).....	679	2,083	1,162	} 9,732
Notes and bills rediscounted.....	1,631	2,049	4,139	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....		53	6	14
Letters of credits and travelers' checks sold for cash and outstanding.....			10	
Acceptances executed for customers, etc.....	699	782	900	1,573
Liabilities other than those above stated.....	60	70	67	73
Total.....	167,734	160,494	161,045	170,272

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

ALABAMA—Continued

BIRMINGHAM

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	49,076	46,114	50,774	51,700
Overdrafts	6	3	3	6
United States Government securities owned	5,098	4,999	5,979	6,491
Other bonds, stocks, securities, etc., owned	5,879	6,191	5,732	5,114
Customers' liability account of acceptances	14	33	72	
Banking house, furniture and fixtures	2,465	2,473	2,482	2,565
Other real estate owned	631	631	664	720
Lawful reserve with Federal reserve bank	4,297	4,054	3,731	3,834
Items with Federal reserve bank in process of collection	2,374	2,680	1,824	3,044
Cash in vault and amount due from national banks	5,753	4,612	4,126	
Amount due from State banks, bankers, and trust companies	2,232	1,765	1,488	8,204
Exchanges for clearing house	1,001	639	772	
Checks on other banks in the same place				872
Outside checks and other cash items	796	450	630	377
Redemption fund and due from United States Treasurer	143	148	203	218
Other assets	85	89	85	90
Total	79,850	74,890	78,565	83,177
LIABILITIES				
Capital stock paid in	4,450	4,450	4,450	4,450
Surplus fund	4,550	4,550	4,550	4,550
All other undivided profits, less expenses and taxes paid	1,997	2,253	1,929	2,000
Reserves for dividends, contingencies, etc.				275
Reserves for taxes, interest, etc., accrued	225	259	722	612
National-bank notes outstanding	2,842	2,882	4,001	4,196
Amount due to Federal reserve banks				84
Amount due to national banks	3,263	2,446	1,571	
Amount due to State banks, bankers, and trust companies	5,121	3,510	2,348	6,119
Certified checks outstanding	426	214	282	
Cashiers' checks outstanding	130	49	63	358
Dividend checks outstanding	85	2	1	
Demand deposits	36,989	34,142	32,097	32,697
Time deposits (including postal savings deposits)	19,220	18,656	20,822	19,833
United States deposits	284	57	437	102
Bills payable (including all obligations representing money borrowed other than rediscounts)		1,127	4,143	
Notes and bills rediscounted	47	50	853	7,697
Acceptances executed for customers, etc.	14	33	72	
Liabilities other than those above stated	207	210	224	204
Total	79,850	74,890	78,565	83,177

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

ALASKA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	2,060	2,020	2,171	2,249
Overdrafts	3	4	4	4
United States Government securities owned	1,002	1,013	1,040	1,046
Other bonds, stocks, securities, etc., owned	678	677	772	773
Banking house, furniture, and fixtures	65	65	65	64
Other real estate owned	7	7	6	6
Cash in vault and amount due from national banks	1,031	975	989	1,340
Amount due from State banks, bankers, and trust companies	30	21	30	
Exchanges for clearing house				12
Checks on other banks in the same place	9	4	10	
Outside checks and other cash items	42	20	52	83
Redemption fund and due from United States Treasurer	3	3	3	3
Other assets	4	3	4	19
Total	4,936	4,812	5,146	5,599
LIABILITIES				
Capital stock paid in	200	250	275	275
Surplus fund	135	145	155	160
All other undivided profits, less expenses and taxes paid	56	50	69	76
Reserves for dividends, contingencies, etc.				7
Reserves for taxes, interest, etc., accrued	3	3	4	3
National-bank notes outstanding	62	58	60	61
Amount due to national banks	6	10	7	24
Amount due to State banks, bankers, and trust companies	6	13	10	
Certified checks outstanding	15	13	13	51
Cashiers' checks outstanding	24	24	38	
Dividend checks outstanding	1	3	1	
Demand deposits	2,479	2,300	2,503	2,852
Time deposits (including postal savings deposits)	1,529	1,554	1,643	1,749
United States deposits	419	388	368	341
Letters of credit and travelers' checks sold for cash and outstanding	1	1		
Total	4,936	4,812	5,146	5,599

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

ARIZONA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	15 banks	15 banks	15 banks	15 banks
RESOURCES				
Loans and discounts (including rediscounts).....	13, 910	15, 742	16, 355	15, 730
Overdrafts.....	33	47	21	38
United States Government securities owned.....	4, 895	5, 022	6, 164	6, 162
Other bonds, stocks, securities, etc., owned.....	3, 219	2, 954	3, 583	3, 860
Customers' liability account of acceptances.....	99	18		
Banking house, furniture, and fixtures.....	927	928	1, 105	1, 093
Other real estate owned.....	830	755	613	637
Lawful reserve with Federal reserve bank.....	1, 657	1, 627	1, 743	1, 782
Items with Federal reserve bank in process of collection.....	25	38	31	36
Cash in vault and amount due from national banks.....	4, 449	3, 811	3, 130	
Amount due from State banks, bankers, and trust companies.....	1, 170	1, 166	772	3, 639
Exchanges for clearing house.....	305	273	311	
Checks on other banks in the same place.....	44	51	29	339
Outside checks and other cash items.....	130	71	115	132
Redemption fund and due from United States Treasurer.....	36	34	34	39
United States Government securities borrowed.....	4	4	4	
Bonds and securities, other than United States, borrowed.....				4
Other assets.....	375	389	433	343
Total.....	32, 108	32, 930	34, 443	33, 834
LIABILITIES				
Capital stock paid in.....	1, 525	1, 625	1, 625	1, 625
Surplus fund.....	405	505	541	581
All other undivided profits, less expenses and taxes paid.....	257	293	349	381
Reserve for taxes, interest, etc., accrued.....	20	48	43	112
National-bank notes outstanding.....	674	673	672	772
Amount due to Federal reserve banks.....	49	60	20	46
Amount due to national banks.....	163	151	189	
Amount due to State banks, bankers, and trust companies.....	893	697	760	970
Certified checks outstanding.....	20	66	141	
Cashiers' checks outstanding.....	361	303	301	284
Dividend checks outstanding.....	43		30	
Demand deposits.....	18, 322	19, 049	19, 148	18, 559
Time deposits (including postal savings deposits).....	8, 628	8, 645	9, 765	9, 705
United States deposits.....	86	110	106	92
United States Government securities borrowed.....	4	4	4	
Bonds and securities, other than United States, borrowed.....				4
Bills payable (including all obligations representing money borrowed other than rediscounts).....	130	230	297	
Notes and bills rediscounted.....	181	203	197	483
Letters of credit and travelers' checks sold for cash and outstanding.....		2	5	5
Acceptances executed for customers, etc.....	99	18		
Liabilities other than those above stated.....	248	243	250	215
Total.....	32, 108	32, 930	34, 443	33, 834

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

ARKANSAS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	77 banks	77 banks	78 banks	78 banks
RESOURCES				
Loans and discounts (including rediscounts)	53,808	52,727	54,026	56,134
Overdrafts	69	93	65	110
United States Government securities owned	10,297	11,087	11,350	12,285
Other bonds, stocks, securities, etc., owned	8,807	9,809	9,956	9,915
Banking house, furniture, and fixtures	2,001	2,011	1,923	1,837
Other real estate owned	1,184	1,228	1,281	1,286
Lawful reserve with Federal reserve bank	4,428	4,143	4,188	4,304
Items with Federal reserve bank in process of collection	302	330	111	270
Cash in vault and amount due from national banks	11,735	8,454	8,432	14,067
Amount due from State banks, bankers, and trust companies	6,016	3,807	3,748	
Exchanges for clearing house	178	132	127	409
Checks on other banks in the same place	218	154	252	
Outside checks and other cash items	193	173	130	216
Redemption fund and due from United States Treasurer	182	182	187	184
United States Government securities borrowed	24			10
Bonds and securities, other than United States, borrowed		4		
Other assets	224	214	236	364
Total	99,666	94,528	96,012	101,501
LIABILITIES				
Capital stock paid in	6,765	6,765	6,815	6,815
Surplus fund	3,013	3,221	3,358	3,486
All other undivided profits, less expenses and taxes paid	2,136	2,049	1,883	1,854
Reserves for dividends, contingencies, etc.				36
Reserves for taxes, interest, etc., accrued	162	173	150	156
National-bank notes outstanding	3,627	3,618	3,704	3,653
Amount due to Federal reserve banks		38	22	52
Amount due to national banks	2,871	2,162	1,571	9,530
Amount due to State banks, bankers, and trust companies	7,175	5,225	4,365	
Certified checks outstanding	52	37	26	560
Cashiers' checks outstanding	709	469	798	
Dividend checks outstanding	183	8	97	40,972
Demand deposits	42,776	39,487	41,306	
Time deposits (including postal savings deposits)	29,153	29,533	30,084	30,393
United States deposits	778	903	429	413
United States Government securities borrowed	24			10
Bonds and securities, other than United States, borrowed		4		
Agreements to repurchase United States Government or other securities sold	4		4	173
Bills payable (including all obligations representing money borrowed other than rediscounts)	165	513	885	3,277
Notes and bills rediscounted	92	262	465	
Letters of credit and travelers' checks sold for cash and outstanding	2	3	3	4
Liabilities other than those above stated	39	58	47	17
Total	99,666	94,528	96,012	101,501

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

ARKANSAS—Continued

LITTLE ROCK

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts).....	3,683	3,594	3,725	3,635
Overdrafts.....		6	2	1
United States Government securities owned.....	545	545	590	615
Other bonds, stocks, securities, etc., owned.....	100	113	107	26
Banking house, furniture, and fixtures.....	432	437	443	442
Other real estate owned.....	17	17	17	17
Lawful reserve with Federal reserve bank.....	353	337	337	234
Items with Federal reserve bank in process of collection.....	416	195	325	264
Cash in vault and amount due from national banks.....	334	179	186	393
Amount due from State banks, bankers, and trust companies.....	396	129	154	
Exchanges for clearing house.....	143	92	95	76
Checks on other banks in the same place.....				
Outside checks and other cash items.....	103	13	39	37
Other assets.....	1	5		11
Total.....	6,523	5,662	6,040	5,801
LIABILITIES				
Capital stock paid in.....	300	300	300	300
Surplus fund.....	200	200	200	200
All other undivided profits, less expenses and taxes paid.....	34	34	30	20
Reserves for dividends, contingencies, etc.....				2
Reserves for taxes, interest, etc., accrued.....	3		2	
Amount due to national banks.....	444	207	279	1,429
Amount due to State banks, bankers, and trust companies.....	1,745	881	1,037	
Certified checks outstanding.....	1	1		43
Cashiers' checks outstanding.....	178	258	313	
Dividend checks outstanding.....				
Demand deposits.....	1,957	1,716	1,993	1,639
Time deposits (including postal savings deposits).....	1,621	1,583	1,539	1,345
United States deposits.....	40	62	52	84
Bills payable (including all obligations representing money borrowed other than rediscounts).....		420	295	739
Notes and bills rediscounted.....				
Total.....	6,523	5,662	6,040	5,801

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

CALIFORNIA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	209 banks	206 banks	203 banks	205 banks
RESOURCES				
Loans and discounts (including rediscounts).....	180,381	173,368	175,739	180,236
Overdrafts.....	230	263	231	282
United States Government securities owned.....	26,727	26,231	26,183	26,533
Other bonds, stocks, securities, etc., owned.....	65,925	65,345	65,324	69,266
Customers' liability account of acceptances.....				13
Banking house, furniture, and fixtures.....	11,903	11,968	12,328	12,292
Other real estate owned.....	2,279	2,364	2,062	2,136
Lawful reserve with Federal reserve bank.....	15,772	14,740	15,209	15,477
Items with Federal reserve bank in process of collection.....	1,100	988	1,145	2,300
Cash in vault and amount due from national banks.....	30,833	28,221	29,141	39,535
Amount due from State banks, bankers, and trust companies.....	6,925	5,863	7,146	
Exchanges for clearing house.....	2,506	1,772	1,972	2,870
Checks on other banks in the same place.....	623	293	594	
Outside checks and other cash items.....	2,098	1,094	1,842	1,066
Redemption fund and due from United States Treasurer.....	593	585	557	528
United States Government securities borrowed.....	73	53	3	35
Bonds and securities, other than United States, borrowed.....	43	43	38	
Other assets.....	951	967	784	870
Total.....	348,962	334,158	340,238	353,439
LIABILITIES				
Capital stock paid in.....	22,815	23,058	23,227	23,535
Surplus fund.....	10,363	10,161	10,294	10,449
All other undivided profits, less expenses and taxes paid.....	5,305	5,831	5,983	6,222
Reserves for dividends, contingencies, etc.....				166
Reserves for taxes, interest, etc., accrued.....	511	672	495	361
National bank notes outstanding.....	11,052	10,839	10,284	10,453
Amount due to Federal reserve banks.....	285	351	409	843
Amount due to national banks.....	5,180	5,554	4,861	
Amount due to State banks, bankers, and trust companies.....	9,628	6,667	7,498	13,052
Certified checks outstanding.....	285	324	372	
Cashiers' checks outstanding.....	7,325	5,812	3,557	3,953
Dividend checks outstanding.....	561	47	465	
Demand deposits.....	156,355	147,661	151,671	161,417
Time deposits (including postal savings deposits).....	115,386	113,979	117,198	118,910
United States deposits.....	510	333	1,012	489
United States Government securities borrowed.....	73	53	3	35
Bonds and securities, other than United States, borrowed.....	43	43	38	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,912	1,824	1,948	3,051
Notes and bills rediscounted.....	656	644	633	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....			50	
Letters of credit and travelers' checks sold for cash and outstanding.....	17	31	44	31
Acceptances executed for customers, etc.....			25	13
Liabilities other than those above stated.....	200	224	171	459
Total.....	348,962	334,158	340,238	353,439

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

CALIFORNIA—Continued

LOS ANGELES

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	10 banks	10 banks	11 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts).....	383,310	389,500	430,461	433,613
Overdrafts.....	479	445	449	552
United States Government securities owned.....	52,715	50,399	70,515	71,913
Other bonds, stocks, securities, etc., owned.....	51,005	47,472	60,553	57,650
Customers' liability account of acceptances.....	4,850	4,986	5,886	4,832
Banking house, furniture, and fixtures.....	9,472	9,632	9,956	10,210
Other real estate owned.....	5,377	6,225	6,753	5,079
Lawful reserve with Federal reserve bank.....	31,699	30,761	34,784	34,804
Items with Federal reserve bank in process of collection.....	9,605	11,239	9,610	10,774
Cash in vault and amount due from national banks.....	31,942	34,887	35,626	52,769
Amount due from State banks, bankers, and trust companies.....	19,453	17,531	19,703	
Exchanges for clearing house.....	7,676	9,241	8,885	13,636
Checks on other banks in the same place.....	4,237	3,884	3,671	
Outside checks and other cash items.....	8,780	5,449	7,287	5,592
Redemption fund and due from United States Treasurer.....	811	251	276	226
Other assets.....	5,109	5,207	5,140	5,204
Total.....	626,520	627,112	709,565	706,854
LIABILITIES				
Capital stock paid in.....	27,950	27,950	29,750	29,750
Surplus fund.....	16,670	16,670	21,526	21,574
All other undivided profits, less expenses and taxes paid.....	12,570	13,447	14,712	14,527
Reserves for dividends, contingencies, etc.....				446
Reserves for taxes, interest, etc., accrued.....	1,433	1,772	1,465	2,531
National-bank notes outstanding.....	5,646	4,755	5,499	4,431
Amount due to national banks.....	21,444	19,362	24,010	42,396
Amount due to State banks, bankers, and trust companies.....	25,756	26,206	22,369	
Certified checks outstanding.....	679	789	760	9,767
Cashiers' checks outstanding.....	13,435	10,650	8,139	
Dividend checks outstanding.....	377	3	322	
Demand deposits.....	212,521	214,500	235,439	246,129
Time deposits (including postal savings deposits).....	273,703	279,658	327,590	322,974
United States deposits.....	5,397	2,149	7,687	2,574
Agreements to repurchase United States Government or other securities sold.....			150	150
Bills payable (including all obligations representing money borrowed other than rediscounts).....	198	167	1,450	700
Notes and bills rediscounted.....	512	244	15	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	1,023	785	722	2,208
Letters of credit and travelers' checks sold for cash and outstanding.....	77	206	302	144
Acceptances executed for customers, etc.....	5,335	5,201	6,081	4,953
Acceptances executed by other banks for account of reporting banks.....	83	81	23	29
Liabilities other than those above stated.....	1,711	2,517	1,554	1,571
Total.....	626,520	627,112	709,565	706,854

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

CALIFORNIA—Continued

OAKLAND

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	19,886	20,472	21,338	23,684
Overdrafts.....	5	7	5	6
United States Government securities owned.....	3,274	3,413	3,525	3,845
Other bonds, stocks, securities, etc., owned.....	4,705	4,832	4,607	5,245
Customers' liability account of acceptances.....	27	9	9	11
Banking house, furniture and fixtures.....	519	521	503	516
Other real estate owned.....	24	24	24	29
Lawful reserve with Federal reserve bank.....	2,117	2,232	2,266	2,367
Cash in vault and amount due from national banks.....	3,452	3,051	3,743	4,135
Amount due from State banks, bankers, and trust companies.....	1,314	1,219	616	
Exchanges for clearing house.....	468	302	742	555
Checks on other banks in the same place.....	15	1	13	
Outside checks and other cash items.....	31	15	107	6
Redemption fund and due from United States Treasurer.....	75	75	75	75
Other assets.....	78	63	70	59
Total.....	35,990	36,236	37,643	40,533
LIABILITIES				
Capital stock paid in.....	1,700	2,200	2,200	2,200
Surplus fund.....	1,541	1,666	1,670	1,670
All other undivided profits, less expenses and taxes paid.....	725	784	841	903
Reserves for dividends, contingencies, etc.....				6
Reserves for taxes, interest, etc., accrued.....	92	10	92	
National bank notes outstanding.....	1,496	1,451	1,500	1,471
Amount due to national banks.....	452	488	1,958	5,493
Amount due to State banks, bankers, and trust companies.....	3,923	4,134	3,670	
Certified checks outstanding.....	83	75	125	443
Cashiers' checks outstanding.....	591	891	680	
Dividend checks outstanding.....	9	3	20	
Demand deposits.....	18,106	18,163	18,127	19,117
Time deposits (including postal savings deposits).....	6,918	6,337	6,478	6,789
United States deposits.....	69	21	44	207
Bills payable (including all obligations representing money borrowed other than rediscounts).....				616
Notes and bills rediscounted.....	255			
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....			186	1,580
Letters of credit and travelers' checks sold for cash and outstanding.....	3	4	43	8
Acceptances executed for customers, etc.....	27	9	9	11
Liabilities other than those above stated.....				19
Total.....	35,990	36,236	37,643	40,533

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

CALIFORNIA—Continued

SAN FRANCISCO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts).....	596, 147	591, 305	597, 427	608, 881
Overdrafts.....	615	818	1, 030	994
United States Government securities owned.....	210, 996	238, 956	198, 932	216, 232
Other bonds, stocks, securities, etc., owned.....	86, 623	92, 344	99, 360	94, 447
Customers' liability account of acceptances.....	17, 718	12, 279	18, 307	22, 429
Banking house, furniture and fixtures.....	30, 917	32, 311	35, 233	35, 488
Other real estate owned.....	2, 018	2, 183	2, 425	2, 993
Lawful reserve with Federal reserve bank.....	45, 280	42, 876	47, 912	45, 864
Items with Federal reserve bank in process of collection.....	6, 133	5, 029	5, 162	6, 448
Cash in vault and amount due from national banks.....	33, 723	36, 273	48, 065	47, 626
Amount due from State banks, bankers, and trust companies.....	19, 118	19, 123	19, 158	
Exchanges for clearing house.....	14, 516	13, 109	14, 029	36, 859
Checks on other banks in the same place.....	488	153	1, 201	
Outside checks and other cash items.....	26, 113	22, 935	23, 371	5, 120
Redemption fund and due from United States Treasurer.....	923	923	972	972
United States Government securities borrowed.....	657	657	777	1, 127
Bonds and securities, other than United States, borrowed.....	250	250	250	
Other assets.....	19, 289	14, 795	14, 776	17, 729
Total.....	1, 111, 524	1, 126, 284	1, 128, 387	1, 143, 209
LIABILITIES				
Capital stock paid in.....	61, 000	61, 000	73, 500	73, 500
Surplus fund.....	26, 125	26, 125	58, 250	58, 241
All other undivided profits, less expenses and taxes paid.....	16, 482	15, 416	12, 661	12, 911
Reserves for taxes, interest, etc., accrued.....	3, 000	3, 221	2, 756	3, 967
National-bank notes outstanding.....	18, 150	17, 668	19, 062	19, 105
Amount due to national banks.....	34, 803	26, 697	27, 871	79, 200
Amount due to State banks, bankers, and trust companies.....	46, 212	51, 015	47, 895	
Certified checks outstanding.....	946	1, 645	1, 250	16, 933
Cashiers' checks outstanding.....	26, 372	37, 698	19, 707	
Dividend checks outstanding.....	1, 144	36	3, 210	319, 162
Demand deposits.....	314, 115	297, 808	307, 655	
Time deposits (including postal savings deposits).....	479, 894	477, 049	491, 243	470, 010
United States deposits.....	14, 525	4, 021	36, 180	13, 215
United States Government securities borrowed.....	657	657	777	1, 127
Bonds and securities, other than United States, borrowed.....	250	250	250	
Agreements to repurchase United States Government or other securities sold.....		6, 369		
Bills payable (including all obligations representing money borrowed other than rediscounts).....		37, 000		40, 205
Notes and bills rediscounted.....	481		2, 036	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	6, 590	5, 821	3, 427	10, 024
Letters of credit and travelers' checks sold for cash and outstanding.....	218	263	550	496
Acceptances executed for customers, etc.....	19, 294	14, 316	18, 947	23, 776
Acceptances executed by other banks for account of reporting banks.....	133	283	474	571
Liabilities other than those above stated.....	41, 133	41, 926	696	766
Total.....	1, 111, 524	1, 126, 284	1, 128, 387	1, 143, 209

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

COLORADO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	115 banks	115 banks	114 banks	114 banks
RESOURCES				
Loans and discounts (including rediscounts).....	48,313	48,455	50,566	52,595
Overdrafts.....	58	82	50	87
United States Government securities owned.....	10,440	10,444	10,655	11,049
Other bonds, stocks, securities, etc., owned.....	18,975	19,297	18,488	18,574
Banking house, furniture and fixtures.....	3,043	3,077	3,322	3,316
Other real estate owned.....	1,274	1,313	1,222	1,171
Lawful reserve with Federal reserve bank.....	5,143	4,999	4,580	5,095
Items with Federal reserve bank in process of collection.....	54	65	57	98
Cash in vault and amount due from national banks.....	15,927	14,825	10,683	14,068
Amount due from State banks, bankers, and trust companies.....	700	639	636	
Exchanges for clearing house.....	504	162	214	440
Checks on other banks in the same place.....	247	202	251	
Outside checks and other cash items.....	358	322	277	355
Redemption fund and due from United States Treasurer.....	159	159	159	159
United States Government securities borrowed.....			3	4
Bonds and securities, other than United States, borrowed.....	20			
Other assets.....	99	133	153	120
Total.....	105,314	104,174	101,316	107,131
LIABILITIES				
Capital stock paid in.....	6,730	6,730	6,700	6,700
Surplus fund.....	3,374	3,339	3,279	3,299
All other undivided profits, less expenses and taxes paid.....	767	778	718	794
Reserves for dividends, contingencies, etc.....				2
Reserves for taxes, interest, etc., accrued.....	178	216	292	218
National bank notes outstanding.....	3,174	3,154	3,154	3,141
Amount due to national banks.....	1,197	1,062	626	1,585
Amount due to State banks, bankers, and trust companies.....	1,282	1,204	716	
Certified checks outstanding.....	21	24	21	895
Cashiers' checks outstanding.....	924	732	754	
Dividend checks outstanding.....	70	5	48	52,758
Demand deposits.....	53,249	51,683	47,848	
Time deposits (including postal savings deposits).....	33,398	34,251	35,816	35,844
United States deposits.....	64	47	53	80
United States Government securities borrowed.....			3	4
Bonds and securities, other than United States, borrowed.....	20			
Agreements to repurchase United States Government or other securities sold.....			79	63
Bills payable (including all obligations representing money borrowed other than rediscounts).....	507	520	346	1,738
Notes and bills rediscounted.....	349	410	912	
Letters of credit and travelers' checks sold for cash and outstanding.....	7	16	7	10
Liabilities other than those above stated.....	3	3	4	6
Totals.....	195,314	104,174	101,316	107,131

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

COLORADO—Continued

DENVER

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)	70,692	70,524	67,423	73,467
Overdrafts	85	34	170	78
United States Government securities owned	21,166	22,568	19,595	20,839
Other bonds, stocks, securities, etc., owned	25,557	25,910	28,266	24,370
Customers' liability account of acceptances	244	5	-----	-----
Banking house, furniture and fixtures	1,699	1,681	1,621	1,537
Other real estate owned	443	426	436	384
Lawful reserve with Federal reserve bank	9,858	9,151	10,127	8,511
Items with Federal reserve bank in process of collection	5,620	5,155	4,441	7,131
Cash in vault and amount due from national banks	12,877	11,269	10,141	} 17,166
Amount due from State banks, bankers, and trust companies	6,899	4,883	4,590	
Exchanges for clearing house	2,803	1,999	2,804	} 2,967
Checks on other banks in the same place	179	106	132	
Outside checks and other cash items	1,126	839	1,428	1,306
Redemption fund and due from United States Treasurer	32	33	32	33
Other assets	434	499	532	829
Total	159,714	155,082	151,738	158,618
LIABILITIES				
Capital stock paid in	5,150	5,150	5,150	5,150
Surplus fund	4,663	4,662	4,662	4,663
All other undivided profits, less expenses and taxes paid	2,618	2,671	2,865	2,861
Reserves for dividends, contingencies, etc.	-----	-----	-----	47
Reserves for taxes, interest, etc., accrued	509	648	534	94
National-bank notes outstanding	647	643	644	648
Amount due to national banks	15,493	12,214	8,842	} 17,886
Amount due to State banks, bankers, and trust companies	7,596	7,130	4,750	
Certified checks outstanding	443	262	414	} 1,396
Cashiers' checks outstanding	1,495	1,021	1,972	
Dividend checks outstanding	146	-----	129	-----
Demand deposits	70,307	68,731	70,626	70,287
Time deposits (including postal savings deposits)	49,989	51,682	50,509	52,508
United States deposits	182	229	392	306
Bills payable (including all obligations representing money borrowed other than rediscounts)	-----	-----	200	} 2,725
Notes and bills rediscounted	201	-----	-----	
Letters of credit and travelers' checks sold for cash and out- standing	6	8	19	3
Acceptances executed for customers, etc.	244	-----	-----	-----
Acceptances executed by other banks for account of report- ing banks	-----	5	-----	-----
Liabilities other than those above stated	25	26	30	44
Total	159,714	155,082	151,738	158,618

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

COLORADO—Continued

PUEBLO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	5,561	5,954	5,526	6,164
Overdrafts	8	28	8	9
United States Government securities owned	1,401	1,406	1,428	1,063
Other bonds, stocks, securities, etc., owned	4,168	4,331	4,977	4,649
Banking house, furniture, and fixtures	307	306	302	299
Other real estate owned				50
Lawful reserve with Federal reserve bank	894	918	999	1,206
Cash in vault and amount due from national banks	6,601	5,460	5,046	7,462
Amount due from State banks, bankers, and trust companies	613	862	438	
Exchanges for clearing house	126	115	141	123
Checks on other banks in the same place				
Outside checks and other cash items	3	4	4	8
Redemption fund and due from United States Treasurer	20	20	20	25
Total	19,702	19,404	18,889	21,058
LIABILITIES				
Capital stock paid in	600	600	600	600
Surplus fund	1,150	1,150	1,150	1,150
All other undivided profits, less expenses and taxes paid	91	108	106	138
Reserves for taxes, interest, etc., accrued	106	145	77	140
National-bank notes outstanding	395	395	393	397
Amount due to national banks	2,897	2,283	1,510	3,598
Amount due to State banks, bankers, and trust companies	2,286	2,377	1,452	
Certified checks outstanding	13	19	125	313
Cashiers' checks outstanding	169	49	129	
Dividend checks outstanding	5		5	
Demand deposits	6,827	7,168	7,968	9,469
Time deposits (including postal savings deposits)	5,128	5,090	5,348	5,226
United States deposits	26	12	21	12
Liabilities other than those above stated	9	8	5	9
Total	19,702	19,404	18,889	21,058

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

CONNECTICUT

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	65 banks	65 banks	65 banks	64 banks
RESOURCES				
Loans and discounts (including rediscounts)	179, 759	180, 101	194, 418	194, 355
Overdrafts	62	85	92	104
United States Government securities owned	26, 620	26, 317	25, 517	27, 977
Other bonds, stocks, securities, etc., owned	55, 924	56, 300	57, 648	52, 012
Customers' liability account of acceptances	3			15
Banking house, furniture and fixtures	11, 037	11, 154	11, 333	11, 585
Other real estate owned	1, 894	2, 118	2, 682	2, 689
Lawful reserve with Federal reserve bank	12, 998	12, 672	11, 126	14, 457
Items with Federal reserve bank in process of collection	8, 278	6, 043	6, 871	6, 762
Cash in vault and amount due from national banks	18, 583	17, 271	14, 815	22, 555
Amount due from State banks, bankers, and trust companies	3, 068	1, 870	2, 740	
Exchanges for clearing house	2, 186	1, 804	2, 189	2, 484
Checks on other banks in the same place	935	509	886	
Outside checks and other cash items	532	217	452	285
Redemption fund and due from United States Treasurer	505	490	489	489
United States Government securities borrowed				50
Bonds and securities, other than United States, borrowed				649
Other assets	664	559	687	
Total	323, 048	317, 501	331, 989	336, 468
LIABILITIES				
Capital stock paid in	21, 702	21, 702	22, 052	22, 452
Surplus fund	20, 324	20, 327	20, 802	21, 027
All other undivided profits, less expenses and taxes paid	10, 582	11, 276	11, 210	11, 429
Reserves for dividends, contingencies, etc.				434
Reserves for taxes, interest, etc., accrued	1, 229	1, 124	1, 497	1, 167
National bank notes outstanding	9, 932	9, 586	9, 604	9, 602
Amount due to Federal reserve banks	2, 959	1, 984	2, 192	3, 835
Amount due to national banks	792	857	806	8, 965
Amount due to State banks, bankers, and trust companies	7, 418	7, 067	6, 881	
Certified checks outstanding	417	332	482	1, 550
Cashiers' checks outstanding	959	898	889	
Dividend checks outstanding	526	15	208	143, 983
Demand deposits	146, 508	138, 956	142, 156	
Time deposits (including postal savings deposits)	95, 436	98, 299	100, 969	102, 799
United States deposits	819	470	612	1, 065
United States Government securities borrowed				50
Bonds and securities, other than United States, borrowed				7, 638
Bills payable (including all obligations representing money borrowed other than rediscounts)	2, 885	3, 799	8, 896	
Notes and bills rediscounted	145	352	2, 295	1
Letters of credit and travelers' checks sold for cash and outstanding	10	12	13	
Acceptances executed for customers, etc.	3			15
Liabilities other than those above stated	402	445	425	456
Total	323, 048	317, 501	331, 989	336, 468

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

DELAWARE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	19 banks	18 banks	18 banks	18 banks
RESOURCES				
Loans and discounts (including rediscounts).....	12,469	12,547	12,557	12,946
Overdrafts.....	8	10	4	7
United States Government securities owned.....	2,176	2,103	2,125	2,176
Other bonds, stocks, securities, etc., owned.....	8,114	8,122	7,971	8,608
Banking house, furniture and fixtures.....	833	759	884	855
Other real estate owned.....	152	110	94	52
Lawful reserve with Federal reserve bank.....	1,050	985	1,030	1,177
Items with Federal reserve bank in process of collection.....	143	104	162	23
Cash in vault and amount due from national banks.....	1,237	1,245	1,340	
Amount due from State banks, bankers, and trust companies.....	434	116	118	1,350
Exchanges for clearing house.....	153	68	144	
Checks on other banks in the same place.....	30	11	14	124
Outside checks and other cash items.....	54	28	49	14
Redemption fund and due from United States Treasurer.....	58	54	54	54
Other assets.....	8	51	11	13
Total.....	26,919	26,353	26,566	27,679
LIABILITIES				
Capital stock paid in.....	1,759	1,684	1,684	1,684
Surplus fund.....	2,510	2,485	2,490	2,490
All other undivided profits, less expenses and taxes paid.....	947	1,021	1,000	1,121
Reserves for dividends, contingencies, etc.....				40
Reserves for taxes, interest, etc., accrued.....	28	26	82	16
National-bank notes outstanding.....	1,134	1,057	1,054	1,058
Amount due to Federal reserve banks.....	68	36	48	76
Amount due to national banks.....	9	6	8	
Amount due to State banks, bankers, and trust companies.....	538	423	347	523
Certified checks outstanding.....	28	38	39	
Cashiers' checks outstanding.....	27	10	25	40
Dividend checks outstanding.....	85	1	46	
Demand deposits.....	9,958	9,694	9,325	10,407
Time deposits (including postal savings deposits).....	9,124	9,159	9,568	9,915
United States deposits.....	87	91	97	106
Bills payable (including all obligations representing money borrowed other than rediscounts).....	238	250	480	201
Notes and bills rediscounted.....	378	370	271	
Liabilities other than those above stated.....	1	2	2	2
Total.....	26,919	26,353	26,566	27,679

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

DISTRICT OF COLUMBIA

WASHINGTON

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	13 banks	13 banks	13 banks	13 banks
RESOURCES				
Loans and discounts (including rediscounts).....	90,106	94,279	96,240	92,602
Overdrafts.....	42	30	35	42
United States Government securities owned.....	18,401	20,062	20,292	21,319
Other bonds, stocks, securities, etc., owned.....	13,646	13,646	13,867	13,617
Customers' liability account of acceptances.....	124	119	1	-----
Banking house, furniture and fixtures.....	9,997	9,835	10,290	10,288
Other real estate owned.....	1,394	1,438	1,422	1,429
Lawful reserve with Federal reserve bank.....	9,911	9,648	9,404	10,021
Items with Federal reserve bank in process of collection.....	2,626	1,862	2,842	3,665
Cash in vault and amount due from national banks.....	9,905	10,704	7,808	-----
Amount due from State banks, bankers, and trust companies.....	2,171	2,107	2,167	15,811
Exchanges for clearing house.....	3,450	2,612	2,251	-----
Checks on other banks in the same place.....	1,284	482	1,148	4,082
Outside checks and other cash items.....	661	333	477	743
Redemption fund and due from United States Treasurer.....	233	203	240	237
United States Government securities borrowed.....	425	340	340	340
Bonds and securities, other than United States, borrowed.....	-----	-----	-----	-----
Other assets.....	526	664	475	607
Total.....	164,902	168,364	169,299	174,753
LIABILITIES				
Capital stock paid in.....	10,527	10,527	10,527	10,527
Surplus fund.....	7,655	7,905	7,915	7,915
All other undivided profits, less expenses and taxes paid.....	3,378	3,153	3,478	2,817
Reserves for dividends, contingencies, etc.....	-----	-----	-----	741
Reserves for taxes, interest, etc., accrued.....	402	422	419	240
National-bank notes outstanding.....	3,942	3,958	3,964	3,913
Amount due to Federal reserve banks.....	2,243	1,859	1,467	1,187
Amount due to national banks.....	4,050	4,513	3,812	-----
Amount due to State banks, bankers, and trust companies.....	9,319	8,769	8,257	14,581
Certified checks outstanding.....	242	165	153	-----
Cashiers' checks outstanding.....	784	417	328	932
Dividend checks outstanding.....	199	5	81	-----
Demand deposits.....	72,292	77,685	76,339	78,021
Time deposits (including postal savings deposits).....	41,653	44,623	44,192	46,573
United States deposits.....	3,397	3,155	3,234	3,339
United States Government securities borrowed.....	425	340	340	340
Bonds and securities, other than United States, borrowed.....	-----	-----	-----	-----
Agreements to repurchase United States Government or other securities sold.....	2,529	540	470	453
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,670	-----	4,095	791
Notes and bills rediscounted.....	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and outstanding.....	45	42	87	46
Acceptances executed for customers, etc.....	-----	2	1	-----
Acceptances executed by other banks for account of reporting banks.....	124	117	-----	-----
Liabilities other than those above stated.....	116	167	140	2,337
Total.....	164,902	168,364	169,299	174,753

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

FLORIDA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	59 banks	60 banks	60 banks	59 banks
RESOURCES				
Loans and discounts (including rediscounts).....	80,402	83,616	82,757	75,058
Overdrafts.....	11	26	11	18
United States Government securities owned.....	17,437	16,977	18,998	20,470
Other bonds, stocks, securities, etc., owned.....	30,861	30,537	29,387	28,145
Customers' liability account of acceptances.....	85	61	123	114
Banking house, furniture and fixtures.....	5,991	5,990	5,999	5,978
Other real estate owned.....	1,267	1,330	1,455	1,136
Lawful reserve with Federal reserve bank.....	6,628	8,002	6,467	5,987
Items with Federal reserve bank in process of collection.....	743	620	356	387
Cash in vault and amount due from national banks.....	20,376	24,574	16,944	16,645
Amount due from State banks, bankers, and trust companies.....	4,310	5,422	4,507	
Exchanges for clearing house.....	930	714	733	656
Checks on other banks in the same place.....	264	125	227	
Outside checks and other cash items.....	308	128	281	101
Redemption fund and due from United States Treasurer.....	201	197	196	192
United States Government securities borrowed.....	538	683	488	783
Bonds and securities, other than United States, borrowed.....	141	296	365	
Other assets.....	1,243	2,478	1,321	1,216
Total.....	171,736	181,776	170,615	156,886
LIABILITIES				
Capital stock paid in.....	12,790	11,890	11,865	11,740
Surplus fund.....	7,921	8,385	8,439	8,341
All other undivided profits, less expenses and taxes paid.....	2,174	3,918	2,304	2,044
Reserves for dividends, contingencies, etc.....				359
Reserves for taxes, interest, etc., accrued.....	256	299	240	197
National-bank notes outstanding.....	3,905	3,916	3,798	3,791
Amount due to Federal reserve banks.....	383	344	264	257
Amount due to national banks.....	2,434	2,806	2,904	5,992
Amount due to State banks, bankers, and trust companies.....	7,669	7,307	6,400	
Certified checks outstanding.....	329	436	702	1,155
Cashiers' checks outstanding.....	1,415	1,307	1,470	
Dividend checks outstanding.....	185	7	194	55,290
Demand deposits.....	67,322	75,669	65,165	
Time deposits (including postal savings deposits).....	56,825	60,147	61,742	60,647
United States deposits.....	1,572	438	1,465	1,085
United States Government securities borrowed.....	538	683	488	783
Bonds and securities, other than United States, borrowed.....	141	296	365	
Agreements to repurchase United States Government or other securities sold.....				578
Bills payable (including all obligations representing money borrowed other than rediscounts).....	4,191	1,904	1,266	4,090
Notes and bills rediscounted.....	1,288	1,629	979	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	14	29	59	44
Letters of credit and travelers' checks sold for cash and outstanding.....				2
Acceptances executed for customers, etc.....	29	44	49	45
Acceptances executed by other banks for account of reporting banks.....	56	17	74	69
Liabilities other than those above stated.....	299	305	383	377
Total.....	171,736	181,776	170,615	156,886

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

FLORIDA—Continued

JACKSONVILLE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 10, 1928
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	40,289	42,025	40,904	34,808
Overdrafts	3	3	2	2
United States Government securities owned	15,802	15,928	14,526	17,151
Other bonds, stocks, securities, etc., owned	13,130	12,149	12,418	11,976
Banking house, furniture and fixtures	3,260	3,265	3,298	3,277
Other real estate owned	285	272	284	282
Lawful reserve with Federal reserve bank	4,608	5,117	4,837	3,874
Items with Federal reserve bank in process of collection	3,398	3,648	2,244	2,421
Cash in vault and amount due from national banks	5,907	5,498	5,192	7,755
Amount due from State banks, bankers, and trust companies	5,517	4,853	4,726	728
Exchanges for clearing house	1,026	678	969	174
Checks on other banks in the same place	37	17	25	48
Outside checks and other cash items	284	154	481	557
Redemption fund and due from United States Treasurer	73	73	100	80
United States Government securities borrowed	100	100	100	
Bonds and securities, other than United States, borrowed				
Other assets	137	182	103	
Total	93,856	93,962	90,157	83,133
LIABILITIES				
Capital stock paid in	4,000	4,000	4,000	4,000
Surplus fund	2,250	2,250	2,250	2,250
All other undivided profits, less expenses and taxes paid	1,455	1,709	1,537	1,581
Reserves for dividends, contingencies, etc.				10
Reserves for taxes, interest, etc., accrued	187	188	333	261
National-bank notes outstanding	1,400	1,449	951	960
Amount due to Federal reserve banks				5
Amount due to national banks	6,974	6,345	6,316	13,177
Amount due to State banks, bankers, and trust companies	11,946	12,073	10,219	
Certified checks outstanding	102	164	560	
Cashiers' checks outstanding	1,296	1,295	948	1,280
Dividend checks outstanding	27	1	71	
Demand deposits	26,778	28,409	27,295	24,138
Time deposits (including postal savings deposits)	36,097	35,213	34,641	32,403
United States deposits	1,070	390	471	504
United States Government securities borrowed	100	100	100	557
Bonds and securities, other than United States, borrowed				
Agreements to repurchase United States Government or other securities sold			250	1,943
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements		2	17	18
Letters of credit and travelers' checks sold for cash and outstanding	6			
Liabilities other than those above stated	108	374	198	46
Total	93,856	93,962	90,157	83,133

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

GEORGIA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	79 banks	78 banks	77 banks	78 banks
RESOURCES				
Loans and discounts (including rediscounts)	59,390	58,625	63,106	60,539
Overdrafts	390	292	176	402
United States Government securities owned	10,642	9,149	8,977	9,403
Other bonds, stocks, securities, etc., owned	5,459	5,575	5,603	5,548
Customers' liability account of acceptances	63	18		7
Banking house, furniture and fixtures	3,311	3,230	3,040	3,076
Other real estate owned	1,776	1,713	1,717	1,714
Lawful reserve with Federal reserve bank	4,167	3,757	3,634	3,737
Items with Federal reserve bank in process of collection	303	390	306	464
Cash in vault and amount due from national banks	10,730	9,046	6,924	10,568
Amount due from State banks, bankers, and trust companies	2,296	1,651	1,253	
Checks on clearing house	424	272	230	597
Checks on other banks in the same place	261	112	275	
Outside checks and other cash items	197	194	198	266
Redemption fund and due from United States Treasurer	279	264	266	261
United States Government securities borrowed	56	55	54	68
Bonds and securities, other than United States, borrowed				
Other assets	98	52	49	96
Total	99,842	94,395	95,898	97,046
LIABILITIES				
Capital stock paid in	8,850	8,780	8,630	8,555
Surplus fund	5,862	5,721	5,699	5,693
All other undivided profits, less expenses and taxes paid	1,794	2,062	2,076	2,045
Reserves for dividends, contingencies, etc.				127
Reserves for taxes, interest, etc., accrued	47	155	230	76
National-bank notes outstanding	5,535	5,205	5,270	5,168
Amount due to Federal reserve banks	64	261	181	121
Amount due to national banks	1,514	1,546	1,109	5,261
Amount due to State banks, bankers, and trust companies	4,846	3,915	2,810	
Certified checks outstanding	39	36	67	356
Cashiers' checks outstanding	304	263	275	
Dividend checks outstanding	234	5	150	31,998
Demand deposits	37,262	33,273	30,866	
Time deposits (including postal-savings deposits)	29,495	30,265	31,269	31,160
United States deposits	965	294	841	736
United States Government securities borrowed	56	55	54	68
Bonds and securities, other than United States, borrowed				
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,044	614	888	5,644
Notes and bills rediscounted	1,792	1,903	5,441	
Letters of credit and travelers' checks sold for cash and out- standing			10	1
Acceptances executed for customers, etc.	63	18		7
Liabilities other than those above stated	76	24	32	30
Total	99,842	94,395	95,898	97,046

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

GEORGIA—Continued

ATLANTA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	61,921	59,836	66,041	59,902
Overdrafts.....	12	8	12	8
United States Government securities owned.....	14,224	17,366	14,171	15,580
Other bonds, stocks, securities, etc., owned.....	9,986	8,825	8,495	8,755
Customers' liability account of acceptances.....	298	265		
Banking house, furniture and fixtures.....	2,660	2,652	3,189	3,170
Other real estate owned.....	512	477	551	545
Lawful reserve with Federal reserve bank.....	7,418	5,408	5,966	5,937
Items with Federal reserve bank in process of collection.....	5,870	5,318	4,160	6,331
Cash in vault and amount due from national banks.....	5,119	4,851	4,019	
Amount due from State banks, bankers, and trust companies.....	7,664	7,962	5,512	14,407
Exchanges for clearing house.....	1,959	1,776	1,440	
Checks on other banks in the same place.....	87	47	133	1,570
Outside checks and other cash items.....	550	174	444	314
Redemption fund and due from United States Treasurer.....	125	125	125	125
United States Government securities borrowed.....	75	75	75	
Bonds and securities, other than United States, borrowed.....	80	80	80	155
Other assets.....	155	227	199	214
Total.....	118,695	115,472	114,592	117,013
LIABILITIES				
Capital stock paid in.....	5,950	5,950	6,200	6,200
Surplus fund.....	4,550	4,550	4,650	4,650
All other undivided profits, less expenses and taxes paid.....	2,411	2,559	2,570	2,804
Reserves for dividends, contingencies, etc.....				18
Reserves for taxes, interest, etc., accrued.....	378	484	389	562
National-bank notes outstanding.....	2,446	2,493	2,472	2,464
Amount due to national banks.....	8,889	8,687	6,516	
Amount due to State banks, bankers, and trust companies.....	10,770	8,834	5,632	14,564
Certified checks outstanding.....	99	208	130	
Cashiers' checks outstanding.....	2,114	806	342	568
Dividend checks outstanding.....	149	3	140	
Demand deposits.....	45,638	48,101	46,929	48,704
Time deposits (including postal-savings deposits).....	31,754	30,718	32,058	30,830
United States deposits.....	3,071	1,054	1,807	2,631
United States Government securities borrowed.....	75	75	75	
Bonds and securities, other than United States, borrowed.....	80	80	80	155
Bills payable (including all obligations representing money borrowed other than rediscounts).....		600	885	
Notes and bills rediscounted.....			3,702	2,733
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	23			117
Letters of credit and travelers' checks sold for cash and outstanding.....		5	2	
Acceptances executed for customers, etc.....	298	265		
Liabilities other than those above stated.....			13	13
Total.....	118,695	115,472	114,592	117,013

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

GEORGIA—Continued

SAVANNAH

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts)	44,205	46,354	50,379	48,554
Overdrafts	139	21	37	26
United States Government securities owned	3,744	3,744	1,433	1,829
Other bonds, stocks, securities, etc., owned	2,644	2,254	2,111	2,089
Customers' liability account of acceptances	131	138	95	17
Banking house, furniture, and fixtures	1,287	1,287	1,282	1,282
Other real estate owned	855	838	770	781
Lawful reserve with Federal reserve bank	3,942	3,114	3,883	3,446
Items with Federal reserve bank in process of collection	2,652	1,941	1,720	2,480
Cash in vault and amount due from national banks	7,565	7,970	7,445	9,151
Amount due from State banks, bankers, and trust companies	1,252	1,635	1,685	
Exchanges for clearing house	1,178	844	764	1,900
Checks on other banks in the same place	646	731	764	
Outside checks and other cash items	1,004	819	1,021	862
Other assets	58	30	109	2
Total	71,302	71,720	73,498	72,419
LIABILITIES				
Capital stock paid in	3,000	3,000	4,000	4,000
Surplus fund	2,500	2,500	3,000	3,000
All other undivided profits, less expenses and taxes paid	681	889	854	943
Reserves for dividends, contingencies, etc.	-----	-----	-----	68
Reserves for taxes, interest, etc., accrued	164	209	226	235
Amount due to Federal reserve banks	-----	-----	-----	39
Amount due to national banks	8,302	8,133	6,925	12,890
Amount due to State banks, bankers, and trust companies	6,910	5,483	4,095	
Certified checks outstanding	144	239	193	250
Cashiers' checks outstanding	1,057	94	91	
Dividend checks outstanding	27	-----	132	-----
Demand deposits	24,974	26,361	27,227	26,063
Time deposits (including postal savings deposits)	22,854	23,853	25,499	24,837
United States deposits	488	89	32	71
Bills payable (including all obligations representing money borrowed other than rediscounts)	-----	700	-----	-----
Notes and bills rediscounted	-----	-----	1,000	-----
Letters of credit and travelers' checks sold for cash and outstanding	42	25	108	-----
Acceptances executed for customers, etc.	100	100	-----	17
Acceptances executed by other banks for account of reporting banks	31	38	95	-----
Liabilities other than those above stated	28	7	21	6
Total	71,302	71,720	73,498	72,419

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

THE TERRITORY OF HAWAII

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	3, 905	3, 945	4, 039	4, 030
Overdrafts.....	1	2	1	8
United States Government securities owned.....	2, 023	2, 024	1, 455	1, 450
Other bonds, stocks, securities, etc., owned.....	1, 768	1, 849	2, 784	2, 572
Banking house, furniture, and fixtures.....	547	547	62	61
Cash in vault and amount due from national banks.....	1, 593	1, 395	1, 244	1, 791
Amount due from State banks, bankers, and trust companies.....	309	380	307	
Exchanges for clearing house.....				27
Checks on other banks in the same place.....	396	72	82	
Outside checks and other cash items.....		1	1	1
Redemption fund and due from United States Treasurer.....	22	23	22	257
United States Government securities borrowed.....		14	14	131
Bonds and securities, other than United States, borrowed.....	100	118	118	
Other assets.....	62	29	60	38
Total	10, 726	10, 399	10, 189	10, 366
LIABILITIES				
Capital stock paid in.....	600	600	600	600
Surplus fund.....	820	830	830	830
All other undivided profits, less expenses and taxes paid.....	121	86	153	153
Reserves for dividends, contingencies, etc.....				23
Reserves for taxes, interest, etc., accrued.....	8	2	7	7
National-bank notes outstanding.....	434	436	433	441
Amount due to national banks.....	268	550	366	1, 444
Amount due to State banks, bankers, and trust companies.....	1, 102	537	1, 270	
Certified checks outstanding.....	8	5	38	64
Cashiers' checks outstanding.....	414	325	40	
Dividend checks outstanding.....	18		25	3, 723
Demand deposits.....	3, 966	3, 765	4, 004	
Time deposits (including postal savings deposits).....	1, 121	945	747	926
United States deposits.....	1, 740	2, 186	1, 543	2, 002
United States Government securities borrowed.....		14	14	131
Bonds and securities, other than United States, borrowed.....	100	118	118	
Letters of credit and travelers' checks sold for cash and outstanding.....	1			22
Liabilities other than those above stated.....	5		1	
Total	10, 726	10, 399	10, 189	10, 366

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

IDAHO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	52 banks	51 banks	46 banks	46 banks
RESOURCES				
Loans and discounts (including rediscounts).....	28,869	27,897	26,914	27,223
Overdrafts.....	57	67	65	194
United States Government securities owned.....	7,466	7,422	6,681	7,214
Other bonds, stocks, securities, etc., owned.....	8,373	8,020	7,756	7,738
Customers' liability account of acceptances.....			4	
Banking house, furniture, and fixtures.....	1,848	1,762	1,804	1,862
Other real estate owned.....	937	1,126	659	803
Lawful reserve with Federal reserve bank.....	3,095	2,604	2,418	2,400
Items with Federal reserve bank in process of collection.....	642	339	412	589
Cash in vault and amount due from national banks.....	9,687	7,161	5,408	
Amount due from State banks, bankers, and trust companies.....	1,514	1,132	1,245	8,955
Exchanges for clearing house.....	203	121	209	
Checks on other banks in the same place.....	153	101	98	396
Outside checks and other cash items.....	185	152	167	194
Redemption fund and due from United States Treasurer.....	100	100	92	92
United States Government securities borrowed.....				
Bonds and securities, other than United States, borrowed.....			3	
Other assets.....	4	6	3	8
Total.....	63,153	58,010	53,938	57,668
LIABILITIES				
Capital stock paid in.....	3,635	3,435	3,205	3,205
Surplus fund.....	1,391	1,377	1,196	1,188
All other undivided profits, less expenses and taxes paid.....	531	471	491	587
Reserves for dividends, contingencies, etc.....				119
Reserves for taxes, interest, etc., accrued.....	111	186	103	318
National-bank notes outstanding.....	1,976	1,967	1,817	1,814
Amount due to Federal reserve banks.....	232	156	140	259
Amount due to national banks.....	1,177	976	650	
Amount due to State banks, bankers, and trust companies.....	2,405	2,174	1,789	3,576
Certified checks outstanding.....	107	22	22	
Cashiers' checks outstanding.....	735	546	417	471
Dividend checks outstanding.....	49	1	20	
Demand deposits.....	31,240	26,862	25,206	27,457
Time deposits (including postal-savings deposits).....	18,959	19,145	17,959	18,109
United States deposits.....	491	456	325	294
United States Government securities borrowed.....				
Bonds and securities, other than United States, borrowed.....			3	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	114	134	187	
Notes and bills rediscounted.....		102	402	268
Letters of credit and travelers' checks sold for cash and out- standing.....			2	2
Acceptances executed for customers, etc.....			4	
Liabilities other than those above stated.....				1
Total.....	63,153	58,010	53,938	57,668

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

ILLINOIS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	448 banks	447 banks	444 banks	445 banks
RESOURCES				
Loans and discounts (including rediscounts).....	298,979	298,675	313,324	317,792
Overdrafts.....	395	615	416	632
United States Government securities owned.....	64,424	64,651	65,151	66,363
Other bonds, stocks, securities, etc., owned.....	116,745	119,770	119,507	118,572
Banking house, furniture and fixtures.....	21,007	21,162	20,677	20,931
Other real estate owned.....	5,674	5,866	5,843	5,971
Lawful reserve with Federal reserve bank.....	24,874	24,739	27,113	27,001
Items with Federal reserve bank in process of collection.....	3,738	4,320	3,766	5,018
Cash in vault and amount due from national banks.....	41,732	45,862	44,744	53,266
Amount due from State banks, bankers, and trust companies.....	9,404	9,447	10,368	
Exchanges for clearing house.....	1,980	1,014	1,882	2,634
Checks on other banks in the same place.....	1,527	988	1,630	
Outside checks and other cash items.....	1,239	1,236	1,513	1,475
Redemption fund and due from United States Treasurer.....	1,292	1,287	1,260	1,288
United States Government securities borrowed.....	501	491	371	310
Bonds and securities, other than United States, borrowed.....	1	1	1	
Other assets.....	652	651	697	759
Total.....	594,164	600,775	618,263	622,012
LIABILITIES				
Capital stock paid in.....	37,553	37,503	37,708	37,808
Surplus fund.....	24,860	24,961	24,498	24,514
All other undivided profits, less expenses and taxes paid.....	15,186	16,219	15,434	16,023
Reserves for dividends, contingencies, etc.....				2,010
Reserves for taxes, interest, etc., accrued.....	1,429	1,500	1,397	1,220
National-bank notes outstanding.....	25,529	25,472	25,056	25,023
Amount due to Federal reserve banks.....			50	34
Amount due to national banks.....	4,772	5,008	4,064	24,497
Amount due to State banks, bankers, and trust companies.....	19,068	20,628	18,844	
Certified checks outstanding.....	392	757	628	3,609
Cashiers' checks outstanding.....	1,935	1,736	2,398	
Dividend checks outstanding.....	1,121	67	766	240,582
Demand deposits.....	225,890	230,433	244,920	
Time deposits (including postal savings deposits).....	226,832	228,364	235,925	238,823
United States deposits.....	1,880	503	885	897
United States Government securities borrowed.....	501	491	371	310
Bonds and securities, other than United States borrowed.....	1	1	1	
Agreements to repurchase United States Government or other securities sold.....	100	75	33	316
Bills payable (including all obligations representing money borrowed other than rediscounts).....	• 3,608	3,728	2,673	5,987
Notes and bills rediscounted.....	3,213	3,003	2,350	
Letters of credit and travelers' checks sold for cash and outstanding.....	8	7	11	10
Liabilities other than those above stated.....	286	319	251	349
Total.....	594,164	600,775	618,263	622,012

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

ILLINOIS—Continued

CHICAGO (CENTRAL RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	13 banks	12 banks	13 banks	14 banks
RESOURCES				
Loans and discounts (including rediscounts).....	750, 786	711, 703	799, 022	837, 183
Overdrafts.....	145	190	111	173
United States Government securities owned.....	73, 000	81, 221	81, 998	81, 753
Other bonds, stocks, securities, etc., owned.....	111, 328	110, 673	103, 369	102, 204
Customers' liability account of acceptances.....	11, 938	12, 726	16, 494	16, 820
Banking house, furniture and fixtures.....	17, 873	22, 071	22, 994	26, 974
Other real estate owned.....	430	431	2, 765	440
Lawful reserve with Federal reserve bank.....	105, 145	99, 030	101, 745	104, 186
Items with Federal reserve bank in process of collection.....	20, 167	21, 026	20, 992	25, 764
Cash in vault and amount due from national banks.....	55, 405	53, 060	74, 686	91, 549
Amount due from State banks, bankers, and trust companies.....	23, 684	24, 397	21, 028	
Exchanges for clearing house.....	42, 463	31, 074	45, 604	33, 507
Checks on other banks in the same place.....	1, 722	1, 491	1, 751	
Outside checks and other cash items.....	2, 628	1, 470	4, 351	3, 458
Redemption fund and due from United States Treasurer.....	215	260	335	335
Other assets.....	23, 616	25, 136	21, 216	10, 165
Total.....	1, 240, 485	1, 195, 959	1, 318, 475	1, 334, 511
LIABILITIES				
Capital stock paid in.....	63, 950	65, 750	66, 250	67, 250
Surplus fund.....	52, 360	53, 070	53, 320	53, 820
All other undivided profits, less expenses and taxes paid.....	18, 163	19, 048	22, 736	17, 775
Reserves for dividends, contingencies, etc.....				4, 960
Reserves for taxes, interest, etc., accrued.....	6, 453	7, 645	5, 726	6, 860
National-bank notes outstanding.....	4, 203	5, 106	6, 624	6, 602
Amount due to national banks.....	106, 583	116, 041	100, 192	257, 232
Amount due to State banks, bankers, and trust companies.....	140, 741	150, 212	137, 218	
Certified checks outstanding.....	2, 897	4, 328	4, 282	14, 183
Cashiers' checks outstanding.....	9, 804	7, 481	8, 286	
Dividend checks outstanding.....	2, 430	21	1, 315	
Demand deposits.....	634, 884	558, 026	620, 259	625, 529
Time deposits (including postal savings deposits).....	155, 449	172, 929	216, 976	210, 121
United States deposits.....	4, 294	999	1, 742	4, 306
Agreements to repurchase United States Government or other securities sold.....	59			
Bills payable (including all obligations representing money borrowed other than rediscounts).....	3, 351	6, 725	39, 074	38, 797
Notes and bills rediscounted.....	5, 500		8, 553	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	12, 159	10, 890	4, 168	2, 994
Letters of credit and travelers' checks sold for cash and outstanding.....	1, 934	2, 186	2, 818	2, 058
Acceptances executed for customers, etc.....	12, 956	13, 660	16, 913	16, 468
Acceptances executed by other banks for account of reporting banks.....	670	294	550	2, 577
Liabilities other than those above stated.....	1, 555	1, 458	1, 493	2, 979
Total.....	1, 240, 485	1, 195, 959	1, 318, 475	1, 334, 511

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

ILLINOIS—Continued

CHICAGO (OTHER RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	22 banks	23 banks	23 banks	23 banks
RESOURCES				
Loans and discounts (including rediscounts).....	40,269	40,983	43,447	44,751
Overdrafts.....	16	24	22	30
United States Government securities owned.....	9,914	10,286	10,353	11,040
Other bonds, stocks, securities, etc., owned.....	28,620	29,416	31,371	30,076
Customers' liability account of acceptances.....	2	2	4	5
Banking house, furniture, and fixtures.....	2,751	2,773	2,644	2,693
Other real estate owned.....	744	678	834	819
Lawful reserve with Federal reserve bank.....	4,771	5,009	4,817	5,161
Items with Federal reserve bank in process of collection.....	555	498	617	921
Cash in vault and amount due from national banks.....	5,785	5,449	5,095	6,914
Amount due from State banks, bankers, and trust companies.....	2,099	1,856	2,132	
Exchanges for clearing house.....	588	564	556	824
Checks on other banks in the same place.....	38	57	115	
Outside checks and other cash items.....	117	125	132	188
Redemption fund and due from United States Treasurer.....	119	119	131	131
Other assets.....	617	619	635	583
Total.....	97,005	98,458	102,905	104,136
LIABILITIES				
Capital stock paid in.....	5,300	5,500	5,650	5,650
Surplus fund.....	2,390	2,415	2,449	2,455
All other undivided profits, less expenses and taxes paid.....	1,428	1,567	1,560	1,412
Reserves for dividends, contingencies, etc.....				392
Reserves for taxes, interest, etc., accrued.....	358	437	337	570
National-bank notes outstanding.....	2,345	2,310	2,576	2,568
Amount due to national banks.....	49	49	98	1,057
Amount due to State banks, bankers, and trust companies.....	668	771	1,048	
Certified checks outstanding.....	216	206	273	1,065
Cashiers' checks outstanding.....	769	931	871	
Dividend checks outstanding.....	122	2	64	32,681
Demand deposits.....	30,416	30,618	31,228	
Time deposits (including postal-savings deposits).....	51,715	52,687	54,663	54,502
United States deposits.....	155	30	123	169
Bills payable (including all obligations representing money borrowed other than rediscounts).....	760	515	1,620	1,275
Notes and bills rediscounted.....			40	
Letters of credit and travelers' checks sold for cash and outstanding.....				27
Acceptances executed by other banks for account of reporting banks.....	2	2	4	5
Liabilities other than those above stated.....	312	418	301	308
Total.....	97,005	98,458	102,905	104,136

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

ILLINOIS—Continued

PEORIA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	19,681	21,114	21,208	20,113
Overdrafts	6	11	14	14
United States Government securities owned	5,384	5,409	5,227	5,651
Other bonds, stocks, securities, etc., owned	6,358	6,245	6,452	5,877
Banking house, furniture and fixtures	2,441	2,442	2,431	2,428
Other real estate owned	8	7	8	33
Lawful reserve with Federal reserve bank	2,125	2,232	2,154	2,094
Items with Federal reserve bank in process of collection	316	367	381	470
Cash in vault and amount due from national banks	1,971	1,767	1,778	3,213
Amount due from State banks, bankers, and trust companies	776	671	745	
Exchanges for clearing house	523	501	439	467
Checks on other banks in the same place	2	6	2	
Outside checks and other cash items	40	16	44	46
Redemption fund and due from United States Treasurer	93	92	93	92
Other assets	6	3	5	1
Total	39,730	40,883	40,981	40,499
LIABILITIES				
Capital stock paid in	2,475	2,475	2,475	2,475
Surplus fund	3,275	3,275	3,275	3,275
All other undivided profits, less expenses and taxes paid	1,085	1,135	1,152	926
Reserves for dividends, contingencies, etc.				397
Reserves for taxes, interest, etc., accrued	66	81	91	86
National-bank notes outstanding	1,824	1,823	1,831	1,839
Amount due to national banks	705	1,086	974	4,274
Amount due to State banks, bankers, and trust companies	3,604	4,970	3,397	
Certified checks outstanding	27	56	61	377
Cashiers' checks outstanding	71	151	92	
Dividend checks outstanding	38		33	
Demand deposits	14,469	14,147	15,041	14,235
Time deposits (including postal savings deposits)	11,947	11,611	12,407	12,467
United States deposits	143	73	102	139
Liabilities other than those above stated	1			9
Total	39,730	40,883	40,981	40,499

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

INDIANA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	226 banks	224 banks	223 banks	221 banks
RESOURCES				
Loans and discounts (including rediscounts)	179,315	176,330	188,983	189,731
Overdrafts	179	229	172	260
United States Government securities owned	35,393	33,578	35,642	37,143
Other bonds, stocks, securities, etc., owned	62,542	62,066	63,139	63,497
Customers' liability account of acceptances	10	5	1	1
Banking house, furniture, and fixtures	12,882	13,094	13,402	13,512
Other real estate owned	2,876	2,892	2,783	3,057
Lawful reserve with Federal reserve bank	14,348	13,342	14,700	14,595
Items with Federal reserve bank in process of collection	2,190	2,371	2,339	2,734
Cash in vault and amount due from national banks	29,092	25,225	25,105	} 32,428
Amount due from State banks, bankers, and trust companies	5,986	5,092	5,840	
Exchanges for clearing house	2,040	1,295	2,281	} 1,95
Checks on other banks in the same place	1,494	770	1,528	
Outside checks and other cash items	684	394	707	682
Redemption fund and due from United States Treasurer	948	918	911	912
United States Government securities borrowed	674	683	733	} 701
Bonds and securities, other than United States, borrowed	5	5	5	
Other assets	611	684	1,025	898
Total	351,269	338,973	359,295	362,109
LIABILITIES				
Capital stock paid in	24,805	24,315	25,025	25,037
Surplus fund	14,270	14,128	14,541	14,634
All other undivided profits, less expenses and taxes paid	6,162	5,820	6,284	6,592
Reserves for dividends, contingencies, etc.				210
Reserves for taxes, interest, etc., accrued	436	420	457	724
National-bank notes outstanding	18,798	18,137	18,120	17,973
Amount due to Federal reserve banks	258	372	615	231
Amount due to national banks	3,098	2,847	2,651	} 16,431
Amount due to state banks, bankers, and trust companies	14,840	13,606	13,441	
Certified checks outstanding	257	622	337	} 2,033
Cashiers' checks outstanding	1,325	3,013	1,601	
Dividend checks outstanding	722	45	655	} 132,592
Demand deposits	132,137	120,847	133,437	
Time deposits (including postal-savings deposits)	129,654	127,370	135,629	137,608
United States deposits	1,093	370	700	767
United States Government securities borrowed	674	683	733	} 701
Bonds and securities, other than United States, borrowed	5	5	5	
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,661	4,394	2,685	} 6,179
Notes and bill rediscounted	859	1,780	2,105	
Letters of credit and travelers' checks sold for cash and outstanding	1		2	58
Acceptances executed by other banks for account of reporting banks	10	5		1
Liabilities other than those above stated	204	194	272	288
Total	351,269	338,973	359,295	362,109

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

INDIANA—Continued

INDIANAPOLIS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	57,609	55,031	54,678	53,398
Overdrafts	15	25	12	8
United States Government securities owned	8,691	7,803	10,617	11,000
Other bonds, stocks, securities, etc., owned	8,379	9,104	8,790	9,335
Customers' liability account of acceptances	894	274	126	32
Banking house, furniture and fixtures	3,489	3,493	3,493	3,493
Other real estate owned	177	178	187	187
Lawful reserve with Federal reserve bank	6,035	4,878	5,814	4,732
Items with Federal reserve bank in process of collection	4,183	3,870	3,913	5,201
Cash in vault and amount due from national banks	7,720	8,455	7,715	10,660
Amount due from State banks, bankers, and trust companies	3,687	3,836	2,542	
Exchanges for clearing house	1,451	1,386	1,311	1,445
Checks on other banks in the same place	508	549	409	
Outside checks and other cash items	564	403	629	468
Redemption fund and due from United States Treasurer	167	166	174	186
United States Government securities borrowed	645	645	643	636
Bonds and securities, other than United States, borrowed				
Other assets	264	175	183	212
Total	104,478	100,271	101,236	101,063
LIABILITIES				
Capital stock paid in	7,650	7,650	7,650	7,650
Surplus fund	3,159	3,150	3,150	3,150
All other undivided profits, less expenses and taxes paid	2,806	2,915	3,035	2,890
Reserves for dividends, contingencies, etc.				227
Reserves for taxes, interest, etc., accrued	259	394	197	310
National bank notes outstanding	3,496	3,440	3,781	3,802
Amount due to Federal reserve banks	1,096	1,249	825	751
Amount due to national banks	5,773	5,472	5,143	19,060
Amount due to State banks, bankers, and trust companies	14,224	12,133	12,304	
Certified checks outstanding	314	497	367	721
Cashiers' checks outstanding	938	702	784	
Dividend checks outstanding	112	2	115	45,680
Demand deposits	47,961	48,067	47,609	
Time deposits (including postal savings deposits)	13,639	12,790	13,881	13,627
United States deposits	1,055	817	1,266	835
United States Government securities borrowed	645	645	643	636
Bonds and securities, other than United States, borrowed				
Bills payable (including all obligations representing money borrowed other than rediscounts)				1,669
Notes and bills rediscounted			333	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements	418			
Letters of credit and travelers' checks sold for cash and outstanding	33	41	26	22
Acceptances executed for customers, etc.	894	268	96	20
Acceptances executed by other banks for account of reporting banks		6	30	12
Liabilities other than those above stated	105	13	1	1
Total	104,478	100,271	101,236	101,063

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

IOWA

[In thousands of dollars]

	Dec. 31, 1928	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	269 banks	264 banks	258 banks	258 banks
RESOURCES				
Loans and discounts (including rediscounts)	129, 178	129, 334	125, 629	130, 705
Overdrafts	220	341	136	347
United States Government securities owned	25, 853	25, 747	26, 863	28, 497
Other bonds, stocks, securities, etc., owned	31, 725	32, 630	34, 950	35, 471
Banking house, furniture and fixtures	7, 725	7, 675	7, 582	7, 568
Other real estate owned	6, 204	6, 115	5, 623	5, 581
Lawful reserve with Federal reserve bank	9, 778	10, 283	10, 181	10, 312
Items with Federal reserve bank in process of collection	1, 171	1, 474	1, 121	1, 658
Cash in vault and amount due from national banks	23, 573	26, 815	23, 445	25, 888
Amount due from State banks, bankers, and trust companies	2, 516	2, 898	2, 574	
Exchanges for clearing house	461	274	389	968
Checks on other banks in the same place	601	457	638	
Outside checks and other cash items	413	375	367	407
Redemption fund and due from United States Treasurer	592	583	567	560
United States Government securities borrowed	10	10	10	6
Bonds and securities, other than United States, borrowed				
Other assets	323	228	176	322
Total	240, 343	245, 239	240, 255	248, 290
LIABILITIES				
Capital stock paid in	17, 190	16, 940	16, 505	16, 505
Surplus fund	8, 082	7, 980	7, 774	7, 777
All other undivided profits, less expenses and taxes paid	2, 884	3, 084	3, 000	3, 122
Reserves for dividends, contingencies, etc.				253
Reserves for taxes, interest, etc., accrued	215	245	216	222
National-bank notes outstanding	11, 761	11, 557	11, 166	11, 112
Amount due to Federal reserve banks	158	77	48	23
Amount due to national banks	1, 828	2, 348	1, 975	10, 272
Amount due to State banks, bankers, and trust companies	0, 032	9, 033	8, 953	
Certified checks outstanding	417	639	144	1, 278
Cashiers' checks outstanding	1, 121	1, 345	922	
Dividend checks outstanding	193	10	135	95, 739
Demand deposits	87, 913	92, 435	88, 757	
Time deposits (including postal savings deposits)	96, 120	96, 039	98, 810	100, 038
United States deposits	645	204	397	303
United States Government securities borrowed	10	10	10	6
Bonds and securities, other than United States, borrowed				
Bills payable (including all obligations representing money borrowed other than rediscounts)	556	705	157	1, 330
Notes and bills rediscounted	1, 886	1, 342	980	
Letters of credit and travelers' checks sold for cash and outstanding		1		310
Liabilities other than those above stated	332	345	306	
Total	240, 343	245, 239	240, 255	248, 290

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

IOWA—Continued

CEDAR RAPIDS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	14,782	14,904	13,506	12,430
Overdrafts	2	20	1	30
United States Government securities owned	2,053	2,281	1,564	2,256
Other bonds, stocks, securities, etc., owned	6,092	7,114	7,150	6,791
Customers' liability account of acceptances	7	10	13	11
Banking house, furniture and fixtures	1,316	1,322	1,322	1,328
Other real estate owned	24	24	10	9
Lawful reserve with Federal reserve bank	2,120	2,349	1,984	1,769
Items with Federal reserve bank in process of collection	1,520	1,590	1,274	1,892
Cash in vault and amount due from national banks	2,546	2,723	2,564	} 4,568
Amount due from State banks, bankers, and trust companies	1,124	1,123	1,276	
Exchanges for clearing house	421	215	347	} 258
Checks on other banks in the same place	50	—	—	
Outside checks and other cash items	273	75	116	57
Redemption fund and due from United States Treasurer	50	55	50	50
Other assets	3	4	2	3
Total	32,383	33,809	31,179	31,452
LIABILITIES				
Capital stock paid in	1,100	1,100	1,100	1,100
Surplus fund	750	750	750	750
All other undivided profits, less expenses and taxes paid	178	190	139	185
Reserves for dividends, contingencies, etc.	—	—	—	35
Reserves for taxes, interest, etc., accrued	259	276	320	335
National-bank notes outstanding	1,000	996	996	996
Amount due to national banks	2,335	2,961	2,399	} 10,945
Amount due to State banks, bankers, and trust companies	8,749	9,884	7,973	
Certified checks outstanding	9	20	19	} 124
Cashiers' checks outstanding	306	98	215	
Dividend checks outstanding	26	—	42	} 7,918
Demand deposits	8,331	8,170	7,947	
Time deposits (including postal savings deposits)	9,202	9,312	9,247	9,040
United States deposits	130	42	19	12
Acceptances executed for customers, etc.	7	10	13	11
Liabilities other than those above stated	1	—	—	1
Total	32,383	33,809	31,179	31,452

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

IOWA—Continued

DES MOINES

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	20,717	21,616	20,711	21,385
Overdrafts	11	30	17	25
United States Government securities owned	3,660	3,882	4,145	4,540
Other bonds, stocks, securities, etc., owned	4,833	4,680	5,320	5,635
Banking house, furniture, and fixtures	609	610	611	613
Other real estate owned	774	774	792	777
Lawful reserve with Federal reserve bank	2,799	3,353	2,833	3,142
Items with Federal reserve bank in process of collection	1,678	1,780	1,623	1,802
Cash in vault and amount due from national banks	2,703	3,020	3,212	4,617
Amount due from State banks, bankers, and trust companies	1,527	1,657	1,370	
Exchanges for clearing house	745	509	652	705
Checks on other banks in the same place	323	130	137	
Outside checks and other cash items	32	41	50	53
Redemption fund and due from United States Treasurer	28	28	28	28
United States Government securities borrowed	499	499	499	488
Bonds and securities, other than United States, borrowed				
Total	40,938	42,609	42,090	43,810
LIABILITIES				
Capital stock paid in	2,700	2,700	2,700	2,700
Surplus fund	1,200	1,200	1,200	1,200
All other undivided profits, less expenses and taxes paid	146	144	228	252
Reserves for taxes, interest, etc., accrued		9		15
National-bank notes outstanding	553	553	556	551
Amount due to national banks	2,524	3,194	2,417	10,200
Amount due to State banks, bankers, and trust companies	6,911	8,157	7,404	
Certified checks outstanding	71	191	83	674
Cashiers' checks outstanding	673	818	518	
Dividend checks outstanding			10	
Demand deposits	20,125	19,775	20,677	19,602
Time deposits (including postal savings deposits)	5,091	5,121	5,385	5,478
United States deposits	445	245	323	430
United States Government securities borrowed	499	499	499	488
Bonds, and securities, other than United States, borrowed				
Bills payable (including all obligations representing money borrowed other than rediscounts)				2,220
Notes and bills rediscounted				
Total	40,938	42,609	42,000	43,810

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

IOWA—Continued

DUBUQUE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	5,807	5,930	5,452	5,685
Overdrafts.....	1	2	2	5
United States Government securities owned.....	1,609	1,604	1,601	1,575
Other bonds, stocks, securities, etc., owned.....	3,483	3,682	3,772	3,498
Banking house, furniture, and fixtures.....	240	254	263	264
Other real estate owned.....	62	62	109	111
Lawful reserve with Federal reserve bank.....	703	608	636	619
Items with Federal reserve bank in process of collection.....	185	122	135	209
Cash in vault and amount due from national banks.....	1,271	676	746	1,024
Amount due from State banks, bankers, and trust companies.....	31	26	34	
Exchanges for clearing house.....	87	41	91	95
Checks on other banks in the same place.....				
Outside checks and other cash items.....	30	11	32	70
Redemption fund and due from United States Treasurer.....	20	20	20	20
Other assets.....	81	71	72	85
Total.....	13,610	13,109	12,965	13,260
LIABILITIES				
Capital stock paid in.....	700	709	700	700
Surplus fund.....	309	300	300	300
All other undivided profits, less expenses and taxes paid.....	120	146	160	192
Reserves for dividends, contingencies, etc.....				47
Reserves for taxes, interest, etc., accrued.....	22	28	28	
National-bank notes outstanding.....	398	398	398	400
Amount due to national banks.....	74	86	50	751
Amount due to State banks, bankers, and trust companies.....	879	815	632	
Certified checks outstanding.....	1	7	10	94
Cashiers' checks outstanding.....	134	84	45	
Dividend checks outstanding.....	20			
Demand deposits.....	4,207	3,887	3,846	4,078
Time deposits (including postal savings deposits).....	6,751	6,655	6,793	6,694
United States deposits.....	3	3	3	3
Liabilities other than those above stated.....	1			1
Total.....	13,610	13,109	12,965	13,260

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

IOWA—Continued

SIOUX CITY

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	16,629	17,739	16,917	16,912
Overdrafts.....	21	38	15	40
United States Government securities owned.....	2,539	2,618	3,304	3,640
Other bonds, stocks, securities, etc., owned.....	3,300	3,445	3,891	3,960
Banking house, furniture and fixtures.....	926	972	926	869
Other real estate owned.....	133	160	166	161
Lawful reserve with Federal reserve bank.....	1,574	1,822	1,849	1,879
Items with Federal reserve bank in process of collection.....	383	469	382	563
Cash in vault and amount due from national banks.....	2,432	2,958	3,935	4,277
Amount due from State banks, bankers, and trust companies.....	1,361	1,398	1,411	
Exchanges for clearing house.....	574	388	363	694
Checks on other banks in the same place.....	9	5	2	
Outside checks and other cash items.....	686	497	525	322
Redemption fund and due from United States Treasurer.....	54	54	54	54
Other assets.....	567	505	69	114
Total	31,188	33,068	33,809	33,512
LIABILITIES				
Capital stock paid in.....	2,050	2,050	2,050	2,050
Surplus fund.....	600	600	600	600
All other undivided profits, less expenses and taxes paid.....	33	74	128	161
Reserves for dividends, contingencies, etc.....				8
Reserves for taxes, interest, etc., accrued.....	8	8	35	41
National-bank notes outstanding.....	1,064	1,069	1,071	1,071
Amount due to national banks.....	2,007	2,580	2,696	9,043
Amount due to State banks, bankers, and trust companies.....	5,304	7,369	7,387	
Certified checks outstanding.....	19	8	33	
Cashiers' checks outstanding.....	445	341	841	421
Dividend checks outstanding.....	7		8	
Demand deposits.....	10,458	9,731	10,539	11,092
Time deposits (including postal savings deposits).....	8,088	8,024	8,147	8,250
United States deposits.....	11	12	13	53
Bills payable (including all obligations representing money borrowed other than rediscounts).....				
Notes and bills rediscounted.....	1,070	1,173	227	682
Liabilities other than those above stated.....	44	29	34	40
Total	31,188	33,068	33,809	33,512

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

KANSAS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	246 banks	243 banks	239 banks	238 banks
RESOURCES				
Loans and discounts (including rediscounts).....	102,052	99,468	100,977	102,385
Overdrafts.....	183	265	173	281
United States Government securities owned.....	18,314	18,512	19,779	21,902
Other bonds, stocks, securities, etc., owned.....	22,285	21,575	23,829	24,229
Banking house, furniture and fixtures.....	6,064	5,978	5,943	5,938
Other real estate owned.....	2,620	2,540	2,350	2,199
Lawful reserve with Federal reserve bank.....	9,155	8,860	9,036	9,624
Items with Federal reserve bank in process of collection.....	335	258	170	239
Cash in vault and amount due from national banks.....	23,045	24,063	22,298	29,266
Amount due from State banks, bankers, and trust companies.....	5,565	5,093	4,623	
Exchanges for clearing house.....	310	241	401	835
Checks on other banks in the same place.....	823	430	472	
Outside checks and other cash items.....	237	211	212	383
Redemption fund and due from United States Treasurer.....	425	419	416	
United States Government securities borrowed.....	31	25	25	34
Bonds and securities, other than United States, borrowed.....	10	21	12	
Other assets.....	174	195	306	274
Total	191,328	188,154	191,022	198,005
LIABILITIES				
Capital stock paid in.....	13,732	13,382	13,233	13,183
Surplus fund.....	6,604	6,580	6,462	6,465
All other undivided profits, less expenses and taxes paid.....	2,328	2,380	2,259	2,843
Reserves for dividends, contingencies, etc.....				89
Reserves for taxes, interest, etc., accrued.....	99	127	135	148
National bank notes outstanding.....	8,445	8,321	8,259	8,251
Amount due to Federal reserve banks.....				7
Amount due to national banks.....	2,827	2,856	2,818	10,389
Amount due to State banks, bankers, and trust companies.....	6,698	8,308	6,220	
Certified checks outstanding.....	38	48	93	978
Cashers' checks outstanding.....	1,261	1,178	1,053	
Dividend checks outstanding.....	280	10	243	106,775
Demand deposits.....	101,342	96,568	98,173	
Time deposits (including postal-savings deposits).....	45,726	46,904	48,554	46,813
United States deposits.....	520	239	1,148	570
United States Government securities borrowed.....	31	25	25	34
Bonds and securities, other than United States, borrowed.....	10	21	12	
Agreements to repurchase United States Government or other securities sold.....	10	10	11	32
Bills payable (including all obligations representing money borrowed other than rediscounts).....	252	232	481	
Notes and bills rediscounted.....	1,057	871	1,766	1,357
Letters of credit and travelers' checks sold for cash and outstanding.....	1	1	10	
Liabilities other than those above stated.....	67	65	67	68
Total	191,328	188,154	191,022	198,005

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

KANSAS—Continued

KANSAS CITY

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	6,950	7,917	7,211	7,140
Overdrafts	1	2	2	6
United States Government securities owned	2,056	2,420	2,670	2,899
Other bonds, stocks, securities, etc., owned	1,325	873	1,262	873
Banking house, furniture, and fixtures	842	842	835	835
Other real estate owned	15	15	18	23
Lawful reserve with Federal reserve bank	888	813	933	898
Items with Federal reserve bank in process of collection	461	680	446	658
Cash in vault and amount due from national banks	1,362	1,091	1,424	1,433
Amount due from State banks, bankers, and trust companies	449	270	284	
Exchanges for clearing house	426	174	229	172
Checks on other banks in the same place			5	
Outside checks and other cash items	20	4	14	27
Redemption fund and due from United States Treasurer	40	40	40	40
Other assets	4			2
Total	14,839	15,141	15,573	15,006
LIABILITIES				
Capital stock paid in	950	950	950	950
Surplus fund	320	320	320	320
All other undivided profits, less expenses and taxes paid	62	54	38	43
Reserves for taxes, interest, etc., accrued		6		9
National-bank notes outstanding	796	788	790	788
Amount due to national banks	1,059	976	955	4,172
Amount due to State banks, bankers, and trust companies	2,693	3,091	2,499	
Certified checks outstanding	22	4	1	106
Cashiers' checks outstanding	64	80	59	
Dividend checks outstanding	16		21	
Demand deposits	5,724	5,627	6,492	5,257
Time deposits (including postal savings deposits)	2,996	3,123	3,228	3,227
United States deposits	136	121	220	134
Liabilities other than those above stated	1	1		
Total	14,839	15,141	15,573	15,006

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

KANSAS—Continued

TOPEKA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	7, 022	8, 306	7, 494	7, 370
Overdrafts	6	4	5	6
United States Government securities owned	3, 400	3, 885	4, 453	4, 898
Other bonds, stocks, securities, etc., owned	4, 500	4, 169	5, 065	4, 836
Banking house, furniture and fixtures	613	613	611	614
Other real estate owned	80	83	18	12
Lawful reserve with Federal reserve bank	1, 512	1, 641	1, 522	1, 592
Items with Federal reserve bank in process of collection	246	229	161	295
Cash in vault and amount due from national banks	3, 673	3, 286	2, 599	3, 417
Amount due from State banks, bankers, and trust companies	1, 481	1, 492	1, 522	
Exchanges for clearing house	200	174	394	322
Checks on other banks in the same place	84	25	86	
Outside checks and other cash items	2	50	40	48
Redemption fund and due from United States Treasurer	30	30	30	30
Other assets	14	11	17	22
Total	22, 863	23, 998	24, 017	23, 462
LIABILITIES				
Capital stock paid in	1, 400	1, 400	1, 450	1, 450
Surplus fund	445	445	465	465
All other undivided profits, less expenses and taxes paid	295	337	359	391
Reserve for taxes, interest, etc., accrued	2	5	13	17
National-bank notes outstanding	595	594	594	600
Amount due to national banks	1, 697	2, 185	1, 515	3, 828
Amount due to State banks, bankers, and trust companies	2, 160	2, 677	1, 976	
Certified checks outstanding	8	23	21	138
Cashiers' checks outstanding	66	128	68	
Dividend checks outstanding	42		19	
Demand deposits	13, 774	13, 586	14, 463	13, 493
Time deposits (including postal savings deposits)	1, 954	2, 288	2, 711	2, 658
United States deposits	411	319	347	406
Liabilities other than those above stated	14	11	16	16
Total	22, 863	23, 998	24, 017	23, 462

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

KANSAS—Continued

WICHITA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	17,288	17,659	17,060	18,418
Overdrafts	5	8	7	11
United States Government securities owned	998	2,782	1,404	4,732
Other bonds, stocks, securities, etc., owned	8,582	6,157	8,249	5,517
Banking house, furniture and fixtures	2,125	2,125	2,050	2,000
Other real estate owned	5	5	3	
Lawful reserve with Federal reserve bank	2,633	2,411	2,542	2,431
Items with Federal reserve bank in process of collection	1,006	937	984	1,268
Cash in vault and amount due from national banks	2,964	3,755	3,354	
Amount due from State banks, bankers, and trust companies	2,278	1,840	2,049	5,550
Exchanges for clearing house	537	369	698	
Checks on other banks in the same place	38	153	106	665
Outside checks and other cash items	59	63	64	65
Other assets	77	75	68	76
Total	38,595	38,339	38,638	40,733
LIABILITIES				
Capital stock paid in	2,400	2,400	2,400	2,400
Surplus fund	1,280	1,280	1,280	1,280
All other undivided profits, less expenses and taxes paid	160	220	120	180
Reserves for taxes, interest, etc., accrued	263	272	356	417
Amount due to national banks	4,188	4,581	3,232	
Amount due to State banks, bankers, and trust companies	5,153	5,431	5,115	10,283
Certified checks outstanding	32	49	43	
Cashiers' checks outstanding	368	533	478	649
Dividend checks outstanding	23	1	34	
Demand deposits	18,240	17,147	19,067	18,005
Time deposits (including postal-savings deposits)	6,263	6,203	6,395	6,910
United States deposits	53	42	61	65
Bills payable (including all obligations representing money borrowed other than rediscounts)				490
Notes and bills rediscounted	31	37		
Letters of credit and travelers' checks sold for cash and out- standing	3			
Liabilities other than those above stated	138	143	57	54
Total	38,595	38,339	38,638	40,733

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

KENTUCKY

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	137 banks	137 banks	136 banks	136 banks
RESOURCES				
Loans and discounts (including rediscounts).....	114,422	112,546	111,103	110,601
Overdrafts.....	159	237	142	262
United States Government securities owned.....	16,703	16,930	16,700	16,751
Other bonds, stocks, securities, etc., owned.....	22,064	24,307	24,569	24,061
Customers' liability account of acceptances.....	191	104	.....	64
Banking house, furniture and fixtures.....	6,136	6,162	5,942	6,016
Other real estate owned.....	1,055	1,102	1,070	1,084
Lawful reserve with Federal reserve bank.....	8,096	7,845	7,090	7,076
Items with Federal reserve bank in process of collection.....	178	164	108	173
Cash in vault and amount due from national banks.....	15,871	15,483	9,835	15,397
Amount due from State banks, bankers, and trust companies.....	5,087	3,598	2,944	
Exchanges for clearing house.....	251	144	224	518
Checks on other banks in the same place.....	1,171	283	589	
Outside checks and other cash items.....	309	189	343	218
Redemption fund and due from United States Treasurer.....	611	609	578	578
United States Government securities borrowed.....	187	172	188	176
Bonds and securities, other than United States, borrowed.....	.....	.....	.....
Other assets.....	99	128	152	159
Total.....	192,506	190,003	181,577	183,134
LIABILITIES				
Capital stock paid in.....	14,581	14,581	14,231	14,246
Surplus fund.....	10,401	10,416	10,317	10,317
All other undivided profits, less expenses and taxes paid.....	3,063	3,548	3,229	3,503
Reserves for dividends, contingencies, etc.....	.....	.....	.....	173
Reserves for taxes, interest, etc., accrued.....	484	456	531	610
National-bank notes outstanding.....	12,153	12,122	11,801	11,764
Amount due to Federal reserve banks.....	62	.....	.....	.....
Amount due to national banks.....	1,548	1,880	1,085	3,421
Amount due to State banks, bankers, and trust companies.....	3,118	3,109	2,264	
Certified checks outstanding.....	180	142	646	501
Cashiers' checks outstanding.....	311	278	719	
Dividend checks outstanding.....	288	11	317	.....
Demand deposits.....	80,922	75,730	67,942	68,472
Time deposits (including postal savings deposits).....	63,345	65,621	64,521	65,769
United States deposits.....	449	214	423	198
United States Government securities borrowed.....	187	172	188	176
Bonds and securities, other than United States, borrowed.....	.....	.....	.....
Agreements to repurchase United States Government or other securities sold.....	.....	.....	50	14
Bills payable (including all obligations representing money borrowed other than rediscounts).....	630	755	2,422	3,790
Notes and bills rediscounted.....	427	657	795	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	83	98	26	35
Acceptances executed by other banks for account of reporting banks.....	191	104	.....	64
Liabilities other than those above stated.....	77	109	70	81
Total.....	192,500	190,003	181,577	183,134

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

KENTUCKY—Continued

LOUISVILLE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	65,844	64,117	69,096	75,006
Overdrafts.....	25	88	54	289
United States Government securities owned.....	21,969	22,333	18,356	18,566
Other bonds, stocks, securities, etc., owned.....	15,608	14,941	14,274	12,802
Customers' liability account of acceptances.....	270	195	177	262
Banking house, furniture and fixtures.....	938	942	1,177	1,241
Other real estate owned.....	90	320	57	43
Lawful reserve with Federal reserve bank.....	7,181	6,276	6,316	5,968
Items with Federal reserve bank in process of collection.....	6,076	5,562	4,782	5,762
Cash in vault and amount due from national banks.....	5,307	6,190	5,412	7,308
Amount due from State banks, bankers, and trust companies.....	3,627	3,571	4,192	
Exchanges for clearing house.....	2,226	2,600	1,289	1,293
Checks on other banks in the same place.....	15	19	17	
Outside checks and other cash items.....	247	251	251	194
Redemption fund and due from United States Treasurer.....	225	225	225	225
United States Government securities borrowed.....	230	230	442	441
Bonds and securities, other than United States, borrowed.....				
Other assets.....	585	678	564	487
Total.....	129,866	128,628	126,681	129,887
LIABILITIES				
Capital stock paid in.....	6,250	6,250	6,250	6,250
Surplus fund.....	4,500	4,500	5,000	5,000
All other undivided profits, less expenses and taxes paid.....	2,244	2,217	1,809	1,383
Reserves for dividends, contingencies, etc.....				315
Reserves for taxes, interest, etc., accrued.....	603	513	484	627
National-bank notes outstanding.....	4,446	4,493	4,488	4,469
Amount due to national banks.....	11,033	10,243	5,977	
Amount due to State banks, bankers, and trust companies.....	19,389	21,154	13,595	22,887
Certified checks outstanding.....	83	106	1,483	
Cashiers' checks outstanding.....	414	1,478	2,223	518
Dividend checks outstanding.....	115	17	95	
Demand deposits.....	46,707	45,364	45,128	43,183
Time deposits (including postal savings deposits).....	26,909	28,073	27,668	28,462
United States deposits.....	374	160	128	722
United States Government securities borrowed.....	230	230	442	441
Bonds and securities, other than United States, borrowed.....				
Agreements to repurchase United States Government or other securities sold.....	200	200		200
Bills payable (including all obligations representing money borrowed other than rediscounts).....	5,044	1,234	6,280	12,922
Notes and bills rediscounted.....		887	4,081	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	648	871	898	923
Letters of credit and travelers' checks sold for cash and outstanding.....			18	5
Acceptances executed for customers, etc.....	270	195	182	262
Liabilities other than those above stated.....	407	443	452	1,318
Total.....	129,866	128,628	126,681	129,887

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

LOUISIANA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	31 banks	31 banks	32 banks	32 banks
RESOURCES				
Loans and discounts (including rediscounts).....	52, 811	50, 447	52, 008	54, 384
Overdrafts.....	109	119	39	112
United States Government securities owned.....	4, 875	4, 874	4, 741	5, 143
Other bonds, stocks, securities, etc., owned.....	5, 089	3, 985	3, 880	3, 916
Customers' liability account of acceptances.....		53		
Banking house, furniture and fixtures.....	4, 030	4, 028	4, 277	4, 176
Other real estate owned.....	978	1, 086	1, 152	1, 187
Lawful reserve with Federal reserve bank.....	4, 039	3, 240	3, 050	3, 288
Items with Federal reserve bank in process of collection.....	843	522	512	659
Cash in vault and amount due from national banks.....	8, 025	6, 901	5, 905	
Amount due from State banks, bankers, and trust companies.....	4, 369	4, 069	2, 965	10, 418
Exchanges for clearing house.....	403	342	269	
Checks on other banks in the same place.....	213	114	157	632
Outside checks and other cash items.....	295	211	147	271
Redemption fund and due from United States Treasurer.....	141	140	140	141
Other assets.....	321	416	453	414
Total.....	86, 541	80, 567	79, 695	84, 741
LIABILITIES				
Capital stock paid in.....	6, 275	6, 850	6, 939	6, 950
Surplus fund.....	2, 966	3, 123	3, 143	3, 121
All other undivided profits, less expenses and taxes paid.....	895	946	959	881
Reserves for dividends, contingencies, etc.....				35
Reserve for taxes, interest, etc., accrued.....	160	180	275	225
National-bank notes outstanding.....	2, 787	2, 760	2, 756	2, 777
Amount due to Federal reserve banks.....	229	280	372	224
Amount due to national banks.....	2, 634	2, 657	1, 749	
Amount due to State banks, bankers, and trust companies.....	7, 850	5, 648	4, 175	7, 610
Certified checks outstanding.....	48	111	55	
Cashiers' checks outstanding.....	597	388	339	523
Dividend checks outstanding.....	150	2	97	
Demand deposits.....	40, 429	36, 475	36, 896	38, 009
Time deposits (including postal savings deposits).....	19, 041	19, 146	19, 111	19, 901
United States deposits.....	472	194	516	234
Agreements to repurchase United States Government or other securities sold.....			21	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	133	363	63	
Notes and bills rediscounted.....	675	724	1, 695	3, 559
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....			5	
Letters of credit and travelers' checks sold for cash and outstanding.....			11	
Acceptances executed for customers, etc.....		53		
Liabilities other than those above stated.....	1, 290	667	518	692
Total.....	86, 541	80, 567	79, 695	84, 741

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

LOUISIANA—Continued

NEW ORLEANS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts).....	28, 702	28, 041	28, 458	29, 832
Overdrafts.....	17	24	20	24
United States Government securities owned.....	4, 721	3, 856	5, 681	5, 595
Other bonds, stocks, securities, etc., owned.....	904	904	894	2, 247
Customers' liability account of acceptances.....	2, 080	1, 902	1, 203	1, 797
Banking house, furniture and fixtures.....	3, 768	3, 775	3, 735	3, 739
Lawful reserve with Federal reserve bank.....	3, 027	2, 744	3, 280	2, 530
Items with Federal reserve bank in process of collection.....	1, 328	820	880	1, 009
Cash in vault and amount due from national banks.....	1, 735	1, 387	1, 508	} 4, 109
Amount due from State banks, bankers, and trust companies.....	1, 323	1, 621	1, 432	
Exchanges for clearing house.....	1, 639	1, 270	1, 140	} 1, 612
Checks on other banks in the same place.....	373	204	479	
Outside checks and other cash items.....	23	7	19	11
Redemption fund and due from United States Treasurer.....	78	78	78	78
Other assets.....	166	129	169	208
Total.....	49, 884	46, 762	48, 976	52, 791
LIABILITIES				
Capital stock paid in.....	2, 800	2, 800	2, 800	2, 800
Surplus fund.....	2, 200	2, 200	2, 200	2, 200
All other undivided profits, less expenses and taxes paid.....	631	730	679	772
Reserves for taxes, interest, etc., accrued.....	161	146	246	128
National-bank notes outstanding.....	1, 560	1, 535	1, 560	1, 560
Amount due to national banks.....	3, 385	2, 816	2, 650	} 7, 360
Amount due to State banks, bankers, and trust companies.....	5, 235	4, 138	4, 146	
Certified checks outstanding.....	104	228	218	} 373
Cashiers' checks outstanding.....	119	51	37	
Dividend checks outstanding.....	101	3	100	} 21, 337
Demand deposits.....	25, 986	22, 890	22, 754	
Time deposits (including postal savings deposits).....	2, 684	3, 978	3, 174	2, 570
United States deposits.....	1, 026	594	1, 960	1, 140
Bills payable (including all obligations representing money borrowed other than rediscounts).....		341	2, 944	} 9, 486
Notes and bills rediscounted.....		772	1, 222	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	697	666	291	258
Acceptances executed for customers, etc.....	2, 994	2, 670	1, 751	2, 668
Acceptances executed by other banks for account of reporting banks.....	88	91	131	24
Liabilities other than those above stated.....	113	113	113	115
Total.....	49, 884	46, 762	48, 976	52, 791

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MAINE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	57 banks	57 banks	55 banks	55 banks
RESOURCES				
Loans and discounts (including rediscounts).....	72, 406	72, 829	75, 968	79, 881
Overdrafts.....	20	18		28
United States Government securities owned.....	10, 668	10, 488	10, 110	10, 557
Other bonds, stocks, securities, etc., owned.....	61, 807	59, 581	58, 679	57, 873
Banking house, furniture and fixtures.....	2, 373	2, 408	2, 345	2, 329
Other real estate owned.....	375	374	285	294
Lawful reserve with Federal reserve bank.....	6, 011	5, 588	5, 470	5, 797
Items with Federal reserve bank in process of collection.....	1, 092	761	933	1, 321
Cash in vault and amount due from national banks.....	8, 118	6, 522	5, 258	9, 039
Amount due from State banks, bankers, and trust companies.....	416	508	841	
Exchanges for clearing house.....	608	407	385	558
Checks on other banks in the same place.....	94	82	96	
Outside checks and other cash items.....	561	413	508	491
Redemption fund and due from United States Treasurer.....	289	289	265	266
Other assets.....	286	298	231	319
Total.....	165, 124	160, 566	161, 451	168, 753
LIABILITIES				
Capital stock paid in.....	7, 820	8, 079	7, 570	7, 570
Surplus fund.....	6, 964	7, 099	6, 814	6, 824
All other undivided profits, less expenses and taxes paid.....	5, 535	6, 330	5, 937	6, 111
Reserves for dividends, contingencies, etc.....				342
Reserves for taxes, interest, etc., accrued.....	510	652	486	596
National-bank notes outstanding.....	5, 683	5, 703	5, 217	5, 211
Amount due to Federal reserve banks.....	166	79	147	245
Amount due to national banks.....	518	508	390	
Amount due to State banks, bankers, and trust companies.....	2, 577	1, 841	1, 339	2, 304
Certified checks outstanding.....	87	66	95	
Cashiers' checks outstanding.....	491	277	255	402
Dividend checks outstanding.....	280	26	303	
Demand deposits.....	37, 566	34, 600	34, 134	40, 401
Time deposits (including postal savings deposits).....	95, 279	93, 232	94, 202	96, 546
United States deposits.....	251	199	244	246
Bills payable (including all obligations representing money borrowed other than rediscounts).....	979	1, 626	3, 469	
Notes and bills rediscounted.....	415	242	846	1, 926
Letters of credit and travelers' checks sold for cash and outstanding.....		6		
Liabilities other than those above stated.....	3	10	3	29
Total.....	165, 124	160, 566	161, 451	168, 753

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MARYLAND

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	75 banks	75 banks	75 banks	75 banks
RESOURCES				
Loans and discounts (including rediscounts).....	60,691	60,362	62,022	64,039
Overdrafts.....	45	43	42	71
United States Government securities owned.....	7,559	7,588	7,375	7,650
Other bonds, stocks, securities, etc., owned.....	38,740	39,451	39,693	40,059
Customers' liability account of acceptances.....		14		
Banking house, furniture and fixtures.....	2,723	2,730	2,736	2,745
Other real estate owned.....	735	765	814	833
Lawful reserve with Federal reserve bank.....	4,394	4,247	4,231	4,732
Items with Federal reserve bank in process of collection.....	65	34	43	40
Cash in vault and amount due from national banks.....	5,245	4,610	4,599	7,177
Amount due from State banks, bankers, and trust companies.....	766	765	736	
Exchanges for clearing house.....	104	29	60	164
Checks on other banks in the same place.....	194	113	242	
Outside checks and other cash items.....	144	115	146	226
Redemption fund and due from United States Treasurer.....	192	192	193	192
United States Government securities borrowed.....			9	6
Bonds and securities, other than United States, borrowed.....				
Other assets.....	101	83	122	123
Total.....	121,698	121,176	123,063	128,077
LIABILITIES				
Capital stock paid in.....	5,449	5,482	5,534	5,534
Surplus fund.....	7,625	7,642	7,908	7,943
All other undivided profits, less expenses and taxes paid.....	2,331	2,679	2,533	2,938
Reserves for dividends, contingencies, etc.....				78
Reserves for taxes, interest, etc., accrued.....	114	166	145	256
National-bank notes outstanding.....	3,784	3,781	3,796	3,787
Amount due to Federal reserve banks.....	73	20	55	22
Amount due to national banks.....	124	104	88	967
Amount due to State banks, bankers, and trust companies.....	933	745	776	
Certified checks outstanding.....	64	72	116	300
Cashiers' checks outstanding.....	178	114	164	
Dividend checks outstanding.....	232	5	192	29,319
Demand deposits.....	27,054	25,965	25,588	
Time deposits (including postal savings deposits).....	72,010	72,613	73,765	75,064
United States deposits.....	41	48	53	49
United States Government securities borrowed.....			9	6
Bonds and securities, other than United States, borrowed.....				
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,475	1,327	1,792	1,793
Notes and bills rediscounted.....	174	218	512	
Acceptances executed by other banks for account of reporting banks.....		14		21
Liabilities other than those above stated.....	37	177	37	
Total.....	121,698	121,176	123,063	128,077

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MARYLAND—Continued

BALTIMORE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	9 banks	9 banks	9 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts).....	94, 908	90, 278	90, 805	97, 471
Overdrafts.....	2	55	5	4
United States Government securities owned.....	26, 485	21, 248	13, 154	15, 197
Other bonds, stocks, securities, etc., owned.....	28, 507	26, 244	24, 238	18, 828
Customers' liability account of acceptances.....	297	495	387	290
Banking house, furniture and fixtures.....	5, 299	5, 304	5, 291	5, 035
Other real estate owned.....	212	212	212	285
Lawful reserve with Federal reserve bank.....	7, 756	9, 165	8, 640	9, 246
Items with Federal reserve bank in process of collection.....	15, 575	10, 039	14, 726	10, 741
Cash in vault and amount due from national banks.....	12, 707	6, 325	10, 443	} 9, 275
Amount due from State banks, bankers, and trust companies.....	3, 918	2, 681	2, 744	
Exchanges for clearing house.....	10, 871	4, 843	7, 717	} 4, 861
Checks on other banks in the same place.....	1, 178	534	970	
Outside checks and other cash items.....	418	162	661	} 179
Redemption fund and due from United States Treasurer.....	291	291	228	
United States Government securities borrowed.....	-----	-----	2, 700	} 204
Bonds and securities, other than United States, borrowed.....	-----	-----	-----	
Other assets.....	628	551	724	} 910
Total.....	209, 052	178, 427	183, 645		172, 526
LIABILITIES				
Capital stock paid in.....	12, 700	12, 700	12, 700	9, 700
Surplus fund.....	10, 700	10, 700	10, 700	8, 700
All other undivided profits, less expenses and taxes paid.....	4, 860	5, 083	4, 443	3, 817
Reserves for dividends, contingencies, etc.....	-----	-----	-----	150
Reserves for taxes, interest, etc., accrued.....	567	468	621	385
National-bank notes outstanding.....	5, 244	5, 699	3, 994	} 4, 057
Amount due to national banks.....	9, 247	10, 815	5, 871	
Amount due to State banks, bankers, and trust companies.....	31, 225	17, 815	22, 185	} 31, 361
Certified checks outstanding.....	677	806	830	
Cashiers' checks outstanding.....	302	245	1, 061	} 1, 181
Dividend checks outstanding.....	195	12	366	
Demand deposits.....	77, 996	65, 937	69, 734	} 68, 110
Time deposits (including postal savings deposits).....	43, 674	39, 258	38, 251	
United States deposits.....	5, 513	1, 948	1, 401	} 1, 850
United States Government securities borrowed.....	-----	-----	2, 700	
Bonds and securities, other than United States, borrowed.....	-----	-----	-----	} 4, 643
Bills payable (including all obligations representing money borrowed other than rediscounts).....	4, 780	5, 825	7, 673	
Notes and bills rediscounted.....	68	-----	196	} 1, 181
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	26	7	13	
Letters of credit and travelers' checks sold for cash and outstanding.....	49	1	29	} 1
Acceptances executed for customers, etc.....	297	495	387	
Liabilities other than those above stated.....	934	613	490	} 677
Total.....	209, 052	178, 427	183, 645		172, 526

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MASSACHUSETTS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	142 banks	142 banks	141 banks	143 banks
RESOURCES				
Loans and discounts (including rediscounts).....	285,506	280,336	287,435	293,921
Overdrafts.....	69	75	109	86
United States Government securities owned.....	47,736	47,441	46,825	48,959
Other bonds, stocks, securities, etc., owned.....	143,047	146,397	143,148	139,042
Customers' liability account of acceptances.....	13	114	5	-----
Banking house, furniture and fixtures.....	14,452	14,283	13,875	13,898
Other real estate owned.....	1,167	1,261	1,394	1,342
Lawful reserve with Federal reserve bank.....	22,551	22,999	21,462	23,546
Items with Federal reserve bank in process of collection.....	8,495	7,142	6,748	8,640
Cash in vault and amount due from national banks.....	24,212	23,154	18,099	} 26,470
Amount due from State banks, bankers, and trust companies.....	1,647	1,549	1,419	
Exchanges for clearing house.....	1,955	1,117	1,618	} 1,942
Checks on other banks in the same place.....	660	423	657	
Outside checks and other cash items.....	1,064	582	967	958
Redemption fund and due from United States Treasurer.....	813	796	757	753
United States Government securities borrowed.....	-----	-----	-----	} 30
Bonds and securities, other than United States, borrowed.....	-----	-----	-----	
Other assets.....	661	817	861	1,317
Total.....	554,048	548,486	545,379	560,904
LIABILITIES				
Capital stock paid in.....	28,918	28,618	27,118	27,938
Surplus fund.....	24,523	24,529	25,391	26,156
All other undivided profits, less expenses and taxes paid.....	18,618	19,204	18,848	18,520
Reserves for dividends, contingencies, etc.....	-----	-----	-----	1,129
Reserves for taxes, interest, etc., accrued.....	1,380	1,346	1,855	1,551
National-bank notes outstanding.....	15,940	15,643	14,859	14,734
Amount due to Federal reserve banks.....	4,172	2,941	3,037	3,803
Amount due to national banks.....	597	508	1,050	} 14,873
Amount due to State banks, bankers, and trust companies.....	15,996	15,848	12,784	
Certified checks outstanding.....	740	509	829	} 2,147
Cashiers' checks outstanding.....	1,626	1,106	1,634	
Dividend checks outstanding.....	402	15	395	} 217,002
Demand deposits.....	220,700	212,127	203,314	
Time deposits (including postal savings deposits).....	207,122	215,773	215,702	219,420
United States deposits.....	1,681	492	820	1,373
United States Government securities borrowed.....	-----	-----	-----	} 30
Bonds and securities, other than United States, borrowed.....	-----	-----	-----	
Agreements to repurchase United States Government or other securities sold.....	1,000	1,000	500	250
Bills payable (including all obligations representing money borrowed other than rediscounts).....	6,405	6,766	13,317	} 11,101
Notes and bills rediscounted.....	3,717	1,535	3,491	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	230	14	2	2
Letters of credit and travelers' checks sold for cash and outstanding.....	3	-----	5	3
Acceptances executed for customers, etc.....	-----	83	6	-----
Acceptances executed by other banks for account of reporting banks.....	13	31	-----	-----
Liabilities other than those above stated.....	265	398	423	872
Total.....	554,048	548,486	545,379	560,904

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MASSACHUSETTS—Continued

BOSTON

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	11 banks	11 banks	11 banks	11 banks
RESOURCES				
Loans and discounts (including rediscounts).....	565,548	564,839	609,463	576,895
Overdrafts.....	84	71	66	98
United States Government securities owned.....	75,666	78,511	69,827	70,665
Other bonds, stocks, securities, etc., owned.....	88,532	88,350	79,369	70,801
Customers' liability account of acceptances.....	70,850	70,959	73,097	68,375
Banking house, furniture and fixtures.....	21,976	21,984	21,984	21,660
Other real estate owned.....	2,332	2,000	2,028	2,131
Lawful reserve with Federal reserve bank.....	54,357	50,550	49,694	54,917
Items with Federal reserve bank in process of collection.....	35,219	28,310	27,520	36,841
Cash in vault and amount due from national banks.....	34,720	21,407	24,318	29,202
Amount due from State banks, bankers, and trust companies.....	11,301	8,948	8,579	
Exchanges for clearing house.....	25,568	15,538	16,192	27,248
Checks on other banks in the same place.....	65	60	32	
Outside checks and other cash items.....	7,399	4,179	6,554	3,079
Redemption fund and due from United States Treasurer.....	171	171	171	171
Other assets.....	23,102	29,801	19,259	37,924
Total.....	1,016,890	985,678	1,008,153	1,000,007
LIABILITIES				
Capital stock paid in.....	50,900	50,900	55,900	55,900
Surplus fund.....	43,380	43,380	47,880	48,880
All other undivided profits, less expenses and taxes paid.....	13,172	13,435	15,288	14,566
Reserves for dividends, contingencies, etc.....				2,643
Reserves for taxes, interest, etc., accrued.....	3,532	3,932	7,150	3,538
National bank notes outstanding.....	3,392	3,369	3,395	3,355
Amount due to national banks.....	40,054	33,426	31,576	122,976
Amount due to State banks, bankers, and trust companies.....	96,758	82,609	81,458	
Certified checks outstanding.....	1,885	3,218	2,135	8,540
Cashiers' checks outstanding.....	4,688	3,234	3,405	
Dividend checks outstanding.....	105	21	107	420,397
Demand deposits.....	431,340	398,736	398,915	
Time deposits (including postal savings deposits).....	203,801	204,376	201,686	197,948
United States deposits.....	12,329	2,866	8,639	4,704
Bills payable (including all obligations representing money borrowed other than rediscounts).....	2,600	16,805	11,709	5,665
Notes and bills rediscounted.....	2,100	20,254	22,500	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	29,535	28,337	35,690	33,977
Letters of credit and travelers' checks sold for cash and outstanding.....	412	498	1,131	375
Acceptances executed for customers, etc.....	72,135	72,007	74,133	67,015
Acceptances executed by other banks for account of reporting banks.....	1,286	1,597	1,618	2,954
Liabilities other than those above stated.....	3,486	2,678	3,847	6,524
Total.....	1,016,890	985,678	1,008,153	1,000,007

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MICHIGAN

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	128 banks	128 banks	128 banks	128 banks
RESOURCES				
Loans and discounts (including rediscounts).....	148, 126	153, 122	159, 755	161, 352
Overdrafts.....	94	106	122	187
United States Government securities owned.....	23, 331	23, 229	23, 394	24, 907
Other bonds, stocks, securities, etc., owned.....	84, 965	88, 788	90, 803	90, 056
Customers' liability account of acceptances.....	2			2
Banking house, furniture, and fixtures.....	11, 550	11, 601	11, 783	11, 887
Other real estate owned.....	1, 501	1, 452	1, 346	1, 300
Lawful reserve with Federal reserve bank.....	11, 982	12, 132	12, 780	12, 304
Items with Federal reserve bank in process of collection.....	341	403	424	445
Cash in vault and amount due from national banks.....	21, 060	18, 963	16, 522	24, 729
Amount due from State banks, bankers, and trust companies.....	6, 912	5, 712	5, 823	
Exchanges for clearing house.....	1, 962	1, 009	1, 817	1, 320
Checks on other banks in the same place.....	572	228	385	
Outside checks and other cash items.....	617	524	657	636
Redemption fund and due from United States Treasurer.....	574	578	581	582
United States Government securities borrowed.....	19	19	109	14
Bonds and securities, other than United States, borrowed.....				
Other assets.....	284	290	280	351
Total.....	313, 872	318, 156	326, 581	330, 072
LIABILITIES				
Capita. stock paid in.....	16, 915	17, 110	17, 170	17, 195
Surplus fund.....	11, 605	11, 661	11, 754	11, 840
All other undivided profits, less expenses and taxes paid.....	5, 547	5, 970	5, 756	6, 165
Reserves for dividends, contingencies, etc.....				554
Reserves for taxes, interest, etc., accrued.....	670	688	839	1, 053
National bank notes outstanding.....	11, 408	11, 352	11, 477	11, 412
Amount due to Federal reserve banks.....		22	14	51
Amount due to national banks.....	716	962	816	6, 926
Amount due to State banks, bankers, and trust companies.....	4, 517	5, 122	4, 169	
Certified checks outstanding.....	847	177	197	1, 477
Cashiers' checks outstanding.....	1, 014	806	1, 011	
Dividend checks outstanding.....	546	8	563	95, 605
Demand deposits.....	89, 790	96, 220	95, 748	
Time deposits (including postal savings deposits).....	165, 800	165, 368	171, 320	173, 886
United States deposits.....	1, 126	313	817	557
United States Government securities borrowed.....	19	19	109	14
Bonds and securities, other than United States, borrowed.....				
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1, 851	1, 482	2, 819	3, 169
Notes and bills rediscounted.....	1, 392	756	1, 795	
Letters of credit and travelers' checks sold for cash and outstanding.....	2	3	7	-----
Acceptances executed by other banks for account of reporting banks.....	2			2
Liabilities other than those above stated.....	105	117	200	166
Total.....	313, 872	318, 156	326, 581	330, 072

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MICHIGAN—Continued

DETROIT

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	121, 088	143, 765	161, 572	160, 962
Overdrafts	94	23	82	166
United States Government securities owned	17, 772	33, 471	31, 081	32, 585
Other bonds, stocks, securities, etc., owned	12, 981	15, 877	15, 337	13, 355
Customers' liability account of acceptances	4, 305	3, 532	1, 550	965
Banking house, furniture and fixtures	8, 153	9, 945	9, 887	9, 662
Other real estate owned	543	745	745	530
Lawful reserve with Federal reserve bank	10, 955	12, 060	12, 311	13, 584
Items with Federal reserve bank in process of collection	11, 791	8, 636	9, 231	12, 724
Cash in vault and amount due from national banks	6, 091	4, 822	6, 309	9, 830
Amount due from State banks, bankers, and trust companies	3, 740	2, 828	2, 839	
Exchanges for clearing house	6, 171	6, 208	9, 740	7, 482
Checks on other banks in the same place				
Outside checks and other cash items	4, 807	3, 235	4, 392	6, 677
Redemption fund and due from United States Treasurer	57	57	172	222
Other assets	1, 641	2, 258	2, 529	2, 775
Total	210, 189	247, 462	267, 777	271, 519
LIABILITIES				
Capital stock paid in	12, 000	12, 000	12, 000	12, 000
Surplus fund	9, 500	13, 500	13, 500	13, 500
All other undivided profits, less expenses and taxes paid	3, 933	4, 365	4, 515	4, 733
Reserves for dividends, contingencies, etc				86
Reserves for taxes, interest, etc., accrued	180	901	731	1, 467
National-bank notes outstanding	1, 132	1, 132	3, 390	4, 369
Amount due to national banks	5, 535	5, 532	5, 894	26, 735
Amount due to State banks, bankers, and trust companies	18, 302	17, 528	13, 529	
Certified checks outstanding	492	477	557	2, 345
Cashiers' checks outstanding	1, 147	1, 019	1, 135	
Dividend checks outstanding	413	1	362	
Demand deposits	101, 740	102, 424	116, 683	122, 560
Time deposits (including postal savings deposits)	41, 980	70, 406	67, 884	65, 194
United States deposits	1, 299	589	463	673
Agreements to repurchase United States Government or or other securities sold			100	
Bills payable (including all obligations representing money borrowed other than rediscounts)	6, 910	12, 600	24, 770	16, 710
Notes and bills rediscounted	650	450		
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements	100	54	100	
Letters of credit and travelers' checks sold for cash and out- standing	38	55	41	40
Acceptances executed for customers, etc	4, 305	3, 784	1, 550	965
Liabilities other than those above stated	533	645	633	142
Total	210, 189	247, 462	267, 777	271, 519

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MICHIGAN—Continued

GRAND RAPIDS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	Jun. 30, 1928	Oct. 3, 1928
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	22,963	22,854	22,355	25,214
Overdrafts	3	3	5	20
United States Government securities owned	1,803	1,830	1,835	1,931
Other bonds, stocks, securities, etc., owned	1,662	1,803	1,928	2,109
Customers' liability account of acceptances	10	11	36	10
Banking house, furniture and fixtures	2,588	2,544	2,601	2,620
Other real estate owned	184	182	163	164
Lawful reserve with Federal reserve bank	1,909	1,715	1,857	1,737
Items with Federal reserve bank in process of collection	647	698	755	1,084
Cash in vault and amount due from national banks	2,063	2,311	2,424	3,885
Amount due from State banks, bankers, and trust companies	1,451	1,295	1,379	
Exchanges for clearing house	926	496	585	656
Checks on other banks in the same place				
Outside checks and other cash items	48	22	45	42
Redemption fund and due from United States Treasurer	85	85	85	85
United States Government securities borrowed	10	10	10	
Bonds and securities, other than United States, borrowed				
Other assets	100	109	108	134
Total	36,452	36,018	36,171	39,691
LIABILITIES				
Capital stock paid in	1,800	1,800	1,800	1,800
Surplus fund	1,100	1,100	1,100	1,100
All other undivided profits, less expenses and taxes paid	810	908	880	847
Reserves for dividends, contingencies, etc.				152
Reserves for taxes, interest, etc., accrued	123	60	85	62
National bank notes outstanding	1,700	1,678	1,700	1,680
Amount due to national banks	485	493	486	3,935
Amount due to State banks, bankers, and trust companies	2,735	2,805	2,576	
Certified checks outstanding	43	54	34	38
Cashiers' checks outstanding				
Dividend checks outstanding	50	2	50	16,305
Demand deposits	14,749	14,146	13,677	
Time deposits (including postal savings deposits)	12,528	12,599	13,218	12,928
United States deposits	82	56	104	101
United States Government securities borrowed	10	10	10	
Bonds and securities, other than United States, borrowed				
Bills payable (including all obligations representing money borrowed other than rediscounts)		68	200	524
Notes and bills rediscounted				
Letters of credit and travelers' checks sold for cash and outstanding	6	8	1	10
Acceptances executed for customers, etc.	10	11	36	
Liabilities other than those above stated	223	220	214	209
Total	36,452	36,108	36,171	39,691

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MINNESOTA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	270 banks	269 banks	267 banks	267 banks
RESOURCES				
Loans and discounts (including rediscounts).....	135,734	132,482	137,325	136,702
Overdrafts.....	111	190	129	215
United States Government securities owned.....	27,293	27,277	26,531	27,904
Other bonds, stocks, securities, etc., owned.....	72,595	74,688	76,243	75,245
Customers' liability account of acceptances.....	35	47	51	27
Banking house, furniture and fixtures.....	7,721	7,703	7,730	7,804
Other real estate owned.....	4,163	4,160	3,572	3,372
Lawful reserve with Federal reserve bank.....	11,373	11,011	11,555	11,197
Items with Federal reserve bank in process of collection.....	665	404	501	742
Cash in vault and amount due from national banks.....	32,251	28,395	27,717	28,874
Amount due from State banks, bankers, and trust companies.....	3,494	2,632	3,658	
Exchanges for clearing house.....	902	500	774	924
Checks on other banks in the same place.....	351	205	342	
Outside checks and other cash items.....	609	390	652	603
Redemption fund and due from United States Treasurer.....	551	539	541	539
United States Government securities borrowed.....	37	36	30	29
Bonds and securities, other than United States, borrowed.....			34	
Other assets.....	736	774	973	3,742
Total.....	298,623	291,433	298,358	297,919
LIABILITIES				
Capital stock paid in.....	19,728	19,628	19,667	19,668
Surplus fund.....	9,563	9,608	9,574	9,509
All other undivided profits, less expenses and taxes paid.....	4,578	4,155	4,046	4,557
Reserves for dividends, contingencies, etc.....				177
Reserves for taxes, interest, etc., accrued.....	1,027	720	799	737
National-bank notes outstanding.....	10,581	10,611	10,588	10,660
Amount due to national banks.....	7,067	6,327	5,305	13,249
Amount due to State banks, bankers, and trust companies.....	9,463	8,688	8,015	
Certified checks outstanding.....	108	137	135	2,051
Cashiers' checks outstanding.....	2,351	2,361	1,971	
Dividend checks outstanding.....	323	4	244	88,534
Demand deposits.....	90,989	84,939	91,255	
Time deposits (including postal savings deposits).....	140,895	142,606	144,470	145,701
United States deposits.....	921	402	843	831
United States Government securities borrowed.....	37	36	30	29
Bonds and securities, other than United States, borrowed.....			34	
Agreements to repurchase United States Government or other securities sold.....				25
Bills payable (including all obligations representing money borrowed other than rediscounts).....	446	619	618	1,900
Notes and bills rediscounted.....	474	415	633	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....				120
Acceptances executed for customers, etc.....		2	2	2
Acceptances executed by other banks for account of reporting banks.....	35	45	49	25
Liabilities other than those above stated.....	117	130	80	264
Total.....	298,623	291,433	298,358	297,919

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MINNESOTA—Continued

MINNEAPOLIS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)	123, 910	121, 183	109, 233	118, 235
Overdrafts	56	55	64	35
United States Government securities owned	32, 167	32, 709	38, 536	42, 068
Other bonds, stocks, securities, etc., owned	31, 219	31, 473	32, 898	29, 289
Customers' liability account of acceptances	143	336	1, 806	2, 714
Banking house, furniture and fixtures	2, 051	2, 076	2, 070	2, 066
Other real estate owned	776	849	842	870
Lawful reserve with Federal reserve bank	13, 982	14, 653	13, 669	13, 870
Items with Federal reserve bank in process of collection	3, 049	3, 311	3, 025	4, 333
Cash in vault and amount due from national banks	14, 380	12, 462	12, 942	} 27, 853
Amount due from State banks, bankers, and trust companies	11, 210	9, 762	12, 186	
Exchanges for clearing house	5, 188	4, 161	5, 676	} 7, 395
Checks on other banks in the same place	103	87	40	
Outside checks and other cash items	2, 108	2, 772	2, 283	5, 069
Redemption fund and due from United States Treasurer	152	152	152	152
Other assets	1, 855	2, 197	1, 946	1, 674
Total	242, 349	238, 238	237, 368	255, 623
LIABILITIES				
Capital stock paid in	11, 500	11, 500	11, 500	11, 500
Surplus fund	7, 850	7, 850	7, 860	7, 860
All other undivided profits, less expenses and taxes paid	1, 694	2, 014	2, 206	1, 942
Reserves for dividends, contingencies, etc.				2
Reserves for taxes, interest, etc., accrued	1, 142	678	794	850
National-bank notes outstanding	3, 014	2, 989	2, 996	3, 021
Amount due to national banks	20, 598	20, 011	16, 982	} 57, 420
Amount due to State banks, bankers, and trust companies	31, 846	33, 520	26, 508	
Certified checks outstanding	336	606	298	} 6, 690
Cashiers' checks outstanding	2, 551	4, 212	3, 345	
Dividend checks outstanding	373	4	350	
Demand deposits	92, 407	87, 658	97, 079	92, 377
Time deposits (including postal savings deposits)	65, 179	63, 911	59, 617	61, 890
United States deposits	2, 358	1, 589	3, 154	1, 871
Bills payable (including all obligations representing money borrowed other than rediscounts)			1, 650	} 6, 839
Notes and bills rediscounted			460	
Letters of credit and travelers' checks sold for cash and out- standing	2	10	25	11
Acceptances executed for customers, etc.	254	440	1, 793	2, 659
Acceptances executed by other banks for account of reporting banks	66	89	20	55
Liabilities other than those above stated	1, 179	1, 157	731	636
Total	242, 349	238, 238	237, 368	255, 623

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MINNESOTA—Continued

ST. PAUL

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	69,511	69,660	71,033	73,281
Overdrafts.....	15	33	17	66
United States Government securities owned.....	28,009	27,637	21,882	22,495
Other bonds, stocks, securities, etc., owned.....	9,456	11,717	11,086	10,080
Customers' liability account of acceptances.....	501	395	318	257
Banking house, furniture and fixtures.....	1,681	1,697	1,671	1,671
Lawful reserve with Federal reserve bank.....	8,103	7,545	8,478	7,723
Items with Federal reserve bank in process of collection.....	2,977	2,206	2,011	2,816
Cash in vault and amount due from national banks.....	12,386	11,221	10,174	13,403
Amount due from State banks, bankers, and trust companies.....	6,933	7,334	7,045	
Exchanges for clearing house.....	2,531	1,557	1,817	2,027
Checks on other banks in the same place.....	26	30	27	
Outside checks and other cash items.....	1,325	904	1,581	4,420
Redemption fund and due from United States Treasurer.....	30	30	30	39
Other assets.....	1,170	1,091	944	1,070
Total.....	144,654	143,057	138,114	139,339
LIABILITIES				
Capital stock paid in.....	5,650	5,750	5,750	5,750
Surplus fund.....	3,800	3,825	3,825	3,825
All other undivided profits, less expenses and taxes paid.....	3,801	4,087	4,257	3,615
Reserves for dividends, contingencies, etc.....				400
Reserves for taxes, interest, etc., accrued.....	1,931	1,874	2,050	2,166
National-bank notes outstanding.....	598	592	598	594
Amount due to national banks.....	13,307	12,362	11,485	
Amount due to State banks, bankers, and trust companies.....	17,700	16,233	12,989	25,885
Certified checks outstanding.....	151	345	161	
Cashiers' checks outstanding.....	754	882	880	1,039
Dividend checks outstanding.....	167	1	81	
Demand deposits.....	58,369	56,788	57,172	56,761
Time deposits (including postal savings deposits).....	36,875	37,745	35,193	35,028
United States deposits.....	776	340	261	435
Bills payable (including all obligations representing moneys borrowed other than rediscounts).....		1,500	2,380	
Notes and bills rediscounted.....			358	3,230
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	18	4	6	
Letters of credit and travelers' checks sold for cash and outstanding.....	6	26	15	9
Acceptances executed for customers, etc.....	507	432	336	267
Liabilities other than those above stated.....	244	271	317	335
Total.....	144,654	143,057	138,114	139,339

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MISSISSIPPI

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	37 banks	36 banks	36 banks	36 banks
RESOURCES				
Loans and discounts (including rediscounts).....	54, 109	55, 475	56, 346	58, 075
Overdrafts.....	181	237	133	573
United States Government securities owned.....	5, 478	5, 346	4, 889	4, 805
Other bonds, stocks, securities, etc., owned.....	15, 903	15, 568	15, 411	14, 000
Customers' liability account of acceptances.....	525	407	61	80
Banking house, furniture and fixtures.....	2, 217	2, 236	2, 248	2, 281
Other real estate owned.....	582	635	697	738
Lawful reserve with Federal reserve bank.....	4, 235	4, 157	4, 086	3, 688
Items with Federal reserve bank in process of collection.....	346	341	251	391
Cash in vault and amount due from national banks.....	8, 548	6, 297	5, 510	10, 941
Amount due from State banks, bankers, and trust companies.....	6, 087	5, 179	4, 181	
Exchanges for clearing house.....	186	75	239	543
Checks on other banks in the same place.....	502	447	277	
Outside checks and other cash items.....	325	175	491	182
Redemption fund and due from United States Treasurer.....	149	148	149	150
United States Government securities borrowed.....	17	18	17	138
Bonds and securities, other than United States, borrowed.....	70	194	205	
Other assets.....	68	173	85	90
Total.....	99, 528	97, 108	95, 276	96, 676
LIABILITIES				
Capital stock paid in.....	5, 610	5, 560	5, 560	5, 560
Surplus fund.....	3, 855	3, 845	3, 901	3, 901
All other undivided profits, less expenses and taxes paid.....	984	1, 071	1, 126	1, 249
Reserves for dividends, contingencies, etc.....	-----	-----	-----	19
Reserves for taxes, interest, etc., accrued.....	99	139	229	445
National-bank notes outstanding.....	2, 920	2, 901	2, 940	2, 944
Amount due to Federal reserve banks.....	29	57	85	46
Amount due to national banks.....	1, 542	1, 211	876	4, 773
Amount due to State banks, bankers, and trust companies.....	4, 982	4, 500	3, 611	
Certified checks outstanding.....	81	312	51	573
Cashiers' checks outstanding.....	822	754	560	
Dividend checks outstanding.....	235	4	147	35, 183
Demand deposits.....	40, 985	39, 946	35, 249	
Time deposits (including postal savings deposits).....	34, 439	33, 676	33, 795	32, 919
United States deposits.....	396	354	438	421
United States Government securities borrowed.....	17	18	17	138
Bonds and securities, other than United States, borrowed.....	70	194	205	
Agreements to repurchase United States Government or other securities sold.....	-----	-----	51	96
Bills payable (including all obligations representing money borrowed other than rediscounts).....	673	762	1, 452	8, 261
Notes and bills rediscounted.....	1, 205	1, 299	4, 828	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	24	41	61	22
Letters of credit and travelers' checks sold for cash and outstanding.....	-----	-----	-----	3
Acceptances executed for customers, etc.....	275	185	30	80
Acceptances executed by other banks for account of reporting banks.....	250	222	31	-----
Liabilities other than those above stated.....	35	57	33	43
Total.....	99, 528	97, 108	95, 276	96, 676

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MISSOURI

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	110 banks	111 banks	108 banks	107 banks
RESOURCES				
Loans and discounts (including rediscounts).....	52, 376	55, 127	54, 452	53, 512
Overdrafts.....	84	118	66	106
United States Government securities owned.....	12, 522	13, 545	13, 510	14, 779
Other bonds, stocks, securities, etc., owned.....	13, 509	14, 601	14, 948	15, 885
Customers' liability account of acceptances.....	2			
Banking house, furniture and fixtures.....	2, 840	2, 939	2, 887	2, 874
Other real estate owned.....	986	860	885	892
Lawful reserve with Federal reserve bank.....	4, 587	4, 745	4, 565	4, 847
Items with Federal reserve bank in process of collection.....	156	170	96	180
Cash in vault and amount due from national banks.....	11, 350	10, 715	10, 411	} 15, 275
Amount due from State banks, bankers, and trust companies.....	2, 321	2, 680	2, 569	
Exchanges for clearing house.....	293	202	514	} 546
Checks on other banks in the same place.....	218	162	188	
Outside checks and other cash items.....	218	148	272	300
Redemption fund and due from United States Treasurer.....	260	263	264	264
United States Government securities borrowed.....	203	202	192	} 177
Bonds and securities, other than United States, borrowed.....	3			
Other assets.....	104	65	89	142
Total.....	102, 032	106, 542	105, 908	109, 779
LIABILITIES				
Capital stock paid in.....	7, 595	7, 720	7, 685	7, 655
Surplus fund.....	3, 759	3, 947	3, 893	3, 883
All other undivided profits, less expenses and taxes paid.....	1, 447	1, 642	1, 575	1, 803
Reserves for dividends, contingencies, etc.....				121
Reserves for taxes, interest, etc., accrued.....	75	84	122	120
National-bank notes outstanding.....	5, 161	5, 230	5, 288	5, 269
Amount due to Federal reserve banks.....	3			
Amount due to national banks.....	1, 166	1, 526	1, 429	} 8, 597
Amount due to State banks, bankers, and trust companies.....	6, 493	6, 841	5, 680	
Certified checks outstanding.....	38	42	37	} 339
Cashiers' checks outstanding.....	304	300	497	
Dividend checks outstanding.....	135	3	111	} 50, 399
Demand deposits.....	47, 072	48, 567	47, 406	
Time deposits (including postal-savings deposits).....	27, 795	29, 421	29, 995	30, 325
United States deposits.....	147	67	399	244
United States Government securities borrowed.....	203	202	192	} 177
Bonds and securities, other than United States, borrowed.....	3			
Agreements to repurchase United States Government or other securities sold.....		35	60	65
Bills payable (including all obligations representing money borrowed other than rediscounts).....	403	527	835	} 770
Notes and bills rediscounted.....	200	238	603	
Letters of credit and travelers' checks sold for cash and outstanding.....	5	5		
Acceptances executed for customers, etc.....	2	2		
Liabilities other than those above stated.....	26	143	11	12
Total.....	102, 032	106, 542	105, 908	109, 779

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MISSOURI—Continued

KANSAS CITY

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 10, 1928
	10 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts).....	83, 629	84, 566	81, 592	82, 594
Overdrafts.....	16	22	22	65
United States Government securities owned.....	11, 469	13, 993	14, 783	15, 139
Other bonds, stocks, securities, etc., owned.....	20, 952	17, 479	20, 825	18, 751
Customers' liability account of acceptances.....	208	208	320	91
Banking house, furniture and fixtures.....	2, 624	2, 625	2, 654	2, 654
Other real estate owned.....	338	337	369	390
Lawful reserve with Federal reserve bank.....	13, 464	10, 147	11, 102	10, 839
Items with Federal reserve bank in process of collection.....	9, 214	10, 634	7, 825	12, 095
Cash in vault and amount due from national banks.....	12, 624	14, 656	11, 511	} 22, 710
Amount due from State banks, bankers, and trust companies.....	6, 584	6, 854	5, 803	
Exchanges for clearing house.....	3, 574	3, 009	2, 778	} 3, 994
Checks on other banks in the same place.....	86	29	46	
Outside checks and other cash items.....	562	407	492	504
Redemption fund and due from United States Treasurer.....	48	47	47	48
Other assets.....	98	78	260	122
Total.....	165, 490	165, 091	160, 429	169, 996
LIABILITIES				
Capital stock paid in.....	7, 050	7, 050	7, 050	7, 050
Surplus fund.....	3, 377	3, 374	3, 376	3, 376
All other undivided profits, less expenses and taxes paid.....	4, 225	4, 397	4, 288	4, 485
Reserves for dividends, contingencies, etc.....				77
Reserves for taxes, interest, etc., accrued.....	45	71	44	125
National-bank notes outstanding.....	945	937	941	944
Amount due to national banks.....	32, 235	30, 707	25, 341	} 59, 443
Amount due to State banks, bankers, and trust companies.....	26, 654	30, 282	24, 138	
Certified checks outstanding.....	292	174	405	} 2, 239
Cashiers' checks outstanding.....	4, 004	1, 375	2, 357	
Dividend checks outstanding.....	89	1	122	
Demand deposits.....	73, 939	75, 492	71, 876	77, 159
Time deposits (including postal savings deposits).....	10, 023	10, 362	10, 851	10, 215
United States deposits.....	431	202	478	544
Agreements to repurchase United States Government or other securities sold.....		61	326	500
Bills payable (including all obligations representing money borrowed other than rediscounts).....	150	50	3, 832	} 3, 407
Notes and bills rediscounted.....	1, 470	165	4, 224	
Letters of credit and travelers' checks sold for cash and outstanding.....	4	8	20	15
Acceptances executed for customers, etc.....	208	208	320	91
Liabilities other than those above stated.....	349	175	440	326
Total.....	165, 490	165, 091	160, 429	169, 996

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MISSOURI—Continued

ST. JOSEPH

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks,	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	16, 141	17, 903	17, 650	17, 263
Overdrafts.....	12	14	9	7
United States Government securities owned.....	2, 878	2, 877	2, 963	3, 133
Other bonds, stocks, securities, etc., owned.....	1, 570	1, 748	1, 820	1, 732
Customers' liability account of acceptances.....	9	4		1
Banking house, furniture and fixtures.....	381	381	381	383
Other real estate owned.....	25	25	25	37
Lawful reserve with Federal reserve bank.....	2, 025	1, 891	1, 938	2, 162
Items with Federal reserve bank in process of collection.....	464	642	233	315
Cash in vault and amount due from national banks.....	4, 482	4, 908	3, 111	4, 403
Amount due from State banks, bankers, and trust companies.....	1, 471	1, 633	1, 411	
Exchanges for clearing house.....	602	413	396	470
Checks on other banks in the same place.....	81	120	77	
Outside checks and other cash items.....	55	20	76	26
Redemption fund and due from United States Treasurer.....	17	17	17	17
Other assets.....	32	41	33	26
Total.....	30, 245	32, 637	30, 140	29, 975
LIABILITIES				
Capital stock paid in.....	1, 100	1, 100	1, 100	1, 100
Surplus fund.....	950	950	950	950
All other undivided profits, less expenses and taxes paid.....	288	278	295	320
Reserves for dividends, contingencies, etc.....				28
Reserves for taxes, interest, etc., accrued.....	9	30	28	56
National-bank notes outstanding.....	340	336	337	338
Amount due to national banks.....	2, 579	3, 166	2, 818	10, 853
Amount due to State banks, bankers, and trust companies.....	7, 762	10, 327	7, 823	
Certified checks outstanding.....	6	1	10	146
Cashiers' checks outstanding.....	141	212	140	
Dividend checks outstanding.....	30		1	
Demand deposits.....	10, 311	9, 606	9, 163	9, 164
Time deposits (including postal savings deposits).....	6, 486	6, 454	7, 227	6, 768
United States deposits.....	109	42	71	73
Letters of credit and travelers' checks sold for cash and outstanding.....	1	1	1	4
Acceptances executed for customers, etc.....	9	4	8	1
Liabilities other than those above stated.....	124	130	168	174
Total.....	30, 245	32, 637	30, 140	29, 975

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MISSOURI—Continued

ST. LOUIS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	12 banks	12 banks	12 banks	12 banks
RESOURCES				
Loans and discounts (including rediscounts).....	247,522	237,433	221,975	231,118
Overdrafts.....	38	48	186	44
United States Government securities owned.....	23,882	29,481	23,385	25,293
Other bonds, stocks, securities, etc., owned.....	47,587	47,151	50,656	44,363
Customers' liability account of acceptances.....	538	282	260	558
Banking house, furniture and fixtures.....	7,268	7,283	7,614	7,538
Other real estate owned.....	301	329	335	336
Lawful reserve with Federal reserve bank.....	23,269	21,391	20,209	21,359
Items with Federal reserve bank in process of collection.....	15,578	15,811	13,288	20,973
Cash in vault and amount due from national banks.....	14,803	13,938	11,265	25,574
Amount due from State banks, bankers, and trust companies.....	11,639	9,595	11,577	
Exchanges for clearing house.....	10,437	5,720	7,490	7,227
Checks on other banks in the same place.....	124	45	109	
Outside checks and other cash items.....	467	157	852	342
Redemption fund and due from United States Treasurer.....	506	491	491	491
United States Government securities borrowed.....	523	223	223	213
Bonds and securities, other than United States, borrowed.....				
Other assets.....	5,721	6,350	1,939	1,360
Total.....	410,203	395,728	371,854	386,789
LIABILITIES				
Capital stock paid in.....	28,850	28,850	28,850	28,850
Surplus fund.....	10,595	10,595	10,598	10,597
All other undivided profits, less expenses and taxes paid.....	5,976	5,814	5,387	6,225
Reserves for dividends, contingencies, etc.....				5
Reserves for taxes, interest, etc., accrued.....	183	225	282	337
National-bank notes outstanding.....	10,054	9,759	9,759	9,612
Amount due to national banks.....	32,889	34,206	28,460	74,311
Amount due to State banks, bankers, and trust companies.....	41,284	41,687	37,044	
Certified checks outstanding.....	31	87	144	2,200
Cashiers' checks outstanding.....	3,547	1,585	2,437	
Dividend checks outstanding.....	304	26	296	
Demand deposits.....	179,846	170,402	146,778	155,367
Time deposits (including postal savings deposits).....	80,017	77,616	78,654	78,248
United States deposits.....	1,822	395	2,098	1,282
United States Government securities borrowed.....	523	223	223	213
Bonds and securities, other than United States, borrowed.....				
Agreements to repurchase United States Government or other securities sold.....	7,008			
Bills payable (including all obligations representing money borrowed other than rediscounts).....	2,660	9,027	14,260	16,798
Notes and bills rediscounted.....	2,840	3,430	4,530	
Letters of credit and travelers' checks sold for cash and outstanding.....	32	29	37	48
Acceptances executed for customers, etc.....	600	289	273	558
Liabilities other than those above stated.....	1,142	1,483	1,744	2,138
Total.....	410,203	395,728	371,854	386,789

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MONTANA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	69 banks	69 banks	68 banks	68 banks
RESOURCES				
Loans and discounts (including rediscounts)	42,027	42,816	44,600	45,924
Overdrafts	60	77	60	132
United States Government securities owned	10,861	10,851	11,253	12,158
Other bonds, stocks, securities, etc., owned	13,716	13,714	14,062	14,914
Banking house, furniture and fixtures	2,507	2,513	2,574	2,591
Other real estate owned	1,117	1,081	1,000	986
Lawful reserve with Federal reserve bank	4,253	3,896	4,001	4,807
Items with Federal reserve bank in process of collection	292	237	316	524
Cash in vault and amount due from National banks	12,112	11,300	9,401	17,048
Amount due from State banks, bankers, and trust companies	2,557	2,969	2,498	
Exchanges for clearing house	186	157	136	508
Checks on other banks in the same place	87	73	121	
Outside checks and other cash items	176	130	184	245
Redemption fund and due from United States Treasurer	110	111	111	111
United States Government securities borrowed	1	1	1	1
Bonds and securities, other than United States, borrowed				
Other assets	85	98	87	112
Total	90,147	90,024	90,405	100,060
LIABILITIES				
Capital stock paid in	4,855	4,855	4,880	4,880
Surplus fund	2,168	2,177	2,202	2,207
All other undivided profits, less expenses and taxes paid	1,381	1,432	1,384	1,762
Reserves for dividends, contingencies, etc.				35
Reserves for taxes, interest, etc., accrued	221	225	268	225
National-bank notes outstanding	2,193	2,184	2,178	2,160
Amount due to Federal reserve banks				4
Amount due to national banks	987	927	738	3,976
Amount due to State banks, bankers, and trust companies	2,826	2,580	2,330	
Certified checks outstanding	29	19	40	869
Cashiers' checks outstanding	811	736	713	
Dividend checks outstanding	77	8	9	46,588
Demand deposits	41,296	39,862	39,025	
Time deposits (including postal savings deposits)	32,928	34,734	36,119	37,000
United States deposits	313	198	263	262
United States Government securities borrowed	1	1	1	1
Bills payable (including all obligations representing money borrowed other than rediscounts)				
Notes and bills rediscounted	20	20	73	58
Letters of credit and travelers' checks sold for cash and outstanding	21	42	151	
Liabilities other than those above stated	2	6	14	14
	18	18	17	20
Total	90,147	90,024	90,405	100,060

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

MONTANA—Continued

HELENA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	5,193	5,063	4,217	4,927
Overdrafts.....	3	8	4	14
United States Government securities owned.....	1,138	1,137	969	975
Other bonds, stocks, securities, etc., owned.....	803	935	1,022	1,141
Banking house, furniture, and fixtures.....	95	95	96	95
Other real estate owned.....	50	50	50	50
Lawful reserve with Federal reserve bank.....	670	511	618	625
Items with Federal reserve bank in process of collection.....	377	316	336	964
Cash in vault and amount due from national banks.....	1,324	914	1,020	1,638
Amount due from State banks, bankers, and trust companies.....	205	122	112	
Exchanges for clearing house.....	139	49	46	144
Checks on other banks in the same place.....				
Outside checks and other cash items.....	26	18	38	20
Redemption fund and due from United States Treasurer.....	10	10	10	10
Total.....	10,033	9,228	8,538	10,603
LIABILITIES				
Capital stock paid in.....	450	450	450	450
Surplus fund.....	325	325	325	325
All other undivided profits, less expenses and taxes paid.....	143	134	118	150
National-bank notes outstanding.....	200	200	200	200
Amount due to national banks.....	941	827	843	2,653
Amount due to State banks, bankers, and trust companies.....	1,805	1,566	846	
Certified checks outstanding.....		1		127
Cashiers' checks outstanding.....	147	211	197	
Dividend checks outstanding.....	6		18	
Demand deposits.....	3,784	3,204	3,145	4,363
Time deposits (including postal savings deposits).....	2,206	2,281	2,372	2,305
United States deposits.....	26	23	24	28
Letters of credit and travelers' checks sold for cash and outstanding.....		1		2
Total.....	10,033	9,228	8,538	10,603

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NEBRASKA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	145 banks	145 banks	147 banks	148 banks
RESOURCES				
Loans and discounts (including rediscounts)	59, 521	59, 276	57, 506	61, 610
Overdrafts	160	238	118	209
United States Government securities owned	10, 672	10, 664	11, 989	13, 232
Other bonds, stocks, securities, etc., owned	9, 631	9, 833	10, 862	11, 514
Customers' liability account of acceptances	40	40	12	-----
Banking house, furniture and fixtures	2, 935	2, 938	2, 967	2, 946
Other real estate owned	2, 259	2, 329	2, 161	1, 961
Lawful reserve with Federal reserve bank	4, 179	4, 435	4, 585	4, 959
Items with Federal reserve bank in process of collection	9	25	3	8
Cash in vault and amount due from national banks	10, 410	13, 738	13, 096	} 12, 908
Amount due from State banks, bankers, and trust companies	710	707	618	
Exchanges for clearing house	90	94	109	} 373
Checks on other banks in the same place	298	257	282	
Outside checks and other cash items	257	207	183	} 279
Redemption fund and due from United States Treasurer	305	306	306		303
United States Government securities borrowed	7	6	6	} 45
Bonds and securities, other than United States, borrowed	-----	20	40	
Other assets	15	30	33	87
Total	101, 498	105, 143	104, 876	110, 434
LIABILITIES				
Capital stock paid in	7, 780	7, 780	7, 855	7, 765
Surplus fund	3, 982	3, 958	3, 980	4, 095
All other undivided profits, less expenses and taxes paid	1, 387	1, 516	1, 471	1, 542
Reserves for dividends, contingencies, etc	-----	-----	-----	183
Reserves for taxes, interest, etc., accrued	187	180	201	161
National-bank notes outstanding	6, 076	6, 075	6, 075	6, 021
Amount due to Federal reserve banks	-----	-----	-----	1, 858
Amount due to national banks	555	693	642	} 4, 196
Amount due to State banks, bankers, and trust companies	4, 474	5, 749	5, 481	
Certified checks outstanding	35	63	33	} 611
Cashiers' checks outstanding	703	781	665	
Dividend checks outstanding	52	1	26	} 46, 780
Demand deposits	39, 571	43, 178	43, 175	
Time deposits (including postal savings deposits)	33, 115	32, 556	34, 389	35, 582
United States deposits	88	17	33	} 182
United States Government securities borrowed	7	6	6	
Bonds and securities, other than United States, borrowed	-----	20	40	} 45
Bills payable (including all obligations representing money borrowed other than rediscounts)	946	634	52	
Notes and bills rediscounted	2, 491	1, 890	729	} 1, 383
Letters of credit and travelers' checks sold for cash and outstanding	3	-----	1	
Acceptances executed for customers, etc	40	40	12	16
Liabilities other than those above stated	6	6	10	14
Total	101, 498	105, 143	104, 876	110, 434

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NEBRASKA—Continued

LINCOLN

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	5 banks	5 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	14,030	15,019	15,404	14,896
Overdrafts	18	21	9	19
United States Government securities owned	1,570	1,510	1,729	1,807
Other bonds, stocks, securities, etc., owned	3,548	3,205	2,745	2,606
Banking house, furniture and fixtures	913	913	902	920
Other real estate owned	66	63	78	77
Lawful reserve with Federal reserve bank	1,800	1,809	1,939	1,707
Items with Federal reserve bank in process of collection	462	710	376	568
Cash in vault and amount due from national banks	2,492	4,317	3,088,	} 5,076
Amount due from State banks, bankers, and trust companies	971	1,215	673	
Exchanges for clearing house	356	341	306	} 303
Checks on other banks in the same place	14	18	-----	
Outside checks and other cash items	188	57	247	86
Redemption fund and due from United States Treasurer	28	28	16	16
Total	26,456	29,226	27,512	28,081
LIABILITIES				
Capital stock paid in	1,525	1,525	1,500	1,500
Surplus fund	880	880	490	490
All other undivided profits, less expenses and taxes paid	239	271	262	225
Reserves for dividends, contingencies, etc.	-----	-----	-----	67
Reserves for taxes, interest, etc., accrued	50	54	32	63
National-bank notes outstanding	567	568	320	319
Amount due to national banks	1,676	2,392	1,915	} 8,626
Amount due to State banks, bankers, and trust companies	5,746	7,948	6,473	
Certified checks outstanding	28	37	63	} 298
Cashiers' checks outstanding	158	168	94	
Dividend checks outstanding	36	1	40	-----
Demand deposits	11,464	11,655	12,606	12,811
Time deposits (including postal savings deposits)	4,062	3,704	3,628	3,571
United States deposits	17	16	64	104
Letters of credit and travelers' checks sold for cash and out- standing	7	7	13	3
Liabilities other than those above stated	1	-----	12	4
Total	26,456	29,226	27,512	28,081

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NEBRASKA—Continued

OMAHA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)	55,592	59,916	55,691	55,194
Overdrafts	33	59	41	196
United States Government securities owned	7,814	8,290	11,434	13,851
Other bonds, stocks, securities, etc., owned	11,799	11,333	14,394	12,112
Customers' liability account of acceptances	10	10	14	13
Banking house, furniture and fixtures	3,449	3,452	3,461	3,258
Other real estate owned	433	330	338	338
Lawful reserve with Federal reserve bank	7,082	6,950	7,451	6,060
Items with Federal reserve bank in process of collection	3,536	4,493	3,483	5,127
Cash in vault and amount due from national banks	7,222	9,947	10,229	20,068
Amount due from State banks, bankers, and trust companies	10,069	10,897	9,422	
Exchanges for clearing house	1,836	3,035	2,158	3,473
Checks on other banks in the same place	437	441	619	
Outside checks and other cash items	554	513	554	827
Redemption fund and due from United States Treasury	57	58	57	57
United States Government securities borrowed	21	20	20	12
Bonds and securities, other than United States, borrowed				
Other assets	86	78	93	81
Total	110,030	119,822	119,459	121,567
LIABILITIES				
Capital stock paid in	4,950	4,950	4,950	4,950
Surplus fund	2,500	2,500	2,510	2,515
All other undivided profits, less expenses and taxes paid	1,545	1,576	1,563	920
Reserves for dividends, contingencies, etc.				784
Reserves for taxes, interest, etc., accrued	433	499	567	370
National-bank notes outstanding	1,145	1,141	1,139	1,143
Amount due to Federal reserve banks			1,907	5,821
Amount due to national banks	12,366	15,123	12,345	33,922
Amount due to State banks, bankers, and trust companies	20,032	25,785	22,214	
Certified checks outstanding	107	270	85	2,023
Cashiers' checks outstanding	890	1,889	1,271	
Dividend checks outstanding	72	1	65	50,391
Demand deposits	49,625	50,526	53,524	
Time deposits (including postal savings deposits)	13,827	14,907	15,201	15,953
United States deposits	1,057	248	415	591
United States Government securities borrowed	21	20	20	12
Bonds and securities, other than United States, borrowed				
Agreements to repurchase United States Government or other securities sold			28	
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,400		1,300	2,066
Notes and bills rediscounted		319	276	
Letters of credit and travelers' checks sold for cash and outstanding	9	22	25	17
Acceptances executed for customers, etc.	10	10	14	13
Liabilities other than those above stated	41	36	40	76
Total	110,030	119,822	119,459	121,567

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NEVADA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	10 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts, -----)	10, 229	10, 211	11, 184	11, 400
Overdrafts.....	21	20	33	26
United States Government securities owned.....	2, 240	2, 224	2, 199	1, 884
Other bonds, stocks, securities, etc., owned.....	2, 621	2, 850	3, 170	3, 224
Banking house, furniture and fixtures.....	875	872	847	895
Other real estate owned.....	169	154	127	142
Lawful reserve with Federal reserve bank.....	906	831	881	962
Items with Federal reserve bank in process of collection.....	7	89	8	58
Cash in vault and amount due from national banks.....	3, 606	2, 745	2, 125	} 3, 976
Amount due from State banks, bankers, and trust companies.....	601	502	544	
Exchanges for clearing house.....	12	3	40	} 54
Checks on other banks in the same place.....	37	16	37	
Outside checks and other cash items.....	26	6	50	26
Redemption fund and due from United States Treasurer.....	60	60	60	60
Other assets.....		10		
Total.....	21, 410	20, 593	21, 305	22, 707
LIABILITIES				
Capita, stock paid in.....	1, 400	1, 500	1, 500	1, 500
Surplus fund.....	610	585	585	585
All other undivided profits, less expenses and taxes paid.....	203	219	245	269
Reserves for dividends, contingencies, etc.....				8
Reserves for taxes, interest, etc., accrued.....	55	14	51	32
National-bank notes outstanding.....	1, 196	1, 176	1, 194	1, 187
Amount due to Federal reserve banks.....		38	3	52
Amount due to national banks.....	718	435	389	} 1, 987
Amount due to State banks, bankers, and trust companies.....	1, 663	1, 429	1, 297	
Certified checks outstanding.....	8	3	10	} 142
Cashiers' checks outstanding.....	162	145	458	
Dividend checks outstanding.....	17	1	24	
Demand deposits.....	7, 875	7, 271	7, 567	8, 906
Time deposits (including postal savings deposits).....	7, 407	7, 687	7, 887	7, 948
United States deposits.....	94	89	94	91
Liabilities other than those above stated.....	2	1	1	
Total.....	21, 410	20, 593	21, 305	22, 707

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NEW HAMPSHIRE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	55 banks	55 banks	55 banks	55 banks
RESOURCES				
Loans and discounts (including rediscounts)	39,966	39,424	41,642	43,163
Overdrafts	39	28	47	56
United States Government securities owned	11,026	10,946	10,897	11,352
Other bonds, stocks, securities, etc., owned	17,034	17,581	17,699	17,982
Banking house, furniture and fixtures	2,676	2,703	2,740	2,803
Other real estate owned	81	56	51	54
Lawful reserve with Federal reserve bank	3,999	3,378	3,591	4,001
Items with Federal reserve bank in process of collection	1,946	1,154	1,558	1,660
Cash in vault and amount due from national banks	6,259	4,832	4,160	6,918
Amount due from State banks, bankers, and trust companies	132	149	195	
Exchanges for clearing house	221	89	131	308
Checks on other banks in the same place	183	87	199	
Outside checks and other cash items	374	199	338	274
Redemption fund and due from United States Treasurer	236	236	236	236
United States Government securities borrowed	78	78	77	66
Bonds and securities, other than United States, borrowed				
Other assets	166	164	166	176
Total	84,416	81,104	83,727	89,049
LIABILITIES				
Capital stock paid in	5,400	5,400	5,400	5,400
Surplus fund	4,905	4,945	4,952	5,002
All other undivided profits, less expenses and taxes paid	3,665	3,884	3,973	4,066
Reserves for dividends, contingencies, etc.				71
Reserves for taxes, interest, etc., accrued	71	39	122	60
National-bank notes outstanding	4,662	4,655	4,648	4,632
Amount due to Federal reserve banks	504	580	398	601
Amount due to national banks	400	354	240	
Amount due to State banks, bankers, and trust companies	3,219	3,036	2,700	4,151
Certified checks outstanding	52	69	65	
Cashiers' checks outstanding	402	305	598	801
Dividend checks outstanding	157	10	99	
Demand deposits	39,721	35,360	35,209	40,219
Time deposits (including postal savings deposits)	19,477	20,438	20,679	21,723
United States deposits	476	253	735	492
United States Government securities borrowed	78	78	77	66
Bonds and securities, other than United States, borrowed				
Bills payable (including all obligations representing money borrowed other than rediscounts)	963	1,447	3,119	1,759
Notes and bills rediscounted	234	220	685	
Liabilities other than those above stated	30	31	28	6
Total	84,416	81,104	83,727	89,049

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con:

NEW JERSEY

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	295 banks	295 banks	299 banks	299 banks
RESOURCES				
Loans and discounts (including rediscounts).....	524, 500	510, 991	549, 644	569, 595
Overdrafts.....	148	121	162	230
United States Government securities owned.....	65, 938	66, 158	67, 508	71, 213
Other bonds, stocks, securities, etc., owned.....	251, 942	253, 026	255, 332	250, 281
Customers' liability account of acceptances.....	566	509	549	570
Banking house, furniture and fixtures.....	29, 595	30, 360	31, 363	32, 517
Other real estate owned.....	4, 075	3, 772	4, 789	4, 500
Lawful reserve with Federal reserve bank.....	42, 366	38, 216	41, 197	41, 251
Items with Federal reserve bank in process of collection.....	14, 480	10, 677	12, 206	14, 510
Cash in vault and amount due from national banks.....	36, 779	31, 790	31, 152	43, 307
Amount due from State banks, bankers, and trust companies.....	8, 808	7, 297	7, 964	
Exchanges for clearing house.....	3, 785	2, 790	3, 035	4, 204
Checks on other banks in the same place.....	2, 124	1, 378	1, 661	
Outside checks and other cash items.....	1, 497	775	1, 328	1, 298
Redemption fund and due from United States Treasurer.....	1, 090	1, 093	1, 119	1, 150
United States Government securities borrowed.....	75	75	125	75
Bonds and securities, other than United States, borrowed.....				
Other assets.....	3, 628	3, 224	4, 301	3, 508
Total.....	991, 396	962, 252	1, 013, 432	1, 038, 209
LIABILITIES				
Capital stock paid in.....	49, 977	50, 401	51, 620	54, 059
Surplus fund.....	50, 454	51, 698	52, 283	53, 970
All other undivided profits, less expenses and taxes paid.....	19, 900	20, 789	21, 640	23, 269
Reserves for dividends, contingencies, etc.....				1, 434
Reserves for taxes, interest, etc., accrued.....	1, 442	2, 162	2, 038	2, 861
National-bank notes outstanding.....	21, 334	21, 423	22, 051	22, 273
Amount due to Federal reserve banks.....	5, 219	3, 212	4, 407	5, 081
Amount due to national banks.....	2, 352	2, 342	2, 128	12, 513
Amount due to State banks, bankers, and trust companies.....	12, 810	10, 865	9, 428	
Certified checks outstanding.....	1, 981	2, 436	2, 315	5, 680
Cashiers' checks outstanding.....	2, 200	1, 822	2, 323	
Dividend checks outstanding.....	1, 356	26	1, 251	352, 436
Demand deposits.....	362, 832	333, 408	348, 271	
Time deposits (including postal savings deposits).....	434, 380	439, 975	455, 943	466, 773
United States deposits.....	4, 229	1, 729	3, 777	3, 041
United States Government securities borrowed.....	75	75	125	75
Bonds and securities, other than United States, borrowed.....				
Agreements to repurchase United States Government or other securities sold.....		15	15	24
Bills payable (including all obligations representing money borrowed other than rediscounts).....	14, 978	13, 269	25, 350	30, 669
Notes and bills rediscounted.....	3, 359	3, 749	4, 953	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	2	2	12	33
Letters of credit and travelers' checks sold for cash and outstanding.....	15	8	67	67
Acceptances executed for customers, etc.....	222	314	333	269
Acceptances executed by other banks for account of reporting banks.....	344	195	216	301
Liabilities other than those above stated.....	1, 935	2, 337	2, 886	3, 381
Total.....	991, 396	962, 252	1, 013, 432	1, 038, 209

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NEW MEXICO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	29 banks	29 banks	29 banks	29 banks
RESOURCES				
Loans and discounts (including rediscounts)	16,862	17,315	16,996	17,700
Overdrafts	22	32	12	41
United States Government securities owned	5,574	5,631	5,205	4,937
Other bonds, stocks, securities, etc., owned	3,849	4,280	4,987	4,790
Banking house, furniture and fixtures	1,267	1,308	1,331	1,304
Other real estate owned	315	305	296	289
Lawful reserve with Federal reserve bank	2,082	1,841	1,875	1,727
Items with Federal reserve bank in process of collection	127	161	210	182
Cash in vault and amount due from national banks	6,412	4,584	3,809	4,654
Amount due from State banks, bankers, and trust companies	640	442	420	
Exchanges for clearing house			4	115
Checks on other banks in the same place	118	101	117	
Outside checks and other cash items	58	59	48	88
Redemption fund and due from United States Treasurer	63	63	62	63
Other assets	18	19	26	20
Total	37,407	36,121	35,398	35,919
LIABILITIES				
Capital stock paid in	2,085	2,085	2,085	2,085
Surplus fund	989	999	993	998
All other undivided profits, less expenses and taxes paid	93	183	248	329
Reserves for dividends, contingencies, etc.				22
Reserves for taxes, interest, etc., accrued	17	16	7	10
National-bank notes outstanding	1,253	1,245	1,252	1,250
Amount due to Federal reserve banks	42	66	43	52
Amount due to national banks	913	701	752	1,195
Amount due to State banks, bankers, and trust companies	1,172	803	483	
Certified checks outstanding	26	51	80	441
Cashiers' checks outstanding	612	311	381	
Dividend checks outstanding	36		39	
Demand deposits	23,544	21,498	21,620	21,018
Time deposits (including postal savings deposits)	6,455	7,874	6,954	8,012
United States deposits	130	124	118	128
Agreements to repurchase United States Government or other securities sold				45
Bills payable (including all obligations representing money borrowed other than rediscounts)		25	134	295
Notes and bills rediscounted		99	142	
Letters of credit and travelers' checks sold for cash and outstanding	4	7	22	1
Liabilities other than those above stated	36	34	45	38
Total	37,407	36,121	35,398	35,919

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NEW YORK

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	517 banks	516 banks	518 banks	515 banks
RESOURCES				
Loans and discounts (including rediscounts).....	570, 453	576, 829	627, 489	632, 456
Overdrafts.....	215	264	264	348
United States Government securities owned.....	78, 625	77, 044	77, 732	78, 934
Other bonds, stocks, securities, etc., owned.....	418, 031	422, 877	420, 649	410, 067
Customers' liability account of acceptances.....	251	159	131	94
Banking house, furniture and fixtures.....	28, 732	29, 474	30, 014	29, 049
Other real estate owned.....	3, 038	3, 056	3, 309	3, 527
Lawful reserve with Federal reserve bank.....	51, 290	48, 868	50, 655	49, 967
Items with Federal reserve bank in process of collection.....	8, 939	7, 992	10, 532	12, 445
Cash in vault and amount due from national banks.....	41, 841	39, 547	35, 174	56, 736
Amount due from State banks, bankers, and trust companies.....	12, 056	12, 145	9, 917	
Exchanges for clearing house.....	1, 181	713	1, 336	2, 815
Checks on other banks in the same place.....	2, 034	1, 552	2, 038	
Outside checks and other cash items.....	1, 365	1, 105	1, 541	1, 402
Redemption fund and due from United States Treasurer.....	1, 596	1, 588	1, 599	1, 525
United States Government securities borrowed.....	75	-----	70	120
Bonds and securities, other than United States, borrowed.....	65	65	65	
Other assets.....	2, 973	2, 677	3, 663	3, 047
Total	1, 222, 760	1, 225, 955	1, 276, 178	1, 282, 552
LIABILITIES				
Capital stock paid in.....	57, 681	58, 730	59, 770	59, 045
Surplus fund.....	54, 449	55, 631	57, 002	57, 423
All other undivided profits, less expenses and taxes paid.....	32, 309	34, 403	34, 068	35, 232
Reserves for dividends, contingencies, etc.....	-----	-----	-----	2, 294
Reserves for taxes, interest, etc., accrued.....	2, 166	2, 746	2, 188	3, 338
National-bank notes outstanding.....	31, 405	31, 294	31, 519	29, 966
Amount due to Federal reserve banks.....	3, 300	4, 526	3, 922	4, 623
Amount due to national banks.....	3, 161	2, 756	2, 709	10, 198
Amount due to State banks, bankers, and trust companies.....	8, 629	8, 388	8, 155	
Certified checks outstanding.....	1, 889	1, 623	2, 298	4, 711
Cashiers' checks outstanding.....	1, 777	1, 562	1, 974	
Dividend checks outstanding.....	1, 367	41	1, 288	391, 195
Demand deposits.....	378, 184	369, 037	382, 984	
Time deposits (including postal savings deposits).....	626, 411	636, 396	658, 524	665, 122
United States deposits.....	2, 334	947	1, 829	1, 607
United States Government securities borrowed.....	75	-----	70	120
Bonds and securities, other than United States, borrowed.....	65	65	65	
Agreements to repurchase United States Government or other securities sold.....	80	93	97	93
Bills payable (including all obligations representing money borrowed other than rediscounts).....	13, 160	12, 579	21, 543	15, 913
Notes and bills rediscounted.....	2, 729	3, 491	4, 017	
Letters of credit and travelers' checks sold for cash and outstanding.....	25	43	27	9
Acceptances executed for customers, etc.....	32	32	30	25
Acceptances executed by other banks for account of reporting banks.....	219	127	102	69
Liabilities other than those above stated.....	1, 313	1, 445	1, 997	1, 569
Total	1, 222, 760	1, 225, 955	1, 276, 178	1, 282, 552

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NEW YORK—Continued

ALBANY

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	43,841	58,905	51,458	46,707
Overdrafts	15	2	16	8
United States Government securities owned	5,773	5,769	9,275	6,548
Other bonds, stocks, securities, etc., owned	18,834	18,645	17,247	18,668
Customers' liability account of acceptances	45	29	54	27
Banking house, furniture and fixtures	900	900	900	900
Other real estate owned	26	26	26	78
Lawful reserve with Federal reserve bank	4,187	7,825	4,656	5,628
Items with Federal reserve bank in process of collection	2,980	2,130	7,075	5,081
Cash in vault and amount due from national banks	3,382	3,990	2,739	6,429
Amount due from State banks, bankers, and trust companies	1,956	2,091	8,891	
Exchanges for clearing house	919	281	655	505
Checks on other banks in the same place				
Outside checks and other cash items	282	252	1,084	262
Redemption fund and due from United States Treasurer	63	63	63	62
Other assets	468	473	474	359
Total	83,671	101,381	104,563	91,262
LIABILITIES				
Capital stock paid in	2,750	2,750	2,750	3,500
Surplus fund	4,250	4,250	4,250	5,000
All other undivided profits, less expenses and taxes paid	2,826	2,973	3,130	2,333
Reserves for dividends, contingencies, etc.	328	330	234	228
Reserves for taxes, interest, etc., accrued	1,224	1,229	1,232	1,230
National bank notes outstanding	2,086	1,201	2,478	3,170
Amount due to Federal reserve banks				13,018
Amount due to national banks	5,246	5,212	4,114	
Amount due to State banks, bankers, and trust companies	8,510	7,129	6,755	420
Certified checks outstanding	229	86	135	
Cashiers' checks outstanding	183	149	295	42,950
Dividend checks outstanding	38	1	38	
Demand deposits	38,776	62,106	56,620	42,950
Time deposits (including postal savings deposits)	14,735	13,629	12,784	12,475
United States deposits	66	35	52	49
Agreements to repurchase United States Government or other securities sold			2,819	1,319
Bills payable (including all obligations representing money borrowed other than rediscounts)	2,195		2,350	5,008
Notes and bills rediscounted			4,260	
Acceptances executed for customers, etc.	29	16	31	36
Acceptances executed by other banks for account of reporting banks	16	13	23	6
Liabilities other than those above stated	184	272	213	161
Total	83,671	101,381	104,563	91,262

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NEW YORK—Continued

BROOKLYN AND BRONX

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	18 banks	18 banks	17 banks	17 banks
RESOURCES				
Loans and discounts (including rediscounts)	60,845	62,782	64,214	63,630
Overdrafts	34	21	25	9
United States Government securities owned	5,001	4,834	5,350	5,300
Other bonds, stocks, securities, etc., owned	18,451	19,510	15,751	16,223
Customers' liability account of acceptances	524	715	568	1,321
Banking house, furniture and fixtures	2,174	2,230	2,139	2,143
Other real estate owned	205	342	186	218
Lawful reserve with Federal reserve bank	6,641	6,848	6,515	6,216
Items with Federal reserve bank in process of collection	1,851	1,709	1,801	2,122
Cash in vault and amount due from national banks	2,885	2,682	2,098	3,189
Amount due from State banks, bankers, and trust companies	1,840	1,226	881	
Exchanges for clearing house	1,609	1,262	1,515	1,660
Checks on other banks in the same place	778	445	626	
Outside checks and other cash items	390	314	222	931
Redemption fund and due from United States Treasurer	61	61	59	59
Other assets	540	642	711	549
Total	103,739	105,623	102,661	103,570
LIABILITIES				
Capital stock paid in	7,750	7,750	7,750	7,750
Surplus fund	5,001	5,025	4,755	4,755
All other undivided profits, less expenses and taxes paid	2,005	2,115	2,107	2,144
Reserves for dividends, contingencies, etc.				71
Reserves for taxes, interest, etc., accrued	302	410	240	280
National-bank notes outstanding	1,204	1,203	1,154	1,154
Amount due to national banks	96	394	269	6,077
Amount due to State banks, bankers, and trust companies	5,412	6,328	4,710	
Certified checks outstanding	423	442	387	1,200
Cashiers' checks outstanding	518	652	548	
Dividend checks outstanding	72		70	
Demand deposits	58,781	57,702	52,628	53,109
Time deposits (including postal savings deposits)	16,237	17,560	18,424	18,651
United States deposits	893	476	700	364
Bills payable (including all obligations representing money borrowed other than rediscounts)	2,750	2,645	7,555	6,105
Notes and bills rediscounted	1,200	1,400	90	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements			3	3
Letters of credit and travelers' checks sold for cash and outstanding	47	19	37	20
Acceptances executed for customers, etc.	135	166	333	982
Acceptances executed by other banks for account of reporting banks	396	550	244	354
Liabilities other than those above stated	517	786	657	551
Total	103,739	105,623	102,661	103,570

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NEW YORK—Continued

BUFFALO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	3 banks	3 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	15, 220	15, 266	17, 222	18, 411
Overdrafts	8	2	3	3
United States Government securities owned	2, 147	2, 163	2, 281	3, 298
Other bonds, stocks, securities, etc., owned	5, 641	5, 890	6, 752	6, 553
Banking house, furniture and fixtures	702	717	718	809
Other real estate owned	62	62	61	106
Lawful reserve with Federal reserve bank	1, 034	923	1, 054	1, 224
Items with Federal reserve bank in process of collection	299	233	329	413
Cash in vault and amount due from national banks	591	310	956	} 927
Amount due from State banks, bankers, and trust companies	354	278	437	
Exchanges for clearing house	402	209	1, 597	} 478
Checks on other banks in the same place	4	1	1	
Outside checks and other cash items	19	32	103	48
Redemption fund and due from United States Treasurer	60	60	60	75
Other assets	239	169	332	383
Total	26, 782	26, 314	31, 906	32, 728
LIABILITIES				
Capital stock paid in	1, 450	1, 450	1, 950	1, 950
Surplus fund	1, 175	1, 175	1, 405	1, 375
All other undivided profits, less expenses and taxes paid	175	127	272	326
Reserves for dividends, contingencies, etc.	-----	-----	-----	38
Reserves for taxes, interest, etc. accrued	58	175	62	31
National-bank notes outstanding	1, 197	1, 180	1, 196	1, 477
Amount due to national banks	50	143	959	} 842
Amount due to State banks, bankers, and trust companies	182	170	456	
Certified checks outstanding	32	57	41	} 314
Cashiers' checks outstanding	415	91	216	
Dividend checks outstanding	34	1	34	} 6, 113
Demand deposits	4, 828	4, 508	5, 767	
Time deposits (including postal savings deposits)	15, 395	16, 876	18, 217	18, 875
United States deposits	806	276	158	204
Bills payable (including all obligations representing money borrowed other than rediscounts)	950	49	1, 116	} 1, 130
Notes and bills rediscounted	24	-----	35	
Letters of credit and travelers' checks sold for cash and outstanding	1	1	2	1
Liabilities other than those above stated	10	30	20	52
Total	26, 782	26, 314	31, 906	32, 728

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NEW YORK—Continued

NEW YORK CITY (CENTRAL RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	23 banks	23 banks	20 banks	22 banks
RESOURCES				
Loans and discounts (including rediscounts)	2, 881, 648	2, 474, 121	2, 782, 766	2, 576, 978
Overdrafts	968	424	945	1, 133
United States Government securities owned	556, 853	625, 164	642, 642	676, 466
Other bonds, stocks, securities, etc., owned	407, 104	400, 406	429, 270	382, 365
Customers' liability account of acceptances	220, 130	234, 513	265, 600	276, 566
Banking house, furniture and fixtures	57, 512	59, 175	60, 566	62, 996
Other real estate owned	843	863	818	1, 069
Lawful reserve with Federal reserve bank	383, 982	366, 938	366, 705	355, 062
Items with Federal reserve bank in process of collection	123, 272	106, 783	111, 431	135, 304
Cash in vault and amount due from national banks	43, 815	38, 209	35, 382	} 51, 647
Amount due from State banks, bankers, and trust companies	18, 908	17, 139	13, 992	
Exchanges for clearing house	397, 302	435, 583	508, 524	} 678, 352
Checks on other banks in the same place	50, 429	38, 290	53, 348	
Outside checks and other cash items	9, 873	7, 495	6, 977	} 26, 076
Redemption fund and due from United States Treasurer	1, 666	1, 665	1, 679	
United States Government securities borrowed				} 350
Bonds and securities, other than United States, borrowed	350	350	367	
Other assets	115, 203	126, 038	154, 550	161, 189
Total	5, 269, 858	4, 933, 156	5, 435, 652	5, 387, 257
LIABILITIES				
Capital stock paid in	226, 000	229, 000	262, 000	274, 500
Surplus fund	295, 700	300, 000	332, 500	353, 625
All other undivided profits, less expenses and taxes paid	97, 903	102, 228	104, 250	94, 823
Reserves for dividends, contingencies, etc.				17, 601
Reserves for taxes, interest, etc., accrued	18, 755	12, 091	18, 206	10, 219
National-bank notes outstanding	32, 994	33, 217	32, 435	33, 233
Amount due to national banks	244, 697	241, 166	226, 236	} 853, 485
Amount due to State banks, bankers, and trust companies	796, 746	653, 570	717, 892	
Certified checks outstanding	37, 548	166, 964	42, 875	} 426, 246
Cashiers' checks outstanding	162, 387	84, 881	174, 909	
Dividend checks outstanding	247	97	1, 739	} 2, 108, 674
Demand deposits	2, 271, 825	2, 138, 165	2, 257, 692	
Time deposits (including postal savings deposits)	445, 131	462, 640	511, 305	512, 768
United States deposits	25, 325	5, 192	34, 129	15, 538
United States Government securities borrowed				} 350
Bonds and securities, other than United States, borrowed	350	350	367	
Agreements to repurchase United States Government or other securities sold	984	3, 583	201	25, 719
Bills payable (including all obligations representing money borrowed other than rediscounts)	223, 450	63, 100	226, 850	} 167, 681
Notes and bills rediscounted	1, 500	3, 350	14, 123	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements	134, 317	150, 852	170, 678	159, 188
Letters of credit and travelers' checks sold for cash and outstanding	2, 812	3, 607	5, 711	3, 850
Acceptances executed for customers, etc.	222, 567	233, 143	263, 976	272, 838
Acceptances executed by other banks for account of reporting banks	8, 083	9, 729	11, 551	13, 533
Liabilities other than those above stated	20, 537	36, 231	26, 027	43, 386
Total	5, 269, 858	4, 933, 156	5, 435, 652	5, 387, 257

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NORTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	71 banks	72 banks	72 banks	72 banks
RESOURCES				
Loans and discounts (including rediscounts)	110, 440	111, 261	115, 718	115, 664
Overdrafts	53	74	60	234
United States Government securities owned	16, 034	15, 715	13, 908	12, 891
Other bonds, stocks, securities, etc., owned	9, 508	9, 489	11, 209	10, 110
Customers' liability account of acceptances	1, 300	636	488	120
Banking house, furniture and fixtures	8, 717	9, 172	7, 775	7, 806
Other real estate owned	1, 581	1, 595	1, 721	1, 737
Lawful reserve with Federal reserve bank	8, 425	6, 823	6, 375	6, 094
Items with Federal reserve bank in process of collection	2, 053	2, 042	1, 500	2, 495
Cash in vault and amount due from national banks	19, 158	12, 893	10, 198	18, 153
Amount due from State banks, bankers, and trust companies	8, 536	6, 310	5, 304	
Exchanges for clearing house	564	352	759	1, 104
Checks on other banks in the same place	577	405	678	
Outside checks and other cash items	725	434	441	622
Redemption fund and due from United States Treasurer	402	437	351	348
United States Government securities borrowed	917	436	455	501
Bonds and securities, other than United States, borrowed	290	90	90	80
Other assets	315	211	222	197
Total	189, 625	178, 375	177, 253	178, 076
LIABILITIES				
Capital stock paid in	13, 588	13, 763	13, 713	13, 588
Surplus fund	8, 054	8, 180	8, 151	8, 196
All other undivided profits, less expenses and taxes paid	2, 763	2, 954	2, 866	2, 741
Reserves for dividends, contingencies, etc.				168
Reserves for taxes, interest, etc., accrued	577	552	784	776
National bank notes outstanding	7, 925	7, 866	7, 042	6, 954
Amount due to Federal reserve banks	1, 336	739	932	941
Amount due to national banks	6, 169	4, 543	2, 803	11, 126
Amount due to State banks, bankers, and trust companies	11, 304	8, 817	6, 770	
Certified checks outstanding	167	510	525	1, 475
Cashiers' checks outstanding	1, 083	822	820	
Dividend checks outstanding	358	12	376	57, 931
Demand deposits	70, 751	62, 995	59, 650	
Time deposits (including postal savings deposits)	59, 734	60, 291	58, 973	57, 808
United States deposits	1, 965	978	1, 145	1, 001
United States Government securities borrowed	947	436	455	501
Bonds and securities, other than United States, borrowed	290	90	90	80
Bills payable (including all obligations representing money borrowed other than rediscounts)	768	1, 804	4, 450	14, 574
Notes and bills rediscounted	392	2, 126	7, 022	
Letters of credit and travelers' checks sold for cash and out- standing				1
Acceptances executed for customers, etc.	1, 300	636	461	75
Acceptances executed by other banks for account of report- ing banks			27	44
Liabilities other than those above stated	154	261	198	176
Total	189, 625	178, 375	177, 253	178, 076

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NORTH CAROLINA—Continued

CHARLOTTE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	16,383	16,277	16,619	16,596
Overdrafts.....	7	3	3	4
United States Government securities owned.....	2,933	2,924	3,220	3,225
Other bonds, stocks, securities, etc., owned.....	1,678	1,678	1,677	1,677
Banking house, furniture and fixtures.....	1,240	1,240	1,261	1,161
Other real estate owned.....	47	27	32	33
Lawful reserve with Federal reserve bank.....	1,285	1,256	1,113	1,178
Items with Federal reserve bank in process of collection.....	834	573	535	471
Cash in vault and amount due from national banks.....	749	856	502	1,340
Amount due from State banks, bankers, and trust companies.....	538	604	315	
Exchanges for clearing house.....	45	19	35	225
Checks on other banks in the same place.....	243	143	229	
Outside checks and other cash items.....	39	16	16	32
Redemption fund and due from United States Treasurer.....	73	72	72	73
United States Government securities borrowed.....			57	57
Bonds and securities, other than United States, borrowed.....				
Other assets.....		21	1	24
Total.....	26,094	25,709	25,687	26,096
LIABILITIES				
Capital stock paid in.....	1,800	1,800	1,800	1,800
Surplus fund.....	2,000	2,000	2,000	2,000
All other undivided profits, less expenses and taxes paid.....	1,536	1,503	1,500	1,399
Reserves for dividends, contingencies, etc.....				40
Reserves for taxes, interest, etc., accrued.....	114	108	117	181
National bank notes outstanding.....	1,446	1,446	1,442	1,438
Amount due to national banks.....	492	367	319	
Amount due to State banks, bankers, and trust companies.....	466	402	190	443
Certified checks outstanding.....	4	21	7	
Cashiers' checks outstanding.....	99	51	109	118
Dividend checks outstanding.....	48		78	
Demand deposits.....	9,795	9,487	9,313	9,444
Time deposits (including postal savings deposits).....	7,621	7,594	7,228	7,632
United States deposits.....	49	28	12	20
United States Government securities borrowed.....			57	57
Bonds and securities, other than United States, borrowed.....				
Bills payable (including all obligations representing money borrowed other than rediscounts).....	275	630	1,030	1,521
Notes and bills rediscounted.....	348	265	481	
Letters of credit and travelers' checks sold for cash and outstanding.....			4	3
Liabilities other than those above stated.....	1	7		
Total.....	26,094	25,709	25,687	26,096

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

NORTH DAKOTA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	141 banks	137 banks	136 banks	134 banks
RESOURCES				
Loans and discounts (including rediscounts)	47,281	45,900	46,570	46,141
Overdrafts	80	85	66	158
United States Government securities owned	9,974	9,892	9,403	9,288
Other bonds, stocks, securities, etc., owned	17,202	17,707	17,683	17,749
Banking house, furniture and fixtures	3,148	3,106	3,082	3,092
Other real estate owned	2,403	2,263	2,136	2,017
Lawful reserve with Federal reserve bank	4,245	4,138	3,862	4,460
Items with Federal reserve bank in process of collection	170	155	173	288
Cash in vault and amount due from national banks	11,143	10,559	7,384	15,200
Amount due from State banks, bankers, and trust companies	1,239	1,048	1,265	
Exchanges for clearing house	229	292	373	541
Checks on other banks in the same place	78	62	42	
Outside checks and other cash items	246	165	251	295
Redemption fund and due from United States Treasurer	176	173	169	169
United States Government securities borrowed			4	3
Bonds and securities, other than United States, borrowed				
Other assets	65	110	165	335
Total	97,679	95,655	92,628	99,736
LIABILITIES				
Capital stock paid in	5,795	5,595	5,520	5,440
Surplus fund	2,641	2,643	2,626	2,598
All other undivided profits, less expenses and taxes paid	1,159	851	727	678
Reserves for dividends, contingencies, etc.				101
Reserves for taxes, interest, etc., accrued	45	31	14	17
National-bank notes outstanding	3,501	3,387	3,363	3,255
Amount due to Federal reserve banks	97			
Amount due to national banks	1,432	1,268	1,223	4,214
Amount due to State banks, bankers, and trust companies	3,222	2,790	2,224	
Certified checks outstanding	45	42	62	812
Cashiers' checks outstanding	699	694	748	
Dividend checks outstanding	49	4	21	
Demand deposits	37,187	35,261	32,645	39,819
Time deposits (including postal savings deposits)	41,217	42,438	42,412	41,831
United States deposits	200	155	156	150
United States Government securities borrowed				3
Bonds and securities, other than United States, borrowed				
Agreements to repurchase United States Government or other securities sold			9	
Bills payable (including all obligations representing money borrowed other than rediscounts)	72	121	120	869
Notes and bills rediscounted	312	348	663	
Liabilities other than those above stated	6	27	91	9
Total	97,679	95,655	92,628	99,736

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OHIO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	323 banks	323 banks	317 banks	315 banks
RESOURCES				
Loans and discounts (including rediscounts)	295, 106	297, 917	304, 716	312, 109
Overdrafts	238	294	245	332
United States Government securities owned	49, 744	50, 737	50, 929	51, 375
Other bonds, stocks, securities, etc., owned	108, 042	112, 336	113, 846	113, 228
Customers' liability account of acceptances	55			
Banking house, furniture and fixtures	24, 085	24, 189	24, 268	24, 838
Other real estate owned	3, 811	3, 811	3, 240	3, 175
Lawful reserve with Federal reserve bank	22, 6.3	23, 419	23, 008	24, 169
Items with Federal reserve bank in process of collection	2, 020	1, 984	1, 515	1, 687
Cash in vault and amount due from national banks	34, 571	35, 545	29, 507	
Amount due from State banks, bankers, and trust companies	15, 580	15, 235	13, 757	48, 866
Exchanges for clearing house	3, 353	1, 457	2, 863	
Checks on other banks in the same place	1, 550	801	1, 427	2, 764
Outside checks and other cash items	744	562	899	958
Redemption fund and due from United States Treasurer	1, 421	1, 409	1, 413	1, 402
United States Government securities borrowed	2, 538	2, 134	2, 111	2, 036
Bonds and securities, other than United States, borrowed	392	364	389	
Other assets	1, 055	849	826	739
Total	566, 948	573, 043	574, 959	587, 678
LIABILITIES				
Capital stock paid in	40, 034	40, 035	39, 770	39, 945
Surplus fund	29, 354	29, 423	29, 441	30, 149
All other undivided profits, less expenses and taxes paid	14, 171	14, 707	14, 321	14, 955
Reserves for dividends, contingencies, etc.				631
Reserves for taxes, interest, etc., accrued	587	526	836	629
National-bank notes outstanding	28, 089	27, 914	27, 881	27, 620
Amounts due to Federal reserve banks	834	993	699	786
Amount due to national banks	1, 014	1, 199	1, 454	
Amount due to State banks, bankers, and trust companies	6, 366	6, 651	6, 017	8, 548
Certified checks outstanding	643	652	923	
Cashiers' checks outstanding	4, 073	1, 232	2, 082	2, 537
Dividend checks outstanding	976	52	931	
Demand deposits	226, 196	234, 798	228, 525	233, 846
Time deposits (including postal savings deposits)	203, 854	207, 239	210, 090	216, 365
United States deposits	684	391	580	524
United States Government securities borrowed	2, 538	2, 134	2, 111	2, 036
Bonds and securities, other than United States, borrowed	392	364	389	
Agreements to repurchase United States Government or other securities sold	99	94	48	63
Bills payable (including all obligations representing money borrowed other than rediscounts)	4, 665	3, 553	5, 662	8, 405
Notes and bills rediscounted	1, 749	553	2, 641	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements	3	4		
Letters of credit and travelers' checks sold for cash and outstanding	12	16	55	42
Acceptances executed for customers, etc.	55			
Liabilities other than those above stated	560	513	503	597
Total	566, 948	573, 043	574, 959	587, 678

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OHIO—Continued

CINCINNATI

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	45,549	48,344	50,920	52,465
Overdrafts	6	1	2	4
United States Government securities owned	9,522	12,182	10,454	9,720
Other bonds, stocks, securities, etc., owned	21,527	20,018	17,774	15,835
Customers' liability account of acceptances	12		13	12
Banking house, furniture and fixtures	2,729	2,730	2,669	2,671
Other real estate owned	4	4	4	4
Lawful reserve with Federal reserve bank	5,325	7,539	4,941	5,433
Items with Federal reserve bank in process of collection	5,294	4,676	4,670	5,518
Cash in vault and amount due from national banks	7,771	5,900	5,399	7,622
Amount due from State banks, bankers, and trust companies	1,415	1,178	1,399	
Exchanges for clearing house	1,524	1,224	1,188	1,644
Checks on other banks in the same place	202	133	226	
Outside checks and other cash items	70	58	59	78
Redemption fund and due from United States Treasurer	114	113	113	113
United States Government securities borrowed	488	471	671	433
Bonds and securities, other than United States, borrowed	18			
Other assets	146	94	152	119
Total	101,716	104,665	100,654	101,671
LIABILITIES				
Capital stock paid in	8,100	8,100	8,100	8,100
Surplus fund	5,300	5,300	5,300	5,300
All other undivided profits, less expenses and taxes paid	3,366	3,633	3,533	3,978
Reserves for dividends, contingencies, etc.				64
Reserves for taxes, interest, etc., accrued	847	165	151	214
National-bank notes outstanding	2,227	2,231	2,239	2,232
Amount due to national banks	7,214	7,406	4,690	14,272
Amount due to State banks, bankers, and trust companies	9,198	9,077	7,017	
Certified checks outstanding	2,185	478	133	782
Cashiers' checks outstanding	1,481	687	1,056	
Dividend checks outstanding	9	8	9	
Demand deposits	41,661	44,442	42,081	42,222
Time deposits (including postal savings deposits)	18,588	19,971	20,138	20,555
United States deposits	683	184	1,139	625
United States Government securities borrowed	488	471	671	433
Bonds and securities, other than United States, borrowed	18			
Bills payable (including all obligations representing money borrowed other than rediscounts)	825	2,490	4,220	2,850
Notes and bills rediscounted			143	
Letters of credit and travelers' checks sold for cash and outstanding	1	2	4	1
Acceptances executed for customers, etc.	12		13	12
Liabilities other than those above stated	13	20	17	31
Total	101,716	104,665	100,654	101,671

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OHIO—Continued

CLEVELAND

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	65,789	67,994	65,126	68,085
Overdrafts.....	251	272	843	240
United States Government securities owned.....	15,468	14,853	15,905	17,288
Other bonds, stocks, securities, etc., owned.....	14,274	15,564	14,789	13,680
Customers' liability account of acceptances.....	2,005	2,179	2,214	2,040
Banking house, furniture and fixtures.....	2,924	2,921	2,962	2,911
Other real estate owned.....	47	38	37	77
Lawful reserve with Federal reserve bank.....	5,260	5,308	5,136	4,969
Items with Federal reserve bank in process of collection.....	2,477	2,465	2,880	2,264
Cash in vault and amount due from national banks.....	3,303	3,132	2,528	4,110
Amount due from State banks, bankers, and trust companies.....	1,217	1,066	1,009	
Exchanges for clearing house.....	1,944	949	1,515	1,121
Checks on other banks in the same place.....				
Outside checks and other cash items.....	274	303	91	896
Redemption fund and due from United States Treasurer.....	180	180	180	180
United States Government securities borrowed.....	1,291	2,618	1,497	2,873
Bonds and securities, other than United States, borrowed.....	609	609	239	
Other assets.....	1,205	1,242	1,141	1,121
Total	118,518	121,693	117,592	121,855
LIABILITIES				
Capital stock paid in.....	4,800	4,800	4,800	4,800
Surplus fund.....	3,850	3,850	3,850	3,850
All other undivided profits, less expenses and taxes paid.....	1,362	1,389	1,477	1,424
Reserves for dividends, contingencies, etc.....				83
Reserves for taxes, interest, etc., accrued.....	632	798	632	812
National-bank notes outstanding.....	3,534	3,521	3,565	3,507
Amount due to Federal reserve banks.....				408
Amount due to national banks.....	2,264	2,230	2,177	8,732
Amount due to State banks, bankers, and trust companies.....	4,693	4,221	4,116	
Certified checks outstanding.....	396	171	121	1,433
Cashiers' checks outstanding.....	4,534	743	547	
Dividend checks outstanding.....	62	2	50	33,609
Demand deposits.....	36,641	33,634	36,919	
Time deposits (including postal savings deposits).....	41,025	51,173	45,370	45,218
United States deposits.....	4,357	1,378	2,960	1,771
United States Government securities borrowed.....	1,291	2,618	1,497	2,873
Bonds and securities, other than United States, borrowed.....	609	609	239	
Agreements to repurchase United States Government or other securities sold.....	10	10		
Bills payable (including all obligations representing money borrowed other than rediscounts).....	2,189	2,250	2,396	7,040
Notes and bills rediscounted.....	521	1,932	1,431	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	3,486	3,925	3,022	3,936
Letters of credit and travelers' checks sold for cash and outstanding.....			3	12
Acceptances executed for customers, etc.....	2,077	2,295	2,310	2,217
Acceptances executed by other banks for account of reporting banks.....	2		4	6
Liabilities other than those above stated.....	183	144	106	129
Total	118,518	121,693	117,592	121,855

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OHIO—Continued

COLUMBUS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	6 banks	6 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	55,172	54,622	50,540	51,077
Overdrafts.....	10	9	18	10
United States Government securities owned.....	9,640	11,438	7,669	8,049
Other bonds, stocks, securities, etc., owned.....	14,940	15,494	11,638	10,723
Customers' liability account of acceptances.....				8
Banking house, furniture and fixtures.....	4,949	4,954	3,947	3,942
Other real estate owned.....	61	60	60	60
Lawful reserve with Federal reserve bank.....	6,803	6,089	5,091	5,446
Items with Federal reserve bank in process of collection.....	3,540	4,037	2,958	6,063
Cash in vault and amount due from national banks.....	6,009	6,482	4,234	9,913
Amount due from State banks, bankers, and trust companies.....	3,647	2,675	1,854	
Exchanges for clearing house.....	1,728	915	1,113	1,431
Checks on other banks in the same place.....	75	46	39	
Outside checks and other cash items.....	136	187	190	182
Redemption fund and due from United States Treasurer.....	155	150	114	91
United States Government securities borrowed.....	1,218	700	300	300
Bonds and securities, other than United States, borrowed.....	80	80		
Other assets.....				105
Total.....	108,163	107,938	89,765	97,400
LIABILITIES				
Capital stock paid in.....	5,500	5,500	5,000	5,000
Surplus fund.....	6,000	6,000	5,350	5,350
All other undivided profits, less expenses and taxes paid.....	1,662	1,736	1,422	1,450
Reserves for taxes, interest, etc., accrued.....	116	116	189	186
National-bank notes outstanding.....	2,959	2,986	2,264	1,806
Amount due to Federal reserve banks.....	1,616	1,221	1,085	1,356
Amount due to national banks.....	6,600	6,902	4,153	13,943
Amount due to State banks, bankers, and trust companies.....	8,244	8,216	6,307	
Certified checks outstanding.....	733	153	162	471
Cashiers' checks outstanding.....	1,833	299	202	
Dividend checks outstanding.....	47	1	23	
Demand deposits.....	53,937	53,700	44,499	50,496
Time deposits (including postal savings deposits).....	14,927	16,933	11,026	12,569
United States deposits.....	686	246	530	287
United States Government securities borrowed.....	1,218	700	300	300
Bonds and securities, other than United States, borrowed.....	80	80		
Bills payable (including all obligations representing money borrowed other than rediscounts).....	560	630	4,210	4,172
Notes and bills rediscounted.....	1,445	2,519	3,043	
Acceptances executed by other banks for account of reporting banks.....				8
Liabilities other than those above stated.....				6
Total.....	108,163	107,938	89,765	97,400

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OHIO—Continued

TOLEDO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts)	8,500	8,666	8,254	8,218
United States Government securities owned	3,521	3,521	3,521	3,521
Other bonds, stocks, securities, etc., owned	678	1,166	2,469	2,450
Banking house, furniture and fixtures	452	452	453	452
Lawful reserve with Federal reserve bank	504	699	753	774
Items with Federal reserve bank in process of collection	227	418	661	365
Cash in vault and amount due from national banks	626	714	640	1,068
Amount due from State banks, bankers, and trust companies	413	170	134	
Exchanges for clearing house	196	141	154	276
Checks on other banks in the same place				
Outside checks and other cash items	20	11	15	11
Redemption fund and due from United States Treasurer	25	25	25	25
Other assets	123	64	88	109
Total	15,285	16,047	17,167	17,269
LIABILITIES				
Capital stock paid in	500	500	500	500
Surplus fund	1,500	1,500	1,500	1,500
All other undivided profits, less expenses and taxes paid	418	444	474	447
Reserves for dividends, contingencies, etc.				50
Reserves for taxes, interest, etc., accrued	89	66	101	98
National-bank notes outstanding	496	476	487	495
Amount due to Federal reserve banks	221	494	653	278
Amount due to national banks	291	183	196	1,240
Amount due to State banks, bankers, and trust companies	991	808	1,221	
Certified checks outstanding	1	1	15	41
Cashiers' checks outstanding	231	31	11	
Dividend checks outstanding				
Demand deposits	3,330	4,532	4,905	5,341
Time deposits (including postal savings deposits)	5,140	6,434	7,033	6,998
United States deposits	99	71	65	80
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,900	500		200
Notes and bills rediscounted				
Liabilities other than those above stated	78	7	6	11
Total	15,285	16,047	17,167	17,269

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OKLAHOMA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	326 banks	324 banks	318 banks	315 banks
RESOURCES				
Loans and discounts (including rediscounts)	93, 069	93, 228	94, 503	96, 422
Overdrafts	257	563	246	453
United States Government securities owned	29, 589	28, 906	28, 096	28, 934
Other bonds, stocks, securities, etc., owned	35, 572	36, 904	34, 088	34, 580
Customers' liability account of acceptances	1	1		2
Banking house, furniture and fixtures	6, 611	6, 646	6, 578	6, 597
Other real estate owned	1, 842	1, 740	1, 611	1, 473
Lawful reserve with Federal reserve bank	12, 270	11, 288	10, 922	11, 548
Items with Federal reserve bank in process of collection	190	182	212	298
Cash in vault and amount due from national banks	39, 552	31, 857	27, 876	35, 215
Amount due from State banks, bankers, and trust companies	3, 236	2, 627	2, 301	
Exchanges for clearing house	342	235	495	1, 146
Checks on other banks in the same place	856	418	803	
Outside checks and other cash items	400	386	360	739
Redemption fund and due from United States Treasurer	278	277	273	273
United States Government securities borrowed	121	115	116	215
Bonds and securities, other than United States, borrowed	175	231	151	
Other assets	244	316	334	470
Total	224, 605	215, 925	208, 965	218, 365
LIABILITIES				
Capital stock paid in	14, 940	14, 930	14, 705	14, 555
Surplus fund	4, 292	4, 274	4, 276	4, 255
All other undivided profits, less expenses and taxes paid	1, 198	2, 150	1, 920	2, 390
Reserves for dividends, contingencies, etc.				174
Reserves for taxes, interest, etc., accrued	356	260	200	177
National-bank notes outstanding	5, 520	5, 487	5, 411	5, 396
Amount due to Federal reserve banks	8	25	12	21
Amount due to national banks	4, 896	4, 172	3, 145	7, 445
Amount due to State banks, bankers, and trust companies	4, 576	3, 734	2, 976	
Certified checks outstanding	85	65	53	2, 694
Cashiers' checks outstanding	6, 337	2, 765	2, 424	
Dividend checks outstanding	300	9	163	
Demand deposits	138, 970	130, 913	125, 391	132, 574
Time deposits (including postal savings deposits)	41, 295	44, 742	45, 567	45, 448
United States deposits	312	229	374	1, 367
United States Government securities borrowed	121	115	116	215
Bonds and securities, other than United States, borrowed	175	231	151	
Agreements to repurchase United States Government or other securities sold		80		70
Bills payable (including all obligations representing money borrowed other than rediscounts)	444	680	473	1, 538
Notes and bills rediscounted	391	717	1, 478	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements	353	308	97	
Letters of credit and travelers' checks sold for cash and outstanding	1	1	2	2
Acceptances executed for customers, etc.	1	1		
Acceptances executed by other banks for account of reporting banks		8		2
Liabilities other than those above stated	34	29	31	42
Total	224, 605	215, 925	208, 965	218, 365

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OKLAHOMA—Continued

MUSKOGEE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	5,518	4,833	4,984	5,299
Overdrafts	3	5	2	4
United States Government securities owned	3,226	3,290	3,425	3,942
Other bonds, stocks, securities, etc., owned	2,128	2,080	2,000	2,008
Banking house, furniture and fixtures	370	369	370	370
Other real estate owned	36	35	37	34
Lawful reserve with Federal reserve bank	700	544	683	717
Items with Federal reserve bank in process of collection	82	83	89	133
Cash in vault and amount due from national banks	1,837	1,769	1,491	1,829
Amount due from State banks, bankers, and trust companies	375	287	245	
Exchanges for clearing house	114	59	89	119
Checks on other banks in the same place				
Outside checks and other cash items	87	31	56	84
Redemption fund and due from United States Treasurer	38	37	37	38
Other assets	30	17	29	20
Total	14,544	13,439	13,537	14,592
LIABILITIES				
Capital stock paid in	900	900	900	900
Surplus fund	270	270	270	270
All other undivided profits, less expenses and taxes paid	66	91	106	111
Reserves for dividends, contingencies, etc.				21
Reserves for taxes, interest, etc., accrued	62	53	49	37
National-bank notes outstanding	746	745	745	745
Amount due to national banks	1,308	860	876	1,780
Amount due to State banks, bankers, and trust companies	464	315	252	
Certified checks outstanding	19	6	17	394
Cashiers' checks outstanding	525	241	259	
Dividend checks outstanding	25	1	31	
Demand deposits	6,878	5,978	6,000	5,557
Time deposits (including postal savings deposits)	3,186	3,880	3,955	4,592
United States deposits	95	98	77	84
Bills payable (including all obligations representing money borrowed other than rediscounts)				100
Notes and bills rediscounted				
Liabilities other than those above stated		1		1
Total	14,544	13,439	13,537	14,592

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OKLAHOMA—Continued

OKLAHOMA CITY

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	44,300	41,741	45,974	45,400
Overdrafts	28	17	14	62
United States Government securities owned	11,307	11,117	13,563	13,475
Other bonds, stocks, securities, etc., owned	11,335	12,579	17,600	16,901
Customers' liability account of acceptances				300
Banking house, furniture and fixtures	2,717	2,789	2,762	2,757
Other real estate owned	184	127	119	80
Lawful reserve with Federal reserve bank	5,226	5,542	5,711	5,773
Items with Federal reserve bank in process of collection	5,254	4,654	3,798	6,012
Cash in vault and amount due from national banks	10,711	11,963	11,423	15,605
Amount due from State banks, bankers, and trust companies	2,477	2,665	1,898	
Exchanges for clearing house	738	846	515	1,026
Checks on other banks in the same place	9	15	162	
Outside checks and other cash items	387	223	762	276
Redemption fund and due from United States Treasurer	4	4		4
United States Government securities borrowed				100
Bonds and securities, other than United States, borrowed	133	133	100	
Other assets	109	181	128	137
Total	94,919	94,576	104,533	107,908
LIABILITIES				
Capital stock paid in	5,350	5,350	5,350	5,350
Surplus fund	810	810	830	840
All other undivided profits, less expenses and taxes paid	201	611	657	952
Reserves for dividends, contingencies, etc.				19
Reserves for taxes, interest, etc., accrued	74	120	171	247
National-bank notes outstanding	75	75	75	75
Amount due to national banks	16,836	14,451	14,042	23,141
Amount due to State banks, bankers, and trust companies	7,412	5,510	4,494	
Certified checks outstanding	24	36	87	1,301
Cashiers' checks outstanding	3,253	965	1,128	
Dividend checks outstanding	41	1	59	
Demand deposits	40,427	43,467	43,488	41,976
Time deposits (including postal savings deposits)	19,634	22,381	30,772	31,239
United States deposits	481	666	473	183
United States Government securities borrowed				100
Bonds and securities, other than United States, borrowed	133	133	100	
Bills payable (including all obligations representing money borrowed other than rediscounts)			675	2,185
Notes and bills rediscounted	168		2,132	
Acceptances executed for customers, etc.				300
Total	94,919	94,576	104,533	107,908

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OKLAHOMA—Continued

TULSA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts).....	56,315	55,798	60,992	60,088
Overdrafts.....	33	28	24	25
United States Government securities owned.....	8,795	8,746	9,328	9,640
Other bonds, stocks, securities, etc., owned.....	11,462	11,670	13,008	12,692
Customers' liability account of acceptances.....	18	35	43	20
Banking house, furniture and fixtures.....	5,240	5,284	5,297	5,148
Other real estate owned.....	213	54	74	79
Lawful reserve with Federal reserve bank.....	5,842	7,827	7,946	7,553
Items with Federal reserve bank in process of collection.....	553	544	343	635
Cash in vault and amount due from national banks.....	10,987	8,163	9,481	15,191
Amount due from State banks, bankers, and trust companies.....	5,380	5,023	3,614	
Exchanges for clearing house.....	1,443	1,318	1,153	1,243
Checks on other banks in the same place.....	53	52	84	
Outside checks and other cash items.....	287	140	1,068	244
Redemption fund and due from United States Treasurer.....	19	19	19	24
Other assets.....				49
Total.....	106,640	104,701	112,474	112,636
LIABILITIES				
Capital stock paid in.....	5,950	5,950	5,950	6,450
Surplus fund.....	2,250	2,250	2,250	2,500
All other undivided profits, less expenses and taxes paid.....	1,012	1,133	1,397	1,417
Reserves for dividends, contingencies, etc.....				121
Reserves for taxes, interest, etc., accrued.....	242	172	186	328
National-bank notes outstanding.....	374	373	368	472
Amount due to Federal reserve banks.....	160	114	54	74
Amount due to national banks.....	10,594	9,318	12,221	15,769
Amount due to State banks, bankers, and trust companies.....	13,619	3,731	3,761	
Certified checks outstanding.....	64	1,674	275	1,804
Cashiers' checks outstanding.....	5,167	975	1,456	
Dividend checks outstanding.....	50	1	57	
Demand deposits.....	49,050	57,274	60,815	60,827
Time deposits (including postal savings deposits).....	17,928	20,970	23,181	22,052
United States deposits.....	162	102	128	355
Bills payable (including all obligations representing money borrowed other than rediscounts).....				443
Notes and bills rediscounted.....		629	180	
Letters of credit and travelers' checks sold for cash and outstanding.....				2
Acceptances executed for customers, etc.....	18	35	43	20
Liabilities other than those above stated.....			152	2
Total.....	106,640	104,701	112,474	112,636

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OREGON

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	90 banks	88 banks	88 banks	88 banks
RESOURCES				
Loans and discounts (including rediscounts).....	44, 130	41, 780	43, 763	45, 019
Overdrafts.....	57	84	67	136
United States Government securities owned.....	10, 619	10, 546	10, 612	10, 796
Other bonds, stocks, securities, etc., owned.....	16, 006	15, 672	15, 389	16, 649
Customers' liability account of acceptances.....	12	14	3	8
Banking house, furniture and fixtures.....	3, 311	3, 170	3, 229	3, 219
Other real estate owned.....	925	855	924	925
Lawful reserve with Federal reserve bank.....	4, 558	4, 098	4, 338	4, 629
Items with Federal reserve bank in process of collection.....	9	2	21	2
Cash in vault and amount due from national banks.....	11, 533	9, 119	11, 020	14, 363
Amount due from State banks, bankers, and trust companies.....	1, 699	1, 299	1, 240	
Exchanges for clearing house.....	59	67	109	453
Checks on other banks in the same place.....	264	103	283	
Outside checks and other cash items.....	139	104	164	193
Redemption fund and due from United States Treasurer.....	138	136	135	135
Other assets.....	35	46	30	49
Total.....	93, 494	87, 125	91, 327	96, 552
LIABILITIES				
Capital stock paid in.....	6, 360	6, 110	6, 120	6, 145
Surplus fund.....	3, 051	3, 028	3, 047	3, 057
All other undivided profits, less expenses and taxes paid.....	974	922	1, 038	1, 324
Reserves for dividends, contingencies, etc.....				37
Reserves for taxes, interest, etc., accrued.....	174	188	186	172
National-bank notes outstanding.....	2, 728	2, 664	2, 645	2, 656
Amount due to national banks.....	365	276	262	
Amount due to State banks, bankers, and trust companies.....	1, 165	987	879	1, 727
Certified checks outstanding.....	42	72	156	
Cashiers' checks outstanding.....	648	552	523	667
Dividend checks outstanding.....	97	4	78	
Demand deposits.....	47, 610	42, 808	46, 223	50, 285
Time deposits (including postal savings deposits).....	29, 790	29, 688	29, 616	30, 232
United States deposits.....	156	157	153	160
Agreements to repurchase United States Government or other securities sold.....		24		39
Bills payable (including all obligations representing money borrowed other than rediscounts).....	189	65	125	35
Notes and bills rediscounted.....	129	158	268	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....		4		
Letters of credit and travelers' checks sold for cash and outstanding.....	1	1	3	4
Acceptances executed for customers, etc.....	12	14	3	8
Liabilities other than those above stated.....	3	3	2	4
Total.....	93, 494	87, 125	91, 327	96, 552

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

OREGON—Continued

PORTLAND

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	49, 773	46, 912	46, 244	46, 043
Overdrafts.....	27	23	85	39
United States Government securities owned.....	31, 214	31, 834	33, 267	34, 035
Other bonds, stocks, securities, etc., owned.....	25, 000	27, 183	27, 385	27, 503
Customers' liability account of acceptances.....	49	63	148	97
Banking house, furniture and fixtures.....	3, 446	3, 433	3, 393	3, 370
Other real estate owned.....	41	40	34	32
Lawful reserve with Federal reserve bank.....	7, 182	6, 319	6, 670	6, 865
Items with Federal reserve bank in process of collection.....	2, 326	2, 017	1, 905	2, 742
Cash in vault and amount due from national banks.....	6, 420	5, 478	5, 398	12, 103
Amount due from State banks, bankers, and trust companies.....	5, 352	4, 625	5, 347	
Exchanges for clearing house.....	2, 275	1, 690	4, 173	2, 530
Checks on other banks in the same place.....	208	109	254	
Outside checks and other cash items.....	299	82	255	241
Redemption fund and due from United States Treasurer.....	13	13	35	93
Other assets.....	526	590	602	688
Total	134, 211	130, 411	135, 195	136, 381
LIABILITIES				
Capital stock paid in.....	6, 400	6, 400	6, 400	6, 400
Surplus fund.....	3, 264	3, 264	3, 264	3, 266
All other undivided profits, less expenses and taxes paid.....	2, 198	1, 960	2, 223	2, 081
Reserves for dividends, contingencies, etc.....				59
Reserves for taxes, interest, etc., accrued.....	443	562	573	698
National-bank notes outstanding.....	251	249	760	1, 957
Amount due to national banks.....	7, 864	6, 559	6, 720	16, 947
Amount due to State banks, bankers, and trust companies.....	8, 325	7, 019	8, 222	
Certified checks outstanding.....	170	282	254	1, 377
Cashiers' checks outstanding.....	954	1, 169	731	
Dividend checks outstanding.....	75	125	64	
Demand deposits.....	47, 714	45, 631	49, 115	47, 431
Time deposits (including postal savings deposits).....	55, 864	55, 987	55, 471	55, 800
United States deposits.....	110	97	112	110
Bills payable (including all obligations representing money borrowed other than rediscounts).....	500	1, 000	1, 050	
Notes and bills rediscounted.....				
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	8	1	3	127
Letters of credit and travelers' checks sold for cash and outstanding.....	20	33	84	29
Acceptances executed for customers, etc.....	50	72	70	96
Acceptances executed by other banks for account of reporting banks.....			78	2
Liabilities other than those above stated.....	1	1	1	1
Total	134, 211	130, 411	135, 195	136, 381

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

PENNSYLVANIA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	823 banks	825 banks	826 banks	823 banks
RESOURCES				
Loans and discounts (including rediscounts).....	833, 806	833, 102	869, 596	882, 359
Overdrafts.....	231	265	198	386
United States Government securities owned.....	148, 282	146, 870	146, 939	151, 474
Other bonds, stocks, securities, etc., owned.....	516, 465	522, 966	525, 463	515, 172
Customers' liability account of acceptances.....	1, 055	1, 064	710	662
Banking house, furniture and fixtures.....	59, 160	59, 668	62, 318	62, 341
Other real estate owned.....	8, 207	8, 459	8, 827	8, 503
Lawful reserve with Federal reserve bank.....	64, 588	61, 611	62, 038	65, 637
Items with Federal reserve bank in process of collection.....	5, 679	5, 619	6, 028	7, 812
Cash in vault and amount due from national banks.....	94, 020	89, 195	74, 100	111, 883
Amount due from State banks, bankers, and trust companies.....	8, 299	8, 437	7, 808	
Exchanges for clearing house.....	5, 058	2, 257	4, 618	4, 649
Checks on other banks in the same place.....	2, 028	962	1, 884	
Outside checks and other cash items.....	2, 079	1, 433	2, 011	2, 006
Redemption fund and due from United States Treasurer.....	3, 121	3, 109	3, 100	3, 089
United States Government securities borrowed.....	123	110	132	212
Bonds and securities, other than United States, borrowed.....	100	100	100	
Other assets.....	2, 348	2, 320	2, 476	2, 991
Total.....	1, 754, 709	1, 747, 547	1, 778, 400	1, 819, 176
LIABILITIES				
Capital stock paid in.....	59, 673	90, 943	91, 667	92, 900
Surplus fund.....	143, 358	144, 200	147, 822	149, 786
All other undivided profits, less expenses and taxes paid.....	45, 827	49, 450	48, 755	52, 938
Reserves for dividends, contingencies, etc.....				1, 597
Reserves for taxes, interest, etc., accrued.....	3, 059	2, 820	3, 214	4, 020
National-bank notes outstanding.....	61, 422	61, 114	61, 096	60, 748
Amount due to Federal reserve banks.....	2, 765	2, 556	2, 714	3, 764
Amount due to national banks.....	3, 062	2, 531	2, 270	13, 871
Amount due to State banks, bankers, and trust companies.....	11, 029	9, 473	11, 629	
Certified checks outstanding.....	1, 032	1, 320	1, 100	5, 310
Cashiers' checks outstanding.....	4, 004	3, 537	3, 674	
Dividend checks outstanding.....	3, 205	110	2, 949	483, 218
Demand deposits.....	467, 574	449, 547	444, 705	
Time deposits (including postal savings deposits).....	893, 564	905, 738	914, 213	921, 130
United States deposits.....	2, 485	676	2, 058	1, 780
United States Government securities borrowed.....	123	110	132	212
Bonds and securities, other than United States, borrowed.....	100	100	100	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	17, 791	18, 902	33, 314	26, 228
Notes and bills rediscounted.....	2, 759	2, 207	5, 268	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	68	56	69	25
Letters of credit and travelers' checks sold for cash and outstanding.....	17	25	22	12
Acceptance executed for customers, etc.....	712	640	341	298
Acceptance executed by other banks for account of reporting banks.....	343	424	371	364
Liabilities other than those stated above.....	737	1, 068	917	975
Total.....	1, 754, 709	1, 747, 547	1, 778, 400	1, 819, 176

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

PENNSYLVANIA—Continued

PHILADELPHIA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	31 banks	33 banks	32 banks	32 banks
RESOURCES				
Loans and discounts (including rediscounts)	484, 272	478, 240	482, 860	492, 929
Overdrafts	50	27	32	85
United States Government securities owned	44, 164	53, 715	55, 159	55, 820
Other bonds, stocks, securities, etc., owned	102, 497	103, 269	94, 390	91, 996
Customers' liability account of acceptances	14, 084	14, 418	15, 597	16, 597
Banking house, furniture and fixtures	12, 424	12, 526	12, 615	13, 694
Other real estate owned	894	1, 044	1, 105	1, 286
Lawful reserve with Federal reserve bank	48, 528	51, 668	43, 106	45, 846
Items with Federal reserve bank in process of collection	40, 978	31, 314	22, 494	34, 788
Cash in vault and amount due from national banks	37, 138	30, 383	35, 932	50, 598
Amount due from State banks, bankers, and trust companies	23, 704	14, 640	18, 354	
Exchanges for clearing house	34, 988	28, 308	27, 768	46, 515
Checks on other banks in the same place	10, 403	3, 237	11, 427	
Outside checks and other cash items	1, 630	1, 018	1, 656	911
Redemption fund and due from United States Treasurer	336	337	336	337
United States Government securities borrowed	6, 175	35	1, 245	1, 345
Bonds and securities, other than United States, borrowed				
Other assets	6, 173	5, 939	6, 659	10, 176
Total	868, 448	830, 118	830, 744	862, 873
LIABILITIES				
Capital stock paid in	31, 775	33, 075	33, 959	36, 300
Surplus fund	73, 130	74, 880	79, 794	81, 326
All other undivided profits, less expenses and taxes paid	15, 780	16, 037	12, 514	12, 522
Reserves for dividends, contingencies, etc.				3, 646
Reserves for taxes, interest, etc., accrued	2, 371	2, 171	2, 660	2, 950
National bank notes outstanding	6, 624	6, 613	6, 611	6, 577
Amount due to Federal reserve banks	201	191	100	93
Amount due to national banks	51, 605	54, 250	42, 362	162, 435
Amount due to State banks, bankers, and trust companies	125, 474	104, 621	103, 509	
Certified checks outstanding	1, 830	1, 094	1, 028	7, 979
Cashiers' checks outstanding	2, 740	5, 462	2, 449	
Dividend checks outstanding	441	14	420	348, 643
Demand deposits	385, 192	368, 901	348, 885	
Time deposits (including postal savings deposits)	113, 319	118, 924	125, 981	132, 542
United States deposits	6, 209	1, 190	4, 495	1, 234
United States Government securities borrowed	6, 175	35	1, 245	1, 345
Bonds and securities, other than United States, borrowed				
Bills payable (including all obligations representing money borrowed other than rediscounts)	24, 082	20, 138	36, 535	42, 251
Notes and bills rediscounted	1, 290	1, 227	2, 775	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements	3, 005	4, 382	7, 052	2, 228
Letters of credit and travelers' checks sold for cash and outstanding	192	101	149	56
Acceptances executed for customers, etc.	13, 307	12, 259	12, 723	12, 460
Acceptances executed by other banks for account of reporting banks	1, 833	2, 703	3, 413	5, 008
Liabilities other than those above stated	1, 873	1, 850	2, 085	3, 278
Total	868, 448	830, 118	830, 744	862, 873

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

PENNSYLVANIA—Continued

PITTSBURGH

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	13 banks	13 banks	13 banks	13 banks
RESOURCES				
Loans and discounts (including rediscounts)	198,464	214,737	234,163	222,278
Overdrafts	6	11	8	19
United States Government securities owned	117,779	125,270	116,755	117,162
Other bonds, stocks, securities, etc., owned	127,075	121,490	135,577	121,283
Customers' liability account of acceptances	933	814	405	360
Banking house, furniture and fixtures	18,130	18,201	18,081	18,446
Other real estate owned	3,918	3,922	3,923	3,914
Lawful reserve with Federal reserve bank	33,628	38,163	32,499	33,209
Items with Federal reserve bank in process of collection	25,922	20,558	22,911	24,079
Cash in vault and amount due from national banks	18,572	19,741	17,601	27,036
Amount due from State banks, bankers, and trust companies	11,996	9,391	11,124	
Exchanges for clearing house	7,397	17,909	7,360	6,903
Checks on other banks in the same place	57	53	276	
Outside checks and other cash items	631	798	1,403	597
Redemption fund and due from United States Treasurer	715	715	715	715
Other assets	3,383	3,339	4,065	4,254
Total	568,606	595,102	606,816	580,255
LIABILITIES				
Capital stock paid in	28,950	28,950	28,950	28,950
Surplus fund	34,300	34,950	37,550	37,550
All other undivided profits, less expenses and taxes paid	11,704	11,008	11,944	7,604
Reserves for dividends, contingencies, etc.				4,351
Reserves for taxes, interest, etc., accrued	2,328	2,191	2,467	3,736
National-bank notes outstanding	13,999	14,198	14,049	14,012
Amount due to national banks	46,519	47,066	37,093	102,304
Amount due to State banks, bankers, and trust companies	57,307	64,474	45,916	
Certified checks outstanding	916	7,019	533	1,555
Cashiers' checks outstanding	2,665	4,524	1,130	
Dividend checks outstanding	371	11	250	248,967
Demand deposits	246,279	256,119	256,292	
Time deposits (including postal savings deposits)	90,857	103,121	120,069	108,936
United States deposits	7,746	4,679	8,752	4,759
Bills payable (including all obligations representing money borrowed other than rediscounts)	19,400	9,295	31,935	10,546
Notes and bills rediscounted		600	2,138	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements				747
Letters of credit and travelers' checks sold for cash and outstanding	2,985	4,633	6,038	4,523
Acceptances executed for customers, etc.	933	814	405	360
Liabilities other than those above stated	1,347	1,450	1,305	1,355
Total	568,606	595,102	606,816	580,255

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

RHODE ISLAND

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	13 banks	13 banks	13 banks	11 banks
RESOURCES				
Loans and discounts (including rediscounts)	33,536	33,207	34,302	33,641
Overdrafts	1	8	9	12
United States Government securities owned	5,944	6,140	6,440	6,328
Other bonds, stocks, securities, etc., owned	17,877	18,420	17,390	15,500
Customers' liability account of acceptances	136	293	76	100
Banking house, furniture and fixtures	318	823	806	798
Other real estate owned	120	120	119	104
Lawful reserve with Federal reserve bank	2,787	2,792	2,126	2,444
Items with Federal reserve bank in process of collection	565	522	610	634
Cash in vault and amount due from national banks	3,120	2,946	2,701	3,261
Amount due from State banks, bankers, and trust companies	466	193	223	
Exchanges for clearing house	768	436	453	679
Checks on other banks in the same place	28	30	29	
Outside checks and other cash items	22	16	17	45
Redemption fund and due from United States Treasurer	204	204	204	197
Other assets	241	239	248	156
Total	66,333	66,389	65,733	63,899
LIABILITIES				
Capital stock paid in	4,870	4,870	4,870	4,620
Surplus fund	4,980	5,000	5,250	5,170
All other undivided profits, less expenses and taxes paid	2,758	2,924	2,613	2,642
Reserves for dividends, contingencies, etc.				138
Reserves for taxes, interest, etc., accrued	344	150	436	176
National bank notes outstanding	4,019	4,004	3,984	3,821
Amount due to Federal reserve banks	53	190	160	162
Amount due to national banks	171	100	179	1,608
Amount due to State banks, bankers, and trust companies	1,526	1,540	1,779	
Certified checks outstanding	110	74	69	159
Cashiers' checks outstanding	150	106	92	
Dividend checks outstanding	76	3	7	
Demand deposits	30,871	30,321	26,190	27,328
Time deposits (including postal savings deposits)	15,567	15,851	17,041	16,005
United States deposits	307	286	301	315
Bills payable (including all obligations representing money borrowed other than rediscounts)	219	369	1,119	1,563
Notes and bills rediscounted	81	182	1,481	
Letters of credit and travelers' checks sold for cash and outstanding			6	
Acceptances executed for customers, etc.	148	296	76	100
Liabilities other than those above stated	83	123	89	92
Total	66,333	66,389	65,733	63,899

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

SOUTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	62 banks	59 banks	58 banks	58 banks
RESOURCES				
Loans and discounts (including rediscounts).....	80,080	77,833	78,543	75,937
Overdrafts.....	55	99	42	93
United States Government securities owned.....	14,279	14,091	15,627	11,667
Other bonds, stocks, securities, etc., owned.....	14,835	14,078	15,679	15,692
Customers' liability account of acceptances.....	2,268	1,301	640	700
Banking house, furniture and fixtures.....	5,217	5,080	4,997	5,050
Other real estate owned.....	2,405	2,496	2,542	2,573
Lawful reserve with Federal reserve bank.....	5,651	4,401	4,653	4,330
Items with Federal reserve bank in process of collection.....	1,308	882	927	1,179
Cash in vault and amount due from national banks.....	12,729	9,029	7,437	15,692
Amount due from State banks, bankers, and trust companies.....	6,155	4,795	3,954	14,520
Exchanges for clearing house.....	1,181	643	695	.....
Checks on other banks in the same place.....	221	116	178	1,046
Outside checks and other cash items.....	316	188	184	234
Redemption fund and due from United States Treasurer.....	314	312	295	299
United States Government securities borrowed.....	54	96	94	.....
Bonds and securities, other than United States, borrowed.....	154	154	.....	78
Other assets.....	267	267	271	275
Total.....	147,489	135,861	136,761	133,673
LIABILITIES				
Capital stock paid in.....	9,825	9,450	9,400	9,800
Surplus fund.....	5,105	4,997	5,041	5,440
All other undivided profits, less expenses and taxes paid.....	1,262	1,771	1,532	1,569
Reserves for dividends, contingencies, etc.....	.....	.....	.....	297
Reserves for taxes, interest, etc., accrued.....	480	471	550	279
National-bank notes outstanding.....	6,262	6,120	5,946	5,953
Amount due to Federal reserve banks.....	370	401	404	453
Amount due to national banks.....	3,022	2,369	1,880	.....
Amount due to State banks, bankers, and trust companies.....	6,378	6,019	5,360	8,587
Certified checks outstanding.....	154	146	106	.....
Cashiers' checks outstanding.....	766	533	515	558
Dividend checks outstanding.....	251	7	224	.....
Demand deposits.....	47,723	40,027	38,596	37,938
Time deposits (including postal savings deposits).....	60,960	58,749	61,987	55,882
United States deposits.....	838	455	1,294	983
United States Government securities borrowed.....	54	96	94	78
Bonds and securities, other than United States, borrowed.....	154	154	.....	.....
Agreements to repurchase United States Government or other securities sold.....	200	100	407	471
Bills payable (including all obligations representing money borrowed other than rediscounts).....	436	872	826	4,655
Notes and bills rediscounted.....	941	1,792	1,943	.....
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	27	18	11	.....
Acceptances executed for customers, etc.....	2,242	1,289	640	700
Acceptances executed by other banks for account of reporting banks.....	26	12	.....	.....
Liabilities other than those above stated.....	13	13	5	30
Total.....	147,489	135,861	136,761	133,673

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

SOUTH DAKOTA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	97 banks	97 banks	97 banks	96 banks
RESOURCES				
Loans and discounts (including rediscounts)	35, 134	34, 905	36, 553	37, 325
Overdrafts	74	115	56	126
United States Government securities owned	10, 223	10, 036	9, 945	10, 544
Other bonds, stocks, securities, etc., owned	13, 219	13, 988	15, 230	15, 806
Banking house, furniture and fixtures	2, 193	2, 220	2, 230	2, 285
Other real state owned	1, 763	1, 778	1, 631	1, 477
Lawful reserve with Federal reserve bank	3, 503	3, 447	3, 597	3, 793
Items with Federal reserve bank in process of collection	277	289	287	331
Cash in vault and amount due from national banks	9, 634	10, 478	9, 961	11, 317
Amount due from State banks, bankers, and trust companies	798	825	837	
Exchanges for clearing house	347	251	286	379
Checks on other banks in the same place	69	66	68	
Outside checks and other cash items	186	204	206	280
Redemption fund and due from United States Treasurer	113	113	112	146
United States Government securities borrowed			26	30
Bonds and securities, other than United States, borrowed				
Other assets	81	60	65	81
Total	77, 614	78, 775	81, 090	83, 920
LIABILITIES				
Capital stock paid in	4, 620	4, 620	4, 695	4, 595
Surplus fund	2, 086	2, 103	2, 056	1, 995
All other undivided profits, less expenses and taxes paid	993	913	981	1, 174
Reserves for dividends, contingencies, etc.				50
Reserves for taxes, interest, etc., accrued	122	96	113	94
National-bank notes outstanding	2, 264	2, 247	2, 235	2, 106
Amount due to Federal reserve banks			2	
Amount due to national banks	1, 244	1, 636	1, 355	5, 116
Amount due to State banks, bankers, and trust companies	3, 978	4, 120	3, 743	
Certified checks outstanding	44	47	95	984
Cashiers' checks outstanding	674	668	638	
Dividend checks outstanding	40	1	26	
Demand deposits	34, 233	34, 235	36, 115	37, 820
Time deposits (including postal savings deposits)	26, 401	27, 314	28, 251	29, 071
United States deposits	339	283	308	433
United States Government securities borrowed			26	30
Bonds and securities, other than United States, borrowed				
Bills payable (including all obligations representing money borrowed other than rediscounts)	40	25	5	320
Notes and bills rediscounted	522	445	417	
Liabilities other than those above stated	14	22	29	132
Total	77, 614	78, 775	81, 090	83, 920

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TENNESSEE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	98 banks	98 banks	97 banks	96 banks
RESOURCES				
Loans and discounts (including rediscounts).....	111, 152	109, 471	111, 339	112, 687
Overdrafts.....	128	209	115	245
United States Government securities owned.....	14, 130	13, 423	13, 455	14, 140
Other bonds, stocks, securities, etc., owned.....	10, 578	11, 901	11, 671	11, 707
Customers' liability account of acceptances.....	276	16	291	277
Banking house, furniture and fixtures.....	6, 434	6, 468	6, 607	6, 559
Other real estate owned.....	1, 091	1, 078	1, 089	1, 120
Lawful reserve with Federal reserve bank.....	7, 572	6, 179	7, 290	6, 956
Items with Federal reserve bank in process of collection.....	2, 001	1, 309	1, 369	1, 906
Cash in vault and amount due from national banks.....	19, 916	18, 516	16, 579	} 19, 614
Amount due from State banks, bankers, and trust companies.....	2, 617	2, 869	2, 848	
Exchanges for clearing house.....	1, 026	612	747	} 1, 106
Checks on other banks in the same place.....	423	281	486	
Outside checks and other cash items.....	456	266	557	391
Redemption fund and due from United States Treasurer.....	516	516	499	498
United States Government securities borrowed.....	182	201	304	} 680
Bonds and securities, other than United States, borrowed.....	417	427	428	
Other assets.....	94	75	105	176
Total.....	179, 009	173, 797	175, 779	178, 062
LIABILITIES				
Capital stock paid in.....	12, 514	12, 514	12, 164	12, 114
Surplus fund.....	7, 063	7, 039	6, 950	6, 937
All other undivided profits, less expenses and taxes paid.....	1, 739	1, 895	1, 926	1, 966
Reserves for dividends, contingencies, etc.....				39
Reserves for taxes, interest, etc., accrued.....	312	255	320	372
National-bank notes outstanding.....	10, 258	10, 216	9, 842	9, 872
Amount due to Federal reserve banks.....	1, 255	1, 368	1, 128	1, 213
Amount due to national banks.....	7, 630	6, 711	5, 741	} 13, 473
Amount due to State banks, bankers, and trust companies.....	9, 601	8, 764	6, 836	
Certified checks outstanding.....	73	90	129	} 645
Cashiers' checks outstanding.....	508	380	561	
Dividend checks outstanding.....	332	6	230	} 57, 239
Demand deposits.....	59, 519	57, 624	59, 932	
Time deposits (including postal savings deposits).....	63, 365	64, 204	63, 759	63, 738
United States deposits.....	1, 243	301	1, 660	991
United States Government securities borrowed.....	182	201	304	} 680
Bonds and securities, other than United States, borrowed.....	417	427	428	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	302	307	426	} 8, 387
Notes and bills rediscounted.....	2, 318	1, 379	3, 042	
Acceptances executed for customers, etc.....	276	16	291	277
Liabilities other than those above stated.....	102	100	110	119
Total.....	179, 009	173, 797	175, 779	178, 062

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TENNESSEE—Continued

MEMPHIS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts)	13, 816	12, 693	10, 805	12, 321
Overdrafts	5	5	2	3
United States Government securities owned	1, 298	1, 601	1, 898	2, 772
Other bonds, stocks, securities, etc., owned	2, 233	2, 300	3, 435	2, 278
Banking house, furniture and fixtures	935	935	935	1, 152
Other real estate owned	138	174	175	164
Lawful reserve with Federal reserve bank	1, 358	926	1, 292	1, 019
Items with Federal reserve bank in process of collection	722	528	316	794
Cash in vault and amount due from national banks	1, 953	1, 577	1, 506	3, 860
Amount due from State banks, bankers, and trust companies	1, 764	1, 301	994	
Exchanges for clearing house	395	413	371	762
Checks on other banks in the same place				
Outside checks and other cash items	51	54	72	73
Redemption fund and due from United States Treasurer	2	2	3	2
Total	24, 670	22, 509	21, 804	25, 200
LIABILITIES				
Capital stock paid in	1, 000	1, 000	1, 000	1, 000
Surplus fund	800	800	800	800
All other undivided profits, less expenses and taxes paid	210	89	112	108
Reserves for dividends, contingencies, etc.				5
Reserves for taxes, interest, etc., accrued	2	62	7	118
National-bank notes outstanding	50	50	50	50
Amount due to national banks	1, 020	753	591	4, 464
Amount due to State banks, bankers, and trust companies	4, 484	3, 230	2, 474	
Certified checks outstanding	17	28	17	164
Cashiers' checks outstanding	80	114	114	
Dividend checks outstanding				
Demand deposits	8, 998	8, 070	8, 306	8, 845
Time deposits (including postal savings deposits)	7, 878	8, 180	8, 166	8, 764
United States deposits	69	57	74	72
Bills payable (including all obligations representing money borrowed other than rediscounts)				700
Notes and bills rediscounted				
Liabilities other than those above stated	62	76	93	110
Total	24, 670	22, 509	21, 804	25, 200

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TENNESSEE—Continued

NASHVILLE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	46,910	49,144	49,096	49,583
Overdrafts.....	20	32	14	31
United States Government securities owned.....	2,918	2,928	3,563	3,652
Other bonds, stocks, securities, etc., owned.....	3,296	3,720	4,196	4,231
Customers' liability account of acceptances.....	104	254	287	12
Banking house, furniture and fixtures.....	1,913	1,933	1,962	1,970
Other real estate owned.....	247	256	243	271
Lawful reserve with Federal reserve bank.....	3,326	4,117	3,575	3,462
Items with Federal reserve bank in process of collection.....	3,854	3,850	3,466	4,545
Cash in vault and amount due from national banks.....	6,371	4,596	3,700	7,269
Amount due from State banks, bankers, and trust companies.....	2,967	2,337	3,693	
Exchanges for clearing house.....	1,210	684	870	
Checks on other banks in the same place.....	186	95	92	993
Outside checks and other cash items.....	244	159	423	312
Redemption fund and due from United States Treasurer.....	131	132	160	160
United States Government securities borrowed.....	275	275	275	265
Bonds and securities, other than United States, borrowed.....				
Other assets.....	75	63	105	87
Total	74,047	74,575	75,720	76,843
LIABILITIES				
Capital stock paid in.....	4,700	4,700	5,200	5,200
Surplus fund.....	3,480	3,730	4,230	4,230
All other undivided profits, less expenses and taxes paid.....	728	507	1,097	1,034
Reserves for dividends, contingencies, etc.....				29
Reserves for taxes, interest, etc., accrued.....	187	236	295	291
National bank notes outstanding.....	2,594	2,594	3,163	3,187
Amount due to national banks.....	4,814	4,180	3,197	
Amount due to State banks, bankers, and trust companies.....	8,748	9,988	6,366	10,561
Certified checks outstanding.....	74	73	326	
Cashiers' checks outstanding.....	622	432	148	305
Dividend checks outstanding.....	32	2	35	
Demand deposits.....	23,983	23,557	27,258	24,570
Time deposits (including postal savings deposits).....	23,357	23,484	23,191	22,532
United States deposits.....	35	39	39	77
United States Government securities borrowed.....	275	275	275	265
Bonds and securities, other than United States, borrowed.....				
Bills payable (including all obligations representing money borrowed other than rediscounts).....			300	
Notes and bills rediscounted.....		200	25	4,172
Acceptances executed for customers, etc.....	24	54	287	12
Acceptances executed by other banks for account of reporting banks.....	80	200		
Liabilities other than those above stated.....	314	324	288	378
Total	74,047	74,575	75,720	76,843

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TEXAS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	602 banks	598 banks	597 banks	595 banks
RESOURCES				
Loans and discounts (including rediscounts)	295, 943	306, 602	300, 750	307, 984
Overdrafts	836	1, 213	669	1, 597
United States Government securities owned	54, 854	55, 436	53, 169	61, 613
Other bonds, stocks, securities, etc., owned	29, 430	27, 540	27, 088	28, 540
Customers' liability account of acceptances	2			
Banking house, furniture and fixtures	17, 218	17, 308	17, 533	17, 807
Other real estate owned	7, 099	7, 061	6, 743	6, 452
Lawful reserve with Federal reserve bank	28, 776	27, 759	25, 568	28, 498
Items with Federal reserve bank in process of collection	1, 993	2, 034	1, 469	2, 470
Cash in vault and amount due from national banks	98, 917	86, 336	73, 127	99, 158
Amount due from State banks, bankers, and trust companies	6, 587	6, 434	5, 094	
Exchanges for clearing house	722	335	631	2, 539
Checks on other banks in the same place	2, 148	1, 374	1, 832	
Outside checks and other cash items	1, 550	1, 394	1, 344	2, 005
Redemption fund and due from United States Treasurer	1, 372	1, 136	1, 210	1, 152
United States Government securities borrowed	137	135	394	433
Bonds and securities, other than United States, borrowed	20	76		
Other assets	837	683	834	1, 015
Total	548, 441	542, 856	522, 455	561, 264
LIABILITIES				
Capital stock paid in	46, 845	46, 760	46, 520	46, 435
Surplus fund	25, 163	25, 023	24, 903	24, 804
All other undivided profits, less expenses and taxes paid	9, 165	11, 179	11, 575	12, 715
Reserves for dividends, contingencies, etc.				494
Reserves for taxes, interest, etc., accrued	795	647	832	759
National-bank notes outstanding	22, 539	22, 442	22, 830	22, 708
Amount due to Federal reserve banks	835	550	700	840
Amount due to national banks	18, 164	18, 249	16, 164	29, 851
Amount due to State banks, bankers, and trust companies	16, 627	13, 230	9, 720	
Certified checks outstanding	112	121	87	3, 711
Cashiers' checks outstanding	7, 730	4, 096	3, 743	
Dividend checks outstanding	1, 304	14	783	342, 752
Demand deposits	339, 503	335, 280	311, 809	
Time deposits (including postal savings deposits)	55, 837	62, 449	64, 803	66, 743
United States deposits	2, 150	669	1, 414	1, 732
United States Government securities borrowed	137	135	394	433
Bonds and securities, other than United States, borrowed	20	76		
Agreements to repurchase United States Government or other securities sold	350	85	495	695
Bills payable (including all obligations representing money borrowed other than rediscounts)	681	844	2, 782	6, 288
Notes and bills rediscounted	133	701	2, 656	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements				17
Letters of credit and travelers' checks sold for cash and outstanding	5	2	8	10
Acceptances executed for customers, etc.	2			
Liabilities other than those above stated	344	274	237	277
Total	548, 441	542, 856	522, 455	561, 264

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TEXAS—Continued

DALLAS

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts).....	99, 191	93, 293	95, 664	108, 009
Overdrafts.....	191	137	107	114
United States Government securities owned.....	19, 553	24, 037	26, 616	25, 128
Other bonds, stocks, securities, etc., owned.....	6, 978	5, 192	10, 987	11, 544
Customers' liability account of acceptances.....	3, 990	3, 148	1, 945	3, 628
Banking house, furniture and fixtures.....	4, 882	4, 884	4, 928	4, 948
Other real estate owned.....	693	699	697	712
Lawful reserve with Federal reserve bank.....	10, 658	8, 467	9, 345	8, 724
Items with Federal reserve bank in process of collection.....	10, 333	7, 970	8, 094	11, 279
Cash in vault and amount due from national banks.....	10, 851	9, 727	9, 889	16, 366
Amount due from State banks, bankers, and trust companies.....	3, 821	4, 488	3, 642	
Exchanges for clearing house.....	3, 731	1, 757	2, 217	3, 697
Checks on other banks in the same place.....	49	12	154	
Outside checks and other cash items.....	1, 286	528	711	1, 058
Redemption fund and due from United States Treasurer.....	317	309	317	317
United States Government securities borrowed.....			500	
Bonds and securities, other than United States, borrowed.....				
Other assets.....	150	158	798	192
Total.....	176, 674	164, 806	176, 611	195, 716
LIABILITIES				
Capital stock paid in.....	12, 900	13, 400	13, 650	13, 650
Surplus fund.....	3, 675	3, 675	3, 850	4, 350
All other undivided profits, less expenses and taxes paid.....	5, 416	5, 745	5, 709	5, 388
Reserves for dividends, contingencies, etc.....				338
Reserves for taxes, interest, etc., accrued.....	577	408	508	606
National-bank notes outstanding.....	6, 280	6, 226	6, 309	6, 259
Amount due to national banks.....	28, 232	20, 112	17, 350	37, 641
Amount due to State banks, bankers, and trust companies.....	12, 205	10, 677	8, 100	
Certified checks outstanding.....	56	67	119	119
Cashiers' checks outstanding.....	6, 233	2, 976	2, 267	3, 894
Dividend checks outstanding.....	243	4	344	
Demand deposits.....	70, 545	74, 873	74, 713	75, 795
Time deposits (including postal savings deposits).....	18, 728	20, 880	30, 807	30, 353
United States deposits.....	7, 026	2, 131	9, 137	5, 298
United States Government securities borrowed.....			500	
Bonds and securities, other than United States, borrowed.....				
Agreements to repurchase United States Government or other securities sold.....	100	80	805	125
Bills payable (including all obligations representing money borrowed other than rediscounts).....		385		6, 900
Notes and bills rediscounted.....				
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	450		400	1, 294
Letters of credit and travelers' checks sold for cash and outstanding.....	15	13	40	96
Acceptances executed for customers, etc.....	3, 990	3, 148	1, 945	3, 628
Liabilities other than those above stated.....	3	6	58	101
Total.....	176, 674	164, 806	176, 611	195, 716

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TEXAS—Continued

EL PASO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	14, 217	14, 760	16, 103	15, 264
Overdrafts	8	40	17	25
United States Government securities owned	4, 336	3, 450	4, 190	4, 484
Other bonds, stocks, securities, etc., owned	2, 813	2, 270	2, 367	2, 911
Customers' liability account of acceptances	343	255	155	381
Banking house, furniture and fixtures	1, 081	1, 082	1, 092	1, 093
Other real estate owned	225	225	208	192
Lawful reserve with Federal reserve bank	1, 926	1, 918	1, 991	1, 827
Items with Federal reserve bank in process of collection	1, 194	872	946	920
Cash in vault and amount due from national banks	4, 932	3, 971	2, 742	} 3, 345
Amount due from State banks, bankers, and trust companies	553	660	338	
Exchanges for clearing house	266	247	306	} 304
Checks on other banks in the same place	116	121	90	
Outside checks and other cash items	113	93	90	95
Redemption fund and due from United States Treasurer	40	40	40	40
Other assets	128	168	92	101
Total	32, 291	30, 172	30, 767	30, 982
LIABILITIES				
Capital stock paid in	1, 600	1, 600	1, 600	1, 600
Surplus fund	700	700	700	800
All other undivided profits, less expenses and taxes paid	93	72	170	96
Reserves for taxes, interest, etc., accrued	9	31	14	48
National-bank notes outstanding	788	784	789	787
Amount due to national banks	2, 015	1, 320	1, 325	} 2, 664
Amount due to State banks, bankers, and trust companies	2, 142	1, 766	1, 224	
Certified checks outstanding	2	29	32	} 537
Cashiers' checks outstanding	324	337	361	
Dividend checks outstanding	15			
Demand deposits	15, 860	15, 956	15, 975	15, 770
Time deposits (including postal savings deposits)	7, 227	7, 083	7, 176	7, 231
United States deposits	1, 173	239	1, 222	438
Agreements to repurchase United States Government or other securities sold				452
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements				174
Letters of credit and travelers' checks sold for cash and outstanding			24	4
Acceptances executed for customers, etc.	343	255	155	381
Total	32, 291	30, 172	30, 767	30, 982

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TEXAS—Continued

FORT WORTH

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	48,195	49,913	46,736	47,830
Overdrafts.....	112	97	79	163
United States Government securities owned.....	8,593	8,838	9,767	9,292
Other bonds stocks, securities, etc., owned.....	4,916	5,245	5,974	6,044
Banking house, furniture and fixtures.....	2,998	2,998	3,001	3,002
Other real estate owned.....	888	887	890	890
Lawful reserve with Federal reserve bank.....	5,794	5,674	5,583	5,108
Items with Federal reserve bank in process of collection.....	5,648	5,264	6,070	7,616
Cash in vault and amount due from national banks.....	7,451	8,071	7,297	10,092
Amount due from State banks, bankers, and trust companies.....	2,041	2,087	2,178	
Exchanges for clearing house.....	1,989	1,045	1,512	2,088
Checks on other banks in the same place.....	123	86	109	
Outside checks and other cash items.....	471	237	229	241
Redemption fund and due from United States Treasurer.....	127	127	128	127
Other assets.....	41	127	40	47
Total.....	89,387	90,696	89,593	92,540
LIABILITIES				
Capital stock paid in.....	4,450	4,450	4,450	4,450
Surplus fund.....	2,600	2,600	2,600	2,600
All other undivided profits, less expenses and taxes paid.....	812	860	867	976
Reserves for dividends, contingencies, etc.....				70
Reserves for taxes, interest, etc., accrued.....	74	153	120	264
National-bank notes outstanding.....	2,494	2,543	2,505	2,503
Amount due to Federal reserve banks.....	871	582	245	178
Amount due to national banks.....	15,922	14,713	13,349	19,655
Amount due to State banks, bankers, and trust companies.....	8,395	8,008	5,667	
Certified checks outstanding.....	11	12	18	1,813
Cashiers' checks outstanding.....	9,339	1,066	1,281	
Dividend checks outstanding.....	136		85	41,286
Demand deposits.....	32,176	41,458	42,847	
Time deposits (including postal savings deposits).....	11,750	13,125	14,250	14,652
United States deposits.....	310	147	143	286
Bills payable (including all obligations representing money borrowed other than rediscounts).....		700	497	3,649
Notes and bills rediscounted.....		278	555	
Letters of credit and travelers' checks sold for cash and outstanding.....				2
Liabilities other than those above stated.....	47	1	114	156
Total.....	89,387	90,696	89,593	92,540

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TEXAS—Continued

GALVESTON

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	20, 518	20, 012	18, 045	20, 833
Overdrafts.....	18	97	12	18
United States Government securities owned.....	4, 955	4, 959	5, 295	5, 156
Other bonds, stocks, securities, etc., owned.....	2, 272	2, 305	2, 643	2, 712
Customers' liability account of acceptances.....	109	350	350	950
Banking house, furniture and fixtures.....	998	1, 002	1, 000	997
Other real estate owned.....	70	71	164	166
Lawful reserve with Federal reserve bank.....	2, 402	2, 293	2, 337	2, 079
Items with Federal reserve bank in process of collection.....	372	263	407	427
Cash in vault and amount due from national banks.....	2, 895	2, 182	2, 166	4, 052
Amount due from State banks, bankers, and trust companies.....	1, 489	1, 521	945	
Exchanges for clearing house.....	499	275	214	433
Checks on other banks in the same place.....	134	87	44	
Outside checks and other cash items.....	79	19	64	62
Redemption fund and due from United States Treasurer.....	68	68	83	68
Other assets.....	22	27	31	18
Total.....	36, 900	35, 531	33, 800	37, 971
LIABILITIES				
Capital stock paid in.....	2, 150	2, 150	2, 150	2, 150
Surplus fund.....	800	800	850	850
All other undivided profits, less expenses and taxes paid.....	331	318	267	339
Reserves for dividends, contingencies, etc.....				49
Reserves for taxes, interest, etc., accrued.....	119	222	247	105
National-bank notes outstanding.....	1, 314	1, 334	1, 352	1, 339
Amount due to Federal reserve banks.....	206	159	121	120
Amount due to national banks.....	4, 660	4, 055	2, 641	8, 110
Amount due to State banks, bankers, and trust companies.....	4, 520	3, 902	3, 448	
Certified checks outstanding.....	4	4	5	125
Cashiers' checks outstanding.....	166	82	78	
Dividend checks outstanding.....	37			
Demand deposits.....	8, 317	8, 298	8, 684	8, 853
Time deposits (including postal savings deposits).....	13, 966	13, 749	13, 425	13, 697
United States deposits.....	190	75	182	101
Agreements to repurchase United States Government or other securities sold.....				200
Bills payable (including all obligations representing money borrowed other than rediscounts).....				925
Notes and bills rediscounted.....				
Acceptances executed for customers, etc.....	109	350	350	950
Liabilities other than those above stated.....	11	33		58
Total.....	36, 900	35, 531	33, 800	37, 971

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TEXAS—Continued

HOUSTON

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	10 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts)	85,494	84,566	86,040	90,399
Overdrafts	51	137	70	58
United States Government securities owned	17,008	16,143	20,512	24,803
Other bonds, stocks, securities, etc., owned	11,745	10,840	11,682	12,643
Customers' liability account of acceptances	1,543	818	820	863
Banking house, furniture and fixtures	5,634	5,662	5,647	6,471
Other real estate owned	364	315	304	240
Lawful reserve with Federal reserve bank	10,179	9,061	8,910	9,761
Items with Federal reserve bank in process of collection	6,250	5,396	5,053	7,336
Cash in vault and amount due from national banks	11,570	14,215	12,168	19,855
Amount due from State banks, bankers, and trust companies	3,096	3,422	2,394	
Exchanges for clearing house	5,336	1,131	2,574	3,742
Checks on other banks in the same place	2,180	614	1,327	
Outside checks and other cash items	603	360	525	263
Redemption fund and due from United States Treasurer	260	260	265	265
Other assets	471	686	1,008	461
Total	162,379	153,626	159,299	177,190
LIABILITIES				
Capital stock paid in	8,550	8,850	8,850	8,850
Surplus fund	4,510	4,480	4,480	4,745
All other undivided profits, less expenses and taxes paid	2,255	2,249	2,443	2,191
Reserves for dividends, contingencies, etc.				325
Reserves for taxes, interest, etc., accrued	448	546	626	544
National-bank notes outstanding	5,150	5,157	5,237	5,240
Amount due to national banks	13,847	13,254	9,867	39,283
Amount due to State banks, bankers, and trust companies	17,154	12,267	12,860	
Certified checks outstanding	58	58	49	2,329
Cashiers' checks outstanding	3,633	3,051	1,615	
Dividend checks outstanding	53	1	53	69,402
Demand deposits	70,236	68,762	70,085	
Time deposits (including postal savings deposits)	32,218	33,106	35,292	35,515
United States deposits	2,174	438	4,345	1,128
Bills payable (including all obligations representing money borrowed other than rediscounts)			2,150	5,899
Notes and bills rediscounted				
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements	218	266	143	548
Letters of credit and travelers' checks sold for cash and outstanding		1	13	1
Acceptances executed for customers, etc.	1,543	818	820	863
Liabilities other than those above stated	332	322	371	327
Total	162,379	153,626	159,299	177,190

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TEXAS—Continued

SAN ANTONIO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	8 banks	8 banks	8 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts).....	35,253	37,055	35,045	37,131
Overdrafts.....	105	75	60	45
United States Government securities owned.....	7,241	8,175	8,876	9,526
Other bonds, stocks, securities, etc., owned.....	2,198	2,303	2,524	2,406
Customers' liability account of acceptances.....	15	8	8	4
Banking house, furniture and fixtures.....	3,612	3,567	3,572	3,666
Other real estate owned.....	504	301	444	808
Lawful reserve with Federal reserve bank.....	3,845	4,132	4,052	4,073
Items with Federal reserve bank in process of collection.....	1,664	1,452	1,427	1,969
Cash in vault and amount due from national banks.....	7,746	6,386	6,351	7,950
Amount due from State banks, bankers, and trust companies.....	1,746	1,694	1,443	
Exchanges for clearing house.....	1,230	708	1,295	880
Checks on other banks in the same place.....	38	26	25	
Outside checks and other cash items.....	214	82	81	71
Redemption fund and due from United States Treasurer.....	140	140	145	145
Other assets.....	112	146	131	217
Total.....	65,663	66,250	65,479	68,891
LIABILITIES				
Capital stock paid in.....	4,750	4,850	4,850	4,850
Surplus fund.....	1,930	1,930	1,910	1,910
All other undivided profits, less expenses and taxes paid.....	752	803	899	1,106
Reserves for dividends, contingencies, etc.....				41
Reserves for taxes, interest, etc., accrued.....	213	245	207	281
National-bank notes outstanding.....	2,784	2,778	2,875	2,868
Amount due to national banks.....	3,023	3,101	2,589	8,804
Amount due to State banks, bankers, and trust companies.....	5,107	4,158	4,701	
Certified checks outstanding.....	36	27	30	604
Cashiers' checks outstanding.....	1,120	617	977	
Dividend checks outstanding.....	49		20	32,291
Demand deposits.....	32,034	34,125	31,253	
Time deposits (including postal savings deposits).....	13,201	13,395	14,674	14,069
United States deposits.....	106	37	137	70
Bills payable (including all obligations representing money borrowed other than rediscounts).....	430	50	253	1,902
Notes and bills rediscounted.....				
Letters of credit and travelers' checks sold for cash and outstanding.....	1	11	1	5
Acceptances executed for customers, etc.....	19	8	8	4
Liabilities other than those above stated.....	108	115	95	86
Total.....	65,663	66,250	65,479	68,891

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

TEXAS—Continued

WACO

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	12,269	11,612	10,726	12,200
Overdrafts	39	45	61	41
United States Government securities owned	3,232	4,169	4,166	4,136
Other bonds, stocks, securities, etc., owned	1,516	1,714	1,925	1,907
Banking house, furniture and fixtures	743	758	771	771
Other real estate owned	157	148	154	155
Lawful reserve with Federal reserve bank	1,395	1,392	1,211	1,432
Items with Federal reserve bank in process of collection	489	499	352	803
Cash in vault and amount due from national banks	2,387	1,835	1,380	2,988
Amount due from State banks, bankers, and trust companies	241	207	272	
Exchanges for clearing house	126	89	161	146
Checks on other banks in the same place	15	3	2	
Outside checks and other cash items	125	29	44	66
Redemption fund and due from United States Treasurer	82	82	83	83
Other assets	44	22	37	13
Total	22,860	22,604	21,365	24,741
LIABILITIES				
Capital stock paid in	1,650	1,650	1,650	1,650
Surplus fund	440	440	440	440
All other undivided profits, less expenses and taxes paid	314	243	248	339
Reserves for taxes, interest, etc., accrued	17	17	25	25
National-bank notes outstanding	1,623	1,615	1,593	1,597
Amount due to Federal reserve banks	296	230	116	232
Amount due to national banks	1,800	1,422	1,200	2,915
Amount due to State banks, bankers, and trust companies	720	482	388	
Certified checks outstanding	5	8	10	123
Cashiers' checks outstanding	222	121	98	
Dividend checks outstanding	107	1	56	10,354
Demand deposits	9,066	9,484	8,632	
Time deposits (including postal savings deposits)	6,476	6,770	6,789	6,620
United States deposits	124	121	120	65
Bills payable (including all obligations representing money borrowed other than rediscounts)				381
Notes and bills rediscounted				
Total	22,860	22,604	21,365	24,741

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

UTAH

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	14 banks	14 banks	14 banks	14 banks
RESOURCES				
Loans and discounts (including rediscounts)	6, 276	6, 335	6, 484	6, 575
Overdrafts	10	15	10	31
United States Government securities owned	1, 227	1, 321	1, 276	1, 190
Other bonds, stocks, securities, etc., owned	785	895	934	1, 050
Banking house, furniture and fixtures	416	416	427	435
Other real estate owned	91	72	76	72
Lawful reserve with Federal reserve bank	526	511	429	436
Cash in vault and amount due from national banks	1, 409	1, 085	639	1, 141
Amount due from State banks, bankers, and trust companies	445	396	210	
Exchanges for clearing house				23
Checks on other banks in the same place	22	17	24	
Outside checks and other cash items	13	14	9	28
Redemption fund and due from United States Treasurer	24	22	23	24
Other assets	3	3	2	5
Total	11, 247	11, 102	10, 543	11, 010
LIABILITIES				
Capital stock paid in	800	800	800	800
Surplus fund	370	370	371	372
All other undivided profits, less expenses and taxes paid	74	81	114	74
Reserves for dividends, contingencies, etc.				62
Reserves for taxes, interest, etc., accrued	19	15	10	11
National-bank notes outstanding	465	455	465	466
Amount due to national banks	55		30	79
Amount due to State banks, bankers, and trust companies	130	152	100	
Certified checks outstanding	1	2	3	79
Cashiers' checks outstanding	79	63	59	
Dividend checks outstanding	5		6	
Demand deposits	4, 722	4, 436	3, 468	3, 957
Time deposits (including postal savings deposits)	4, 506	4, 655	4, 791	4, 777
Bills payable (including all obligations representing money borrowed other than rediscounts)	14	64	253	331
Notes and bills rediscounted	5	7	71	
Liabilities other than those above stated	2	2	2	2
Total	11, 247	11, 102	10, 543	11, 010

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

UTAH—Continued

OGDEN

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	5,320	4,996	4,607	5,301
Overdrafts	8	16	15	13
United States Government securities owned	1,125	1,091	1,064	1,553
Other bonds, stocks, securities, etc., owned	1,279	1,332	1,395	1,313
Banking house, furniture and fixtures	220	221	224	227
Other real estate owned	34	31	42	42
Lawful reserve with Federal reserve bank	689	616	561	806
Items with Federal reserve bank in process of collection	139	115	148	235
Cash in vault and amount due from national banks	1,321	950	915	2,455
Amount due from State banks, bankers, and trust companies	753	612	571	
Exchanges for clearing house	164	66	93	99
Checks on other banks in the same place				2
Outside checks and other cash items	10	11	159	34
Redemption fund and due from United States Treasurer	34	34	34	44
Other assets	8	8	12	
Total	11,104	10,099	9,840	12,124
LIABILITIES				
Capital stock paid in	750	750	750	750
Surplus fund	150	150	150	150
All other undivided profits, less expenses and taxes paid	94	103	104	43
Reserves for dividends, contingencies, etc.				10
Reserves for taxes, interest, etc., accrued	14	16	30	113
National-bank notes outstanding	670	669	670	669
Amount due to national banks	982	729	554	4,575
Amount due to State banks, bankers, and trust companies	1,655	1,846	2,394	
Certified checks outstanding	4	1	16	34
Cashiers' checks outstanding	55	29	38	
Dividend checks outstanding				
Demand deposits	5,135	4,049	3,599	4,199
Time deposits (including postal savings deposits)	1,595	1,757	1,553	1,505
United States deposits				10
Bills payable (including all obligations representing money borrowed other than rediscounts)				66
Notes and bills rediscounted				
Liabilities other than those above stated			2	
Total	11,104	10,099	9,840	12,124

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

UTAH—Continued

SALT LAKE CITY

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	22,938	21,549	20,680	19,147
Overdrafts.....	26	58	40	15
United States Government securities owned.....	3,157	3,648	3,397	3,905
Other bonds, stocks, securities, etc., owned.....	4,645	4,895	5,484	5,302
Banking house, furniture and fixtures.....	973	979	969	887
Other real estate owned.....	120	120	116	116
Lawful reserve with Federal reserve bank.....	3,097	2,736	2,490	2,305
Items with Federal reserve bank in process of collection.....	2,938	2,027	1,822	3,108
Cash in vault and amount due from national banks.....	3,660	3,018	1,926	3,817
Amount due from State banks, bankers, and trust companies.....	967	963	1,178	
Exchanges for clearing house.....	1,261	594	672	898
Checks on other banks in the same place.....	70	35	104	
Outside checks and other cash items.....	56	25	108	412
Redemption fund and due from United States Treasurer.....	53	53	53	53
Other assets.....	96	68	25	50
Total.....	44,057	40,768	39,064	39,925
LIABILITIES				
Capital stock paid in.....	2,100	2,100	2,100	2,100
Surplus fund.....	1,035	1,035	1,045	1,045
All other undivided profits, less expenses and taxes paid.....	488	536	635	456
Reserves for dividends, contingencies, etc.....				175
Reserves for taxes, interest, etc., accrued.....	96	75	97	84
National-bank notes outstanding.....	1,045	1,033	1,050	1,043
Amount due to national banks.....	4,291	2,764	2,119	8,986
Amount due to State banks, bankers, and trust companies.....	7,969	6,738	5,874	
Certified checks outstanding.....	56	30	51	352
Cashiers' checks outstanding.....	499	275	224	
Dividend checks outstanding.....	59	52	27	
Demand deposits.....	19,311	17,349	17,605	17,021
Time deposits (including postal savings deposits).....	7,091	8,387	8,222	8,444
United States deposits.....	17	9	15	11
Agreements to repurchase United States Government or other securities sold.....				18
Bills payable (including all obligations representing money borrowed other than rediscounts).....		385		190
Notes and bills rediscounted.....				
Total.....	44,057	40,768	39,064	39,925

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

VERMONT

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	46 banks	46 banks	46 banks	46 banks
RESOURCES				
Loans and discounts (including rediscounts)	37, 676	36, 641	39, 364	40, 486
Overdrafts	29	35	48	59
United States Government securities owned	5, 479	5, 526	5, 468	5, 516
Other bonds, stocks, securities, etc., owned	22, 373	23, 270	23, 326	23, 094
Banking house, furniture and fixtures	1, 164	1, 157	1, 164	1, 201
Other real estate owned	153	158	159	156
Lawful reserve with Federal reserve bank	2, 755	2, 580	2, 700	2, 944
Items with Federal reserve bank in process of collection	775	609	742	1, 168
Cash in vault and amount due from national banks	3, 718	3, 163	2, 800	4, 106
Amount due from State banks, bankers, and trust companies	281	228	199	
Exchanges for clearing house	18	7	14	143
Checks on other banks in the same place	185	122	181	
Outside checks and other cash items	226	200	236	195
Redemption fund and due from United States Treasurer	216	216	216	215
United States Government securities borrowed	10	10	135	215
Bonds and securities, other than United States, borrowed	21	21	21	
Other assets	402	338	372	287
Total	75, 481	74, 281	77, 145	79, 785
LIABILITIES				
Capital stock paid in	5, 110	5, 110	5, 210	5, 210
Surplus fund	3, 290	3, 295	3, 297	3, 317
All other undivided profits, less expenses and taxes paid	2, 247	2, 438	2, 370	2, 531
Reserves for dividends, contingencies, etc.				110
Reserves for taxes, interest, etc., accrued	106	101	110	122
National-bank notes outstanding	4, 285	4, 261	4, 253	4, 227
Amount due to Federal reserve banks	207	380	201	344
Amount due to national banks	12	6	42	1, 087
Amount due to State banks, bankers, and trust companies	1, 920	1, 216	999	
Certified checks outstanding	25	31	37	508
Cashiers' checks outstanding	267	177	133	
Dividend checks outstanding	120	6	183	20, 442
Demand deposits	18, 336	17, 275	17, 266	
Time deposits (including postal savings deposits)	38, 483	38, 696	40, 128	40, 227
United States deposits	95	102	278	283
United States Government securities borrowed	10	10	135	215
Bonds and securities, other than United States, borrowed	21	21	21	
Bills payable (including all obligations representing money borrowed other than rediscounts)	521	641	1, 224	1, 075
Notes and bills rediscounted	361	447	1, 097	
Liabilities other than those above stated	65	68	63	87
Total	75, 481	74, 281	77, 145	79, 785

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

VIRGINIA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	163 banks	163 banks	162 banks	162 banks
RESOURCES				
Loans and discounts (including rediscounts).....	216,816	212,737	215,980	221,348
Overdrafts.....	151	152	107	204
United States Government securities owned.....	25,225	25,270	26,649	27,296
Other bonds, stocks, securities, etc., owned.....	23,069	24,276	24,931	25,146
Customers' liability account of acceptances.....	952	808	472	417
Banking house, furniture and fixtures.....	11,078	11,153	11,335	11,606
Other real estate owned.....	2,311	2,376	2,343	2,519
Lawful reserve with Federal reserve bank.....	12,514	11,132	11,245	11,596
Items with Federal reserve bank in process of collection.....	3,862	4,146	4,037	4,715
Cash in vault and amount due from national banks.....	20,771	19,647	14,605	23,119
Amount due from State banks, bankers, and trust companies.....	3,589	3,072	2,827	
Exchanges for clearing house.....	1,593	656	1,261	1,805
Checks on other banks in the same place.....	859	429	822	
Outside checks and other cash items.....	1,314	708	810	866
Redemption fund and due from United States Treasurer.....	909	914	922	917
United States Government securities borrowed.....	419	419	459	502
Bonds and securities, other than United States, borrowed.....	3	13	64	
Other assets.....	1,067	950	1,055	1,162
Total.....	326,502	318,743	319,924	333,218
LIABILITIES				
Capital stock paid in.....	24,259	24,259	24,234	25,234
Surplus fund.....	17,915	17,917	17,845	18,346
All other undivided profits, less expenses and taxes paid.....	5,441	5,681	5,366	5,525
Reserves for dividends, contingencies, etc.....				786
Reserves for taxes, interest, etc., accrued.....	986	1,104	1,302	1,282
National-bank notes outstanding.....	18,162	18,115	18,191	18,003
Amount due to Federal reserve banks.....	1,972	1,737	1,371	1,911
Amount due to national banks.....	5,787	4,451	3,116	10,152
Amount due to State banks, bankers, and trust companies.....	9,425	7,171	4,598	
Certified checks outstanding.....	369	279	275	1,202
Cashiers' checks outstanding.....	1,305	826	838	
Dividend checks outstanding.....	825	15	782	97,367
Demand deposits.....	97,031	92,694	89,493	
Time deposits (including postal savings deposits).....	131,886	134,138	134,961	136,623
United States deposits.....	1,856	1,114	1,879	1,259
United States Government securities borrowed.....	419	419	459	502
Bonds and securities, other than United States, borrowed.....	3	18	64	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	4,338	4,531	8,129	14,345
Notes and bills rediscounted.....	3,196	2,786	6,179	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	129	445	128	74
Letters of credit and travelers' checks sold for cash and outstanding.....			2	1
Acceptances executed for customers, etc.....	952	818	472	417
Acceptances executed by other banks for account of reporting banks.....				25
Liabilities other than those above stated.....	246	225	240	164
Total.....	326,502	318,743	319,924	333,218

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

VIRGINIA—Continued

RICHMOND

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	59,869	57,956	53,430	54,928
Overdrafts	8	6	7	10
United States Government securities owned	5,113	5,871	5,797	6,155
Other bonds, stocks, securities, etc., owned	7,261	7,208	6,049	5,462
Customers' liabilities account of acceptances	824	747	794	362
Banking house, furniture and fixtures	1,332	1,333	1,326	1,349
Other real estate owned	220	220	194	195
Lawful reserve with Federal reserve bank	5,014	4,748	3,788	4,312
Items with Federal reserve bank in process of collection	5,158	4,572	4,065	5,999
Cash in vault and amount due from national banks	2,313	2,205	2,727	4,779
Amount due from State banks, bankers, and trust companies	2,769	2,137	1,624	
Exchanges for clearing house	1,945	643	1,699	920
Checks on other banks in the same place	26	11	20	
Outside checks and other cash items	131	22	207	127
Redemption fund and due from United States Treasurer	50	50	50	50
Other assets	254	254	220	230
Total	92,287	87,983	81,997	84,878
LIABILITIES				
Capital stock paid in	6,300	6,300	6,300	6,300
Surplus fund	5,050	5,050	5,050	5,050
All other undivided profits, less expenses and taxes paid	1,080	1,248	1,166	1,316
Reserves for dividends, contingencies, etc.				136
Reserves for taxes, interest, etc., accrued	316	305	182	262
National-bank notes outstanding	1,001	1,001	976	1,001
Amount due to national banks	11,194	8,263	6,236	15,197
Amount due to State banks, bankers, and trust companies	9,883	8,778	6,427	
Certified checks outstanding	186	280	896	261
Cashiers' checks outstanding	154	112	190	
Dividend checks outstanding	97	1	173	
Demand deposits	32,049	31,823	29,545	30,967
Time deposits (including postal savings deposits)	19,417	19,600	20,962	20,224
United States deposits	710	212	756	265
Agreements to repurchase United States Government or other securities sold			3	
Bills payable (including all obligations representing money borrowed other than rediscounts)	2,800	3,000	1,550	2,715
Notes and bills rediscounted			102	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements	818	897	382	484
Acceptances executed for customers, etc.	854	747	794	375
Liabilities other than those above stated	378	366	307	325
Total	92,287	87,983	81,997	84,878

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

WASHINGTON

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	99 banks	98 banks	97 banks	98 banks
RESOURCES				
Loans and discounts (including rediscounts).....	64, 983	63, 838	70, 917	70, 538
Overdrafts.....	177	55	52	92
United States Government securities owned.....	14, 292	14, 410	14, 740	15, 332
Other bonds, stocks, securities, etc., owned.....	36, 664	37, 349	37, 603	38, 206
Customers' liability account of acceptances.....	5	4	7	
Banking house, furniture and fixtures.....	5, 257	5, 301	5, 232	5, 242
Other real estate owned.....	1, 045	998	709	717
Lawful reserve with Federal reserve bank.....	6, 950	6, 623	7, 033	7, 288
Items with Federal reserve bank in process of collection.....	86	95	120	161
Cash in vault and amount due from national banks.....	14, 752	13, 489	12, 168	16, 788
Amount due from State banks, bankers, and trust companies.....	1, 152	1, 152	1, 242	
Exchanges for clearing house.....	600	513	485	951
Checks on other banks in the same place.....	331	293	425	
Outside checks and other cash items.....	560	239	668	395
Redemption fund and due from United States Treasurer.....	215	194	221	223
United States Government securities borrowed.....				50
Bonds and securities, other than United States, borrowed.....				38
Other assets.....	200	262	242	218
Total.....	147, 269	144, 815	151, 908	156, 201
LIABILITIES				
Capital stock paid in.....	9, 565	9, 565	9, 465	9, 490
Surplus fund.....	4, 020	4, 018	4, 070	4, 077
All other undivided profits, less expenses and taxes paid.....	1, 286	1, 425	1, 568	1, 634
Reserves for dividends, contingencies, etc.....				381
Reserves for taxes, interest, etc., accrued.....	310	450	319	437
National-bank notes outstanding.....	3, 719	3, 683	4, 031	4, 374
Amount due to Federal reserve banks.....	26	33	21	52
Amount due to national banks.....	1, 051	906	1, 259	3, 656
Amount due to State banks, bankers, and trust companies.....	1, 925	2, 084	1, 885	
Certified checks outstanding.....	91	172	127	
Cashiers' checks outstanding.....	855	1, 101	943	967
Dividend checks outstanding.....	301	6	263	
Demand deposits.....	68, 333	64, 247	69, 317	72, 730
Time deposits (including postal savings deposits).....	54, 578	55, 894	56, 940	56, 840
United States deposits.....	527	529	634	946
United States Government securities borrowed.....				50
Bonds and securities, other than United States, borrowed.....				38
Agreements to repurchase United States Government or other securities sold.....			140	82
Bills payable (including all obligations representing money borrowed other than rediscounts).....	351	495	349	465
Notes and bills rediscounted.....	225	115	525	
Letters of credit and travelers' checks sold for cash and outstanding.....		1	1	
Acceptances executed for customers, etc.....	5	4	7	
Liabilities other than those above stated.....	5	31	6	20
Total.....	147, 269	144, 815	151, 908	156, 201

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

WASHINGTON—Continued

SEATTLE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	8 banks	8 banks	8 banks	9 banks
RESOURCES				
Loans and discounts (including rediscounts).....	61,272	55,832	63,232	67,658
Overdrafts.....	22	60	73	58
United States Government securities owned.....	25,444	24,598	27,098	23,803
Other bonds, stocks, securities, etc., owned.....	18,384	19,055	17,400	17,488
Customers' liability account of acceptances.....	838	1,060	882	1,019
Banking house, furniture and fixtures.....	3,193	3,203	3,223	3,330
Other real estate owned.....	156	156	140	140
Lawful reserve with Federal reserve bank.....	8,699	7,408	8,215	8,769
Items with Federal reserve bank in process of collection.....	3,411	3,448	2,892	2,913
Cash in vault and amount due from national banks.....	11,037	11,181	12,117	19,388
Amount due from State banks, bankers, and trust companies.....	8,539	6,971	6,073	3,947
Exchanges for clearing house.....	3,155	3,099	3,160	
Checks on other banks in the same place.....	442	248	414	258
Outside checks and other cash items.....	452	304	326	183
Redemption fund and due from United States Treasurer.....	168	168	168	436
United States Government securities borrowed.....	.....	410	345	
Bonds and securities, other than United States, borrowed.....	.....	60	125	1,220
Other assets.....	731	867	1,020	
Total.....	145,943	138,128	146,903	150,604
LIABILITIES				
Capital stock paid in.....	6,200	7,200	7,200	8,993
Surplus fund.....	3,740	3,240	3,240	3,063
All other undivided profits, less expenses and taxes paid.....	2,757	2,245	2,215	1,654
Reserves for dividends, contingencies, etc.....	.....	.....	.....	480
Reserves for taxes, interest, etc., accrued.....	340	219	410	669
National bank notes outstanding.....	3,319	3,357	3,355	3,656
Amount due to national banks.....	7,196	6,118	6,149	21,385
Amount due to State banks, bankers, and trust companies.....	13,451	9,987	10,810	
Certified checks outstanding.....	190	344	347	.....
Cashiers' checks outstanding.....	1,216	1,631	1,338	1,707
Dividend checks outstanding.....	348	2	199	.....
Demand deposits.....	69,069	66,472	71,514	70,844
Time deposits (including postal savings deposits).....	34,480	34,014	34,461	34,348
United States deposits.....	2,575	842	3,413	758
United States Government securities borrowed.....	.....	410	345	436
Bonds and securities, other than United States, borrowed.....	.....	60	125	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	.....	662	75	600
Notes and bills rediscounted.....	.....	25	.....
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	39	35	18	1,294
Letters of credit and travelers' checks sold for cash and outstanding.....	31	35	29	23
Acceptances executed for customers, etc.....	840	1,106	875	1,129
Acceptances executed by other banks for account of reporting banks.....	5	5	10	14
Liabilities other than those above stated.....	147	119	175	157
Total.....	145,943	138,128	146,903	150,604

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

WASHINGTON—Continued

SPOKANE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	27, 787	26, 972	26, 315	24, 980
Overdrafts	42	28	42	41
United States Government securities owned	3, 306	3, 597	3, 609	3, 589
Other bonds, stocks, securities, etc., owned	4, 254	4, 328	4, 879	4, 471
Customers' liability account of acceptances		9	18	30
Banking house, furniture and fixtures	2, 174	2, 181	2, 226	2, 258
Other real estate owned	203	271	275	290
Lawful reserve with Federal reserve bank	2, 560	2, 239	2, 133	2, 257
Items with Federal reserve bank in process of collection	1, 414	1, 458	1, 268	1, 847
Cash in vault and amount due from national banks	3, 195	2, 975	2, 498	4, 786
Amount due from State banks, bankers, and trust companies	1, 046	899	705	
Exchanges for clearing house	770	566	731	648
Checks on other banks in the same place	15	6	5	
Outside checks and other cash items	18	23	34	411
Redemption fund and due from United States Treasurer	133	132	145	145
Other assets	142	135	167	276
Total	47, 059	45, 819	45, 050	46, 029
LIABILITIES				
Capital stock paid in	3, 200	3, 200	3, 200	3, 200
Surplus fund	675	675	675	675
All other undivided profits, less expenses and taxes paid	346	413	343	390
Reserves for dividends, contingencies, etc				125
Reserves for taxes, interest, etc., accrued	178	219	204	237
National-bank notes outstanding	2, 644	2, 638	2, 830	2, 862
Amount due to national banks	2, 301	2, 405	1, 714	
Amount due to State banks, bankers, and trust companies	5, 089	4, 111	3, 610	6, 491
Certified checks outstanding	62	80	83	
Cashiers' checks outstanding	318	424	347	506
Dividend checks outstanding	42	4	37	
Demand deposits	15, 103	14, 957	14, 827	15, 210
Time deposits (including postal savings deposits)	17, 052	16, 637	16, 424	16, 026
United States deposits	24	24	18	12
Bills payable (including all obligations representing money borrowed other than rediscounts)				258
Notes and bills rediscounted			711	
Letters of credit and travelers' checks sold for cash and out- standing	25	23	9	7
Acceptances executed for customers, etc		9	18	39
Total	47, 059	45, 819	45, 050	46, 029

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

WEST VIRGINIA

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	120 banks	119 banks	119 banks	119 banks
RESOURCES				
Loans and discounts (including rediscounts)	129,663	126,454	127,134	125,368
Overdrafts	84	85	64	93
United States Government securities owned	16,055	16,736	16,696	16,919
Other bonds, stocks, securities, etc., owned	20,083	20,404	21,516	21,595
Banking house, furniture and fixtures	8,317	8,320	8,313	8,328
Other real estate owned	1,791	1,814	2,016	2,277
Lawful reserve with Federal reserve bank	8,349	8,299	7,706	7,574
Items with Federal reserve bank in process of collection	1,768	1,234	1,400	1,744
Cash in vault and amount due from national banks	12,438	14,143	10,738	16,071
Amount due from State banks, bankers, and trust companies	1,857	2,863	2,021	
Exchanges for clearing house	573	321	529	636
Checks on other banks in the same place	500	255	449	
Outside checks and other cash items	310	257	296	273
Redemption fund and fue from United States Treasurer	528	522	523	521
United States Government securities borrowed	955	376	391	450
Bonds and securities, other than United States, borrowed			30	
Other assets	1,140	1,033	968	891
Total	204,411	203,116	200,790	202,740
LIABILITIES				
Capital stock paid in	13,454	13,429	13,454	13,404
Surplus fund	11,277	11,273	11,310	11,305
All other undivided profits, less expenses and taxes paid	5,268	5,862	5,636	5,765
Reserves for dividends, contingencies, etc.				376
Reserves for taxes, interest, etc., accrued	419	351	532	647
National-bank notes outstanding	10,301	10,325	10,272	10,264
Amount due to Federal reserve banks	566	369	388	482
Amount due to national banks	2,467	2,331	1,775	6,976
Amount due to State banks, bankers, and trust companies	4,009	4,903	3,680	
Certified checks outstanding	199	241	274	1,075
Cashiers' checks outstanding	1,634	719	570	
Dividend checks outstanding	607	27	536	
Demand deposits	72,009	72,912	65,714	66,808
Time deposits (including postal savings deposits)	74,390	77,297	78,746	79,695
United States deposits	489	395	439	532
United States Government securities borrowed	1,179	376	391	450
Bonds and securities, other than United States, borrowed			30	
Bills payable (including all obligations representing money borrowed other than rediscounts)	4,876	1,408	4,849	4,831
Notes and bills rediscounted	954	675	1,971	
Letters of credit and travelers' checks sold for cash and outstanding			3	3
Acceptances executed by other banks for account of reporting banks				2
Liabilities other than those above stated	313	223	220	125
Total	204,411	203,116	200,790	202,740

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

WISCONSIN

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	149 banks	150 banks	150 banks	150 banks
RESOURCES				
Loans and discounts (including rediscounts)	148, 257	150, 227	155, 545	153, 808
Overdrafts	121	249	124	182
United States Government securities owned	25, 593	25, 851	26, 284	28, 080
Other bonds, stocks, securities, etc., owned	70, 148	72, 859	75, 118	73, 274
Customers' liability account of acceptances	4	4	5	3
Banking house, furniture and fixtures	10, 223	10, 327	10, 451	10, 488
Other real estate owned	2, 116	2, 123	2, 101	2, 041
Lawful reserve with Federal reserve bank	11, 446	11, 692	12, 450	12, 261
Items with Federal reserve bank in process of collection	659	702	467	797
Cash in vault and amount due from national banks	22, 695	22, 860	22, 637	28, 166
Amount due from State banks, bankers, and trust companies	3, 346	3, 500	3, 510	
Exchanges for clearing house	673	581	754	1, 401
Checks on other banks in the same place	1, 153	1, 163	1, 217	
Outside checks and other cash items	487	522	551	591
Redemption fund and due from United States Treasurer	590	587	589	590
United States Government securities borrowed	14	13	6	4
Bonds and securities, other than United States, borrowed				
Other assets	648	987	525	549
Total	298, 173	304, 247	312, 334	312, 235
LIABILITIES				
Capital stock paid in	17, 880	18, 050	18, 075	18, 075
Surplus fund	9, 832	10, 130	10, 219	10, 220
All other undivided profits, less expenses and taxes paid	5, 796	6, 172	6, 268	6, 932
Reserves for dividends, contingencies, etc.				527
Reserves for taxes, interest, etc., accrued	1, 063	930	873	985
National bank notes outstanding	11, 710	11, 648	11, 677	11, 672
Amount due to Federal reserve banks	67	32	88	1, 556
Amount due to national banks	682	920	857	8, 588
Amount due to State banks, bankers, and trust companies	8, 891	9, 751	8, 411	
Certified checks outstanding	115	413	377	1, 642
Cashiers' checks outstanding	1, 479	1, 465	1, 212	
Dividend checks outstanding	565	15	480	
Demand deposits	89, 552	94, 578	98, 147	96, 316
Time deposits (including postal savings deposits)	148, 148	147, 997	152, 516	153, 331
United States deposits	707	365	1, 150	757
United States Government securities borrowed	14	13	6	4
Bonds and securities, other than United States, borrowed				
Agreements to repurchase United States Government or other securities sold	14	14	45	5
Bills payable (including all obligations representing money borrowed other than rediscounts)	829	624	734	1, 414
Notes and bills rediscounted	452	789	934	
Letters of credit and travelers' checks sold for cash and outstanding	2	1	59	43
Acceptances executed for customers, etc.	4	4	5	3
Liabilities other than those above stated	371	336	251	165
Total	298, 173	304, 247	312, 334	312, 235

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

WISCONSIN—Continued

MILWAUKEE

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	7 banks	6 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts).....	101,215	104,194	106,325	113,984
Overdrafts.....	30	40	60	32
United States Government securities owned.....	17,842	18,632	17,899	17,396
Other bonds, stocks, securities, etc., owned.....	12,559	12,100	11,467	10,042
Customers' liability account of acceptances.....	180	194	41	106
Banking house, furniture and fixtures.....	4,870	4,270	4,276	4,656
Other real estate owned.....	197	197	513	1,067
Lawful reserve with Federal reserve bank.....	9,473	9,050	10,283	10,265
Items with Federal reserve bank in process of collection.....	4,016	3,455	3,528	3,975
Cash in vault and amount due from national banks.....	9,699	9,194	10,463	18,159
Amount due from State banks, bankers, and trust companies.....	6,834	6,356	6,972	18,159
Exchanges for clearing house.....	4,372	2,380	4,270	2,963
Checks on other banks in the same place.....	134	69	58	210
Redemption checks and other cash items.....	627	133	237	217
Redemption fund and due from United States Treasurer.....	217	216	217	217
Other assets.....	650	749	747	477
Total.....	172,915	171,229	177,356	183,489
LIABILITIES				
Capital stock paid in.....	9,900	8,900	9,100	9,100
Surplus fund.....	5,800	5,600	5,650	5,650
All other undivided profits, less expenses and taxes paid.....	2,963	2,926	2,846	2,173
Reserves for dividends, contingencies, etc.....				543
Reserves for taxes, interest, etc., accrued.....	1,019	1,063	1,008	1,320
National-bank notes outstanding.....	4,304	4,264	4,290	4,292
Amount due to Federal reserve banks.....	1,097	1,158	976	640
Amount due to national banks.....	8,158	8,483	7,089	29,044
Amount due to State banks, bankers, and trust companies.....	20,198	19,570	18,414	685
Certified checks outstanding.....	178	234	640	
Cashiers' checks outstanding.....	716	538	555	
Dividend check outstanding.....	101	5	132	
Demand deposits.....	74,808	74,259	80,324	79,059
Time deposits (including postal savings deposits).....	35,493	34,216	34,718	36,787
United States deposits.....	2,781	883	1,055	1,410
Bills payable (including all obligations representing money borrowed other than rediscounts).....	840	1,150	4,340	12,063
Notes and bills rediscounted.....	3,506	6,371	5,018	
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsements.....	19			
Letters of credit and travelers' checks sold for cash and outstanding.....	12	11	43	61
Acceptances executed for customers, etc.....	61	80	6	99
Acceptances executed by other banks for account of reporting banks.....	119	114	35	7
Liabilities other than those above stated.....	842	1,404	1,117	526
Total.....	172,915	171,229	177,356	183,489

Abstract of reports since October 31, 1927, arranged by States and reserve cities—Con.

WYOMING

[In thousands of dollars]

	Dec. 31, 1927	Feb. 28, 1928	June 30, 1928	Oct. 3, 1928
	29 banks	27 banks	26 banks	26 banks
RESOURCES				
Loans and discounts (including rediscounts)	21, 049	20, 677	20, 855	21, 663
Overdrafts	25	32	33	74
United States Government securities owned	6, 005	5, 905	5, 728	5, 930
Other bonds, stocks, securities, etc., owned	5, 779	5, 774	5, 687	5, 878
Banking house, furniture and fixtures	1, 223	1, 087	1, 064	1, 077
Other real estate owned	348	330	293	291
Lawful reserve with Federal reserve bank	2, 094	1, 932	2, 063	2, 024
Items with Federal reserve bank in process of collection	4	6	4	11
Cash in vault and amount due from national banks	7, 548	6, 120	6, 146	7, 887
Amount due from State banks, bankers, and trust companies	544	506	555	
Exchanges for clearing house	164	90	271	293
Checks on other banks in the same place	113	33	93	
Outside checks and other cash items	52	64	64	116
Redemption fund and due from United States Treasurer	79	76	73	74
Other assets		1		
Total	45, 027	42, 633	42, 844	45, 318
LIABILITIES				
Capital stock paid in	2, 410	2, 335	2, 310	2, 310
Surplus fund	1, 728	1, 601	1, 554	1, 574
All other undivided profits, less expenses and taxes paid	541	515	595	624
Reserves for dividends, contingencies, etc.				8
Reserves for taxes, interest, etc., accrued	9	9	26	9
National-bank notes outstanding	1, 567	1, 503	1, 461	1, 459
Amount due to Federal reserve banks	190			
Amount due to national banks	932	743	854	3, 314
Amount due to State banks, bankers, and trust companies	2, 243	2, 073	1, 908	
Certified checks outstanding	19	24	65	328
Cashiers' checks outstanding	398	260	523	
Dividend checks outstanding	66		19	
Demand deposits	21, 329	20, 018	19, 819	21, 914
Time deposits (including postal savings deposits)	13, 421	13, 430	13, 492	13, 414
United States deposits	126	101	124	154
Agreements to repurchase U. S. Government or other securities sold				13
Bills payable (including all obligations representing money borrowed other than rediscounts)				196
Notes and bills rediscounted	48		21	
Letters of credit and travelers' checks sold for cash and outstanding		21		1
Total	45, 027	42, 633	42, 844	45, 318

TABLE NO. 57.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1928

DECEMBER 31, 1927

[In thousands of dollars]

	District No. 1 (376 banks)	District No. 2 (771 banks)	District No. 3 (687 banks)	District No. 4 (726 banks)	District No. 5 (512 banks)	District No. 6 (380 banks)	District No. 7 (982 banks)	District No. 8 (483 banks)	District No. 9 (674 banks)	District No. 10 (941 banks)	District No. 11 (701 banks)	District No. 12 (526 banks)	Total United States (7,759 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,180,378	3,983,110	1,191,035	1,042,929	845,422	667,818	1,900,396	607,280	513,580	725,046	657,834	1,510,466	14,825,294
Overdrafts.....	298	1,378	216	709	439	945	1,150	510	438	938	1,492	1,796	10,300
United States Government securities, etc., owned.....	175,481	706,706	162,700	266,843	128,232	107,495	281,345	103,362	130,862	156,766	129,486	395,549	2,744,827
Other bonds, stocks, securities, etc., owned.....	387,586	1,088,627	502,310	476,658	153,883	115,059	454,491	173,429	197,047	202,812	69,012	328,584	4,149,498
Customers' liability account of acceptances.....	70,999	221,514	15,144	3,196	5,765	4,241	17,352	835	679	530	6,101	23,499	369,855
Banking house, furniture and fixtures.....	52,622	112,237	60,558	79,495	53,086	38,753	96,722	25,068	22,798	42,492	40,884	75,060	699,725
Other real estate owned.....	4,748	7,453	8,657	11,188	10,674	9,245	18,624	5,568	11,031	10,361	10,867	14,462	122,878
Lawful reserve with Federal reserve banks.....	102,996	481,262	102,082	102,897	62,521	56,415	204,263	55,753	50,749	86,460	69,629	134,226	1,509,253
Items with Federal reserve banks in process of collection.....	54,631	151,051	48,868	40,413	32,847	23,653	51,881	25,048	7,827	27,606	28,744	27,830	520,399
Cash in vault.....	26,456	58,981	31,595	35,700	22,527	21,434	48,487	14,875	17,516	25,335	21,906	35,259	360,071
Amount due from national banks.....	69,264	61,120	71,584	87,094	71,689	87,740	153,003	61,570	88,604	153,197	136,903	134,247	1,176,015
Amount due from State banks, bankers, and trust companies in the United States.....	16,990	42,757	30,621	41,915	30,248	39,436	69,102	30,650	28,450	50,647	23,170	69,556	473,542
Exchanges for clearing house.....	31,258	403,716	40,317	18,024	20,071	11,186	64,919	14,098	9,604	14,196	14,344	33,928	675,661
Checks on other banks in the same place.....	1,506	55,785	11,830	3,532	5,068	6,967	1,808	1,226	3,138	4,958	6,920	105,876	
Outside checks and other cash items.....	10,121	13,099	3,495	2,572	4,049	5,322	12,456	2,059	4,958	4,697	4,605	38,888	106,321
Redemption fund and due from United States Treasurer.....	2,321	4,334	2,814	4,101	2,912	2,069	4,206	2,023	1,418	1,683	2,544	2,856	33,281
United States Government securities borrowed.....	88	150	6,298	5,790	2,675	1,194	1,624	1,618	52	383	137	734	20,743
Bonds and securities, other than United States, borrowed.....	21	415	100	1,099	447	708	1	5	239	122	293	3,450	
Other assets.....	25,229	122,693	8,250	6,907	4,298	2,459	29,422	6,913	4,344	1,452	2,330	27,262	241,559
Total.....	2,212,993	7,516,388	2,298,474	2,231,062	1,456,803	1,198,310	3,416,411	1,132,472	1,091,183	1,507,978	1,225,068	2,861,415	28,148,557

TABLE No. 57.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1928—Continued

DECEMBER 31, 1927—Continued

[In thousands of dollars]

	District No. 1 (376 banks)	District No. 2 (771 banks)	District No. 3 (687 banks)	District No. 4 (726 banks)	District No. 5 (512 banks)	District No. 6 (308 banks)	District No. 7 (982 banks)	District No. 8 (483 banks)	District No. 9 (674 banks)	District No. 10 (941 banks)	District No. 11 (701 banks)	District No. 12 (526 banks)	Total United States (7,759 banks)
LIABILITIES													
Capital stock paid in.....	121,037	336,494	109,294	125,419	96,282	76,310	199,973	74,355	59,783	84,932	88,980	154,850	1,527,709
Surplus fund.....	104,012	397,489	193,532	131,533	73,971	52,655	135,112	37,028	32,479	40,070	42,417	73,185	1,313,483
Undivided profits, less expenses, interest, and taxes paid.....	54,928	150,411	54,236	49,981	27,322	17,624	58,393	19,439	16,396	17,273	19,819	44,754	530,576
Reserved for taxes, interest, etc., accrued.....	6,919	22,966	4,467	5,679	3,947	2,297	11,588	1,791	4,917	2,677	2,402	6,790	76,440
National-bank notes outstanding.....	45,688	85,419	55,205	80,867	56,488	40,932	83,571	40,055	27,842	33,488	45,645	54,677	649,877
Amount due to Federal reserve banks.....	7,129	9,680	4,792	2,933	6,459	2,183	2,514	165	97	382	2,504	543	39,381
Amount due to national banks.....	42,336	255,511	54,130	66,339	41,877	50,785	141,494	53,658	45,939	114,250	90,556	87,984	1,044,859
Amount due to State banks, bankers, and trust companies in the United States and foreign countries.....	127,449	832,422	134,714	93,265	82,043	79,398	262,889	97,280	73,506	122,714	74,165	129,980	2,109,825
Certified checks outstanding.....	3,129	41,679	3,126	5,406	2,050	1,534	6,181	336	772	1,280	324	2,729	68,546
Cashiers' checks outstanding.....	8,338	167,287	5,738	16,546	6,256	9,200	20,054	6,586	8,618	26,061	29,744	53,544	357,972
Dividend checks outstanding.....	1,626	2,621	3,052	2,938	2,677	1,793	5,772	1,397	1,201	1,383	2,014	3,127	29,601
Demand deposits.....	898,430	3,043,869	789,105	838,676	499,662	460,857	1,462,445	456,115	390,268	730,215	624,580	1,029,380	11,223,602
Time deposits (including postal savings deposits).....	646,999	1,481,418	800,271	737,925	501,536	364,960	936,440	312,000	418,750	316,608	177,652	1,111,228	7,805,787
United States deposits.....	15,828	32,286	9,946	14,874	14,733	12,582	14,320	4,368	5,663	4,406	13,756	24,552	167,314
United States Government securities bor- rowed.....	88	150	6,298	5,790	2,899	1,194	1,624	1,618	52	383	137	734	20,967
Bonds and securities, other than United States, borrowed.....	21	415	100	1,099	447	708	1	5	-----	239	122	293	3,450
Agreements to repurchase United States Government or other securities sold.....	1,000	1,064	-----	109	2,729	-----	73	7,312	-----	10	450	96	12,843
Bills payable (including all obligations representing money borrowed other than rediscounts).....	13,052	255,313	41,625	35,051	20,273	6,821	17,733	11,118	940	3,615	1,200	3,408	410,149
Notes and bills rediscounted.....	7,053	6,591	6,494	4,255	6,071	8,424	17,712	4,348	1,470	6,217	154	2,444	71,233
Acceptances of other banks and foreign bills of exchange or drafts sold with in- dorsement.....	29,765	134,319	3,005	3,602	1,000	758	12,696	686	18	353	668	7,660	194,530

Letters of credit and travelers' checks sold for cash and outstanding.....	425	2,899	209	2,999	94	48	2,036	39	10	46	21	392	9,218
Acceptances executed for customers and to furnish dollar exchange, less those purchased or discounted.....	72,283	222,983	14,024	3,077	5,645	4,747	18,237	897	761	530	6,105	25,563	374,852
Acceptances executed by other banks.....	1,299	9,058	2,176	193	150	505	803	-----	101	-----	-----	221	14,506
Liabilities other than those above stated.....	4,159	24,044	2,935	2,506	2,192	1,995	4,750	1,876	1,600	846	1,653	43,281	91,837
Total.....	2,212,993	7,516,388	2,298,474	2,231,062	1,456,803	1,198,310	3,416,411	1,132,472	1,091,183	1,507,978	1,225,068	2,861,415	28,148,557
Oct. 10, 1927.....	2,176,089	7,022,159	2,272,500	2,214,036	1,439,658	1,192,643	3,272,464	1,089,435	1,098,270	1,469,717	1,195,637	2,756,683	27,199,291
Increase.....	36,904	494,229	25,974	17,026	17,145	5,667	143,947	-----	-----	38,261	-----	104,732	949,266
Decrease.....	-----	-----	-----	-----	-----	-----	-----	43,037	7,087	-----	-----	-----	-----

FEBRUARY 28, 1928

[In thousands of dollars]

	District No. 1 (376 banks)	District No. 2 (769 banks)	District No. 3 (banks)	District No. 4 (727 banks)	District No. 5 (509 banks)	District No. 6 (379 banks)	District No. 7 (973 banks)	District No. 8 (483 banks)	District No. 9 (671 banks)	District No. 10 (935 banks)	District No. 11 (697 banks)	District No. 12 (519 banks)	Total United States (7,728 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,173,993	3,586,854	1,182,798	1,065,614	833,927	671,251	1,890,013	593,484	508,549	731,539	663,576	1,491,884	14,393,482
Overdrafts.....	313	817	207	855	548	929	1,618	809	636	1,433	1,988	1,997	12,150
United States Government securities, etc., owned.....	177,636	774,068	169,807	279,993	125,578	105,142	304,496	110,280	131,114	163,918	134,386	421,441	2,897,859
Other bonds, stocks, securities, etc., owned.....	391,594	1,087,788	508,568	478,631	153,158	112,688	465,128	175,824	206,155	63,523	333,630	4,177,478	
Customers' liability account of acceptances.....	71,366	235,922	15,485	3,097	4,120	3,780	16,758	502	778	303	4,650	18,424	375,185
Banking house, furniture and fixtures.....	52,641	115,390	60,963	79,949	53,282	38,821	102,396	25,376	22,857	42,528	40,956	76,507	711,666
Other real estate owned.....	4,462	7,490	8,966	11,287	10,921	9,332	18,774	5,902	10,959	9,900	10,545	15,099	123,646
Lawful reserve with Federal reserve banks.....	97,967	462,016	101,836	109,773	58,800	53,311	198,806	51,300	50,304	83,181	64,478	125,659	1,457,431
Items with Federal reserve banks in process of collection.....	42,995	129,374	38,250	34,979	25,135	21,450	49,988	24,525	6,934	29,430	24,229	26,877	454,166
Cash in vault.....	27,479	60,845	33,689	36,377	23,432	23,289	48,835	15,538	17,186	25,638	21,967	34,840	369,115
Amount due from national banks.....	48,440	49,153	58,370	84,288	55,121	78,660	151,500	54,334	80,137	149,742	120,476	127,053	1,057,274
Amount due from State banks, bankers, and trust companies in the United States.....	13,128	39,179	21,785	35,519	25,233	37,812	66,684	25,319	26,572	48,805	23,831	62,979	426,846
Exchanges for clearing house.....	19,352	440,238	30,580	23,477	10,008	7,856	47,578	9,439	7,132	12,732	5,983	31,363	645,738
Checks on other banks in the same place.....	982	41,905	3,865	1,634	2,480	2,201	5,228	974	812	2,404	2,456	5,269	70,210
Outside checks and other cash items.....	5,766	9,870	2,128	2,538	2,222	2,781	8,351	1,391	4,836	3,584	2,925	30,505	76,897
Redemption fund and due from United States Treasurer.....	2,289	4,328	2,791	4,090	2,913	2,055	4,211	2,008	1,405	1,674	2,297	2,762	32,823

TABLE No. 57.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1928—Continued

FEBRUARY 28, 1928—Continued

[In thousands of dollars]

	District No. 1 (376 banks)	District No. 2 (769 banks)	District No. 3 (690 banks)	District No. 4 (727 banks)	District No. 5 (509 banks)	District No. 6 (379 banks)	District No. 7 (973 banks)	District No. 8 (483 banks)	District No. 9 (671 banks)	District No. 10 (935 banks)	District No. 11 (697 banks)	District No. 12 (519 banks)	Total United States (7,728 banks)
RESOURCES—continued													
United States Government securities borrowed.....	88	75	145	6,038	1,667	1,358	1,672	1,244	51	368	135	1,124	13,965
Bonds and securities, other than United States, borrowed.....	21	415	100	1,053	262	948	1	58		320	161	353	3,692
Other assets.....	31,999	132,779	3,061	6,596	4,034	3,662	31,732	7,762	4,708	1,661	2,737	23,122	258,853
Total.....	2,162,511	7,178,506	2,248,394	2,265,788	1,392,841	1,177,326	3,413,769	1,106,069	1,081,761	1,509,324	1,191,299	2,830,888	27,558,476
LIABILITIES													
Capital stock paid in.....	120,987	340,723	111,083	126,370	96,090	75,890	200,398	74,355	59,733	84,622	89,770	156,343	1,536,364
Surplus fund.....	104,218	404,014	196,159	132,440	74,254	53,390	139,572	37,291	32,807	40,093	42,239	72,644	1,329,121
Undivided profits, less expenses, interest, and taxes paid.....	57,707	157,390	57,735	51,719	29,291	21,363	61,781	19,359	16,320	19,353	22,358	44,135	558,511
Reserved for taxes, interest, etc., accrued.....	7,078	17,809	4,013	5,476	3,919	2,721	13,703	1,779	4,081	2,929	2,462	7,650	73,620
National-bank notes outstanding.....	45,000	85,611	54,773	80,904	56,736	40,571	83,379	39,889	27,638	33,202	45,536	52,923	646,162
Amount due to Federal reserve banks.....	5,715	8,644	3,416	2,902	5,032	2,401	2,612	336		148	1,948	578	33,732
Amount due to national banks.....	35,624	251,877	56,301	67,507	37,168	46,865	154,123	52,876	43,832	109,066	79,007	73,369	1,007,615
Amount due to State banks, bankers, and trust companies in the United States and foreign countries.....	111,767	686,535	112,050	99,782	62,326	71,199	277,434	94,662	72,313	127,659	59,642	124,854	1,900,223
Certified checks outstanding.....	4,199	171,037	2,750	9,024	2,469	2,204	8,332	640	1,237	2,836	467	3,866	209,061
Cashiers' checks outstanding.....	5,858	89,049	8,196	8,923	3,781	5,757	18,736	5,642	10,224	13,536	12,926	61,205	243,833
Dividend checks outstanding.....	93	159	88	130	82	39	145	89	26	33	21	284	1,189
Demand deposits.....	841,415	2,897,216	756,695	848,122	472,325	454,529	1,390,542	434,974	377,617	730,319	631,238	985,300	10,820,292
Time deposits (including postal savings deposits).....	656,991	1,518,748	813,837	772,863	504,142	369,519	976,065	314,681	426,359	333,408	188,827	1,114,274	7,989,714
United States deposits.....	4,618	7,852	2,700	7,332	8,208	4,106	5,087	1,948	3,199	2,865	4,116	8,774	60,805
United States Government securities borrowed.....	88	75	145	6,038	1,667	1,358	1,672	1,244	51	368	135	1,124	13,965
Bonds and securities, other than United States, borrowed.....	21	415	100	1,053	262	948	1	58		320	161	353	3,692

TABLE No. 57.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1928—Continued

JUNE 30, 1928

[In thousands of dollars]

	District No. 1 (373 banks)	District No. 2 (771 banks)	District No. 3 (693 banks)	District No. 4 (718 banks)	District No. 5 (507 banks)	District No. 6 (379 banks)	District No. 7 (964 banks)	District No. 8 (483 banks)	District No. 9 (668 banks)	District No. 10 (923 banks)	District No. 11 (695 banks)	District No. 12 (511 banks)	Total United States (7,685 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1, 245, 293	3, 984, 316	1, 210, 489	1, 098, 578	842, 555	693, 703	2, 028, 240	586, 164	506, 363	730, 808	655, 800	1, 556, 473	15, 138, 785
Overdrafts.....	390	1, 378	195	807	360	541	1, 056	696	445	938	1, 133	2, 204	10, 133
United States Government securities, etc., owned.....	167, 369	797, 851	171, 497	266, 571	118, 780	104, 089	308, 545	101, 831	130, 114	169, 478	147, 287	405, 260	2, 888, 672
Other bonds, stocks, securities, etc., owned.....	379, 147	1, 112, 066	502, 853	487, 950	155, 431	113, 108	465, 958	179, 152	212, 616	219, 340	71, 328	353, 776	4, 252, 725
Customers' liability account of acceptances.....	73, 178	266, 992	16, 307	2, 632	2, 782	2, 870	18, 269	437	2, 175	389	3, 278	25, 264	414, 573
Banking house, furniture, and fixtures.....	52, 373	117, 864	63, 540	79, 249	52, 441	39, 625	102, 930	25, 892	22, 993	42, 588	41, 297	80, 310	721, 102
Other real estate owned.....	4, 063	8, 574	9, 715	10, 773	11, 274	9, 607	20, 986	5, 650	10, 017	9, 352	10, 433	14, 630	125, 674
Lawful reserve with Federal reserve banks.....	93, 645	462, 904	94, 227	98, 911	56, 353	53, 080	207, 484	50, 901	50, 827	85, 954	62, 651	136, 446	1, 453, 383
Items with Federal reserve banks in process of collection.....	43, 456	142, 632	30, 398	36, 711	29, 603	17, 112	49, 286	20, 624	6, 694	22, 825	24, 304	24, 537	448, 182
Cash in vault.....	20, 098	49, 764	24, 796	29, 158	16, 874	16, 308	42, 927	12, 427	15, 413	21, 435	17, 428	47, 392	314, 020
Amount due from national banks.....	49, 414	50, 726	61, 911	72, 129	50, 604	66, 433	176, 507	50, 470	73, 950	135, 782	105, 515	125, 439	1, 019, 180
Amount due from State banks, bankers, and trust companies in the United States.....	13, 728	40, 684	25, 629	34, 344	21, 516	33, 854	64, 206	27, 393	29, 509	42, 123	18, 610	65, 532	417, 128
Exchanges for clearing house.....	20, 907	515, 861	32, 027	15, 892	14, 813	8, 556	70, 449	10, 471	9, 168	13, 226	9, 235	35, 571	756, 176
Checks on other banks in the same place.....	1, 428	58, 107	12, 705	3, 062	4, 713	2, 954	6, 834	1, 724	1, 026	3, 298	3, 718	7, 128	106, 697
Outside checks and other cash items.....	9, 082	11, 066	3, 428	3, 260	3, 290	5, 014	13, 555	2, 362	5, 461	5, 959	3, 282	34, 615	100, 314
Redemption fund and due from United States Treasurer.....	2, 227	4, 377	2, 787	4, 019	2, 797	2, 110	4, 381	2, 003	1, 402	1, 655	2, 405	2, 862	33, 025
United States Government securities borrowed.....	212	145	1, 427	4, 699	4, 505	1, 265	1, 673	1, 477	75	362	894	1, 129	17, 863
Bonds and securities, other than United States, borrowed.....	21	432	100	628	184	1, 051	1	32	34	250	53	454	3, 240
Other assets.....	21, 564	163, 670	8, 340	7, 829	4, 058	2, 613	27, 614	3, 294	4, 417	1, 984	3, 641	23, 018	272, 032
Total.....	2, 198, 178	7, 789, 409	2, 272, 371	2, 257, 202	1, 392, 873	1, 173, 893	3, 610, 901	1, 083, 000	1, 082, 699	1, 507, 746	1, 182, 592	2, 942, 040	28, 492, 904

LIABILITIES													
Capital stock paid in.....	124,387	376,087	113,191	125,200	96,042	77,529	201,813	74,220	59,847	84,418	89,755	170,492	1,592,981
Surplus fund.....	109,994	438,389	203,885	135,188	74,510	54,694	139,795	37,944	32,795	39,503	42,339	109,674	1,418,710
Undivided profits, less expenses, interest, and taxes paid.....	58,353	160,169	53,609	51,732	27,849	19,523	64,922	18,593	16,531	19,321	23,153	43,460	557,215
Reserved for taxes, interest, etc., accrued.....	11,417	22,707	5,164	5,982	4,611	3,681	11,292	1,836	4,517	2,894	2,818	6,823	83,742
National-bank notes outstanding.....	43,761	85,603	54,882	79,616	54,049	41,567	87,091	39,899	27,632	32,884	46,138	55,480	648,602
Amount due to Federal reserve bank.....	5,452	10,009	4,249	2,690	4,458	2,007	2,387	201	2	1,987	1,603	5,573	35,618
Amount due to national banks.....	34,101	236,216	44,459	51,371	25,356	39,192	134,213	41,535	38,351	94,984	66,354	78,692	884,824
Amount due to State banks, bankers, and trust companies in the United States and foreign countries.....	106,346	747,752	112,534	76,524	57,414	54,545	251,220	78,442	58,938	103,956	49,407	118,844	1,815,922
Certified checks outstanding.....	3,530	47,726	2,311	2,874	3,092	2,729	7,835	1,953	847	1,895	408	3,692	78,892
Cashiers' checks outstanding.....	6,965	180,133	5,113	6,909	4,551	4,892	18,923	7,486	8,940	15,242	11,028	37,364	307,546
Dividend checks outstanding.....	1,214	3,890	2,822	2,710	2,753	1,487	4,258	1,100	880	1,131	1,381	4,752	28,378
Demand deposits.....	829,617	3,039,775	728,357	829,544	456,319	437,282	1,498,463	413,567	390,397	732,352	607,334	1,034,281	10,997,288
Time deposits (including postal savings deposits).....	660,204	1,605,876	827,716	783,409	508,997	378,135	1,048,426	318,514	426,099	350,528	206,012	1,180,332	8,294,248
United States deposits.....	11,582	39,207	7,683	14,720	10,088	11,205	8,401	4,008	5,461	4,639	17,263	49,748	184,005
United States Government securities bor- rowed.....	212	145	1,427	4,699	4,505	1,265	1,673	1,477	75	362	894	1,129	17,863
Bonds and securities, other than United States, borrowed.....	21	432	100	628	184	1,051	1	32	34	250	53	454	3,240
Agreements to repurchase United States Government or other securities sold.....	500	3,132	-----	98	880	301	145	97	9	444	1,321	290	7,217
Bills payable (including all obligations representing money borrowed other than rediscounts).....	40,764	283,065	66,970	58,027	33,745	12,790	76,898	25,615	5,083	7,596	5,821	5,734	622,108
Notes and bills rediscounted.....	32,369	24,517	10,393	11,055	18,392	24,245	21,664	12,572	2,716	11,672	4,024	5,458	179,077
Acceptances of other banks and foreign bills of exchange or drafts sold with indorsement.....	35,692	170,693	7,052	3,098	534	439	4,268	917	6	3	543	4,406	227,745
Letters of credit and travelers' checks sold for cash and outstanding.....	1,155	5,833	181	6,101	125	130	3,008	58	54	120	102	1,067	17,934
Acceptances executed for customers and to furnish dollar exchange, less those purchased or discounted.....	74,214	264,703	13,064	2,728	2,755	3,380	18,619	455	2,131	397	3,278	26,039	411,763
Acceptances executed by other banks.....	1,618	12,136	3,784	4	27	331	619	-----	69	-----	-----	585	19,173
Liabilities other than those above stated.....	4,710	31,214	3,425	2,295	1,637	1,493	4,967	2,479	1,285	1,074	1,563	2,671	58,513
Total.....	2,198,178	7,789,409	2,272,371	2,257,202	1,392,873	1,173,893	3,610,901	1,083,000	1,082,699	1,507,746	1,182,592	2,942,040	28,492,904
February 28, 1928.....	2,162,511	7,178,506	2,248,394	2,265,788	1,392,841	1,177,326	3,413,769	1,106,069	1,081,761	1,509,324	1,191,299	2,830,888	27,558,476
Increase.....	35,667	610,903	23,977	-----	32	-----	197,132	-----	938	-----	-----	111,152	934,428
Decrease.....	-----	-----	-----	8,586	-----	3,433	-----	23,069	-----	1,578	8,707	-----	-----

TABLE No. 57.—Abstract of reports of condition of national banks in each Federal reserve district at date of each call during year ended October 31, 1928—Continued

OCTOBER 3, 1928

[In thousands of dollars]

	District No. 1 (372 banks)	District No. 2 (771 banks)	District No. 3 (691 banks)	District No. 4 (714 banks)	District No. 5 (506 banks)	District No. 6 (378 banks)	District No. 7 (964 banks)	District No. 8 (482 banks)	District No. 9 (665 banks)	District No. 10 (920 banks)	District No. 11 (693 banks)	District No. 12 (514 banks)	Total United States (7,670 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,223,254	3,800,000	1,233,289	1,099,964	850,056	677,047	2,083,468	607,370	519,024	747,063	688,955	1,581,100	15,110,590
Overdrafts.....	434	1,716	318	915	750	1,392	1,788	1,179	807	1,599	2,207	2,489	15,594
United States Government securities owned.....	173,772	832,862	177,761	269,223	118,428	113,532	317,430	107,789	138,374	182,756	154,079	424,082	3,010,088
Other bonds, stocks, securities, etc., owned.....	359,172	1,050,067	495,187	464,363	148,866	111,529	458,421	169,427	208,345	207,855	75,077	352,368	4,100,677
Customers' liability account of acceptances.....	68,490	278,578	17,259	2,484	1,889	3,869	17,955	820	2,998	427	5,826	28,439	429,034
Banking house, furniture, and fixtures.....	52,393	119,845	65,950	79,698	52,484	39,761	107,410	26,311	23,108	42,131	42,303	80,936	732,330
Other real estate owned.....	4,669	9,274	9,153	10,816	11,862	9,492	19,165	5,721	9,505	8,790	10,460	13,860	122,767
Lawful reserve with Federal reserve banks.....	105,011	452,129	99,385	102,972	58,097	50,137	209,046	52,199	51,508	85,341	65,409	136,301	1,467,535
Items with Federal reserve banks in process of collection.....	55,175	168,998	45,083	41,084	30,590	23,787	63,196	30,392	10,023	35,016	33,449	31,209	567,942
Cash in vault.....	28,138	60,336	32,886	35,389	23,284	20,200	48,662	15,570	16,687	23,885	24,080	34,149	363,266
Amount due from banks and trust companies.....	68,306	94,441	94,115	124,397	84,810	105,141	235,273	82,430	112,454	200,572	152,132	200,048	1,554,119
Exchanges for clearing house and other checks on banks in same place.....	32,732	687,977	50,313	16,217	14,632	11,297	56,387	11,260	12,313	18,131	14,509	64,113	989,881
Outside checks and other cash items.....	5,274	29,863	2,561	3,416	3,288	3,497	14,339	2,038	11,245	5,445	4,128	14,035	99,129
Redemption fund and due from United States Treasurer.....	2,215	4,373	2,786	3,976	2,761	2,126	4,437	2,031	1,433	1,666	2,333	2,864	33,001
Securities borrowed.....	361	545	1,557	5,763	1,934	2,581	1,519	1,416	72	542	1,646	1,646	18,414
Other assets.....	40,585	168,636	12,521	7,876	4,418	2,761	16,372	2,768	7,232	2,312	2,605	26,562	295,148
Total.....	2,219,981	7,759,580	2,340,124	2,268,553	1,408,149	1,178,149	3,655,368	1,118,721	1,125,128	1,563,531	1,278,030	2,994,201	28,909,515

TABLE No. 58.—Classification of loans, investments, and deposits of national banks in June of each year from 1914 to 1928

[In thousands of dollars]

Year	Number banks	Loans														Total		
		On demand			On time			Secured by improved real estate under authority of sec. 24, Federal reserve act, as amended		Secured by real-estate mortgages or other liens on realty not in accordance with sec. 24, Federal reserve act, as amended		Acceptances of other banks dis-counted	Acceptances reporting bank purchased or dis-counted	Customers' liability on account of drafts paid under letters of credit				
		Paper with one or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise-warehouse receipts, etc.	Paper with one or more individual or firm names (not secured by collateral)	Secured by stocks and bonds	Secured by other personal securities, including merchandise-warehouse receipts, etc.	On farm land	On other real estate	For debts previously contracted (sec. 5137 U. S. R. S.)					All other real estate loans			
										Farm lands	Other real estate	Farm lands	Other real estate					
June 30, 1914	7, 525	616, 911	¹ 1,036, 977		² 3,403, 353	³ 1,372, 828												6, 430, 069
June 23, 1915	7, 605	611, 698	883, 812	184, 822	3, 264, 347	866, 767								⁴ 150, 595				6, 659, 971
June 30, 1916	7, 579	660, 213	1, 159, 007	223, 639	3, 760, 225	1, 029, 612								⁵ 160, 633	24, 500			7, 679, 167
June 20, 1917	7, 604	700, 198	1, 261, 631	300, 879	4, 561, 790	1, 064, 254								⁶ 107, 361	78, 610	31, 929		8, 957, 678
June 29, 1918	7, 705	620, 765	1, 150, 073	300, 212	5, 297, 256	1, 428, 094								⁷ 99, 486	145, 182	49, 239		10, 135, 842
June 30, 1919	7, 785	597, 560	1, 307, 787	317, 286	5, 251, 324	2, 130, 598								⁸ 91, 667	150, 849	56, 747		11, 010, 206
June 30, 1920	8, 030	707, 229	1, 261, 984	392, 277	7, 604, 971	1, 855, 906								⁹ 93, 927	146, 838	22, 260		13, 611, 416
June 30, 1921	8, 154	679, 704	1, 151, 114	342, 394	6, 564, 444	1, 548, 053	93, 042	60, 024	60, 895	45, 695	5, 899	14, 682	94, 470	16, 429	16, 429	7, 347		12, 004, 515
June 30, 1922	8, 249	657, 298	1, 408, 369	270, 583	5, 818, 207	1, 499, 092	101, 795	87, 035	100, 784	60, 351	6, 522	14, 804	75, 906	31, 911	31, 911	3, 123		11, 248, 214
June 30, 1923	8, 241	733, 536	1, 463, 203	276, 090	6, 176, 743	1, 519, 317	1, 111, 273	108, 892	125, 070	127, 339	67, 942	10, 393	23, 101	60, 874	11, 392	2, 506		11, 817, 671
June 30, 1924	8, 085	737, 559	1, 545, 625	263, 618	6, 123, 604	1, 559, 698	1, 087, 096	116, 009	188, 897	120, 122	74, 535	9, 031	26, 543	91, 026	33, 998	1, 367		11, 978, 728
June 30, 1925	8, 072	726, 100	1, 843, 167	300, 561	6, 132, 318	1, 817, 730	1, 062, 755	122, 214	269, 247	123, 332	81, 874	10, 334	29, 797	107, 767	43, 766	3, 105		12, 674, 067
June 30, 1926	7, 978	775, 107	2, 053, 871	324, 405	6, 344, 135	1, 982, 754	1, 133, 621	123, 641	337, 393	116, 887	92, 605	11, 555	43, 371	78, 329	107, 767			13, 417, 674
June 30, 1927	7, 796	821, 795	2, 223, 557	342, 914	6, 125, 942	2, 215, 105	1, 045, 178	165, 903	571, 468	118, 032	105, 524	21, 274	80, 324	93, 638	25, 042			13, 955, 696
June 30, 1928	7, 691	872, 744	2, 616, 679	384, 345	6, 225, 711	2, 497, 128	1, 092, 097	187, 508	755, 136	114, 727	113, 863	22, 890	9, 791	155, 603	14, 873			315, 144, 995

Year	Investments									
	Number banks	United States Government securities	State, county, and other municipal bonds	Railroad bonds	Other public-service corporation bonds	All other bonds	Claims, warrants, judgments, etc.	Foreign government bonds	Other foreign bonds, securities	Total investments
June 30, 1914.....	7,525	799,316	176,017	341,691	218,215	328,095	35,926	10,019	5,609	1,914,888
June 23, 1915.....	7,605	783,454	244,473	379,191	220,304	340,418	53,344	33,787	13,402	2,068,370
June 30, 1916.....	7,579	731,205	278,180	467,629	274,928	301,503	141,444	116,768	40,303	2,351,960
June 20, 1917.....	7,604	1,076,256	315,511	467,291	295,835	361,954	143,612	284,123	68,486	3,013,068
June 29, 1918.....	7,705	2,116,785	320,384	406,135	267,337	271,998	290,822	227,578	56,233	3,957,272
June 30, 1919.....	7,785	3,171,912	322,984	412,371	275,849	306,775	309,428	193,890	54,312	5,047,521
June 30, 1920.....	8,030	2,269,575	338,357	416,430	283,118	309,755	328,305	179,971	60,954	4,186,465
June 30, 1921.....	8,154	2,019,497	393,682	404,936	277,205	352,405	373,617	140,226	63,513	4,023,081
June 30, 1922.....	8,249	2,285,459	414,414	486,453	318,456	423,040	385,554	162,054	87,895	4,563,325
June 30, 1923.....	8,241	2,693,846	401,816	503,348	337,293	521,200	367,241	153,723	91,236	5,069,703
June 30, 1924.....	8,085	2,481,778	505,528	373,371	397,560	575,743	343,623	179,470	85,055	5,142,328
June 30, 1925.....	8,072	2,536,767	594,700	673,950	495,239	698,235	368,628	240,762	122,163	5,730,444
June 30, 1926.....	7,978	2,469,268	647,801	631,387	545,036	772,789	403,553	225,871	146,548	5,842,253
June 30, 1927.....	7,796	2,596,178	743,539	656,690	648,767	910,694	410,569	237,854	188,927	6,393,218
June 30, 1928.....	7,691	2,891,167	840,461	681,007	742,784	1,028,203	414,617	296,490	252,719	7,147,448

¹ Includes loans secured by other personal securities.

² Includes \$1,336,693. On time, single-name paper without other security.

³ Includes all loans secured by mortgages or other real-estate security.

⁴ Includes all real-estate loans under sec. 24, Federal reserve act.

⁵ Includes all real-estate loans not under sec. 24, Federal reserve act.

TABLE No. 58.—Classification of loans, investments, and deposits of national banks in June of each year from 1914 to 1928—Continued

[In thousands of dollars]

Year	Number banks	Deposits								
		Individual deposits (including postal savings)						All other deposits		Total deposits
		Individual deposits subject to check	Demand certificates and other deposits due in less than 30 days	State, county, or other municipal and all other demand deposits	Time certificates of deposit due on and after 30 days	State, county, or other municipal and all other time deposits	Postal savings deposits	Total individual deposits (including postal savings)	United States deposits		Due to banks including certified checks and cashiers' checks
June 30, 1914.....	7, 525	5, 077, 626	503, 897	6 18, 660	519, 220	23, 841	6, 143, 244	66, 654	2, 353, 851	8, 563, 749
June 23, 1915.....	7, 605	4, 517, 697	519, 513	6 64, 083	512, 827	772, 600	6, 428, 142	48, 964	2, 344, 136	8, 821, 242
June 30, 1916.....	7, 579	5, 577, 629	460, 312	6 83, 008	690, 438	59, 979	7, 850, 615	39, 457	2, 987, 015	10, 877, 087
June 20, 1917.....	7, 604	6, 560, 268	480, 027	6 103, 357	824, 898	1, 265, 721	9, 323, 413	132, 965	3, 315, 455	12, 771, 833
June 29, 1918.....	7, 705	7, 161, 268	381, 444	6 143, 127	838, 051	1, 405, 178	10, 029, 428	1, 037, 787	2, 954, 394	14, 021, 609
June 30, 1919.....	7, 785	8, 479, 747	451, 050	6 175, 395	898, 170	1, 792, 682	11, 891, 132	566, 793	3, 466, 940	15, 924, 865
June 30, 1920.....	8, 030	9, 577, 721	445, 196	6 196, 907	1, 052, 892	2, 349, 366	13, 705, 325	175, 788	3, 274, 308	17, 155, 421
June 30, 1921.....	8, 154	8, 036, 561	343, 160	6 330, 104	980, 918	2, 678, 504	12, 405, 631	249, 039	2, 487, 661	15, 142, 331
June 30, 1922.....	8, 249	8, 504, 104	319, 800	6 328, 511	1, 080, 823	2, 998, 180	13, 264, 366	103, 374	2, 952, 824	16, 320, 564
June 30, 1923.....	8, 241	8, 385, 346	302, 501	6 600, 451	1, 135, 174	3, 575, 336	14, 043, 460	192, 135	2, 662, 385	16, 897, 980
June 30, 1924.....	8, 085	8, 636, 595	268, 536	6 688, 119	1, 161, 704	4, 033, 165	14, 853, 183	123, 318	3, 371, 336	18, 347, 837
June 30, 1925.....	8, 072	9, 433, 675	259, 934	6 736, 645	1, 277, 699	4, 579, 311	16, 354, 912	108, 101	3, 446, 656	19, 909, 669
June 30, 1926.....	7, 978	9, 754, 457	236, 386	6 787, 760	1, 271, 807	4, 971, 908	17, 092, 412	144, 504	3, 405, 248	20, 642, 164
June 30, 1927.....	7, 796	9, 787, 513	216, 780	6 919, 436	7 5, 875, 670	1, 362, 840	18, 239, 353	139, 843	3, 395, 927	21, 775, 123
June 30, 1928.....	7, 691	9, 926, 692	181, 166	6 895, 937	7 7, 969, 152	244, 475	19, 300, 433	185, 916	3, 152, 988	22, 639, 337

* Includes also dividends unpaid.

† Total of time certificates and other savings deposits.

‡ Includes also dividend checks outstanding.

TABLE No. 59

PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF
NATIONAL BANKS, ACCORDING TO COUNTIES
IN EACH STATE, FEBRUARY 28, 1928

(In Thousands of Dollars)

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, February 28, 1928

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits ¹	Circulation	Total deposits	Bills payable and re-discounts
ALABAMA												
Autauga	1	485	13	20	30	83	636	50	28	13	507	38
Barbour	2	1,293	221	11	50	134	1,719	250	155	170	982	162
Blount	1	225	33	125	9	159	553	25	33	20	475	-----
Bullock	2	826	62	84	26	273	1,273	100	116	25	1,033	-----
Butler	1	974	201	96	81	361	1,719	125	212	100	1,269	-----
Calhoun	6	4,589	1,643	1,006	443	1,028	8,698	900	575	684	6,333	150
Chilton	1	539	30	40	14	99	723	50	44	30	600	-----
Clay	2	414	118	136	37	84	796	125	57	99	1,490	21
Coffee	3	1,860	252	29	106	223	2,483	325	319	249	1,340	247
Colbert	2	1,060	128	150	108	276	1,730	125	105	87	1,413	-----
Coosa	1	89	25	11	6	39	171	30	8	24	109	-----
Conecuh	1	562	25	51	22	54	715	50	35	25	503	102
Covington	4	3,665	569	85	334	571	5,276	600	394	550	3,300	430
Crenshaw	4	911	107	74	64	239	1,395	130	147	27	1,075	10
Cullman	1	568	106	55	5	96	836	100	31	100	591	-----
Dale	1	315	35	2	8	17	377	35	20	35	139	149
Dallas	2	2,631	812	757	73	945	5,287	600	668	588	3,254	160
De Kalb	2	801	12	26	45	618	1,595	100	88	97	1,310	-----
Elmore	2	1,047	246	117	32	723	2,169	50	208	44	1,868	-----
Escambia	1	234	23	34	15	53	361	50	15	22	259	15
Etowah	2	1,825	239	908	430	428	3,852	375	99	215	3,163	-----
Fayette	1	631	101	86	66	148	1,037	100	54	100	783	-----
Franklin	1	347	5	45	40	55	494	25	8	5	456	-----
Geneva	6	1,169	189	33	49	366	1,812	290	227	84	1,111	98
Greene	1	520	100	45	41	65	776	100	90	100	471	15
Hale	1	677	101	39	10	59	895	100	59	100	448	188
Henry	4	1,336	150	21	37	211	1,765	265	174	150	1,025	136
Houston	4	3,769	385	383	288	957	5,798	875	388	229	4,078	218
Jackson	3	759	76	11	91	286	1,230	100	91	74	945	9
Jefferson	6	48,613	5,215	7,178	3,260	14,677	79,682	4,700	7,029	3,082	63,101	1,243
Lauderdale	1	1,889	328	418	142	551	3,333	300	406	97	2,581	-----
Lee	4	2,627	581	496	119	865	4,711	465	527	437	3,164	118
Madison	2	2,530	237	103	59	486	3,428	200	522	200	2,391	77
Marengo	2	877	120	6	52	125	1,186	125	123	119	730	89
Marshall	4	1,213	162	325	89	653	2,449	225	122	122	1,979	-----

Mobile.....	2	23,899	1,201	5,069	601	5,592	37,370	800	2,712	798	30,698	1,500
Monroe.....	1	172	36	2	23	59	294	40	15	25	204	
Montgomery.....	3	11,449	1,027	4,125	2,092	4,256	23,005	1,800	1,200	280	19,599	45
Morgan.....	4	2,514	733	655	229	762	4,947	700	185	598	3,437	
Pike.....	3	1,891	341	1,024	27	801	4,100	300	692	275	2,823	
Talladega.....	6	3,301	526	663	58	864	5,435	450	473	344	4,074	89
Tallahpoosa.....	1	669	63	220	12	406	1,372	100	144	49	1,075	
Tuscaloosa.....	2	3,454	778	1,089	294	867	6,501	300	471	280	5,450	
Walker.....	1	579	100	187	65	195	1,131	100	33	100	898	
Wilcox.....	1	153	11	40	7	57	269	30	25	10	204	
Total.....	106	139,901	17,554	26,080	9,689	39,866	235,384	16,695	19,127	10,862	181,638	5,309
ARIZONA												
Cochise.....	1	957	114	258	98	373	1,845	100	88		1,657	
Cocconino.....	1	235	127	4	29	212	620	50	1	50	511	
Maricopa.....	5	9,069	1,265	1,043	825	3,468	15,723	750	447	159	14,332	
Navajo.....	2	410	290	99	33	316	1,151	75	16	60	1,000	
Pima.....	1	1,939	2,681	376	357	1,033	6,464	300	11	300	5,848	
Pinal.....	2	126	17	190	41	67	448	50	5		369	18
Santa Cruz.....	2	1,938	476	262	199	1,292	4,393	150	187	54	3,794	
Yuma.....	1	1,115	52	722	101	205	2,286	150	43	50	1,570	415
Total.....	15	15,789	5,022	2,954	1,683	6,966	32,930	1,625	798	673	29,081	433
ARKANSAS												
Arkansas.....	3	1,327	113	92	205	401	2,151	200	120	75	1,731	25
Benton.....	7	2,386	359	223	192	681	3,859	310	228	305	2,915	101
Boone.....	2	1,071	70	75	59	276	1,563	75	58	50	1,381	
Carroll.....	3	896	221	149	48	262	1,582	135	71	96	1,260	20
Chicot.....	2	495	157	49	57	225	992	90	28	50	808	16
Clark.....	1	333	40	3	14	60	453	50	21	38	343	
Clay.....	2	616	38	13	69	103	842	75	77	25	566	99
Cleburne.....	1	148		1	11	164	324	25	9		290	
Conway.....	1	450	102	5	148	40	747	50	48	50	515	84
Crawford.....	1	359	122	58	30	217	793	100	34	100	558	
Cross.....	1	248	24	105	10	95	483	25	28		430	
Dallas.....	1	432	290	24	25	72	858	100	59	24	669	
Franklin.....	1	132		10	5	68	215	25	3		186	
Garland.....	2	2,590	524	340	340	715	4,180	400	124		3,633	
Greene.....	1	765	344	196	115	363	1,790	175	149	100	1,366	
Hempstead.....	2	1,255	246	206	130	298	2,235	350	96	100	1,689	
Hot Springs.....	1	246	33	1	11	60	352	25	14	25	288	
Howard.....	1	86		1	7	60	156	25	4		126	
Independence.....	2	732	189	72	96	443	1,548	150	75	125	1,198	
Jackson.....	2	1,031	78	92	8	517	1,731	80	241	43	1,355	
Jefferson.....	2	5,251	1,377	1,422	34	1,805	10,043	300	775	242	8,483	240
Johnson.....	3	826	77	43	40	151	1,141	185	80	70	806	
Lafayette.....	1	157	34	70	22	82	377	25	32	25	295	
Lawrence.....	2	212	29	30	25	120	418	50	10	25	333	

¹ Exclusive of reserve for taxes, interest, etc., accrued.

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
ARKANSAS—continued												
Lee.....	1	646	6	99	25	109	885	80	38		766	
Little River.....	1	208	26	15	21	47	323	25	28	25	245	
Logan.....	1	369	216	20	3	217	843	80	45	80	627	
Madison.....	1	499	19	18	16	105	660	50	41	19	550	
Miller.....	1	3,308	570	699	313	1,107	6,006	400	208	130	5,246	
Mississippi.....	1	454		23	112	133	722	150	25		547	
Monroe.....	1	122	10	1	5	56	195	25	5	10	155	
Ouchita.....	1	816	363	296	17	185	1,681	100	43	13	1,526	
Phillips.....	2	1,979	449	395	304	621	3,809	450	240	49	2,971	95
Pulaski.....	1	3,600	545	113	453	933	5,662	300	234		4,708	420
St. Francis.....	2	444	144	124	36	324	1,074	80	92	49	854	
Scott.....	2	393	82	11	23	66	579	50	32	43	446	8
Sebastian.....	6	13,030	3,977	2,816	129	3,897	23,960	1,300	1,329	1,253	20,031	4
Sevier.....	3	440	65	40	54	111	718	75	59	56	487	33
Union.....	3	5,561	810	1,370	265	1,836	9,860	475	501	44	8,736	
Washington.....	4	2,121	403	316	197	725	3,784	350	188	279	2,916	50
Woodruff.....	1	189	1	8	7	94	300	25	5		271	
Yell.....	1	188	3	4	12	88	296	25	7		264	
Total.....	78	56,420	11,632	9,922	3,693	17,932	100,190	7,065	5,504	3,618	82,570	1,195
CALIFORNIA												
Alameda.....	6	23,871	3,827	5,682	939	7,696	42,193	2,900	2,634	1,534	35,090	8
Butte.....	2	2,032	504	1,092	259	702	4,607	200	157	148	4,096	
Contra Costa.....	5	1,091	245	669	140	254	2,412	250	74	197	1,865	25
El Dorado.....	1	156	51	242	29	93	575	50	21	50	453	
Fresno.....	10	3,383	468	1,792	468	1,175	7,424	575	105	330	6,399	10
Glenn.....	2	573	170	397	15	132	1,300	125	42	100	1,021	10
Humboldt.....	2	2,483	1,126	657	21	378	4,685	360	568	360	3,335	62
Imperial.....	2	2,450	40	154	54	488	3,231	350	60	38	2,634	150
Kern.....	2	1,415	24	245	162	410	2,258	125	52	10	2,072	
Kings.....	4	2,721	389	534	390	668	4,708	325	228	92	4,062	
Lassen.....	1	143		766		217	1,127	50	14		1,063	
Los Angeles.....	73	436,411	55,070	66,318	19,429	123,082	717,236	33,990	33,828	7,354	630,283	1,100

Madera	1	612		283	167	141	1,207	125	46		1,035	
Marin	1	606		106	1	103	817	100	77		640	
Mendocino	3	1,497	190	962	93	369	3,122	250	143	149	2,578	
Merced	1	467		140	16	211	834	100	29		706	
Modoc	1	290	92	116	61	88	654	85	8	84	477	
Montgomery	1	1,313	146	121	126	363	2,130	100	137	25	1,868	
Napa	2	2,303	430	1,107	183	514	4,545	200	141	124	4,060	20
Nevada	1	166	54	219	16	83	545	50	4	49	442	
Orange	13	13,328	1,262	4,482	795	2,554	22,602	1,750	854	922	18,976	62
Placer	1	208	29	135	55	105	533	50	26	25	432	
Riverside	12	6,896	1,131	2,236	500	2,323	13,215	975	753	523	10,837	122
Sacramento	3	18,086	2,943	7,600	2,165	8,682	39,737	2,700	1,380	1,402	34,220	
San Bernardino	13	7,312	923	3,324	425	2,275	14,351	835	962	687	11,519	320
San Diego	7	18,477	3,015	2,326	1,292	3,746	29,906	1,313	1,237	15	26,673	21
San Francisco	6	592,123	238,956	92,344	34,449	116,573	1,126,284	61,000	41,541	17,668	895,969	37,000
San Joaquin	1	1,327	129	1,261	80	670	3,473	200	599	80	2,595	
San Luis Obispo	2	595	56	242	69	201	1,167	125	27	50	965	
San Mateo	2	1,978	306	684	42	359	3,376	300	296	121	2,656	
Santa Barbara	2	5,661	566	1,726	537	1,393	9,925	550	584	346	8,429	
Santa Clara	5	6,873	2,998	2,508	494	1,310	14,228	825	867	452	11,353	625
Santa Cruz	3	2,858	379	944	214	828	5,243	350	406	171	4,316	
Shasta	1	392	169	342	65	138	1,112	100	54	99	860	
Siskiyou	3	1,012	342	1,304	25	429	3,117	125	194	97	2,701	
Solano	5	2,130	373	2,311	190	469	5,500	350	416	191	4,485	58
Sonoma	7	3,996	877	937	216	576	6,629	825	549	500	4,665	89
Stanislaus	4	1,584	164	738	111	586	3,193	225	210	131	2,495	131
Tulare	7	3,199	297	927	329	1,446	6,218	375	423	242	5,178	
Tuolumne	2	1,804	327	809	91	338	3,378	175	153	162	2,882	5
Ventura	2	1,855	168	656	398	416	2,838	500	162	160	2,011	
Yolo	1	775	19	31	41	140	1,009	200	561		697	61
Yuba	1	396	144	524	4	74	1,146	50	38	25	1,033	
Total	224	1,176,178	318,999	209,993	65,186	282,798	2,123,790	114,208	90,150	34,713	1,760,126	39,879
COLORADO												
Adams	2	553	37	252	62	159	1,066	65	8		963	30
Alamosa	2	850	181	338	53	389	1,814	75	47	55	1,630	
Arapahoe	5	916	238	593	108	316	2,181	125	71	75	1,909	
Baca	1	219		58	12	177	465	25	19		422	
Bent	1	220	57	72	15	70	436	50	13	50	322	
Boulder	7	3,283	474	1,786	670	1,013	7,252	550	400	179	6,081	38
Chaffee	3	792	187	900	42	289	2,194	175	51	22	1,939	
Clear Creek	1	143	25	81	16	29	298	50	12		223	13
Conejos	1	247	16	76	10	158	508	40	14	6	448	
Crowley	4	127	128	73	17	93	438	25	35	10	369	
Delta	1	962	191	79	80	383	1,712	125	60	124	1,374	25
Denver	8	70,966	22,578	26,131	2,127	32,666	155,852	5,350	7,358	643	141,806	
Douglas	1	308	23	47	28	139	544	50	20	12	462	
Eagle	1	250	51	19	11	187	519	50	5		462	
El Paso	5	9,110	1,797	1,700	557	3,103	16,354	775	848	372	14,283	14
Fremont	4	1,590	266	1,783	200	1,139	4,988	225	142	31	4,584	
Garfield	3	1,747	306	406	25	656	3,145	175	200	22	2,727	

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
COLORADO—continued												
Gilpin.....	1	17	36	191	5	61	313	25	11	23	253	.....
Gunnison.....	1	284	241	135	15	460	1,138	50	68	49	965	.....
Huerfano.....	2	957	167	696	72	513	2,414	85	128	.....	2,186	.....
Jefferson.....	2	644	28	481	72	243	1,471	75	89	19	1,284	.....
Kiowa.....	1	119	11	2	35	22	189	25	3	.....	142	20
Kit Carson.....	3	278	77	42	42	118	562	80	12	.....	443	27
Lake.....	1	228	146	809	10	405	1,600	100	25	.....	1,474	.....
La Plata.....	2	1,168	298	336	102	659	2,568	200	37	80	2,261	.....
Larimer.....	7	4,660	1,420	901	450	1,313	8,777	650	423	526	6,767	410
Las Animas.....	2	2,889	324	2,670	267	1,497	7,732	300	79	299	6,949	106
Lincoln.....	4	663	94	82	54	222	1,130	105	44	48	924	10
Logan.....	2	176	26	21	45	177	446	55	13	15	362	.....
Mesa.....	3	1,507	320	349	150	540	2,877	150	78	50	2,547	50
Moffat.....	2	407	28	141	79	185	854	50	5	10	789	.....
Montezuma.....	2	744	155	70	25	306	1,306	80	66	80	1,077	.....
Montrose.....	3	1,017	435	128	54	734	2,389	225	101	115	1,945	.....
Morgan.....	2	1,156	203	61	98	218	1,749	225	48	99	1,364	10
Otero.....	3	936	189	235	54	434	1,865	125	138	108	1,494	.....
Phillips.....	2	351	98	20	65	145	683	100	4	63	461	55
Prowers.....	3	1,007	111	219	62	402	1,810	125	124	72	1,479	.....
Pueblo.....	2	5,982	1,406	4,331	306	7,355	19,404	600	1,258	395	16,999	.....
Rio Blanco.....	1	293	1	14	59	224	614	40	8	.....	565	.....
Rio Grande.....	1	393	32	9	42	51	528	50	11	21	427	19
Routt.....	1	543	10	22	25	182	786	25	34	10	717	.....
Saguache.....	2	498	17	52	30	251	848	90	38	15	698	8
San Juan.....	1	93	40	421	2	143	701	50	51	13	587	.....
Sedgwick.....	2	429	85	26	66	162	775	75	17	74	605	.....
Teller.....	1	343	928	544	.....	620	2,437	50	29	.....	2,356	.....
Washington.....	2	237	80	57	36	168	588	55	23	23	487	.....
Weld.....	10	4,172	702	1,927	380	1,780	9,081	565	388	300	7,717	53
Yuma.....	3	603	155	152	68	274	1,259	120	52	84	957	42
Total.....	124	125,077	34,418	49,538	6,803	60,810	278,660	12,480	12,708	4,192	247,275	930

CONNECTICUT												
Fairfield	13	33,391	7,733	18,305	3,496	8,199	71,494	3,683	6,141	2,221	57,996	1,029
Hartford	8	48,314	5,003	5,706	3,802	11,449	74,422	6,475	9,040	2,284	54,945	1,448
Litchfield	8	8,215	1,640	1,671	271	1,646	13,510	1,055	1,256	645	10,429	65
Middlesex	7	7,056	1,298	2,667	452	1,488	13,029	1,069	922	853	9,894	292
New Haven	14	68,586	7,798	15,559	4,328	13,383	110,115	6,800	10,223	2,464	89,000	920
New London	8	9,904	1,340	6,739	559	2,337	20,990	2,050	2,709	727	15,128	275
Tolland	3	1,300	298	500	155	461	2,737	250	463	196	1,748	77
Windham	4	3,420	1,207	5,153	209	1,197	11,204	320	849	196	9,720	45
Total	65	180,186	26,317	56,300	13,272	40,160	317,501	21,702	31,603	9,586	248,878	4,151
DELAWARE												
Kent	6	3,617	808	3,810	276	515	9,098	621	1,386	356	6,628	107
New Castle	6	6,639	1,017	2,823	466	1,604	12,595	738	1,656	576	9,216	398
Sussex	6	2,301	278	1,489	167	410	4,660	325	464	125	3,614	115
Total	18	12,557	2,103	8,122	909	2,529	26,353	1,684	3,506	1,057	19,458	620
DISTRICT OF COLUMBIA												
Washington	13	94,309	20,062	13,646	11,273	27,415	168,364	10,527	11,058	3,958	141,191	-----
FLORIDA												
Alachua	2	1,105	855	1,596	35	694	4,292	125	209	122	3,809	-----
Bay	1	1,413	757	19	57	343	2,598	250	204	125	1,880	139
Charlotte	1	421	35	10	24	100	641	50	35	22	534	-----
Columbia	1	585	189	191	64	166	1,200	50	107	37	993	-----
Dade	3	15,925	3,446	9,501	1,045	10,084	41,689	3,000	4,081	-----	32,142	2,328
De Sota	2	1,207	171	97	135	375	1,992	175	178	120	1,518	-----
Duval	3	42,028	15,928	12,149	3,537	19,811	93,962	4,000	3,959	1,449	83,890	-----
Escambia	2	3,515	2,235	2,050	345	1,959	10,194	1,000	545	930	7,026	-----
Hamilton	1	193	42	16	35	37	324	30	16	30	213	-----
Hardee	1	409	-----	52	68	572	50	37	-----	-----	450	30
Hernando	1	411	90	15	38	334	692	50	22	50	570	-----
Highlands	2	916	4,23	72	172	534	1,518	200	40	16	1,312	42
Hillsborough	3	22,036	4,271	4,105	1,785	7,259	39,627	2,700	2,258	1,093	33,426	-----
Jackson	2	109	109	35	35	340	1,491	85	55	-----	1,227	37
Lake	3	819	60	432	154	624	2,093	175	147	50	1,721	-----
Lee	1	693	314	158	124	362	1,654	100	140	50	1,364	-----
Manatee	2	1,113	125	294	196	962	2,740	270	160	40	2,320	-----
Marion	2	1,429	992	1,761	90	658	4,938	175	258	125	4,380	-----
Monroe	1	761	130	863	53	668	2,480	100	124	100	2,126	-----
Nassau	1	648	361	556	17	279	1,869	100	140	100	1,529	-----
Orange	2	1,726	342	104	115	1,314	3,610	125	197	74	3,205	-----
Osceola	1	186	66	68	21	138	480	50	3	-----	427	-----
Palm Beach	1	861	62	190	-----	1,105	2,910	100	58	-----	2,752	-----
Pinellas	4	10,331	597	4,082	1,200	5,205	21,443	1,200	1,559	45	18,348	47
Polk	5	5,260	175	391	646	1,819	8,359	700	568	80	6,759	171
Putnam	1	1,690	371	463	59	632	3,344	100	284	49	2,868	-----
St. Johns	2	3,038	281	1,694	127	683	5,880	180	252	175	4,828	391

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
FLORIDA—continued												
Santa Rosa.....	1	345	72	221	32	215	888	50	67	25	746	
Sarasota.....	1	374	130	93	91	165	862	100	11	100	542	109
Seminole.....	2	1,691	66	572	225	777	3,495	250	134		2,760	176
Suwannee.....	1	638	49	238	20	891	2,280	50	130	43	1,605	
Taylor.....	1	570	50	100	44	112	880	50	63	49	718	
Volusia.....	2	1,879	339	318	230	671	3,556	150	166	98	3,028	
Walton.....	1	353	88	52	20	187	702	50	36	33	580	
Washington.....	1	269	84	4	34	99	503	50	24	50	340	29
Total.....	63	125,670	32,905	42,686	10,857	59,268	275,738	15,890	16,262	5,365	232,351	3,533
GEORGIA												
Baldwin.....	1	345	154	4	22	108	636	75	52	75	434	
Barrow.....	1	382	108	8	118	66	697	100	57	100	436	
Bartow.....	2	1,220	277	174	21	475	2,176	200	129	150	1,697	
Ben Hill.....	2	1,346	205	156	225	211	2,154	225	124	196	1,572	31
Bibb.....	2	10,873	188	535	721	3,482	15,838	700	571		14,384	164
Brooks.....	2	960	212	28	80	178	1,474	200	135	200	930	10
Bryan.....	1	177	45	2		75	300	25	30	24	221	
Bulloch.....	1	731	110	7	46	74	974	100	173	97	488	116
Burke.....	1	1,060	155	4	13	52	1,293	50	136	25	913	170
Butts.....	1	348	160	4	38	65	619	75	76	75	394	
Calhoun.....	1	162	10	1	9	54	238	30	14	10	169	14
Carroll.....	1	541	106	12	77	76	818	100	40	98	580	
Chatham.....	1	46,375	3,744	2,254	2,125	16,236	71,720	3,000	3,389		64,252	700
Clarke.....	1	1,238	250	102	91	602	2,296	250	444	243	1,360	
Clay.....	1	110	14	2	5	24	157	50	16	14	77	
Cobb.....	1	1,000	177	213	95	244	1,733	100	80	73	1,480	
Colquitt.....	1	308		3	2	179	544	100	6		387	
Coweta.....	2	1,558	165	181	86	258	2,258	375	444	144	1,223	73
Decatur.....	1	442	145	100	37	194	930	125	80	123	603	
Dougherty.....	1	2,261	273	235	106	652	3,549	150	247	148	3,007	
Early.....	1	207	40	5	12	218	484	100	38	39	307	
Elbert.....	1	430	164	105	200	157	1,063	120	42	80	799	21

Evans.....	1	248	6	3	22	22	301	50	24	6	169	52
Floyd.....	2	3,979	904	504	377	727	6,607	350	639	348	5,098	172
Franklin.....	1	99	415	4	19	115	663	80	50	80	388	65
Fulton.....	3	59,844	17,366	8,825	3,129	25,363	115,472	5,952	7,109	2,493	98,411	600
Glynn.....	1	1,465	232	930	63	347	3,046	150	287	150	2,452	
Gordon.....	1	552	37	162	29	200	991	75	16	38	862	
Gwinnett.....	1	131		2	11	24	172	50	10		109	2
Habersham.....	1	166	31	1	17	46	263	30	10	30	193	
Hall.....	2	1,150	266	96	59	322	1,901	175	149	98	1,479	
Hancock.....	1	211	26	8	11	59	317	25	14	25	248	4
Hart.....	1	250	91	14	28	55	444	75	32	72	264	
Henry.....	1	383	80	19	27	41	554	80	73	70	331	
Irwin.....	1	309	51	10	54	104	530	75	31	50	375	
Jackson.....	2	488	219	20	34	164	951	250	88	132	462	
Jasper.....	2	387	167	244	26	144	976	100	128	100	648	
Jefferson.....	1	216	116	8	15	38	394	50	79	11	254	
Jenkins.....	1	196	25	2	9	45	278	25	14	25	202	13
Lamar.....	2	681	75	85	75	135	1,053	100	158	58	737	
Laurens.....	1	1,449	178	19	177	93	1,933	200	25	100	1,029	474
Lowndes.....	1	2,375	366	25	18	449	3,242	125	231	123	2,764	
Macon.....	1	341	51	50	16	146	606	100	32		466	
McDuffie.....	1	261	95	63	32	118	571	90	45	26	409	
Mitchell.....	1	268	31	11	22	36	368	40	23	20	244	41
Morgan.....	1	264	170	115	54	65	677	150	45	150	332	
Muscogee.....	3	5,127	325	260	442	1,065	7,239	1,000	1,003	200	4,628	468
Paulding.....	1	164	25	35	5	101	331	25	15		291	
Polk.....	2	385	40	5	89	90	611	140	12	24	434	
Randolph.....	1	110	42	16	7	65	243	35	41	24	143	
Richmond.....	1	2,471	619	38	231	504	3,913	400	217	388	2,818	75
Screven.....	1	171	26	19	5	141	366	25	13	25	303	
Spalding.....	2	1,473	194	150	125	178	2,134	300	143	170	1,438	76
Stewart.....	1	141		3	10	24	178	25	4		139	9
Taylor.....	1	279	25	2	18	28	354	25	39	24	253	13
Terrell.....	2	1,113	200	18	86	190	1,618	300	248	195	712	162
Thomas.....	1	736	50	56	28	88	960	100	76	50	711	23
Tift.....	1	739	61	6	54	108	971	100	106	50	613	103
Toombs.....	2	660	114	11	54	109	953	60	57	60	761	15
Troup.....	1	801	369	93	94	883	2,250	150	316	150	1,631	
Ware.....	1	982	127	125	358	287	1,883	200	81	49	1,553	
Washington.....	1	420	25	7	40	85	580	50	55	25	383	67
Whitfield.....	1	1,025	125	334	40	244	1,774	100	113	97	1,457	
Wilkes.....	1	552	193	61	58	97	968	50	107	48	619	144
Total.....	82	165,136	30,259	16,654	10,197	56,825	281,587	17,730	18,281	7,698	232,521	3,817
IDAHO												
Ada.....	3	8,273	3,684	1,822	921	3,607	18,374	975	497	847	15,932	
Bannock.....	3	1,258	138	780	92	567	2,845	100	180		2,565	
Benewah.....	1	258	52	163	19	101	595	25	9	25	521	
Bingham.....	1	422	90	177	61	90	846	50	26	50	678	42
Blaine.....	2	609	139	40	37	184	1,014	100	50	19	796	44
Bonner.....	2	1,051	130	606	43	347	2,180	100	66	25	1,983	

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, February 28, 1928—Continued

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REPORT OF THE COMPTROLLER OF THE CURRENCY

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including law-ful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
IDAHO—continued												
Bonneville.....	1	704	296	208	32	207	1,470	50	56	24	1,341	-----
Boundary.....	1	231	77	98	44	65	517	50	17	25	425	-----
Camas.....	1	147	-----	40	14	22	224	25	10	-----	173	16
Canyon.....	3	1,232	186	338	177	595	2,536	175	71	80	2,192	-----
Cassia.....	2	546	91	405	45	274	1,378	100	33	-----	1,241	-----
Custer.....	1	125	-----	17	4	69	217	25	3	-----	190	20
Elmore.....	1	386	102	113	30	71	705	100	32	24	529	-----
Franklin.....	1	330	31	31	25	95	514	50	2	24	439	-----
Fremont.....	2	493	56	103	83	118	856	75	1	55	690	35
Gem.....	1	161	55	53	24	104	399	30	6	-----	363	-----
Gooding.....	3	401	139	263	53	250	1,108	90	40	45	932	-----
Idaho.....	2	535	221	34	91	183	1,069	75	35	74	885	-----
Jefferson.....	1	158	23	135	13	82	411	40	8	-----	363	-----
Jerome.....	2	527	115	75	107	213	1,043	100	71	48	824	-----
Kootenai.....	1	559	114	275	90	146	1,190	100	16	100	974	-----
Latah.....	1	545	193	62	84	245	1,131	50	38	20	1,002	-----
Lemhi.....	1	199	123	87	80	122	620	100	4	97	418	-----
Lincoln.....	2	267	192	88	28	213	790	70	34	69	618	-----
Minidoka.....	1	57	1	36	6	16	116	25	3	-----	88	-----
Nez Perce.....	2	4,226	446	576	217	1,602	7,076	200	277	100	6,493	-----
Oneida.....	1	259	39	14	27	146	487	30	29	28	401	-----
Shoshone.....	3	2,097	218	950	99	799	4,220	150	156	114	3,810	-----
Teton.....	1	215	25	45	70	29	386	50	2	24	230	79
Twin Falls.....	4	1,605	446	356	272	896	3,684	325	76	50	3,232	-----
Total.....	51	27,964	7,422	8,020	2,888	11,458	58,010	3,435	1,848	1,967	50,338	236
ILLINOIS												
Adams.....	1	3,279	847	794	334	744	6,115	500	152	483	4,811	150
Alexander.....	1	523	154	526	124	308	1,635	100	32	24	1,479	-----
Bond.....	3	984	143	288	21	162	1,655	165	84	140	1,136	10
Boone.....	3	1,017	188	618	69	225	2,156	200	131	137	1,651	3
Brown.....	1	825	100	38	109	52	1,130	100	67	99	701	161

Bureau	6	3,336	607	347	201	722	5,248	390	398	361	4,048	31
Carroll	3	1,780	210	538	98	277	2,918	200	220	196	2,301	-----
Cass	3	1,476	534	879	87	286	3,313	250	318	231	2,451	38
Champaign	9	4,131	1,112	646	374	1,956	8,240	395	557	266	6,997	25
Christian	8	4,397	721	481	485	746	6,890	717	301	513	4,790	518
Clark	5	1,496	296	649	130	448	3,034	250	224	199	2,356	-----
Clay	3	780	152	136	93	163	1,537	140	102	139	946	6
Clinton	3	312	273	949	41	141	1,724	125	75	119	1,303	102
Coles	6	5,018	1,209	418	364	885	7,923	553	663	403	6,181	115
Cook	50	768,237	94,626	147,773	26,914	247,707	1,325,911	72,738	77,803	7,983	1,122,761	7,422
Crawford	5	1,859	180	741	161	429	3,378	225	210	152	2,743	45
Cumberland	3	897	209	202	48	132	1,500	150	53	149	1,096	48
De Kalb	4	4,007	679	518	287	651	6,138	325	348	220	5,020	224
De Witt	3	1,439	392	145	83	453	2,526	240	173	223	1,854	33
Douglas	6	1,717	491	176	196	682	3,289	295	263	273	2,446	5
Du Page	5	3,100	203	1,301	169	675	5,459	325	284	85	4,682	45
Edgar	8	4,193	632	735	369	943	6,905	505	551	468	5,205	163
Edwards	3	1,194	145	209	85	116	1,792	125	67	124	1,353	88
Effingham	3	840	141	254	65	239	1,543	125	64	75	1,277	-----
Fayette	5	1,023	457	592	114	279	2,476	200	155	144	1,976	-----
Franklin	6	1,938	486	2,560	366	1,132	6,501	270	273	165	5,689	-----
Ford	3	967	286	685	63	503	2,514	205	147	202	1,961	-----
Fulton	4	2,623	742	768	236	591	4,992	325	425	299	3,929	-----
Gallatin	4	687	143	128	76	172	1,212	110	52	110	891	49
Greene	4	1,687	481	414	164	227	2,983	305	166	162	2,322	25
Grundy	7	3,132	984	913	256	899	6,221	625	733	597	4,220	20
Hamilton	3	1,154	146	183	81	264	1,837	105	72	79	1,577	4
Hancock	6	2,111	374	209	352	350	3,430	400	111	270	2,555	94
Henderson	1	848	50	60	27	137	1,125	50	128	50	888	8
Henry	6	4,980	1,292	1,526	436	1,399	9,682	535	794	345	7,945	35
Iroquois	5	1,467	199	273	79	533	2,574	200	114	184	2,055	20
Jackson	7	2,197	545	1,084	257	661	4,786	350	297	283	3,793	40
Jasper	1	482	50	254	24	110	1,110	50	54	50	745	25
Jefferson	3	2,114	238	916	241	732	4,257	250	271	222	3,467	47
Jo Daviess	2	798	113	2,413	45	254	3,626	200	373	50	3,004	-----
Johnson	2	406	71	84	66	54	684	85	46	57	465	30
Kane	15	18,348	3,986	4,403	1,744	4,433	33,133	2,100	2,587	1,384	26,513	404
Kankakee	3	1,871	274	378	224	581	3,362	275	246	246	2,593	-----
Kendall	1	159	12	21	8	47	249	25	37	12	176	-----
Knox	6	5,395	1,635	2,194	447	1,226	10,984	455	931	407	9,133	-----
Lake	7	6,162	1,096	4,317	491	1,686	13,783	670	676	467	11,731	180
La Salle	16	12,790	3,040	3,954	885	3,585	24,386	1,455	2,143	645	20,030	27
Lawrence	4	1,786	222	1,469	155	649	4,290	245	274	149	3,622	-----
Lee	5	4,188	678	2,252	515	871	8,530	375	660	218	7,236	41
Livingston	6	2,493	394	601	225	539	4,290	240	289	227	3,476	56
Logan	5	3,277	483	602	310	843	5,536	490	469	349	4,176	42
Macon	3	8,423	4,597	1,324	543	3,802	18,327	1,050	951	995	15,795	-----
Macoupin	10	2,908	596	3,770	303	1,087	8,694	420	669	327	7,189	89
Madison	13	9,022	3,379	9,310	944	4,254	27,231	1,095	1,917	770	23,003	300
Marion	6	2,005	411	1,933	325	842	5,542	365	327	289	4,516	-----
Marshall	5	1,922	396	372	128	356	3,182	240	221	114	2,577	10
Massac	4	1,319	310	714	101	264	2,718	185	321	175	2,012	20
McDonough	5	2,511	558	484	90	768	4,435	330	377	317	3,377	29

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including law-ful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
ILLINOIS—continued												
McHenry.....	3	2,023	119	619	79	325	3,168	200	217	37	2,675	-----
McLean.....	4	4,313	356	824	289	1,201	7,011	640	338	225	5,770	25
Menard.....	2	608	108	126	18	107	971	125	111	84	638	6
Mercer.....	4	2,010	347	975	157	574	4,077	255	315	84	3,297	76
Monroe.....	2	613	172	860	23	175	1,847	75	117	75	1,579	-----
Montgomery.....	10	3,239	989	1,122	304	756	6,512	720	279	565	4,724	131
Morgan.....	2	4,772	877	2,348	55	1,334	9,424	300	985	298	7,779	62
Moultrie.....	1	313	50	57	44	152	619	50	24	50	495	-----
Ogle.....	2	1,059	97	135	86	225	1,607	115	87	83	1,322	-----
Peoria.....	6	21,452	5,469	6,581	2,512	5,644	41,771	2,535	4,473	1,872	32,796	14
Perry.....	3	1,618	161	983	45	521	3,337	140	280	124	2,789	-----
Piatt.....	4	1,633	220	164	104	609	2,746	260	105	170	2,128	82
Pike.....	4	2,055	221	396	82	448	3,221	275	490	163	2,277	15
Pope.....	1	273	70	14	26	46	432	50	14	50	318	-----
Pulaski.....	3	402	28	160	70	91	753	75	41	26	563	48
Putnam.....	1	517	29	105	42	63	755	50	42	-----	663	-----
Randolph.....	3	498	167	416	40	248	1,387	100	97	91	1,088	-----
Richland.....	2	768	124	346	61	158	1,462	100	102	100	1,110	50
St. Clair.....	11	17,232	4,172	9,251	1,367	5,777	37,968	2,060	1,890	1,084	32,110	655
Saline.....	3	1,402	457	652	172	612	3,406	200	123	198	2,785	35
Sangamon.....	2	6,663	1,492	1,823	632	2,185	12,890	800	540	398	10,991	100
Shelby.....	1	1,294	268	77	142	198	2,004	225	87	200	1,321	171
Stark.....	4	477	50	34	22	49	641	50	31	50	455	49
Stephenson.....	2	3,073	451	445	392	909	5,284	300	638	150	4,167	-----
Tazewell.....	7	4,083	1,207	1,558	242	1,552	8,701	570	1,035	524	6,521	-----
Union.....	5	1,369	283	687	100	326	2,780	200	194	110	2,221	55
Vermilion.....	14	7,255	2,378	1,715	755	2,565	14,794	1,520	856	1,396	10,890	59
Wabash.....	3	1,562	308	1,474	260	425	4,108	225	290	223	3,262	34
Warren.....	5	4,549	566	1,346	280	903	7,693	450	671	545	6,202	10
Washington.....	4	793	388	1,246	7	357	2,856	225	150	221	2,169	40
Wayne.....	3	1,172	328	605	88	195	1,949	160	118	97	1,555	26
White.....	7	1,989	432	605	218	423	3,698	295	200	265	2,876	56
Whiteside.....	7	3,861	1,094	1,447	620	980	8,072	575	620	313	6,384	175
Will.....	8	12,855	2,337	8,746	1,523	5,677	31,189	965	2,244	381	27,176	319

Williamson.....	4	2,736	651	2,271	234	1,394	7,306	250	412	249	6,317	75
Winnebago.....	7	21,777	2,143	5,529	2,961	4,648	37,229	2,475	2,948	953	29,940	782
Woodford.....	4	1,027	128	116	170	301	1,752	200	80	125	1,343	-----
Total.....	486	1,073,315	161,567	266,104	55,430	335,425	1,936,075	111,228	121,690	34,801	1,614,921	13,971
INDIANA												
Adams.....	1	724	119	117	28	121	1,115	100	25	98	891	-----
Allen.....	3	19,857	3,843	6,934	1,915	4,929	37,729	1,800	2,025	1,630	30,500	1,634
Bartholomew.....	3	1,332	129	64	165	229	1,926	155	115	95	1,497	64
Benton.....	2	688	47	50	17	262	1,065	100	94	21	850	-----
Blackford.....	2	864	128	77	108	145	1,327	125	55	99	1,048	-----
Boone.....	2	881	131	71	134	187	1,431	130	69	129	1,035	56
Carroll.....	2	729	178	278	18	174	1,383	100	32	95	1,154	-----
Cass.....	2	2,807	733	1,289	158	678	5,712	450	208	447	4,509	-----
Clark.....	2	924	189	462	91	263	1,939	175	115	175	1,474	-----
Clay.....	5	1,195	480	865	134	410	3,118	300	127	295	2,316	72
Clinton.....	2	1,099	254	21	161	209	1,764	250	109	250	1,059	95
Crawford.....	1	278	17	5	12	47	360	25	12	16	307	-----
Daviess.....	3	1,383	292	648	224	415	2,976	300	362	239	2,076	-----
Dearborn.....	4	1,735	368	1,301	56	565	4,043	300	326	298	3,120	-----
Decatur.....	4	1,829	316	196	138	468	2,957	355	173	247	2,124	52
De Kalb.....	2	1,091	82	187	64	133	1,561	100	53	74	1,319	16
Delaware.....	2	4,106	1,549	902	498	1,401	8,551	700	501	661	6,590	100
Dubois.....	3	531	87	196	36	116	971	100	69	74	697	25
Elkhart.....	4	3,800	496	1,910	421	964	7,621	365	441	260	6,556	-----
Fayette.....	1	1,341	421	132	131	230	2,265	200	36	197	1,686	145
Floyd.....	2	3,050	469	949	12	582	5,088	450	317	396	3,714	205
Fountain.....	3	1,055	195	94	88	257	1,696	175	75	134	1,267	36
Franklin.....	3	948	228	262	45	303	1,794	175	185	150	1,253	-----
Fulton.....	2	1,060	235	250	76	280	1,911	75	81	75	1,680	-----
Gibson.....	6	3,162	161	1,109	207	726	5,592	350	329	319	4,365	25
Grant.....	3	5,974	499	450	750	763	8,586	550	387	450	6,438	618
Green.....	2	935	355	541	114	790	2,743	150	118	148	2,327	-----
Hamilton.....	5	1,511	209	80	110	200	2,179	180	71	128	1,692	106
Hancock.....	2	367	50	6	22	62	511	50	45	50	349	17
Hendricks.....	4	874	199	69	113	299	1,562	175	107	172	1,074	34
Henry.....	4	2,495	379	263	202	701	4,065	335	372	295	2,966	15
Howard.....	3	4,355	636	392	361	962	6,869	500	359	415	5,447	95
Huntington.....	2	2,353	146	514	68	570	3,666	225	121	121	3,199	-----
Jackson.....	3	1,631	302	442	244	549	3,188	250	209	248	2,481	-----
Jasper.....	2	378	47	55	64	63	610	105	18	29	458	-----
Jay.....	1	549	91	103	17	266	1,034	50	27	50	907	-----
Jefferson.....	2	1,125	297	791	47	379	2,658	250	279	247	1,877	-----
Jennings.....	3	774	186	453	120	163	1,708	160	167	157	1,215	8
Johnson.....	3	1,978	373	174	167	484	3,199	350	197	300	2,313	38
Knox.....	3	4,401	597	926	399	1,131	7,613	730	508	29	5,636	518
Lake.....	11	11,333	3,258	3,773	904	3,452	22,870	1,625	1,203	573	19,077	350
La Porte.....	3	3,160	1,035	1,236	310	783	6,539	475	373	250	5,429	-----
Lawrence.....	3	1,697	337	815	350	559	3,767	275	383	124	2,970	-----
Madison.....	2	1,047	250	167	55	297	1,823	150	61	143	1,406	63
Marion.....	4	55,056	7,303	9,104	3,671	22,974	100,271	7,650	6,065	3,440	81,749	-----

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, February 28, 1928—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
INDIANA—continued												
Marshall.....	1	1,320	132	78	67	254	1,864	130	87	130	1,517	-----
Martin.....	1	171	20	47	14	44	297	25	11	12	248	-----
Miami.....	3	1,810	361	437	194	666	3,492	240	179	193	2,878	-----
Monroe.....	2	2,391	635	1,041	204	703	4,986	220	262	215	4,256	20
Montgomery.....	2	1,611	393	409	65	420	2,915	200	314	192	2,208	-----
Morgan.....	4	1,797	190	111	172	197	2,576	280	203	247	1,670	73
Newton.....	1	165	73	7	9	93	349	50	12	50	237	-----
Noble.....	2	442	91	255	65	149	1,008	105	58	90	755	-----
Ohio.....	1	489	101	104	53	116	869	100	31	98	640	-----
Orange.....	2	651	112	194	49	153	1,160	105	80	25	940	10
Owens.....	1	621	73	18	61	147	923	50	27	33	813	-----
Parke.....	3	642	116	211	54	187	1,217	100	87	99	921	10
Perry.....	4	1,454	257	793	63	248	2,827	225	147	199	2,158	95
Pike.....	3	950	64	629	101	217	1,965	100	124	59	1,676	5
Porter.....	1	1,118	120	153	124	327	1,853	150	127	97	1,478	-----
Posey.....	6	1,916	322	1,290	139	411	4,097	275	132	274	3,397	18
Pulaski.....	2	865	257	191	13	108	1,439	75	80	75	1,208	-----
Putnam.....	3	1,206	425	262	146	488	2,541	225	155	201	1,914	40
Randolph.....	4	515	165	67	65	223	1,037	150	32	26	806	23
Ripley.....	2	374	64	492	40	106	1,081	55	77	53	894	-----
Rush.....	5	2,539	402	205	112	502	3,785	375	400	296	2,704	5
St. Joseph.....	5	8,284	972	2,289	954	3,534	16,121	1,975	1,211	770	12,155	10
Shelby.....	4	1,988	299	124	301	435	3,225	325	374	293	1,982	207
Spencer.....	1	208	35	61	4	61	372	35	19	35	282	-----
Steuben.....	2	970	91	456	108	177	1,807	100	103	74	1,505	25
Sullivan.....	1	1,216	117	39	45	241	1,665	150	77	100	1,321	10
Switzerland.....	1	216	50	51	10	48	1,388	50	27	50	251	-----
Tiptecanoe.....	2	4,405	832	2,010	527	1,382	9,197	425	393	400	7,814	150
Tipton.....	1	791	109	274	30	165	1,574	100	62	98	1,314	-----
Union.....	1	98	57	171	27	135	1,191	50	159	50	932	-----
Vandenburg.....	3	12,346	2,380	11,824	1,484	4,537	32,743	1,500	1,216	976	28,130	900
Vermillion.....	3	1,000	174	746	48	333	2,315	95	204	76	1,935	-----
Vigo.....	2	8,329	1,701	4,737	493	2,773	18,252	1,100	1,364	1,069	14,631	-----
Wabash.....	2	2,272	292	816	170	373	3,939	260	226	248	3,265	-----

Warrick	4	1,211	212	238	49	225	1,946	200	77	197	1,457	15
Wayne	7	5,677	1,497	1,613	550	1,279	10,658	725	835	634	8,288	171
White	1	181	4	4	2	16	214	40	10		164	
Total	228	231,615	41,381	71,170	19,657	71,069	439,244	31,965	26,013	21,577	350,841	6,174
IOWA												
Adair	2	494	110	51	61	114	836	75	39	49	673	
Adams	2	1,157	309	475	27	473	2,450	125	65	73	2,187	
Appanoose	2	872	198	482	95	390	2,049	150	74	100	1,723	
Audubon	3	987	56	576	88	322	2,042	185	87	46	1,717	7
Benton	2	938	98	53	120	370	1,590	115	65	83	1,327	
Black Hawk	5	8,366	890	3,082	506	2,946	15,869	940	636	236	14,021	
Boone	2	1,128	261	540	358	325	2,669	250	111	59	2,250	19
Bremer	2	1,292	267	653	136	327	2,683	150	200	147	2,186	
Buchanan	2	1,447	242	233	280	280	2,270	175	212	175	1,708	
Buena Vista	5	1,622	215	166	150	519	2,680	200	108	117	2,173	78
Calhoun	5	1,425	259	64	209	414	2,384	230	128	191	1,836	
Carroll	3	1,396	383	700	81	597	3,177	150	108	149	2,767	
Cass	2	1,500	107	380	103	458	2,553	150	44	80	2,279	
Cedar	2	645	75	147	85	213	1,170	80	24	74	993	
Cerro Gordo	5	5,528	1,734	904	581	3,294	12,102	635	331	329	10,797	7
Cherokee	4	2,014	373	132	179	427	3,141	225	174	174	2,504	50
Chickasaw	3	1,011	169	353	59	252	1,852	180	109	130	1,433	
Clay	5	1,212	374	119	169	355	2,251	235	74	94	1,774	69
Clayton	3	942	230	783	125	387	2,475	125	100	72	2,172	
Clinton	6	7,353	867	1,535	253	1,878	11,927	650	737	521	9,808	112
Crawford	3	1,014	426	611	62	356	2,478	165	103	155	2,051	
Dallas	2	975	107	60	99	264	1,511	100	63	50	1,288	10
Davis	1	737	55	21	40	72	931	55	23	55	775	23
Decatur	1	73	28	1	14	13	132	25	5	25	77	
Delaware	1	628	40	48	38	73	829	50	25	40	680	35
Des Moines	1	1,675	128	192	75	301	2,376	100	103	98	1,936	139
Dickinson	3	890	194	172	126	355	1,743	135	66	74	1,444	23
Dubuque	3	6,458	1,639	3,685	342	1,586	13,814	750	477	433	12,123	
Fayette	4	1,093	215	660	163	367	2,507	200	134	138	2,035	
Floyd	6	2,165	511	911	135	1,156	4,899	325	203	205	4,123	43
Franklin	2	1,370	378	197	98	328	2,377	140	137	119	1,981	
Franklin	4	1,062	121	343	160	314	2,042	185	70	93	1,555	130
Freemont	2	379	135	49	45	163	785	50	48	49	658	
Grundy	3	983	157	27	72	310	1,556	125	97	125	1,208	
Guthrie	4	1,217	234	39	199	217	1,925	185	63	139	1,479	49
Hamilton	4	2,186	423	336	191	703	3,848	200	188	182	3,225	53
Hancock	7	1,257	370	150	157	422	2,366	200	53	149	1,942	22
Hardin	5	2,354	607	950	400	991	5,320	350	209	247	4,506	8
Harrison	3	1,067	466	294	188	580	2,694	150	126	148	2,180	
Henry	3	1,228	152	109	225	297	2,016	175	44	73	1,632	21
Howard	2	448	157	144	80	170	911	75	58	73	705	
Humboldt	2	357	188	279	102	363	1,382	75	28	31	1,248	
Jackson	3	1,357	146	776	175	348	2,892	150	160	52	2,445	
Jasper	4	2,201	199	558	263	618	3,856	225	141	122	3,368	
Jefferson	1	791	107	999	18	189	2,109	100	127	99	1,776	

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
IOWA—Continued												
Johnson.....	1	856	1,008	142	85	254	2,357	100	100	99	2,058	-----
Jones.....	2	1,112	160	33	72	175	1,561	150	38	150	1,223	-----
Keokuk.....	3	788	207	339	59	395	1,800	165	80	146	1,406	-----
Kossuth.....	3	768	75	23	96	215	1,186	90	31	75	980	7
Lee.....	1	841	85	716	89	659	2,393	150	157	44	2,039	-----
Linn.....	3	15,090	2,332	7,162	1,370	8,086	34,186	1,150	968	1,046	30,735	-----
Louisa.....	1	480	51	2	8	87	633	50	23	50	509	-----
Lucas.....	1	1,032	181	133	69	347	1,767	100	108	96	1,463	-----
Lyon.....	6	1,865	421	185	219	526	3,238	315	90	308	2,481	37
Madison.....	3	1,081	265	161	98	278	1,903	275	68	255	1,298	7
Mahaska.....	1	1,286	114	440	106	360	2,321	100	63	-----	2,158	-----
Marion.....	4	2,570	447	483	166	667	4,351	275	207	174	3,693	-----
Marshall.....	2	1,353	138	48	219	486	2,253	225	57	60	1,911	-----
Mills.....	3	897	107	87	149	174	1,419	140	99	78	1,008	90
Mitchell.....	3	1,335	458	527	60	311	2,698	150	121	50	2,378	-----
Monona.....	2	287	62	59	45	73	535	75	20	23	416	-----
Monroe.....	2	485	180	259	40	151	1,118	125	50	69	874	-----
Montgomery.....	7	3,838	673	495	562	832	6,448	445	353	374	5,103	173
Muscataine.....	1	662	192	389	97	136	1,478	100	99	25	1,254	-----
O'Brien.....	3	1,450	218	279	114	782	2,857	150	108	100	2,498	-----
Osceola.....	3	797	25	5	83	329	1,250	100	74	25	1,002	33
Page.....	7	2,310	294	313	201	632	3,781	350	180	245	2,880	126
Palo Alto.....	4	1,152	28	34	157	283	1,677	135	39	26	1,419	32
Plymouth.....	5	2,582	319	555	177	851	4,495	255	277	186	3,748	29
Pocahontas.....	3	654	75	72	76	218	1,100	125	64	49	837	26
Polk.....	4	21,961	3,932	4,989	1,417	10,503	43,372	2,725	1,379	579	38,174	-----
Pottawattamie.....	2	3,872	681	999	361	972	7,159	420	187	295	6,098	150
Poweshiek.....	2	1,013	155	385	185	417	2,187	125	81	99	1,862	-----
Ringgold.....	1	146	88	63	17	75	389	25	29	24	311	-----
Sac.....	1	635	-----	132	14	170	1,577	140	154	100	1,173	-----
Scott.....	1	3,076	1,065	1,099	1,331	718	7,909	400	331	397	6,162	325
Shelby.....	1	630	-----	22	45	136	833	50	39	-----	744	-----
Sioux.....	5	1,496	151	95	145	504	2,400	210	152	134	1,885	20

Story	5	2,014	282	574	289	736	3,920	305	98	204	3,286	23
Tama	6	1,773	737	338	57	611	3,536	320	165	247	2,803	
Taylor	4	1,271	135	240	74	333	2,059	150	101	110	1,697	
Union	4	1,364	288	804	171	430	3,069	260	152	159	2,476	21
Van Buren	1	173	7	2	11	88	288	25	13	7	243	
Wapello	4	2,588	954	458	328	1,435	5,789	525	332	423	4,505	
Warren	1	312		52	47	73	485	50	11		423	
Washington	1	960	120	142	64	238	1,531	100	29	99	1,303	
Wayne	2	588	66	40	40	98	835	90	27	50	662	6
Webster	6	5,341	1,128	1,120	563	1,938	10,123	585	744	580	8,207	
Winnebago	4	1,170	156	21	91	236	1,686	175	72	149	1,260	29
Winneshiek	1	288	53	18	37	39	437	50	21	50	310	6
Woodbury	5	17,778	2,618	3,445	1,131	7,040	33,068	2,060	674	1,069	28,066	1,173
Worth	1	350			25	79	533	50	11	50	422	
Wright	1	299	50	110	14	91	567	50	15	50	452	
Total	276	189,954	36,132	51,551	17,968	69,163	367,834	23,490	14,468	14,573	310,623	3,220
KANSAS												
Allen	3	740	124	185	63	213	1,335	105	59	104	1,067	
Anderson	2	660	128	56	30	203	1,080	50	31	50	936	14
Atchison	2	1,628	140	578	113	912	3,377	300	192	100	2,769	
Barber	2	513	32	121	41	178	886	50	29	25	782	
Barton	6	1,954	388	67	251	539	3,228	425	120	272	2,410	
Bourbon	1	1,297	146	386	22	466	2,333	100	119	100	2,009	
Brown	3	897	138	87	114	254	1,385	130	43	105	1,082	25
Butler	4	1,907	140	1,297	201	848	4,407	150	232	125	3,900	
Chase	1	403	76	12	46	82	623	75	68	74	406	
Chautauqua	3	712	231	86	342	1,408	1,408	150	30	130	1,066	31
Cherokee	4	1,218	304	536	91	830	2,988	175	144	149	2,519	
Cheyenne	1	154	20	68	37	85	366	25	32		309	
Clark	2	702		5	57	117	883	75	60		727	21
Clay	3	1,131	148	331	121	478	2,217	150	183	125	1,759	
Cloud	3	1,003	107	55	60	402	1,631	175	108	47	1,301	
Coffey	3	1,055	472	163	60	718	2,484	125	68	99	2,191	
Comanche	1	232		2	21	81	364	25	25	25	288	
Cowley	4	5,982	1,239	1,910	486	1,671	11,315	500	467	398	9,943	
Crawford	5	4,062	855	880	318	1,800	7,931	400	393	185	6,947	
Decatur	3	1,041	160	194	63	273	1,751	125	113	124	1,387	
Dickinson	5	1,675	215	360	81	778	3,122	200	187	147	2,588	
Doniphan	2	468	50	69	20	162	772	75	56	31	603	7
Douglas	3	2,377	363	633	151	1,101	4,652	300	314	298	3,718	13
Edwards	2	274	112	50	11	88	536	55	36	25	385	25
Elk	4	637	153	76	35	658	1,567	150	57	112	1,247	
Ellis	3	736	50	15	118	102	1,021	125	20		772	103
Ellsworth	2	1,172	30	48	137	286	1,675	125	99	25	1,418	8
Finney	2	835	27	7	77	183	1,148	100	11	25	992	21
Ford	2	934	171	54	72	292	1,527	130	66	70	1,260	
Franklin	3	1,411	432	837	67	897	3,662	225	110	221	3,076	
Gary	2	1,501	287	257	158	418	2,632	175	158	175	2,125	
Gove	1	129		27	19	59	235	25	9		199	2
Greeley	1	64		16	9	16	110	25	2		83	

[In thousands of dollars]

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KANSAS—continued												
Greenwood.....	5	1,491	173	318	101	547	2,644	175	121	91	2,242	-----
Hamilton.....	1	203	40	27	10	63	345	50	13	25	256	-----
Harper.....	4	1,050	254	455	83	577	2,426	250	67	112	1,997	-----
Harvey.....	2	815	198	399	103	358	1,881	100	116	100	1,564	-----
Jackson.....	2	475	60	47	44	177	803	75	36	6	686	-----
Jefferson.....	2	278	85	7	42	92	509	50	24	50	369	16
Jewell.....	6	1,006	178	48	130	469	1,840	225	128	159	1,315	13
Johnson.....	1	437	149	176	42	232	1,040	50	57	49	882	-----
Kingman.....	2	565	254	261	29	224	1,333	75	32	-----	1,226	-----
Kiowa.....	2	439	100	149	71	113	895	90	19	10	711	44
Labette.....	4	965	185	302	173	399	2,029	125	46	87	1,770	-----
Lane.....	1	243	25	3	14	40	325	40	35	25	181	45
Leavenworth.....	5	3,302	1,164	1,930	97	1,864	8,380	450	538	322	7,059	-----
Lincoln.....	2	449	91	3	28	128	702	60	56	50	536	-----
Linn.....	1	108	10	57	19	41	235	25	11	6	192	-----
Logan.....	1	297	11	2	27	55	392	40	26	10	283	32
Lyon.....	3	3,159	429	414	60	923	5,011	325	284	321	3,974	103
McPherson.....	1	259	50	3	19	37	375	50	10	50	261	4
Marion.....	4	804	73	182	78	366	1,506	125	83	62	1,224	12
Marshall.....	5	617	119	90	63	374	1,264	150	50	-----	1,062	-----
Meade.....	2	463	50	10	22	130	678	50	68	50	508	-----
Miami.....	3	2,090	222	366	191	573	3,451	225	82	175	2,967	-----
Mitchell.....	1	647	90	46	38	161	986	75	75	75	761	-----
Montgomery.....	8	10,671	2,426	1,587	1,027	3,480	19,318	1,015	810	716	16,736	-----
Morris.....	2	451	134	139	23	354	1,105	75	73	72	886	-----
Morton.....	1	140	25	15	13	120	290	25	7	-----	290	-----
Nemaha.....	5	1,520	378	200	82	500	2,691	197	153	162	2,052	126
Neosho.....	2	709	274	516	83	341	1,939	125	153	124	1,527	-----
Ness.....	1	474	25	10	53	61	624	25	36	25	494	45
Norton.....	2	963	101	38	82	448	1,639	125	73	98	1,343	-----
Osage.....	3	788	147	16	38	304	1,304	100	41	76	1,088	-----
Osborne.....	5	1,089	190	53	175	311	1,853	205	77	174	1,322	67
Ottawa.....	3	893	169	40	54	375	1,543	135	84	114	1,171	38
Pawnee.....	1	580	151	49	79	187	1,049	100	24	49	846	50

Phillips	5	944	99	66	104	494	1,713	180	50	91	1,281	111
Pottawatomie	4	1,160	145	213	75	472	2,077	200	73	99	1,704	
Pratt	2	716	207	651	56	205	1,836	130	23	25	1,651	6
Rawlins	1	206	5	28	41	56	336	25	8		803	
Reno	4	3,134	838	731	259	1,634	6,614	575	288		5,746	
Republic	2	655	121	87	52	250	1,175	90	38	90	952	
Rice	2	408	36	181	30	165	822	100	35	34	653	
Riley	2	1,650	259	256	206	642	3,029	200	125	200	2,508	
Rooks	2	300	62	16	95	87	564	90	27	40	352	55
Russell	2	362	57	5	58	82	567	65	14	55	399	34
Saline	3	2,939	455	135	594	1,160	5,306	425	283	224	4,362	
Scott	1	397	25	7	9	130	575	50	18	24	482	
Sedgwick	6	18,371	2,880	6,245	2,170	10,013	39,832	2,525	1,551	49	35,255	37
Seward	1	365	105	18	27	109	628	50	28	25	525	
Shawnee	5	8,310	3,885	4,169	696	6,847	23,998	1,400	782	594	21,206	
Sheridan	1	261	66	26	8	142	505	50	69	50	337	
Sherman	2	652	75	68	31	232	1,060	50	41	25	904	40
Smith	4	1,018	105	79	77	402	1,686	125	129	68	1,363	
Stafford	3	1,406	150	71	66	416	2,112	100	141	62	1,808	
Stevens	1	101		1	21	40	163	25	1		137	
Sumner	3	1,324	107	367	36	368	2,219	175	120	89	1,829	
Thomas	1	353	110	45	19	165	696	50	50	50	580	
Trego	1	92	6	96	3	88	286	50	15		219	
Wabunsee	3	499	45	45	224	1,078	1,078	100	48	43	887	
Washington	5	1,173	292	233	63	451	2,215	125	91	18	1,969	12
Wilson	3	755	174	61	341	1,737	1,737	150	53	99	1,432	
Woodson	3	189	75	10	4	50	331	25	19	25	261	
Wyandotte	1	8,055	2,446	933	864	3,064	15,407	975	381	813	13,231	
Total	254	133,629	27,599	32,774	12,201	58,285	265,632	18,132	11,616	9,703	224,354	1,140
KENTUCKY												
Adair	1	301	30	5	17	121	474	25	84	25	340	
Allen	1	444	10	52	37	156	700	50	26		617	
Anderson	2	1,481	201	532	62	287	2,574	225	370	185	1,792	
Barren	4	2,587	247	614	102	786	4,353	285	174	239	3,645	
Bell	2	1,506	129	459	176	438	2,721	200	148	123	2,250	
Bourbon	1	770	252	10	13	119	1,173	100	138	100	769	65
Boyd	4	7,220	1,128	292	1,348	1,583	11,646	1,175	787	1,024	8,405	213
Boyle	2	1,193	361	805	60	224	2,649	200	332	99	1,904	115
Bracken	1	538	43	785	10	374	1,751	50	103	25	1,573	
Breathitt	1	419	50	115	35	96	720	50	19	48	603	
Caldwell	2	1,510	359	510	95	387	2,876	225	206	209	2,236	
Calloway	1	986	64	367	34	255	1,709	50	101	50	1,506	
Campbell	2	3,182	520	1,084	147	525	5,470	200	581	200	4,489	
Carlisle	1	377	25	16	10	103	436	25	36	25	349	
Carroll	2	1,788	121	430	53	416	2,819	160	156	118	2,385	
Carters	1	283	26	106	10	155	580	50	47		483	
Christian	2	724	77	109	54	386	1,355	100	37	74	1,144	
Christian	1	2,315	300	654	50	533	3,867	300	394	300	2,805	
Clark	1	372	38	81	15	93	600	50	33	38	479	
Clay	1	2,360	534	1,310	311	566	5,112	463	311	452	3,859	

[In thousands of dollars]

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KENTUCKY—continued												
Fayette.....	4	13,730	2,846	907	766	2,388	20,884	2,250	1,723	2,016	14,156	619
Floyd.....	1	282	71	124	8	220	705	25	25	6	649	-----
Franklin.....	2	1,384	332	981	72	494	3,281	250	427	250	2,339	-----
Fulton.....	2	728	234	139	40	158	1,305	130	80	130	955	-----
Garrard.....	2	499	200	80	15	283	1,082	100	160	100	721	-----
Grant.....	1	413	50	44	17	55	582	50	48	49	435	-----
Graves.....	1	2,807	467	163	85	471	4,009	500	610	230	2,626	-----
Greenup.....	2	731	37	282	37	227	1,370	100	78	37	1,103	45
Hardin.....	2	1,910	160	305	92	267	2,747	200	135	150	2,233	-----
Harlan.....	4	1,567	217	921	154	448	3,321	275	120	209	2,714	-----
Harrison.....	2	1,464	208	407	59	717	2,869	200	252	197	2,191	-----
Hart.....	2	413	25	114	36	167	815	50	25	25	715	-----
Henderson.....	1	1,139	76	395	123	175	1,908	200	62	-----	1,542	-----
Hickman.....	1	298	63	219	7	179	769	50	30	49	640	-----
Hopkins.....	2	771	78	846	30	340	2,068	75	63	72	1,828	10
Jefferson.....	4	64,205	22,333	14,941	1,262	24,308	128,628	6,250	6,717	4,493	106,595	2,121
Jessamine.....	2	739	100	38	32	345	1,261	125	116	100	920	-----
Johnson.....	2	2,141	150	328	72	433	3,194	275	276	194	2,383	-----
Kenton.....	5	13,327	1,256	1,798	408	1,761	18,615	1,135	1,305	1,093	15,035	-----
Knox.....	2	1,160	38	119	116	223	1,659	80	142	37	1,399	-----
La Rue.....	2	1,027	176	119	68	123	1,521	135	44	114	1,213	15
Laurel.....	2	701	65	158	24	434	1,391	50	75	50	1,216	-----
Lawrence.....	2	918	150	126	19	242	1,462	80	180	78	1,121	-----
Letcher.....	3	1,306	148	265	51	349	2,134	150	177	149	1,652	-----
Lincoln.....	3	1,180	172	283	82	170	1,896	150	172	149	1,422	-----
Logan.....	2	348	77	31	19	203	680	50	48	48	534	-----
McCracken.....	3	5,132	900	1,416	635	1,071	9,201	550	576	495	7,321	201
Madison.....	4	2,580	356	292	71	746	4,074	350	300	298	3,113	-----
Magoffin.....	1	587	25	174	10	152	950	50	22	25	853	-----
Marion.....	3	1,473	348	367	52	311	2,624	300	252	298	1,694	19
Mason.....	1	1,579	254	402	62	598	2,900	150	153	113	2,484	-----
Mercer.....	2	1,279	141	226	45	355	2,051	150	98	99	1,695	-----
Montgomery.....	3	1,391	293	157	90	589	2,530	200	370	148	1,811	-----
Morgan.....	1	323	25	17	3	41	409	25	31	25	328	-----

Muhlenberg.....	2	1, 150	525	879	45	713	3, 320	90	220	78	2, 920	
Nicholas.....	1	132	24	256	5	85	501	25	43		434	
Owen.....	2	698	123	14	27	168	1, 036	123	64	122	726	
Pendleton.....	1	309	35	265	8	90	707	60	14	10	623	
Perry.....	1	937	100	36	176	149	1, 403	100	55	97	1, 102	25
Pike.....	4	2, 845	286	516	305	556	4, 585	450	192	304	3, 501	85
Powell.....	1	224	107	82		63	477	25	61	25	367	
Pulaski.....	4	3, 157	460	516	143	562	4, 857	325	238	274	4, 016	
Russell.....	1	201	26	3	7	67	306	25	7	25	249	
Scott.....	2	1, 034	117	382	125	486	2, 170	125	134	123	1, 779	
Taylor.....	1	328	25	71	16	50	492	25	25	25	417	
Union.....	1	465	117	75	49	80	790	100	23	95	573	
Warren.....	2	2, 938	378	252	117	771	4, 505	375	331	341	3, 451	
Washington.....	1	369	51	94	22	69	608	50	81	50	425	
Wayne.....	1	189	35	23	15	84	347	25	26	24	272	
Webster.....	3	573	157	258	50	428	1, 469	115	68	90	1, 196	
Whitley.....	3	1, 583	111	6	115	758	2, 578	100	124	72	2, 282	
Total.....	141	176, 988	39, 263	39, 248	8, 526	51, 825	318, 631	20, 831	20, 681	16, 615	253, 580	3, 533
LOUISIANA												
Acadia.....	1	661	103	44	82	115	1, 013	100	62	99	748	
Allen.....	1	199		4	19	108	331	25	11		295	
Beauregard.....	1	962	26	43	78	243	1, 355	100	69	25	1, 154	
Bienville.....	2	439	50	137	82	189	1, 084	125	29	50	861	15
Caddo.....	4	23, 723	2, 669	1, 558	1, 351	7, 452	37, 095	2, 500	1, 575	1, 267	30, 930	381
Calcasieu.....	3	12, 181	242	380	901	1, 709	15, 529	1, 825	531	225	12, 379	567
Claiborne.....	1	1, 035	102	593	113	697	2, 546	150	121	29	2, 245	
De Soto.....	1	329		2	7	33	372	50	30		292	
East Baton Rouge.....	1	1, 988	343	111	710	1, 214	4, 395	300	381	294	3, 417	
East Carroll.....	1	400	52	170	37	321	986	50	119	49	767	
Evangeline.....	1	167	25	61	8	57	320	25	11	25	259	
Iberia.....	4	1, 415	713	302	114	720	3, 280	400	379	248	2, 254	
Jefferson Davis.....	1	141		2	22	30	196	50	4		141	
Lafayette.....	1	945	103	85	184	327	1, 650	200	113	94	1, 243	
Lincoln.....	1	650	25	14	20	238	953	50	83	19	801	
Madison.....	1	180	40	38	47	60	378	50	5	39	282	
Orleans.....	1	28, 065	3, 856	904	3, 775	8, 046	46, 762	2, 800	2, 930	1, 535	34, 698	1, 113
Ouachita.....	1	2, 968	130	209	1, 114	1, 145	5, 633	600	332	105	4, 163	
Richland.....	1	240	13	40	10	82	386	25	10	13	338	
Tangipahoa.....	1	434	106	47	109	55	755	100	30	97	404	124
Vermilion.....	1	686	79	132	51	292	1, 241	50	146	32	1, 012	
Webster.....	1	423	50	11	36	78	600	50		50	500	
Winn.....	1	400	3	2	19	43	469	25	25		416	
Total.....	32	78, 631	8, 730	4, 889	8, 889	23, 254	127, 329	9, 650	6, 999	4, 295	99, 599	2, 200

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
MAINE												
Androscoggin.....	3	8, 213	2, 153	6, 683	204	1, 376	18, 718	800	1, 893	625	15, 086	209
Aroostook.....	7	6, 268	213	4, 242	462	1, 241	12, 508	540	941	174	10, 750	69
Cumberland.....	7	26, 212	2, 655	8, 621	374	4, 620	42, 916	2, 175	2, 848	1, 651	35, 448	561
Franklin.....	3	961	383	1, 302	41	585	3, 270	150	207	88	2, 825	-----
Hancock.....	2	1, 585	63	2, 735	47	358	4, 796	200	348	61	4, 130	57
Kennebec.....	4	6, 612	837	6, 953	453	857	15, 770	650	1, 030	588	13, 404	50
Knox.....	5	2, 401	554	6, 355	130	674	10, 150	455	615	384	8, 636	-----
Lincoln.....	4	1, 842	264	1, 769	26	305	4, 219	200	332	125	3, 555	-----
Oxford.....	3	1, 840	402	1, 483	99	489	4, 344	250	345	85	3, 699	-----
Penobscot.....	2	2, 412	751	2, 583	305	417	6, 506	500	1, 058	499	3, 839	550
Sagadahoc.....	2	894	543	3, 125	31	311	4, 932	525	744	475	3, 046	77
Somerset.....	2	2, 564	200	2, 954	79	501	6, 311	200	780	199	5, 117	-----
Waldo.....	2	2, 589	187	3, 408	138	410	6, 746	350	470	108	5, 769	-----
Washington.....	2	975	245	2, 266	49	207	3, 798	200	308	147	3, 143	-----
York.....	9	7, 489	1, 068	5, 102	344	1, 517	15, 582	875	1, 510	494	12, 381	295
Total.....	57	72, 847	10, 488	59, 581	2, 782	13, 868	160, 566	8, 070	13, 429	5, 703	130, 828	1, 868
MARYLAND												
Allegany.....	9	12, 002	1, 210	2, 830	587	1, 780	18, 502	690	1, 695	585	15, 147	375
Anne Arundel.....	1	2, 252	-----	721	41	224	3, 251	252	251	-----	2, 738	-----
Baltimore.....	16	96, 620	21, 891	30, 157	5, 726	34, 553	190, 465	13, 163	16, 519	6, 006	147, 188	5, 955
Caroline.....	2	1, 056	75	3, 669	45	171	1, 726	125	168	72	1, 362	-----
Carroll.....	7	3, 450	973	3, 462	118	612	8, 645	552	913	502	6, 619	35
Cecil.....	5	2, 120	249	3, 228	222	503	6, 335	275	620	195	5, 005	237
Charles.....	1	337	56	420	2	87	905	25	66	21	792	-----
Dorchester.....	2	1, 134	405	579	35	200	2, 368	110	134	108	1, 996	20
Frederick.....	5	5, 672	1, 423	8, 768	256	927	17, 114	450	1, 544	405	14, 633	40
Garrett.....	5	1, 574	286	1, 022	171	296	3, 365	225	372	224	2, 535	5
Hartford.....	5	3, 449	233	1, 822	167	571	6, 251	265	535	184	5, 173	95
Howard.....	1	660	70	864	21	77	1, 696	100	183	50	1, 329	20
Kent.....	1	839	116	617	73	90	1, 735	50	110	12	1, 472	90
Montgomery.....	5	3, 426	392	648	161	436	5, 074	300	370	189	4, 091	124
Prince Georges.....	4	3, 652	219	1, 051	297	567	5, 811	275	399	127	4, 954	48

Queen Annes.....	2	1,319	77	729	135	163	2,424	150	181	36	2,039	18
St. Marys.....	1	768	129	762	82	161	1,907	50	109	25	1,723	-----
Talbot.....	1	1,444	300	1,627	79	180	3,640	200	321	189	2,930	-----
Washington.....	6	4,425	549	4,436	422	862	10,727	505	1,084	402	8,374	211
Wicomico.....	1	2,294	54	586	38	543	3,534	120	285	50	3,057	-----
Worcester.....	4	2,250	129	1,027	333	382	4,128	300	245	98	3,369	97
Total.....	84	150,743	28,836	65,725	9,011	43,385	299,603	18,182	26,104	9,480	236,526	7,370
MASSACHUSETTS												
Barnstable.....	3	2,467	372	1,110	72	518	4,549	250	366	169	3,754	-----
Berkshire.....	11	15,797	1,396	11,570	579	2,925	32,434	2,025	3,524	689	25,291	766
Bristol.....	12	43,150	9,508	12,152	2,065	8,562	75,856	4,570	6,865	3,062	58,561	2,461
Dukes.....	2	1,211	93	433	28	286	2,065	75	203	75	1,693	-----
Essex.....	25	42,563	5,981	21,982	2,981	8,300	82,021	4,205	6,630	2,277	67,572	1,199
Franklin.....	6	5,773	1,077	2,236	175	1,067	10,381	675	1,320	673	7,660	48
Hampden.....	9	43,459	9,405	17,049	3,080	8,836	82,420	3,550	6,699	1,279	68,968	367
Hampshire.....	4	8,078	553	3,491	256	1,296	13,724	750	1,559	346	10,988	50
Middlesex.....	28	45,590	7,138	26,452	2,768	9,079	91,272	4,650	6,137	2,522	76,331	1,432
Nantucket.....	1	550	50	180	73	143	1,010	100	102	49	759	-----
Norfolk.....	8	5,060	2,031	7,776	510	1,687	17,125	853	1,276	486	14,230	230
Plymouth.....	7	13,661	2,140	9,168	710	2,743	28,526	1,735	2,329	443	23,245	645
Suffolk.....	14	569,770	78,681	88,695	24,085	125,335	991,682	51,200	57,138	3,418	733,679	37,196
Worcester.....	23	48,192	7,527	32,453	2,146	10,420	101,099	4,880	6,400	3,524	85,074	966
Total.....	153	845,321	125,952	234,747	39,528	181,197	1,534,164	79,518	100,548	19,012	1,177,805	45,360
MICHIGAN												
Alger.....	1	698	73	579	55	192	1,613	100	144	59	1,292	-----
Alpena.....	1	1,497	94	1,331	114	311	3,350	100	65	50	3,134	-----
Baraga.....	1	354	58	299	28	165	905	50	36	6	810	-----
Barry.....	1	487	99	340	93	141	1,163	50	130	50	933	-----
Bay.....	1	3,781	201	2,686	173	716	7,632	400	501	196	6,511	-----
Berrien.....	5	5,857	1,168	2,704	451	1,218	11,437	580	433	564	9,703	155
Branch.....	5	2,374	490	1,815	107	497	5,326	415	364	396	4,145	-----
Calhoun.....	4	15,946	2,331	10,439	917	3,539	33,303	1,600	1,926	1,576	28,202	-----
Cass.....	2	817	158	523	36	364	1,902	100	115	70	1,617	-----
Charlevoix.....	1	313	104	211	54	103	787	50	8	48	681	-----
Cheboygan.....	1	420	84	717	33	104	1,361	50	63	50	1,198	-----
Chippewa.....	1	1,166	184	917	49	282	2,621	100	94	100	2,319	-----
Clinton.....	1	349	54	77	61	101	644	50	69	15	508	-----
Delta.....	3	3,082	328	1,508	153	981	6,073	250	256	250	5,212	-----
Dickinson.....	3	1,673	225	2,756	303	731	5,705	275	416	221	4,791	-----
Eaton.....	2	1,203	136	437	52	228	2,061	150	123	100	1,689	-----
Emmet.....	1	654	341	533	18	146	1,706	100	110	96	1,400	-----
Genesee.....	1	6,384	160	3,779	559	1,204	12,101	400	538	97	10,543	508
Gogebic.....	5	2,855	734	2,866	388	941	7,813	450	221	220	6,863	40
Grand Traverse.....	1	1,076	10	235	127	207	1,660	100	51	-----	1,510	-----
Gratiot.....	2	928	79	292	11	184	1,499	60	70	59	1,306	-----
Hillsdale.....	1	1,131	91	153	61	169	1,611	55	40	55	1,459	-----
Houghton.....	8	7,522	1,296	8,275	315	3,313	20,875	950	1,352	814	17,700	-----

[In thousands of dollars]

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MICHIGAN—continued												
Ingham.....	3	11,750	988	6,374	791	2,801	22,797	875	1,765	850	18,899	313
Ionia.....	1	1,709	155	233	76	370	2,552	150	157	150	2,094	-----
Iron.....	5	1,035	367	1,977	176	506	4,089	300	191	222	3,366	-----
Jackson.....	3	9,916	1,140	1,805	688	2,370	16,050	750	636	547	14,028	-----
Kalamazoo.....	2	9,780	1,040	2,476	885	1,937	16,180	1,100	757	99	14,011	150
Kent.....	2	22,858	1,830	1,803	2,776	6,515	36,018	1,800	2,008	1,678	30,156	68
Lapeer.....	2	849	106	195	68	179	1,402	100	90	25	1,184	-----
Lenawee.....	2	1,309	166	405	141	345	2,386	160	66	160	1,906	89
Livingston.....	2	483	36	291	28	246	1,087	125	28	20	902	-----
Mackinac.....	1	390	50	499	20	206	1,176	50	55	49	1,016	-----
Macomb.....	5	2,633	253	1,526	293	636	5,366	375	165	130	4,679	-----
Manistee.....	1	610	86	684	53	129	1,464	100	24	25	1,312	-----
Marquette.....	5	6,185	1,508	6,053	354	1,967	16,144	600	988	587	13,916	-----
Mason.....	1	868	104	548	192	366	2,083	100	43	100	1,839	-----
Memominee.....	3	1,155	532	1,752	88	484	4,034	325	212	299	3,149	-----
Monroe.....	1	1,882	272	801	49	283	3,292	200	179	50	2,674	190
Montcalm.....	1	286	50	172	17	51	581	50	10	49	471	-----
Muskegon.....	3	8,602	2,151	3,766	1,269	1,739	17,586	1,100	1,268	900	14,025	275
Oakland.....	4	10,270	769	3,135	1,043	2,320	17,588	750	621	582	15,505	50
Oceana.....	1	336	48	366	47	100	899	75	55	29	740	-----
Ontonagon.....	2	331	99	183	72	149	845	75	31	50	689	-----
Oscoda.....	3	1,645	51	776	56	197	2,733	110	107	49	2,450	17
Saginaw.....	2	8,134	2,429	3,716	1,495	2,336	18,150	1,300	1,886	390	14,573	-----
St. Clair.....	6	4,227	600	3,375	282	1,018	9,553	470	294	241	8,318	183
St. Joseph.....	3	1,427	255	346	60	191	2,291	185	91	183	1,811	22
Schoolcraft.....	1	274	65	59	66	71	548	100	10	60	377	-----
Tuscola.....	1	163	6	12	3	18	202	25	12	6	131	28
Van Buren.....	3	614	110	860	75	142	1,810	150	62	63	1,470	65
Washtenaw.....	3	4,057	1,042	1,282	219	921	7,541	400	447	297	6,327	70
Wayne.....	9	145,628	33,724	17,526	10,969	35,086	252,041	12,575	18,121	1,180	201,580	13,133
Total.....	133	319,873	58,530	106,468	26,519	79,516	601,636	30,910	37,504	14,162	497,129	15,386

MINNESOTA											
Aitkin.....	3	784	179	563	164	347	2,039	100	101	25	1,814
Anoka.....	2	786	109	210	64	142	1,317	75	9	12	1,221
Becker.....	2	348	150	246	67	102	914	80	23	30	781
Beltrami.....	2	829	123	644	108	271	1,981	100	26	74	1,782
Benton.....	2	630	34	77	46	98	887	50	24	25	788
Big Stone.....	2	669	169	354	65	256	1,527	50	37	49	1,390
Blue Earth.....	8	6,970	1,361	2,658	636	2,005	13,683	840	351	549	11,719
Brown.....	2	555	144	363	69	209	1,344	90	39	89	1,127
Carlton.....	4	908	432	1,414	79	640	3,494	175	109	143	3,042
Carver.....	2	555	253	1,062	40	149	2,068	50	93	48	1,877
Cass.....	2	234	121	157	28	138	680	50	19	42	569
Chippewa.....	1	127	52	81	3	63	330	50	10	10	270
Clay.....	3	2,090	438	431	208	485	3,661	225	80	165	3,191
Clearwater.....	1	195	62	59	22	73	414	25	9	25	355
Cottonwood.....	4	1,650	424	602	262	355	3,301	165	223	135	2,777
Crow Wing.....	5	1,635	249	1,788	209	470	4,394	205	154	145	3,867
Dakota.....	6	4,042	488	2,719	116	1,097	8,498	535	247	167	7,510
Dodge.....	3	935	141	281	87	188	1,706	120	80	110	1,395
Douglas.....	2	920	157	152	118	144	1,501	125	50	25	1,301
Faribault.....	7	1,664	286	428	166	593	3,151	260	128	163	2,576
Fillmore.....	7	2,424	491	1,365	186	598	5,081	250	173	240	4,415
Freeborn.....	3	1,572	218	906	130	454	3,295	190	108	154	2,843
Goodhue.....	3	1,766	249	1,301	122	380	3,327	325	250	149	3,103
Grant.....	3	500	130	161	101	166	1,068	125	39	69	835
Hennepin.....	15	124,632	33,476	33,371	3,164	49,640	249,827	12,325	10,245	3,358	221,380
Houston.....	1	134	13	154	12	29	343	25	18	12	287
Hubbard.....	1	323	88	219	33	96	762	50	18	46	648
Isanti.....	3	721	102	523	99	161	1,614	100	28	99	1,387
Itasca.....	8	889	375	1,664	215	412	3,567	225	180	178	2,968
Jackson.....	5	1,247	168	528	338	341	2,637	236	84	85	2,224
Kanabec.....	1	333	25	150	37	84	630	25	18	25	562
Kandiyohi.....	2	818	198	173	156	149	1,501	125	28	125	1,222
Koochiching.....	1	361	74	394	19	243	1,095	50	30	50	965
Lac qui Parle.....	2	470	55	35	81	86	730	55	21	54	559
Lake.....	1	295	71	495	15	56	936	50	22	50	814
Lake of the Woods.....	1	154	57	61	30	72	382	25	10	25	322
Le Sueur.....	6	1,510	169	1,510	110	428	3,806	175	98	112	3,408
Lincoln.....	7	2,092	330	451	261	376	3,535	185	126	181	3,042
Lyon.....	5	2,458	235	667	321	609	4,298	195	151	144	3,808
McLeod.....	2	967	256	674	58	195	2,155	100	35	75	1,946
Mahnomen.....	1	26	2	50	10	25	114	25	25	25	87
Marshall.....	1	163	80	76	23	44	356	25	6	25	330
Martin.....	9	2,850	1,002	730	429	678	5,712	455	216	297	4,744
Meeker.....	1	927	62	200	27	121	1,338	75	36	36	1,227
Mille Lacs.....	2	542	91	443	34	137	1,249	55	55	55	1,118
Morrison.....	4	1,264	257	889	190	291	2,937	200	79	194	2,386
Mower.....	6	2,645	1,082	1,483	177	947	6,369	280	480	234	5,339
Murray.....	3	362	49	17	163	132	725	75	18	19	581
Nicollet.....	1	317	29	17	51	186	1,073	50	60	15	949
Nobles.....	4	683	181	128	230	291	1,521	125	38	84	1,217
Norman.....	3	490	277	268	62	234	1,326	75	24	54	1,178

[In thousands of dollars]

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MINNESOTA—continued												
Olmstead	3	2,357	154	2,369	178	976	6,079	300	214	115	5,449	7
Otter Tail	6	2,715	1,226	1,706	240	821	6,734	300	245	295	5,886	7
Pennington	1	208	176	420	92	61	969	50	15	50	800	52
Pine	2	502	74	251	33	167	1,032	75	22	50	885	11
Pipestone	4	1,233	306	413	185	468	2,618	150	86	123	2,248	8
Polk	4	1,474	661	325	128	372	2,977	160	54	154	2,595	8
Pope	2	314	61	70	30	50	527	50	7	25	445	1,550
Ramsey	8	71,576	27,972	13,014	1,818	30,380	147,200	5,975	8,027	791	128,238	1,550
Renville	2	249	53	134	52	96	590	50	24	25	491	164
Rice	4	3,653	732	1,526	313	854	7,098	455	318	249	6,073	25
Rock	1	1,132	161	71	143	183	1,705	100	40	55	1,349	164
Roseau	2	247	101	69	41	97	562	55	13	55	439	1
St. Louis	18	37,554	5,708	22,301	1,642	11,825	79,782	7,127	6,343	2,343	63,438	1
Scott	4	965	155	1,097	67	215	2,510	125	86	62	2,201	25
Sherburne	1	180	33	161	28	57	460	25	17	20	399	1
Sibley	1	245	25	113	20	59	464	25	17	25	397	1
Stearns	5	1,629	553	853	200	582	3,827	225	118	185	3,300	1
Steele	2	1,035	330	1,070	114	351	2,949	150	48	148	2,563	1
Stevens	3	568	111	254	106	224	1,267	90	35	74	1,067	6
Swift	2	343	30	264	35	94	771	50	25	24	667	6
Todd	7	1,482	263	799	216	450	3,222	175	116	174	2,753	1
Traverse	2	433	106	146	63	210	966	50	36	32	847	1
Wabasha	2	1,341	114	601	32	245	2,337	85	84	74	2,084	1
Wadena	4	1,118	262	874	153	344	2,759	200	104	149	2,306	1
Waseca	3	1,427	100	778	162	199	2,683	225	91	99	2,265	1
Washington	2	2,142	564	1,125	83	509	4,474	225	293	172	3,607	125
Watonwan	1	465	57	104	57	81	767	80	33	50	604	1
Wilkin	2	320	81	81	62	101	647	75	3	18	551	1
Winona	3	4,927	1,975	2,728	616	1,616	11,920	425	469	218	10,744	6
Wright	2	361	26	75	50	97	610	55	14	10	526	6
Yellow Medicine	3	857	184	146	95	206	1,493	100	75	99	1,218	1
Total	281	323,603	87,623	117,878	16,485	117,476	672,728	36,878	31,539	14,192	581,671	2,534

MISSISSIPPI												
Adams	1	1,710	109	433	211	477	2,965	100	242	98	2,422	103
Alcorn	1	1,172	41	53	65	83	1,416	100	20	35	1,195	66
Boliver	1	185	25	3	5	45	285	85	4	25	129	49
Clay	1	485	55	190	37	183	957	100	85	50	718	
Coahoma	1	2,456	10	479	83	575	3,653	500	100		2,669	245
Forrest	2	5,196	257	588	102	1,182	7,339	450	282	240	6,204	150
Harrison	3	5,013	815	1,860	310	2,366	10,434	500	314	345	9,094	100
Hinds	3	9,615	776	1,183	460	2,999	15,317	700	789	299	13,133	170
Jackson	1	584	103	49	260	1,620	1,620	75	20	71	1,454	
Jones	2	4,686	454	658	292	1,619	7,722	200	480	193	6,809	23
Lafayette	1	191	72	296	10	91	662	50	11	29	551	20
Lamar	1	488	50	335	18	167	1,067	50	55	50	892	
Lauderdale	2	7,016	272	1,024	236	1,637	10,282	410	513	248	9,068	41
LeFlore	2	3,493	333	29	162	569	4,696	450	240	289	3,385	307
Lincoln	1	1,116	79	80	273	1,754	1,754	100	79	75	1,469	28
Lowndes	3	2,377	223	1,167	186	763	4,724	300	208	150	3,851	214
Madison	1	759	50	143	20	179	1,232	65	73	49	969	
Munroe	1	378	247	129	25	301	1,085	100	72	91	822	
Pike	1	572	91	257	42	325	1,340	50	40	48	1,152	
Pontotoc	1	641	275	241	31	114	1,334	125	12	122	1,062	
Warren	4	5,642	423	4,483	412	1,497	12,660	800	924	200	9,910	552
Washington	1	1,168	103	460	25	346	2,111	100	133	100	1,778	
Yazoo	1	769	483	738	10	445	2,453	100	130	94	2,078	
Total	36	55,712	5,346	15,568	2,871	16,496	97,108	5,560	4,916	2,901	80,814	2,061
MISSOURI												
Adair	2	1,231	349	193	56	421	2,258	150	127	146	1,830	
Atchison	1	200	45	3	5	157	412	50	52	44	267	
Audrain	1	423	134	139	10	320	1,029	50	78	50	851	
Barry	3	1,109	225	103	59	270	1,772	135	50	110	1,477	
Barton	3	485	231	383	17	174	1,297	150	33	150	962	
Bates	1	51	3	1	19	25	99	25	1		64	10
Boone	3	1,886	755	251	113	481	3,503	500	449	246	2,406	150
Buchanan	4	17,917	2,877	1,748	406	9,607	32,637	1,100	1,228	336	29,808	
Caldwell	3	1,134	130	78	88	262	1,700	255	109	107	1,218	10
Camden	2	280	150	28	13	52	525	50	31	25	373	46
Cape Girardeau	2	894	3	280	60	275	1,513	140	24		1,347	
Carroll	2	823	212	32	53	191	1,322	150	122	130	920	
Cass	2	320	44	43	26	121	1,555	60	22	6	467	
Cedar	1	348	50	9	34	48	493	50	2	50	349	41
Chariton	1	332	13	14	14	44	419	50	10	12	343	4
Clay	2	688	308	83	135	233	1,449	75	178	25	1,171	
Clinton	2	1,161	238	35	150	208	1,814	150	151	123	1,379	
Cole	2	3,299	608	1,957	363	838	7,085	300	259	297	6,226	
Cooper	1	924	197	167	167	342	1,688	200	29	175	1,283	
Crawford	1	291	6	18	12	41	368	25	32	6	305	
Davies	1	466	51	4	11	158	692	25	22	25	620	
De Kalb	1	194	113	3	6	42	360	50	37	50	222	
Dent	1	290	18	8	15	29	363	25	11	12	288	26
Dunklin	1	200	8	4	31	25	268	40	18	7	171	25

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
MISSOURI—continued												
Franklin.....	1	191	6	712	5	110	1,024	25	51	-----	948	-----
Genry.....	2	347	223	20	33	140	769	80	25	79	583	-----
Greene.....	3	7,608	1,921	395	296	2,312	12,591	725	424	199	11,074	156
Grundy.....	1	398	130	53	63	107	755	75	39	74	532	-----
Harrison.....	4	700	421	22	67	165	1,385	150	63	92	1,047	33
Henry.....	3	1,153	178	100	72	271	1,784	150	102	147	1,360	25
Howell.....	1	747	133	38	14	155	1,089	50	40	13	987	-----
Jackson.....	12	85,330	14,204	17,721	3,047	45,667	166,720	7,200	7,824	1,042	149,914	215
Jasper.....	7	6,140	1,499	2,338	365	3,013	13,564	675	603	545	11,445	-----
Johnson.....	2	512	411	103	16	248	1,293	105	115	55	1,018	-----
Laclede.....	1	242	17	29	14	79	381	30	19	-----	332	-----
Lawrence.....	1	278	103	56	11	91	542	50	19	50	423	-----
Linn.....	2	658	100	5	23	102	896	125	32	35	685	20
Livingston.....	4	1,728	719	94	155	835	3,549	285	176	283	2,805	-----
Marion.....	1	940	320	1,164	30	277	2,742	200	193	198	2,151	-----
Moniteau.....	1	339	83	61	10	80	574	50	63	20	441	-----
Monroe.....	1	418	72	312	23	71	915	70	88	70	687	-----
Montgomery.....	1	206	-----	111	11	71	398	75	17	-----	306	-----
Morgan.....	1	295	30	4	46	49	430	30	10	30	328	32
Newton.....	2	750	206	124	83	203	1,410	75	91	74	1,103	8
Nodaway.....	2	787	182	19	47	417	1,461	125	60	106	1,165	5
Perry.....	1	96	22	31	3	48	200	25	10	-----	165	-----
Pernisot.....	2	524	59	21	35	272	915	75	45	55	740	-----
Pettis.....	3	3,109	479	631	249	1,513	5,997	300	580	295	4,815	-----
Phelps.....	1	574	202	26	13	66	785	50	72	49	562	50
Platte.....	1	64	-----	1	11	13	90	25	5	-----	60	-----
Poik.....	1	203	42	4	20	46	321	25	12	25	259	-----
Putnam.....	2	433	131	339	22	236	1,167	100	38	100	929	-----
St. Charles.....	1	779	191	347	43	108	1,473	100	120	99	1,143	10
St. Clair.....	1	231	39	7	30	48	355	55	27	12	262	-----
St. Louis.....	18	241,654	30,357	50,433	7,868	67,988	405,832	29,510	16,756	10,058	334,702	12,546
Saline.....	1	135	6	2	5	61	208	50	1	-----	158	-----
Scotland.....	1	90	37	16	34	115	294	50	16	20	208	-----
Scott.....	2	406	32	21	31	84	575	75	28	25	446	-----
Stoddard.....	1	255	104	21	15	118	515	50	31	47	388	-----
Sullivan.....	1	214	90	3	28	123	458	75	24	-----	360	-----

Vernon	2	1,318	443	127	47	403	2,363	200	86	197	1,866	
Webster	1	164	23	2	14	18	222	25	8	23	149	18
Wright	1	269	13	2	27	23	335	25	9	13	281	7
Total	137	395,231	59,896	80,979	14,779	140,110	699,998	44,720	30,997	16,262	591,174	13,437
MONTANA												
Beaverhead	2	3,203	89	124	45	811	4,279	225	225	75	3,754	
Big Horn	1	182	66	53	13	69	384	65	16	25	278	
Blaine	3	822	63	348	149	390	1,781	155	55	32	1,538	
Carbon	2	553	302	335	86	278	1,561	105	61	59	1,535	
Carter	1	90		42	15	15	163	25	6		131	
Cascade	3	7,147	1,303	2,053	886	5,668	17,104	550	607	275	15,069	
Chouteau	1	94	128	19	20	74	336	25	25	25	286	
Custer	2	1,541	128	372	148	478	2,678	185	130	8	2,345	
Daniels	1	327	50	45	40	71	537	30	4	30	473	
Dawson	3	1,084	184	399	92	416	2,177	175	112	12	1,879	
Deerlodge	1	728	105	389	88	299	1,613	100	36	47	1,430	
Fallon	1	140	42	3	33	22	241	25	5		177	17
Fergus	4	912	135	467	70	404	1,994	230	32	35	1,674	3
Flathead	2	2,212	705	845	308	605	4,701	475	179	449	3,588	
Gallatin	3	1,951	147	413	320	774	3,615	175	336	63	3,041	
Garfield	1	120	28	63	9	86	307	25	5		277	
Glacier	1	72	64	35	16	31	220	25	11		185	
Hill	1	199	111	207	32	305	875	50	15		810	
Judith Basin	3	272	59	162	77	72	657	90	14	20	528	5
Lewis and Clark	2	5,071	1,137	935	146	1,912	9,228	450	459	200	8,117	
Lincoln	1	91	68	52	15	64	292	40	7	24	212	
Madison	1	108	30	31	37	39	246	25	7		214	
McCone	1	101	35	47	14	34	235	25	4		206	
Meagher	1	177	55	292	8	127	660	50	64	25	522	
Missoula	2	5,218	1,002	1,098	204	1,221	8,777	400	320	275	7,782	
Park	1	1,817	247	777	129	679	3,670	100	136	25	3,389	
Phillips	1	188	23	82	47	98	438	50	14		375	
Pondera	2	298	223	134	42	167	875	100	10	81	684	
Powell	1	434	69	219	30	253	1,007	100	40	13	854	
Ravalli	1	87	42	24	53	26	234	50	3	36	135	9
Richland	3	416	121	84	66	237	937	80	28		830	4
Roosevelt	1	168	13	21	38	82	322	50	9		263	
Rosebud	1	149	80	49	29	96	403	25	9		369	
Sanders	1	238	51	125	21	118	558	25	17	25	491	
Sheridan	1	92	72	46	6	69	288	25	6	20	237	
Silver Bow	1	6,644	2,880	3,226		2,362	15,175	300	711	199	13,758	
Stillwater	2	235	66	15	32	111	461	50	5	25	360	20
Teton	1	199	139	14	30	178	550	75	20		455	
Treasure	1	115	172	12	7	50	357	25	19		313	
Valley	3	598	585	291	109	455	2,041	100	107	50	1,784	
Wheatland	2	102	66	5	55	56	289	50	8	25	203	4
Wibaux	1	175	65	73	30	100	444	75	10	6	353	
Yellowstone	2	3,594	1,048	623	144	1,142	6,562	300	182	200	5,878	
Total	71	47,964	11,988	14,649	3,739	20,544	99,252	5,305	4,068	2,384	87,182	62

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, February 28, 1928—Continued

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[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
NEBRASKA												
Adams.....	2	2,693	289	405	218	865	4,493	300	148	246	3,674	125
Antelope.....	1	248	71	5	11	40	377	50	13	50	256	9
Boone.....	3	1,279	163	58	143	316	1,970	160	121	101	1,546	42
Box Butte.....	3	2,240	221	189	57	689	3,411	175	108	100	3,021	4
Boyd.....	2	306	62	18	47	90	528	75	19	59	300	73
Brown.....	3	558	126	5	65	116	873	110	24	35	691	14
Buffalo.....	1	123	27	17	4	58	231	25	5	25	177	.....
Burt.....	6	2,495	750	26	179	476	3,947	325	161	299	2,754	403
Butler.....	3	1,385	178	394	103	548	2,619	175	114	148	2,182	.....
Cass.....	1	339	50	2	3	48	448	50	14	50	309	25
Cedar.....	7	2,135	349	124	194	425	3,247	305	149	263	2,168	361
Chase.....	1	158	32	3	22	88	305	25	13	24	243	.....
Cherry.....	1	165	25	6	37	43	288	25	3	25	235	.....
Colfax.....	1	526	94	60	12	128	822	50	24	37	711	.....
Cuming.....	6	3,123	851	460	197	473	5,127	275	397	207	3,696	523
Dawes.....	1	765	125	131	24	185	1,236	75	55	37	1,056	.....
Dixon.....	2	617	100	84	86	117	1,011	80	46	80	696	107
Dodge.....	5	3,277	676	749	419	899	6,056	550	242	530	4,655	78
Douglas.....	7	59,975	8,290	11,333	3,782	35,763	119,822	4,950	4,076	1,141	108,749	319
Furnas.....	1	474	30	54	20	145	728	25	55	25	593	30
Gage.....	4	1,798	687	620	88	1,079	4,289	300	212	258	3,479	31
Gosper.....	1	194	25	25	13	78	338	25	19	25	268	.....
Greeley.....	1	368	7	4	39	78	496	25	3	7	436	26
Hall.....	3	3,167	247	609	250	608	4,906	240	316	209	4,068	61
Hamilton.....	3	600	55	205	55	253	1,173	105	16	41	1,011	.....
Hayes.....	1	164	25	8	7	28	234	25	8	25	176	.....
Holt.....	4	1,120	507	556	48	613	2,851	175	242	124	2,285	.....
Jefferson.....	1	1,153	106	132	90	447	1,950	100	57	99	1,693	.....
Kearney.....	3	565	67	100	26	392	1,157	125	72	52	907	.....
Knox.....	2	375	33	8	93	109	620	50	32	31	440	67
Lancaster.....	6	15,156	1,517	3,263	987	8,472	29,480	1,550	1,159	574	26,136	.....
Lincoln.....	1	734	116	144	72	400	1,492	100	85	99	1,187	.....
Madison.....	7	3,361	467	459	415	1,019	5,744	550	170	310	4,621	91
Merrick.....	2	895	27	249	46	280	1,459	75	122	25	1,214	20

REPORT OF THE COMPTROLLER OF THE CURRENCY

Morrill	1	169	25	89	17	44	345	50	1	25	269	
Nance	4	1,465	263	223	97	434	2,491	200	93	174	2,003	15
Nemaha	3	706	193	132	32	389	1,462	135	70	135	1,117	
Otoe	5	1,252	533	270	85	1,053	3,246	275	153	197	2,576	
Phelps	3	1,353	86	246	94	321	2,105	110	245	67	1,668	11
Pierce	2	563	101	57	70	109	906	65	55	40	634	112
Platte	4	2,260	410	119	326	604	3,741	285	223	260	2,873	100
Polk	3	572	129	235	40	385	1,368	100	39	100	1,128	
Red Willow	2	676	242	321	86	420	1,750	125	52	99	1,474	
Richardson	1	418	69	69	8	193	750	50	19	50	632	
Saline	2	772	109	272	62	357	1,577	100	64	100	1,313	
Saunders	3	1,592	201	189	243	404	2,648	190	185	163	2,089	22
Scotts Bluff	4	1,620	96	253	196	857	3,046	165	76	84	2,712	
Seward	3	1,131	261	461	177	290	2,334	130	93	129	1,972	5
Sheridan	3	1,078	147	81	80	494	1,884	110	114	70	1,584	
Sherman	2	811	32	28	31	162	1,074	50	121	17	880	6
Sioux	1	242	92	3	12	116	467	35	24	15	393	
Stanton	2	995	369	295	101	170	1,937	100	388	99	1,345	5
Thurston	3	679	127	21	39	144	1,023	125	55	125	618	91
Valley	2	863	120	94	68	199	1,349	125	8	100	1,079	37
Washington	1	109	27	93	10	44	285	25	2	25	232	
Wayne	1	543	64	3	29	145	785	75	34	19	626	30
Webster	1	173	17	13	17	91	311	50	9	12	240	
York	5	1,956	367	299	253	686	3,579	330	277	318	2,618	
Total	157	134,529	20,464	24,371	10,025	63,429	254,191	14,255	10,701	7,784	217,708	2,843
NEVADA												
Elko	1	1,258	173	165	151	342	2,095	100	155	100	1,740	
Eureka	1	413	31	51	8	158	661	40	18		603	
Humboldt	1	2,087	87	91	259	610	3,150	200	139	82	2,729	
Nye	1	390	58	37	28	159	672	100	59	24	489	
Pershing	1	272	53	218	27	116	687	60	34	31	561	
Washoe	2	4,535	1,535	1,242	536	1,920	9,934	900	264	843	7,913	
White Pine	3	1,276	167	1,046	17	881	3,394	100	135	96	3,063	
Total	10	10,231	2,224	2,850	1,026	4,186	20,593	1,500	804	1,176	17,098	
NEW HAMPSHIRE												
Belknap	4	1,493	619	1,059	156	502	3,853	270	411	257	2,891	25
Carroll	1	579	251	1,113	25	146	2,128	60	59	60	1,948	
Cheshire	5	4,169	1,139	255	688	6,893	775	1,009	760	4,089	253	
Coos	7	2,383	604	1,457	314	691	5,481	510	609	456	3,791	110
Grafton	6	2,730	387	659	113	383	4,793	400	656	310	3,426	
Hillsborough	9	12,488	5,056	4,911	741	3,248	26,540	1,150	2,475	1,115	21,382	400
Merrimack	5	6,147	1,168	1,378	450	1,310	10,568	675	1,583	518	7,189	567
Rockingham	7	3,736	790	2,368	213	824	8,142	585	548	495	6,242	242
Strafford	6	3,002	473	2,242	376	907	7,029	600	822	310	5,296	
Sullivan	5	2,725	459	1,799	116	490	5,677	375	632	374	4,151	70
Total	55	39,452	10,946	17,581	2,759	9,689	81,104	5,400	8,829	4,655	60,405	1,667

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and discounts
NEW JERSEY												
Atlantic.....	13	26,961	2,953	5,834	2,858	3,316	42,102	1,950	5,165	573	32,076	2,082
Bergen.....	34	33,667	3,797	21,932	1,974	6,000	67,821	2,960	3,834	1,240	58,456	974
Burlington.....	16	7,441	1,162	5,813	548	1,398	16,422	1,306	1,551	659	13,570	302
Camden.....	17	30,724	1,239	11,087	1,834	5,725	50,904	2,400	3,825	820	43,258	322
Cape May.....	9	7,605	866	1,797	718	918	11,942	855	1,374	511	8,450	676
Cumberland.....	7	9,160	1,086	4,164	774	1,904	17,170	900	2,047	415	13,674	110
Essex.....	30	86,966	12,659	37,543	5,120	18,315	161,753	10,225	10,269	2,866	135,373	1,906
Gloucester.....	12	9,035	795	4,345	703	1,533	16,451	925	2,015	427	12,488	588
Hudson.....	18	59,921	9,926	35,278	4,222	13,165	123,360	6,125	7,151	3,299	102,538	3,245
Hunterdon.....	11	4,552	902	11,633	286	1,310	18,727	755	1,645	575	15,688	55
Mercer.....	11	41,825	5,436	10,409	3,421	6,817	68,252	3,250	6,679	2,038	54,128	1,919
Middlesex.....	18	32,168	2,506	15,813	1,158	6,295	58,408	2,535	3,648	700	50,803	422
Monmouth.....	23	25,920	2,143	13,848	1,949	3,641	47,779	2,380	3,435	534	40,046	1,194
Morris.....	9	20,232	1,315	8,957	638	3,224	34,581	1,075	2,177	479	30,548	79
Ocean.....	9	7,077	321	3,139	319	1,181	12,064	830	1,024	270	9,614	319
Passaic.....	19	55,730	11,899	25,958	4,516	8,749	107,544	6,905	7,955	3,283	87,405	1,179
Salem.....	7	5,620	939	4,283	418	1,046	12,362	625	1,471	443	9,616	166
Somerset.....	4	4,538	746	4,764	272	672	11,002	350	666	65	9,902	-----
Sussex.....	4	4,991	673	4,804	367	701	11,617	575	995	462	9,499	50
Union.....	14	30,209	3,095	10,635	1,541	4,727	50,463	2,475	3,314	1,185	42,207	1,063
Warren.....	10	6,770	1,700	10,990	496	1,511	21,528	1,000	2,247	579	17,276	367
Total.....	295	511,112	66,158	253,026	34,132	92,148	962,252	50,401	72,487	21,423	795,815	17,018
NEW MEXICO												
Bernalillo.....	2	6,285	1,594	1,350	689	1,939	11,904	650	304	642	10,267	-----
Chaves.....	2	2,157	642	91	85	1,359	4,350	125	185	124	3,916	-----
Colfax.....	2	1,187	286	1,559	63	433	3,531	200	137	50	3,141	-----
Curry.....	3	543	224	20	46	307	1,150	100	52	50	945	3
Dona Ana.....	2	426	115	38	75	236	892	75	47	13	757	-----
Eddy.....	2	897	256	65	24	418	1,664	100	53	49	1,462	-----
Grant.....	2	578	253	395	140	302	1,671	150	125	50	1,346	-----
Guadalupe.....	1	236	50	74	40	41	443	50	2	50	310	32
Harding.....	1	86	-----	76	20	32	217	25	8	-----	164	20

Hidalgo	1	239	55	76	12	45	428	35	37		355	
Lincoln	1	255	20	37	29	115	456	25	13		417	
McKinley	1	290	306	6	37	157	800	50	14	50	685	
Quay	3	810	93	140	115	306	1,476	175	30	19	1,208	44
Roosevelt	2	439	192	10	43	326	1,016	75	33	74	829	
San Juan	1	407	90	71	16	181	767	25	35	25	682	
Santa Fe	1	1,920	1,215	150	137	773	4,204	150	84		3,970	
Sierra	1	123	32	10	15	54	238	25	3		210	
Valencia	1	469	208	92	27	105	914	50	20	49	764	25
Total	29	17,347	5,631	4,260	1,613	7,129	36,121	2,085	1,182	1,245	31,428	124
NEW YORK												
Albany	6	62,472	6,940	24,435	1,149	17,257	113,106	3,150	8,267	1,625	99,237	179
Allegany	7	3,183	513	822	189	508	5,252	475	532	436	3,764	42
Bronx	4	10,889	783	5,892	949	2,975	21,611	1,450	867	417	18,384	125
Broome	7	13,703	2,397	5,270	398	2,706	24,505	825	1,643	199	21,741	57
Cattaraugus	5	12,733	1,180	3,350	917	1,871	20,110	1,425	1,749	857	15,686	313
Cayuga	9	6,640	1,149	6,108	125	1,481	15,593	705	1,324	627	12,673	223
Chautauqua	16	27,700	2,031	9,321	1,200	4,501	44,865	2,008	3,229	1,031	37,934	620
Chemung	3	9,567	1,276	2,938	619	1,736	16,203	700	1,468	306	13,507	52
Chenango	9	6,995	1,168	5,239	262	1,165	14,935	1,000	1,311	732	11,595	285
Clinton	5	6,762	834	7,748	466	1,075	16,942	700	1,247	590	14,236	108
Columbia	5	5,034	681	6,489	300	1,050	13,605	700	1,129	425	11,256	
Cortland	4	6,273	1,048	3,944	161	1,109	12,562	550	722	420	10,869	
Delaware	14	9,527	1,250	5,718	370	1,495	18,408	900	1,682	713	14,355	722
Dutchess	14	12,131	2,416	12,696	660	3,174	31,158	1,670	2,891	827	24,970	770
Erie	9	21,924	3,001	10,131	1,085	2,901	39,346	2,100	1,961	1,641	33,015	394
Essex	2	5,573	432	2,564	118	764	6,475	350	621	257	5,178	55
Franklin	8	5,064	552	2,141	244	1,039	9,077	575	1,009	179	7,206	74
Fulton	2	7,808	527	3,682	274	992	13,413	1,000	950	488	10,824	
Genesee	2	3,452	168	1,801	221	466	6,115	200	426	150	5,297	
Greene	7	3,012	633	2,110	193	704	6,676	550	675	165	5,030	244
Herkimer	13	14,076	1,867	7,588	901	2,499	27,024	1,125	2,067	998	22,571	205
Jefferson	11	14,154	1,655	7,741	1,154	2,684	27,802	1,355	1,768	985	23,188	133
Kings	14	51,914	4,050	13,618	1,624	11,196	84,013	6,300	6,273	785	65,169	3,920
Lewis	5	1,694	339	2,203	149	736	5,138	225	442	182	4,282	
Livingston	6	3,306	346	3,193	105	631	7,602	425	439	255	6,418	55
Madison	6	4,864	713	4,184	162	1,033	10,532	435	716	352	8,984	
Monroe	6	18,172	1,534	4,229	1,119	2,590	27,906	1,575	1,028	1,150	22,910	1,081
Montgomery	9	7,345	802	16,268	427	2,004	26,076	1,250	3,184	553	21,657	186
Nassau	34	29,836	2,789	22,020	2,237	5,323	62,438	2,910	3,601	1,061	53,830	864
New York	23	2,474,545	625,164	400,406	60,038	1,002,942	4,933,156	229,000	402,228	33,216	3,752,676	66,450
Niagara	6	15,922	2,184	5,403	1,106	2,651	27,443	1,875	1,615	1,050	21,726	1,096
Oneida	16	20,259	1,827	10,362	1,194	3,130	36,896	2,405	2,625	1,154	30,336	246
Onondaga	10	19,882	2,262	8,475	1,343	3,543	35,190	2,250	2,316	832	29,261	405
Ontario	5	4,260	407	5,959	188	861	11,696	700	733	162	9,939	135
Orange	22	23,216	4,187	18,824	995	4,235	51,628	2,250	4,484	1,554	42,618	408
Orleans	1	2,382	1,172	1,698	78	523	4,862	200	205	48	4,410	
Oswego	8	6,313	1,045	7,184	330	1,754	16,713	700	968	431	14,517	
Otsego	13	8,799	1,621	12,430	376	1,849	25,160	950	2,388	754	20,794	273
Putnam	4	656	154	1,211	48	432	2,514	225	214	112	1,942	20

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and discounts
NEW YORK—continued												
Queens.....	16	22,711	2,080	12,861	2,427	4,208	44,606	2,950	2,023	716	37,061	795
Rensselaer.....	8	20,355	5,779	31,199	1,009	6,035	64,787	2,365	4,476	713	55,774	1,260
Richmond.....	4	3,741	584	1,824	386	1,703	8,289	950	544	153	6,329	290
Rockland.....	6	7,761	1,324	8,891	349	1,479	19,890	850	1,444	154	16,997	350
St. Lawrence.....	15	7,437	1,067	8,809	661	1,670	19,706	1,125	1,453	702	16,160	251
Saratoga.....	8	7,382	852	9,223	323	1,512	19,338	660	1,298	561	16,725	30
Schenectady.....	2	13,861	383	4,452	254	1,770	20,859	700	1,390	300	18,350	-----
Schoharie.....	3	884	163	3,985	39	413	5,492	175	516	160	4,608	-----
Schuyler.....	2	482	135	1,210	94	426	2,353	75	161	72	2,045	-----
Seneca.....	4	1,436	159	1,811	119	478	4,013	150	198	128	3,537	-----
Steuben.....	10	7,513	1,493	5,475	415	1,574	16,534	675	1,541	496	13,564	213
Suffolk.....	24	14,690	1,466	12,436	785	3,297	32,779	1,325	2,322	697	27,961	245
Sullivan.....	11	7,369	1,346	7,132	296	1,404	17,594	700	1,259	402	14,644	555
Tioga.....	7	3,449	644	3,056	221	678	8,090	500	703	352	6,484	40
Tompkins.....	5	4,778	640	3,069	123	1,043	9,076	625	809	321	7,851	45
Ulster.....	13	9,240	1,870	7,410	480	1,867	20,950	1,200	2,467	793	16,241	208
Warren.....	6	12,003	677	8,058	445	1,658	22,930	432	2,857	335	18,876	230
Washington.....	14	8,539	1,084	8,400	307	1,584	20,063	985	1,625	528	16,794	55
Wayne.....	13	8,473	1,044	7,619	451	1,340	18,978	855	1,156	602	15,987	360
Westchester.....	31	64,876	9,550	40,780	3,984	11,588	131,357	4,600	8,028	1,907	114,265	1,952
Wyoming.....	6	3,402	519	4,030	133	712	8,880	325	643	300	7,543	-----
Yates.....	1	197	18	203	10	93	529	50	17	12	450	-----
Total.....	502	3,188,616	714,974	867,328	96,845	1,146,201	6,392,420	299,680	507,927	68,123	4,973,180	86,614
NORTH CAROLINA												
Alamance.....	3	1,911	446	334	123	709	3,548	235	124	208	2,975	-----
Anson.....	1	1,280	105	40	48	130	1,658	100	168	75	1,226	35
Ashe.....	1	344	7	2	9	52	416	25	28	6	357	-----
Beaufort.....	1	1,235	118	45	139	319	1,866	100	103	98	1,562	-----
Buncombe.....	2	3,998	273	109	327	974	5,697	400	194	198	4,897	-----
Burke.....	1	1,437	143	55	55	343	2,000	100	138	20	1,742	-----
Cabarrus.....	1	1,125	175	18	157	344	1,826	100	217	100	1,344	50

Caldwell	1	553	18	10	60	104	746	75	83	12	576	
Catawba	2	2,631	308	107	160	1,155	4,410	400	313	112	3,486	50
Cleveland	2	3,514	425	47	87	884	4,974	350	513	300	3,741	
Craven	1	2,207	29	45	150	172	2,611	250	58	24	2,111	167
Cumberland	1	1,534	273	7	268	359	2,260	150	90		2,020	
Davidson	1	917	100	169	126	379	1,696	100	118	97	1,381	
Durham	2	6,031	3,116	476	385	1,298	11,367	700	741	700	8,126	1,100
Edgecombe	1	587	147	33	23	95	891	100	26	100	665	
Forsyth	2	3,291	580	209	363	1,175	5,673	650	114	438	4,448	
Franklin	1	444	50	12	29	135	683	50	27	50	541	
Gaston	3	7,706	1,024	75	595	1,162	10,666	1,100	917	987	6,962	512
Granville	2	2,578	200	579	38	741	4,551	253	274	45	3,942	
Greene	1	130		52	7	106	294	50	18		226	
Guilford	2	15,611	1,755	593	2,353	3,473	24,196	2,000	1,672	1,221	18,071	886
Hallfax	1	477	100	23	49	73	728	100	28	100	454	46
Harnett	1	279	68	11	96	62	522	50	20	40	297	115
Haywood	1	351	51	43	14	135	598	50	105	49	390	
Henderson	1	1,259	170	107	154	275	1,976	100	205	50	1,526	90
Iredell	3	2,376	311	51	126	465	3,344	250	219	249	2,391	229
Johnston	2	1,003	194	196	118	103	1,629	275	92	150	1,075	36
Lenoir	3	2,681	146	219	358	904	4,322	395	189	50	3,691	
Lincoln	1	1,438	50	18	44	330	1,882	100	168	49	1,563	
McDowell	1	1,016	120	8	39	294	1,479	100	122	50	1,208	
Mecklenburg	5	16,279	2,924	1,678	1,267	3,451	25,710	1,800	3,503	1,446	17,951	895
Nash	3	4,551	922	282	249	1,163	7,282	550	518	50	5,955	84
New Hanover	1	9,703	901	616	731	2,861	15,143	1,000	1,124	762	11,621	355
Pasquotank	1	2,932	312	46	90	456	4,000	200	264	188	3,060	129
Person	1	633	7	51	41	206	941	150	40		747	
Pitt	2	1,602	26	101	157	382	2,284	175	83	25	2,001	
Randolph	1	553	59	66	44	349	1,074	50	62	50	897	
Robeson	2	1,342	2	280	62	425	2,115	140	120		1,826	30
Rockingham	2	1,104	79	83	77	468	1,823	140	67	75	1,533	
Rowan	1	1,087	152	35	122	141	1,554	100	81	100	1,273	
Scotland	1	152	25	1	21	56	257	25	22	24	186	
Stanly	1	472	40	27	7	161	709	50	27		631	
Surry	2	1,562	166	218	119	527	2,604	150	105	74	2,259	
Union	1	1,216	106	16	62	124	1,530	100	60	97	1,268	
Vance	1	1,144		17	200	186	1,799	200	52	200	1,345	
Wake	2	8,717	1,641	2,873	1,118	3,288	18,033	1,350	622	298	15,332	25
Wayne	3	3,526	602	586	672	802	6,359	475	426	320	5,033	
Wilson	1	896	67	410	495	480	2,358	200	377	25	1,745	
Total	77	127,615	18,639	11,167	12,034	32,276	204,084	15,563	14,637	9,312	157,657	4,825
NORTH DAKOTA												
Adams	2	348	50	46	63	235	745	50	31	49	582	32
Barnes	4	1,419	139	369	239	325	2,505	125	33	124	2,216	7
Beulah	3	540	104	22	77	155	903	75	21	39	768	
Bowman	2	688	55	31	67	296	1,142	50	40	34	1,016	
Burke	1	115	129	112	4	111	472	25	14	25	409	
Burlingame	1	1,689	83	1,497	149	780	4,216	100	284	74	3,756	
Cass	11	8,945	1,739	3,462	867	3,293	18,348	880	754	557	16,131	13

[In thousands of dollars.]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and discounts
NORTH DAKOTA—continued												
Cavalier.....	3	569	69	56	76	92	864	100	22	25	667	50
Dickey.....	3	1,021	246	95	78	343	1,819	100	72	73	1,548	-----
Divide.....	2	212	43	47	49	37	391	50	12	32	298	-----
Dunn.....	1	285	12	133	38	93	560	50	18	-----	491	-----
Eddy.....	1	445	55	89	50	176	819	25	71	25	698	-----
Emmons.....	1	324	41	86	30	70	551	25	30	6	490	-----
Foster.....	2	350	45	30	127	43	606	75	26	25	429	51
Grand Forks.....	7	4,251	603	2,186	662	1,978	9,728	550	169	378	8,616	15
Griggs.....	2	474	64	60	75	78	758	75	55	62	566	-----
Hettinger.....	2	673	93	388	49	244	1,450	50	55	26	1,318	-----
Kidder.....	1	120	25	100	21	66	335	25	7	25	277	-----
La Moure.....	3	749	108	125	73	151	1,213	115	34	65	1,000	-----
Logan.....	2	425	46	83	41	86	686	50	26	-----	611	-----
McHenry.....	1	309	58	37	7	72	485	25	27	25	406	-----
McIntosh.....	1	76	55	61	34	40	267	25	5	23	214	-----
McLean.....	5	710	99	69	145	203	1,231	125	54	56	991	-----
Morton.....	2	1,484	294	1,067	96	681	3,638	125	84	50	3,779	-----
Mountrail.....	3	464	75	9	110	161	825	75	42	55	653	-----
Nelson.....	6	859	281	133	126	198	1,603	150	66	75	1,296	16
Pembina.....	6	1,094	452	321	191	301	2,389	175	118	149	1,869	77
Ramsey.....	7	2,367	1,234	809	133	781	5,341	250	193	173	4,679	47
Richland.....	6	1,480	484	751	160	413	3,298	210	151	105	2,815	17
Rolette.....	1	294	72	28	15	72	483	40	11	25	408	-----
Sargent.....	3	653	47	30	68	183	985	80	23	23	853	6
Sheridan.....	2	275	32	55	37	148	551	50	26	27	447	-----
Slope.....	1	181	35	12	43	46	319	25	25	25	244	-----
Stark.....	4	1,639	638	1,187	112	725	4,315	200	128	134	3,848	-----
Steele.....	3	674	125	19	72	141	1,036	120	44	24	848	-----
Stutsman.....	6	1,847	268	568	207	495	3,396	275	107	56	2,859	99
Towner.....	3	622	93	158	66	171	1,113	100	26	44	912	29
Trail.....	9	1,894	453	707	321	493	3,883	300	149	190	3,234	10
Walsh.....	2	621	180	364	91	240	1,503	125	86	125	1,167	-----
Ward.....	8	3,093	922	1,916	343	1,201	7,516	350	212	266	6,688	-----

Wells.....	3	1,027	139	229	77	433	1,910	100	118	55	1,637	
Williams.....	1	680	107	160	80	404	1,457	75	25	38	1,318	
Total.....	137	45,985	9,892	17,707	5,369	16,254	95,655	5,595	3,494	3,387	82,652	469
OHIO												
Adams.....	2	704	104	108	91	196	1,148	90	83	90	886	
Allen.....	3	3,473	329	1,128	332	791	6,067	425	178	204	5,256	
Ashland.....	1	664	117	201	53	228	1,272	100	180	50	941	
Ashtabula.....	4	3,598	481	2,201	207	756	7,261	500	620	340	5,666	124
Athens.....	5	2,286	691	914	123	427	4,593	450	486	150	2,976	393
Auglaize.....	5	3,619	799	475	354	709	5,992	510	357	506	4,554	15
Belmont.....	12	10,813	1,585	4,405	822	2,444	20,151	1,125	1,769	847	15,953	210
Brown.....	7	2,184	484	639	202	672	4,225	385	403	354	3,058	
Butler.....	8	9,359	2,254	3,893	886	3,248	19,755	1,375	1,735	721	15,859	50
Carroll.....	1	240	150	453	12	98	959	100	51	94	713	
Champaign.....	5	2,853	526	493	244	484	4,682	602	587	501	2,885	57
Clark.....	4	11,583	1,252	896	1,457	2,803	18,195	1,075	1,042	988	14,401	70
Clermont.....	5	1,455	312	873	170	379	3,206	305	278	265	2,357	
Clinton.....	7	3,336	604	464	391	732	5,793	550	499	511	3,960	47
Columbiana.....	6	8,513	2,026	3,734	831	2,632	17,880	1,075	1,759	1,030	13,880	75
Coshocton.....	2	2,480	972	807	140	1,302	5,706	350	403	98	4,705	150
Crawford.....	5	3,090	550	1,263	356	741	6,025	475	459	358	4,619	113
Cuyahoga.....	4	69,037	15,000	16,132	2,967	13,144	123,425	4,900	5,294	3,521	95,120	4,182
Darke.....	9	3,614	640	628	361	1,090	6,353	715	634	438	4,486	80
Defiance.....	4	1,807	309	603	195	543	3,489	270	181	270	2,748	
Delaware.....	2	1,225	361	597	37	344	2,574	250	189	199	1,936	
Erie.....	1	3,169	365	651	181	516	4,908	200	416	100	4,192	
Fairfield.....	4	2,514	773	1,165	278	1,035	5,882	475	503	256	4,129	
Fayette.....	1	1,030	10	5	51	138	1,247	100	13		1,534	
Franklin.....	8	55,032	11,473	15,601	5,072	20,321	108,617	5,550	7,763	2,992	88,241	3,176
Fulton.....	1	536	220	169	43	181	1,172	50	48	49	1,024	
Gallia.....	1	633	118	266	33	166	1,221	100	77	99	944	
Geauga.....	2	1,229	79	917	47	232	2,506	150	117	50	2,088	100
Greene.....	4	1,012	287	490	82	880	2,763	250	427	212	1,854	20
Guernsey.....	7	2,992	479	1,830	335	1,200	6,863	440	633	285	5,502	
Hamilton.....	13	56,824	13,733	27,465	3,144	23,516	125,475	8,975	10,154	2,692	100,461	2,490
Hancock.....	1	2,626	1,112	225	1,021	5,259	3,475	210	210	223	4,575	
Hardin.....	5	1,747	285	831	94	505	3,475	225	306	221	2,686	30
Harrison.....	6	2,653	463	792	136	612	4,677	405	244	355	3,657	12
Henry.....	1	762	77	146	116	120	1,224	50	51	49	1,075	
Highland.....	4	2,163	572	649	128	453	3,980	310	305	177	3,173	10
Hocking.....	2	1,008	121	549	45	298	2,027	100	175	100	1,561	41
Huron.....	3	2,012	160	1,090	366	383	4,024	175	205	120	3,523	
Jackson.....	2	859	794	392	16	359	2,457	200	187	103	1,967	
Jefferson.....	8	7,860	1,201	4,721	857	1,627	16,347	1,075	1,012	799	13,005	420
Knox.....	4	1,142	595	549	109	377	2,791	225	290	187	1,828	259
Lake.....	2	3,125	211	1,921	473	509	6,277	250	250	198	5,416	161
Lawrence.....	2	2,519	752	479	339	618	4,777	800	308	519	3,103	
Licking.....	4	4,154	899	1,239	55	1,043	7,414	550	707	390	5,679	88
Logan.....	1	775	104	174	79	176	1,314	100	62	99	1,053	
Lorain.....	2	1,752	255	1,201	145	282	3,640	210	165	100	3,151	

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including full reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and discounts
OHIO—continued												
Lucas.....	1	8,666	3,521	1,166	452	2,142	16,047	500	1,944	476	12,554	500
Madison.....	4	1,953	312	364	257	424	3,328	295	159	255	2,462	154
Mahoning.....	5	18,226	2,591	7,705	5,061	4,764	38,942	4,250	3,365	2,253	28,349	200
Marion.....	3	2,911	444	294	372	612	4,666	530	240	422	3,310	163
Medina.....	3	3,118	401	1,275	81	565	5,450	250	305	187	4,705	-----
Meigs.....	3	758	223	373	48	460	1,867	150	159	70	1,488	-----
Mercer.....	4	2,378	388	136	111	322	3,342	225	264	125	2,698	30
Miami.....	8	5,681	1,064	2,056	442	1,670	11,440	940	1,349	883	7,714	85
Monroe.....	5	1,193	138	719	52	331	2,442	165	205	131	1,941	-----
Montgomery.....	7	24,487	2,943	5,091	1,724	7,387	41,999	2,275	1,886	1,847	35,822	-----
Morgan.....	5	1,251	306	690	77	457	2,800	300	213	286	1,990	10
Morrow.....	3	1,365	161	212	51	207	2,007	160	149	157	1,541	-----
Muskingum.....	3	6,514	2,348	3,460	341	1,925	14,615	550	1,495	519	12,031	-----
Noble.....	3	945	147	915	80	278	2,374	145	176	136	1,915	-----
Ottawa.....	3	2,040	90	1,091	71	378	3,674	175	177	54	3,258	10
Paulding.....	2	848	260	13	99	338	1,564	105	61	95	1,292	12
Perry.....	1	456	99	369	72	270	1,270	75	65	73	1,057	-----
Pickaway.....	5	2,346	429	583	129	603	4,106	435	443	201	2,911	25
Pike.....	2	611	236	172	20	315	1,362	125	114	125	973	25
Portage.....	4	4,324	404	2,205	113	828	7,894	430	615	332	6,516	-----
Preble.....	5	2,551	218	813	85	815	4,500	235	360	127	3,763	15
Putnam.....	2	568	74	176	33	178	1,031	60	41	55	852	23
Richland.....	3	2,985	366	1,464	397	669	6,109	300	474	199	4,895	40
Ross.....	5	4,413	946	2,004	378	760	8,533	609	819	530	6,520	64
• Sandusky.....	2	2,574	316	2,235	116	559	5,816	300	302	126	5,011	77
Scioto.....	2	7,236	847	899	518	1,634	11,465	600	1,411	490	8,632	-----
Seneca.....	6	6,836	819	2,018	433	2,391	12,537	800	1,283	698	9,715	40
Shelby.....	3	1,909	437	170	132	699	3,364	233	357	225	2,469	80
Stark.....	4	18,067	2,395	3,071	2,024	2,769	28,733	1,250	2,384	1,039	23,706	-----
Summit.....	2	7,251	1,064	4,504	464	1,783	15,108	1,040	1,244	118	12,671	12
Trumbull.....	3	4,848	1,023	2,815	720	1,099	10,527	450	531	374	9,106	-----
Tuscarawas.....	6	4,195	1,224	2,522	189	1,483	9,642	475	717	297	7,941	110
Union.....	1	456	53	22	14	45	593	40	22	40	467	24
Van Wert.....	3	2,072	290	713	172	566	3,896	300	412	186	2,826	100

Vinton	1	174	28	368	37	193	802	50	82	25	644	---
Warren	7	2,622	459	993	84	628	4,956	375	528	378	3,454	12
Washington	5	5,261	776	2,596	513	1,063	10,509	800	956	703	7,968	36
Wayne	4	3,444	458	999	187	1,343	6,456	375	331	325	5,004	184
Williams	4	2,683	432	1,357	127	683	5,302	435	263	385	4,212	5
Wood	3	592	121	433	25	192	1,374	110	98	104	1,043	18
Wyandot	3	1,220	78	266	40	238	1,856	180	168	77	1,431	---
Total	338	478,119	92,731	164,578	39,159	134,397	923,386	58,935	67,982	37,128	729,237	14,427
OKLAHOMA												
Adair	2	251	76	97	27	148	601	50	19	50	483	---
Alfalfa	6	1,005	184	254	79	305	1,831	170	55	25	1,504	76
Beaver	2	235	2	88	20	91	439	50	12	---	377	---
Beckham	7	2,345	356	291	96	2,077	5,171	225	120	89	4,735	---
Blaine	3	352	144	111	22	236	866	75	13	6	772	---
Bryan	7	1,392	355	659	166	315	2,923	400	102	136	2,051	234
Caddo	11	2,194	565	1,046	148	1,811	5,775	305	230	101	5,128	---
Canadian	5	1,521	449	686	96	810	3,569	175	82	99	3,210	---
Carter	6	4,056	968	2,021	385	1,312	8,788	675	236	106	7,676	80
Cherokee	3	442	235	229	25	228	1,210	115	25	49	963	---
Choctaw	2	523	126	168	46	135	1,057	75	19	---	860	50
Cleveland	5	1,711	316	501	221	718	3,509	250	73	81	3,102	---
Coal	1	96	20	92	3	96	307	25	4	---	278	---
Comanche	5	1,648	625	856	140	967	4,248	300	112	100	3,725	---
Cotton	3	578	110	178	13	197	1,093	105	27	20	941	---
Craig	2	729	504	249	46	394	1,945	115	25	109	1,688	---
Creek	6	1,919	518	805	177	1,036	4,469	275	141	74	3,839	138
Custer	7	1,999	477	635	148	856	3,426	225	65	112	3,023	---
Delaware	1	80	17	33	11	28	169	25	6	---	138	---
Dewey	3	494	98	64	46	115	818	75	23	31	679	10
Ellis	1	203	77	26	8	262	599	30	9	7	532	---
Garfield	4	2,884	965	1,466	323	1,445	7,097	480	491	129	5,852	119
Garvin	9	2,025	800	386	158	926	4,322	465	199	273	3,381	---
Grady	10	4,028	832	1,358	263	1,743	8,277	730	296	232	6,986	---
Grant	3	459	130	200	32	250	1,077	75	33	74	892	---
Greer	4	1,821	565	190	44	913	3,556	180	99	62	2,901	---
Harmon	2	598	108	208	42	568	1,529	60	25	15	1,429	---
Harper	1	151	1	19	8	82	261	25	7	---	229	---
Haskell	1	90	73	118	25	47	356	50	11	50	239	7
Hughes	7	1,783	748	958	200	890	4,610	245	89	98	4,134	41
Jackson	5	2,031	610	225	115	1,471	4,460	235	177	82	3,964	---
Jefferson	8	992	318	276	81	635	2,332	225	76	81	1,932	---
Johnston	2	130	95	74	20	123	448	50	18	24	355	---
Kay	9	2,504	531	1,886	207	1,339	6,478	350	143	175	5,806	---
Kingfisher	4	769	340	472	75	570	2,241	135	32	90	1,966	---
Kiowa	5	1,150	300	574	65	933	3,037	150	44	70	2,771	---
La Flore	6	604	120	269	114	322	1,459	150	12	32	1,261	4
Lincoln	8	1,208	694	1,371	119	961	4,448	250	59	161	3,894	---
Logan	2	1,055	821	565	97	808	3,364	125	115	124	2,993	---
Love	3	454	134	194	33	311	1,130	135	47	28	917	---
McClain	3	739	83	224	42	309	1,454	100	89	48	1,216	---

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
OKLAHOMA—continued												
McCurtain.....	3	515	26	247	86	201	1, 116	125	42		918	
McIntosh.....	2	421	292	101	37	281	1, 138	100	46	100	891	
Major.....	1	144	27	61	20	75	327	25	5		290	
Marshall.....	3	496	160	154	65	188	1, 068	125	45	52	815	27
Mayes.....	2	276	73	230	32	268	882	75	36	21	743	
Murray.....	4	603	262	369	52	335	1, 633	150	37	74	1, 342	26
Muskogee.....	8	5, 247	3, 517	2, 162	460	2, 920	14, 398	1, 025	402	844	12, 070	
Noble.....	3	706	31	497	44	245	1, 525	100	38	25	1, 352	
Nowata.....	2	480	231	427	77	236	1, 457	100	49	99	1, 209	
Oklfuskee.....	5	1, 322	306	816	56	878	3, 383	160	129	84	3, 007	
Oklahoma.....	13	42, 666	11, 264	13, 075	2, 968	26, 219	96, 753	5, 540	1, 474	151	89, 315	
Okmulgee.....	7	4, 376	1, 939	1, 449	467	1, 063	9, 308	825	357	55	8, 034	9
Osage.....	13	4, 422	2, 593	839	437	2, 015	10, 335	660	310	197	9, 136	
Ottawa.....	5	2, 504	639	1, 075	167	852	5, 265	325	97	224	4, 317	221
Pawnee.....	6	1, 433	635	408	149	508	3, 153	250	66	199	2, 588	49
Payne.....	8	3, 044	952	1, 584	288	1, 344	7, 231	425	161	106	6, 508	31
Pittsburg.....	3	896	842	407	87	499	2, 762	175	34	124	2, 427	
Pontotoc.....	4	793	293	318	99	760	2, 271	185	40	32	2, 010	
Pottawatomie.....	7	4, 413	1, 031	2, 276	405	1, 645	9, 288	450	181	216	8, 959	10
Pushmataha.....	1	434	60	94	33	225	851	100	52	41	657	
Roger Mills.....	1	157		6	11	140	319	25	8		281	
Rogers.....	3		290	278	86	251	1, 700	125	26	56	1, 468	
Seminole.....	3	1, 675	169	504	50	1, 004	3, 420	90	93	38	3, 198	
Sequoyah.....	1	91	25	50	11	20	221	25	10	25	141	20
Stephens.....	8	2, 718	616	793	176	1, 202	5, 523	385	191	64	4, 814	58
Texas.....	10	1, 876	523	211	177	603	3, 428	290	172	120	2, 705	134
Tillman.....	3	1, 162	241	125	139	501	2, 172	150	60	25	1, 932	
Tulsa.....	8	56, 174	8, 797	11, 727	5, 376	22, 998	105, 270	6, 000	3, 402	404	94, 586	670
Wagoner.....	4	594	156	314	29	249	1, 348	130	65	100	1, 052	
Washington.....	6	5, 417	999	1, 806	746	1, 963	10, 949	750	416	49	9, 703	12
Washita.....	4	685	331	210	62	895	2, 189	110	37	25	2, 015	
Woods.....	3	989	155	251	104	491	1, 999	125	42	31	1, 800	
Woodward.....	1	168	94	247	42	104	670	50	6	50	564	
Total.....	339	196, 218	52, 059	63, 233	17, 024	97, 961	428, 641	27, 130	11, 589	6, 680	379, 669	2, 026

OREGON												
Baker	3	1,962	697	317	83	962	4,031	325	237	131	3,304	
Benton	1	886	132	459	96	221	1,797	100	59	50	1,588	
Clackamas	3	530	418	403	43	317	1,717	100	42	37	1,517	20
Clatsop	1	780	145	6	63	374	1,375	100	62	40	1,172	
Columbia	3	455	85	677	71	207	1,501	75	34	47	1,321	
Coos	4	1,200	465	783	324	770	3,571	300	115	161	2,987	
Crook	2	427	27	102	68	268	894	100	62		715	11
Deschutes	2	355	121	336	69	196	1,085	125	21		929	10
Douglas	3	1,083	790	534	183	442	3,045	175	113	37	2,712	
Gilliam	2	605	94	167	84	170	1,127	125	23	13	967	
Grant	2	241	20	22	20	120	426	65	3	6	352	
Harney	2	563	231	139	53	277	1,267	100	87	79	986	16
Hood River	1	515	12	204	53	159	944	100	40		797	
Jackson	3	2,236	797	1,079	223	958	5,307	300	173	213	4,617	
Jefferson	1	93	46	50	10	29	230	25	3		202	
Josephine	1	609	163	523	38	235	1,568	50	96	49	1,374	
Klamath	3	2,345	1,188	583	123	1,270	5,528	325	150	222	4,811	
Lake	3	944	78	79	72	170	1,352	240	137	69	874	26
Lane	5	3,251	1,142	1,422	365	1,607	7,804	425	302	130	6,929	
Lincoln	1	128	3	58	43	37	270	25	7		238	
Linn	4	1,217	298	493	236	298	2,553	235	77	162	2,078	
Malheur	3	680	324	203	108	445	1,764	160	82	69	1,452	
Marion	6	2,380	418	2,128	400	688	6,040	390	260	128	5,262	
Marrow	2	745	60	109	94	353	1,365	150	16	21	1,178	
Multnomah	7	48,073	32,055	27,937	3,595	20,594	133,018	6,625	5,286	274	119,151	1,000
Polk	3	605	111	355	100	178	1,354	110	67	52	1,112	10
Tillamook	1	1,354	135	258	21	276	2,056	100	101		1,855	
Umatilla	4	5,688	786	368	211	1,045	8,106	375	644	118	6,922	
Union	4	2,651	492	241	170	666	4,241	375	126	354	3,385	
Wallowa	2	651	120	90	65	137	1,068	100	79	36	807	46
Wasco	2	2,085	375	610	131	523	3,729	260	212	98	3,054	84
Washington	3	1,230	70	758	130	358	2,554	150	104	50	2,247	
Yamhill	6	2,232	482	1,362	180	576	4,849	300	354	267	3,118	
Total	93	88,799	42,380	42,855	7,528	34,926	217,536	12,510	9,174	2,913	190,813	1,223
PENNSYLVANIA												
Adams	9	6,980	757	3,575	460	784	12,635	700	1,290	334	10,037	227
Allegheny	51	269,886	134,540	170,225	26,909	120,876	728,854	34,125	58,186	17,626	598,573	10,686
Armstrong	11	6,390	1,251	5,309	366	1,601	14,960	835	1,201	781	12,017	110
Beaver	16	10,716	2,893	6,081	977	2,466	23,349	1,300	2,342	1,192	17,664	787
Bedford	7	2,331	395	1,400	204	494	4,849	305	405	277	3,819	22
Berks	18	34,749	2,755	12,453	3,684	4,756	59,055	2,725	7,667	1,570	45,501	1,045
Blair	13	12,261	1,440	2,736	1,382	2,795	20,822	1,025	2,344	690	16,296	310
Bradford	17	7,678	1,776	6,213	426	1,692	17,863	1,075	1,671	930	13,915	270
Bucks	13	7,160	1,923	9,099	482	1,504	20,217	1,061	3,534	653	14,833	122
Butler	11	11,192	925	2,854	919	1,977	17,915	940	2,072	613	14,186	65
Cambria	21	30,739	3,483	14,177	1,772	6,483	56,852	2,520	5,052	2,345	46,150	491
Cameron	1	1,146	202	584	84	282	2,396	200	142	200	1,831	
Carbon	10	7,151	1,508	6,199	749	1,619	17,282	1,025	1,908	798	13,398	140

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
PENNSYLVANIA—continued												
Centre.....	11	8,514	1,030	2,795	710	1,536	14,788	1,050	1,305	564	11,591	124
Chester.....	19	19,184	3,177	9,583	1,495	3,155	36,755	2,415	5,360	1,616	26,501	581
Clarion.....	9	7,890	540	3,936	176	1,556	14,133	580	1,449	437	11,604	1
Clearfield.....	14	12,279	1,817	7,043	707	2,575	24,530	1,750	3,036	1,372	18,068	181
Clinton.....	3	2,203	367	2,853	258	610	6,303	255	1,065	135	4,836	-----
Columbia.....	11	6,445	1,128	4,574	435	1,280	13,908	800	1,446	433	11,155	63
Crawford.....	10	7,758	1,056	3,989	457	1,824	15,148	925	1,525	888	11,757	37
Cumberland.....	8	4,500	767	2,338	251	780	8,681	750	851	347	6,646	35
Dauphin.....	11	6,420	1,041	5,239	209	2,720	15,839	1,000	2,042	421	12,139	100
Delaware.....	16	22,954	5,760	6,907	2,026	4,087	41,898	2,345	4,411	1,688	31,196	2,158
Elk.....	5	3,088	1,008	3,515	174	1,204	9,039	675	1,374	548	6,412	5
Erie.....	14	27,790	2,812	11,286	1,756	5,881	49,768	1,855	4,340	1,336	41,969	225
Fayette.....	23	21,129	5,517	15,178	2,861	6,056	50,876	2,050	5,952	1,581	40,971	253
Forest.....	2	684	103	548	27	291	1,658	100	295	97	1,151	-----
Franklin.....	11	12,397	1,986	7,356	857	1,664	24,300	1,950	2,655	932	18,799	30
Fulton.....	1	234	85	261	32	76	691	25	76	-----	565	-----
Greene.....	4	3,531	150	1,095	430	935	6,139	375	512	99	5,148	-----
Huntington.....	10	4,857	537	2,920	507	1,123	9,975	635	1,150	497	7,593	69
Indiana.....	12	9,297	1,362	7,451	899	1,746	20,816	1,069	1,770	876	16,979	82
Jefferson.....	12	5,569	1,271	4,850	403	1,911	14,061	920	1,646	759	10,697	33
Juniata.....	7	2,745	491	663	163	360	4,438	285	663	243	3,203	45
Lackawanna.....	14	44,639	12,151	35,354	3,988	8,375	104,974	4,685	9,492	2,171	84,981	3,491
Lancaster.....	35	29,073	4,926	19,278	2,449	5,389	61,343	3,380	7,688	2,403	47,383	372
Lawrence.....	9	8,309	2,920	8,266	862	2,263	22,702	1,700	3,194	875	16,567	250
Lebanon.....	8	6,628	1,387	5,947	487	1,185	15,668	925	1,867	452	12,285	115
Lehigh.....	13	24,112	4,527	13,891	1,297	4,072	48,084	2,750	6,476	1,779	36,281	601
Luzerne.....	24	44,069	9,699	38,369	3,479	7,839	103,794	5,500	14,063	2,649	80,100	1,407
Lycoming.....	10	8,396	1,318	2,440	805	1,349	14,398	1,060	1,669	963	10,614	79
McKean.....	7	11,073	1,880	4,018	415	2,160	19,604	1,330	1,576	596	15,944	24
Mercer.....	13	17,644	3,456	9,379	984	3,172	34,714	1,685	2,809	1,275	28,721	360
Mifflin.....	8	5,746	761	904	354	796	8,795	625	860	491	6,619	169
Monroe.....	4	5,328	530	1,402	513	642	8,494	500	962	198	6,651	126
Montgomery.....	30	28,260	4,145	20,548	2,188	5,328	60,724	3,217	8,183	2,126	46,396	647
Montour.....	3	1,644	577	3,368	200	524	6,335	375	1,030	369	4,510	50

Northampton	18	26,049	7,560	22,020	3,178	4,896	63,914	3,220	5,653	2,341	50,821	1,769
Northumberland	14	14,319	1,803	8,120	1,131	2,636	28,235	1,710	4,651	999	20,449	250
Perry	9	3,014	548	2,011	192	596	6,377	340	842	299	4,779	110
Philadelphia	33	478,267	53,715	103,269	13,570	159,550	830,118	33,075	90,917	6,613	654,647	21,365
Pike	1	265	109	608	9	96	1,089	25	147	25	892	-----
Potter	6	1,430	286	421	107	410	2,677	225	256	220	1,936	38
Schuylkill	28	29,165	5,142	23,578	2,323	6,029	66,420	3,030	8,562	1,676	52,880	700
Snyder	6	3,203	583	1,168	247	740	5,953	300	727	221	4,630	25
Somerset	24	7,153	1,972	7,319	846	1,898	19,252	1,010	2,290	894	14,905	125
Sullivan	3	610	161	943	25	200	1,946	100	212	100	1,524	10
Susquehanna	9	5,215	1,150	3,655	257	1,102	11,406	550	940	470	9,323	120
Tioga	9	4,997	756	2,722	465	722	9,749	500	782	432	7,874	157
Union	4	1,346	372	1,108	225	272	3,332	300	507	150	2,254	31
Venango	6	16,467	1,042	946	1,022	2,942	22,469	775	2,053	642	18,701	171
Warren	5	14,641	1,132	3,414	568	1,813	21,617	975	1,446	931	18,216	6
Washington	26	22,933	4,104	15,154	2,248	4,460	49,113	2,550	5,477	1,497	38,591	925
Wayne	4	1,938	724	2,620	89	380	5,764	275	614	245	4,602	25
Westmoreland	42	32,403	5,899	20,860	3,693	7,770	70,851	2,850	6,929	1,966	58,030	633
Wyoming	6	2,045	498	2,565	130	643	5,897	355	754	289	4,406	90
York	29	28,163	4,166	16,765	2,237	4,498	56,076	3,435	6,261	2,665	43,416	221
Total	871	1,526,382	325,855	747,715	103,820	433,446	3,172,767	152,968	330,525	81,925	2,517,148	52,369
RHODE ISLAND												
Kent	1	308	84	445	10	187	1,037	100	218	50	669	-----
Providence	9	27,854	5,067	15,295	616	5,988	55,541	4,250	7,285	3,521	39,449	551
Newport	2	4,933	954	2,676	316	715	9,620	420	455	409	8,322	-----
Washington	1	120	35	4	1	29	191	100	36	24	31	-----
Total	13	33,215	6,140	18,420	943	6,919	66,389	4,870	7,924	4,004	48,471	551
SOUTH CAROLINA												
Aiken	1	116	6	2	35	17	170	50	6	6	88	28
Anderson	2	2,141	116	98	15	437	2,814	300	67	25	2,367	40
Charleston	3	27,407	6,564	5,779	2,465	5,730	49,379	2,300	1,978	2,167	40,151	1,109
Cherokee	2	2,035	395	113	60	454	3,071	275	294	137	2,362	-----
Chester	2	1,148	138	148	110	369	1,931	150	141	97	1,527	-----
Chesterfield	1	225	50	6	13	39	335	50	50	50	223	-----
Darlington	2	754	110	10	108	104	1,092	125	38	111	741	76
Dorchester	1	263	-----	26	42	29	361	50	17	-----	259	35
Florence	1	457	129	369	88	145	1,217	100	52	-----	997	60
Greenville	4	6,963	521	508	322	2,013	10,458	700	906	200	8,431	80
Greenwood	1	1,072	107	27	131	141	1,506	100	20	100	1,286	-----
Hampton	1	110	25	8	16	26	188	25	1	25	114	22
Horry	2	606	229	43	22	439	1,362	75	88	73	1,127	-----
Kershaw	1	562	54	69	34	232	960	75	51	50	781	-----
Laurens	2	511	118	30	122	150	944	150	65	100	625	4
Lee	2	1,411	135	139	209	178	2,089	175	258	50	1,450	156
Lexington	3	1,760	328	382	95	872	3,507	225	132	145	2,872	60
Marion	2	997	265	101	111	335	1,825	150	51	125	1,499	-----
Marlboro	1	216	104	15	50	58	448	100	28	100	220	-----

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
SOUTH CAROLINA—continued												
Newberry.....	2	1,398	100	97	135	208	2,017	150	87	100	1,680	-----
Orangeburg.....	5	3,972	307	273	232	903	5,776	285	363	219	4,841	-----
Richland.....	3	6,502	1,752	4,294	2,075	2,662	17,458	1,200	347	827	14,328	683
Saluda.....	1	618	-----	34	6	127	787	100	24	-----	663	-----
Spartansburg.....	5	8,211	1,163	418	378	2,079	12,297	1,300	786	670	9,358	180
Sumter.....	4	4,928	850	280	391	735	7,219	750	553	565	5,220	131
York.....	5	3,549	525	809	311	1,384	6,641	490	404	178	5,496	-----
Total.....	59	77,932	14,091	14,078	7,576	19,866	135,861	9,450	6,768	6,120	108,706	2,664
SOUTH DAKOTA												
Aurora.....	1	398	10	4	5	82	500	25	26	9	439	-----
Beadle.....	2	1,741	257	998	159	836	4,013	180	72	49	3,687	-----
Bon Homme.....	1	330	25	7	33	200	597	40	16	25	515	-----
Brookings.....	3	792	-----	158	53	532	1,803	100	48	31	1,624	-----
Brown.....	6	3,049	1,167	2,343	380	1,628	8,608	275	363	183	7,702	14
Brule.....	1	203	61	39	45	141	490	25	10	24	431	-----
Butte.....	1	505	27	36	94	115	778	25	44	7	702	-----
Campbell.....	1	209	10	7	34	38	301	25	6	-----	255	15
Clark.....	1	195	95	89	14	75	471	25	37	25	384	-----
Clay.....	2	1,365	177	149	74	398	2,165	125	112	13	1,915	-----
Codington.....	4	2,062	1,508	902	134	822	5,442	250	203	175	4,808	-----
Custer.....	1	82	16	17	45	32	199	25	1	-----	173	-----
Davison.....	2	1,282	586	209	86	755	2,930	150	91	124	2,565	-----
Day.....	2	643	111	54	44	394	1,250	75	33	49	1,092	-----
Deuel.....	6	1,275	138	114	198	169	1,914	150	90	84	1,515	75
Faulk.....	1	172	7	23	10	51	267	25	13	-----	223	6
Grant.....	1	510	76	70	43	172	873	75	16	12	769	-----
Gregory.....	1	140	93	43	70	34	383	50	3	50	256	24
Haakon.....	1	186	37	53	17	41	335	25	13	11	286	-----
Hamlin.....	2	222	5	6	29	66	329	50	16	-----	263	-----
Hand.....	3	786	244	459	40	357	1,883	100	148	25	1,619	-----
Hanson.....	4	707	90	107	120	201	1,230	130	24	35	1,042	-----
Hughes.....	2	669	603	464	82	296	2,128	100	27	100	1,901	-----

Hutchinson	2	590	122	223	44	210	1,190	60	69	31	1,030	
Hyde	1	433	159	169	13	207	982	50	48	25	860	
Kingsbury	2	245	110	101	42	151	653	75	19	50	509	
Lake	1	265	124	21	86	123	626	75	3	65	483	
Lawrence	2	1,645	664	1,949	133	634	5,043	250	234	147	4,411	
Lincoln	2	556	252	55	80	174	1,125	80	63	80	851	50
McCook	2	328	45	67	35	190	667	50	25	7	586	
Marshall	2	459	43	18	54	109	685	75	33	28	522	27
Meade	1	335	101	300	19	240	999	50	63	25	859	
Miner	1	43	51	36	9	56	195	25	5		165	
Minnehaha	7	5,044	1,135	3,282	517	2,929	12,990	675	483	56	11,751	19
Moody	2	533	67	108	49	229	994	65	37	65	805	22
Pennington	1	1,135	222	227	95	547	2,231	100	96	46	1,984	
Perkins	1	266	42	195	21	131	657	30	20	30	576	
Potter	1	241	81	33	28	98	484	25	29	25	405	
Roberts	4	911	230	148	170	321	1,787	175	79	118	1,399	15
Sanborn	1	140	37	8	29	66	281	25	10	25	221	
Spink	2	847	297	168	167	524	2,023	90	70	57	1,807	
Stanley	1	170	10	48	20	52	303	25	3	9	266	
Sully	1	102	45	20	8	43	218	25	4		190	
Turner	4	1,469	121	58	121	305	2,080	190	70	57	1,645	118
Union	2	671	99	45	102	185	1,104	75	35	50	874	71
Walworth	3	698	93	192	107	201	1,298	130	28	70	1,056	14
Yankton	2	371	277	166	240	196	1,261	150	78	150	883	
Total	97	35,020	10,036	13,988	3,998	15,356	78,775	4,620	3,016	2,247	68,304	470

TENNESSEE

Anderson	2	486	42	24	40	136	730	75	67	34	554	
Bedford	2	1,470	200	132	52	216	2,083	200	154	199	1,452	77
Benton	1	41		22	5	46	114	25	3		86	
Bledsoe	1	394	8	23	45	41	517	60	20	8	349	81
Blount	1	487	100	378	119	175	1,264	100	36	100	1,028	
Bradley	4	1,380	178	228	25	309	2,131	150	160	150	1,660	
Campbell	1	1,378	49	89	75	381	1,924	200	84	37	1,594	
Carter	2	1,384	127	148	118	587	2,371	100	31	97	2,141	
Cocke	1	402	71	4	49	69	589	50	8	50	474	7
Coffee	3	578	169	315	41	305	1,714	125	181	105	1,302	
Cumberland	1	395	15	38	13	53	515	50	16	15	423	10
Davidson	5	49,175	2,928	3,720	2,189	15,680	74,575	4,700	4,237	2,694	61,754	200
De Kalb	1	20		17	8	31	185	30	4	20	131	
Dickson	2	1,233	160	355	54	394	2,208	150	64	96	1,874	
Dyer	1	1,004	74	110	284	366	1,877	300	127	100	1,317	
Franklin	3	898	133	178	40	241	1,497	110	72	103	1,186	
Gibson	1	212	94	39	8	83	439	75	8	75	281	
Greene	1	824	81	36	141	293	1,379	65	69	19	1,227	
Grundy	2	194	35	24	6	83	344	25	22	25	272	
Hamblen	1	1,909	227	22	197	166	2,526	250	187	225	1,744	109
Hamilton	2	29,069	3,074	1,216	1,471	7,664	42,712	2,750	2,289	2,475	35,105	
Hardin	1	101	62	68	24	111	367	50	20	28	268	
Henderson	1	322	25	128	5	74	556	25	27	28	480	
Henry	1	722	50	89	6	177	1,047	50	29	50	918	

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, February 28, 1928—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
TENNESSEE—continued												
Hickman	1	376	13	30	7	80	506	50	37	12	406	
Jefferson	1	199	25	7	15	66	313	25	22	24	242	
Knox	4	28,264	3,357	1,729	2,118	6,909	42,839	2,700	2,026	2,277	34,251	885
Lauderdale	1	249	15	1	17	72	354	25	13	15	301	
Lawrence	1	684	60	30	121	167	1,068	75	36	59	897	
Lewis	1	125	36	7	17	26	213	35	4	34	140	
Lincoln	4	1,065	219	46	57	439	2,742	215	179	215	2,117	15
Loudon	2	703	83	82	41	239	1,150	150	44	65	891	
McMinn	3	1,725	225	34	148	541	2,688	225	92	225	2,144	
McNairy	1	159	36	220	9	161	590	30	41	7	512	
Madison	4	4,532	1,019	2,150	184	1,682	9,641	500	319	462	8,192	164
Marion	1	741	111	178	11	110	1,157	100	57	99	902	
Marshall	1	620	100	58	6	227	1,017	80	117	80	739	
Maury	3	1,700	332	596	160	467	3,282	450	183	320	2,329	
Monroe	1	177	40	22	19	27	287	60	6	40	181	
Montgomery	2	1,546	290	427	68	561	2,905	200	285	198	2,222	
Obion	3	1,052	110	162	78	375	1,782	184	109	86	1,397	
Perry	1	96	28	63	6	65	260	25	16	25	194	
Poet	1	354	30	73	25	89	572	25	34	25	488	
Putnam	1	712	84	144	19	98	1,065	50	58	49	864	43
Rhea	1	577	25	173	43	39	859	25	83	24	634	92
Roane	5	2,520	269	118	181	728	3,840	275	151	262	3,137	20
Robertson	1	269	50	53	20	151	545	50	21	50	423	
Rutherford	2	1,797	94	10	36	297	2,255	225	132	94	1,789	
Scott	2	490	32	134	27	127	812	50	41	31	688	3
Sevier	1	510	3	26	30	47	418	60	13		337	8
Shelby	1	12,697	1,601	2,300	1,109	4,745	22,509	1,000	889	50	20,432	5
Sullivan	2	3,140	410	636	358	1,128	5,691	325	393	300	4,613	59
Sumner	1	699	108	221	43	174	1,249	100	31	100	1,018	
Unicoi	1	397	2	18	23	94	534	25	14		480	15
Warren	2	1,408	281	284	133	676	2,796	235	232	235	2,065	
Washington	3	4,408	698	416	557	1,601	7,727	625	273	542	6,250	
White	2	957	131	30	16	184	1,324	125	137	125	925	8

Williamson.....	1	590	92	15	20	162	883	75	14	75	719	
Wilson.....	1	910	41	80	107	194	1,335	100	23	25	1,096	90
Total.....	104	171,554	17,952	17,921	10,844	50,170	270,881	18,214	14,060	12,860	221,635	1,886
TEXAS												
Anderson.....	3	2,352	374	400	191	517	3,848	325	346	169	3,008	
Angelina.....	1	1,378	107	130	128	435	2,187	100	132	70	1,885	
Aransas.....	1	104	283	21	12	96	517	25	17	23	1,452	
Armstrong.....	1	102	27	2	33	39	204	25	25	25	120	
Atascosa.....	1	180	15	8	35	124	363	50	7	12	294	
Austin.....	1	262	52	148	16	99	580	50	50	50	453	
Bandera.....	1	108		1	7	15	130	25	5	5	87	13
Bastrop.....	3	860	153	86	109	583	1,795	125	226	63	1,381	
Baylor.....	2	980	38	22	69	449	1,565	125	137	38	1,265	
Bee.....	2	1,044	105	35	106	301	1,597	200	247	95	1,055	
Bell.....	8	2,832		219	547	1,489	5,907	650	242	247	4,459	
Bexar.....	8	37,130	8,175	2,303	3,869	14,397	66,251	4,850	2,733	2,778	55,641	50
Blanco.....	1	160	26		20	75	287	25	30	25	207	
Bosque.....	2	455	8	11	22	11	671	90	32	7	542	
Bowie.....	4	7,999	3,260	863	450	3,234	15,375	660	814	114	13,826	
Brazoria.....	2	337	217	5	20	176	757	75	27	12	639	
Brazos.....	2	1,566	212	65	166	626	2,642	250	273	93	2,026	4
Brewster.....	2	842	126	29	11	282	1,296	125	115	113	943	
Briscoe.....	2	353	7	4	83	187	635	55	147	7	426	
Brooks.....	1	410	40	8	29	237	727	50	14	38	625	
Brown.....	4	2,901	606	70	189	1,286	5,090	325	598	249	3,918	
Burleson.....	1	116	116	5	24	183	753	100	59	98	496	
Burnet.....	1	110	30	2	10	28	182	30	9	30	113	
Caldwell.....	2	1,124	50	85	87	649	2,003	400	100	50	1,453	
Callahan.....	3	1,068	50	51	31	567	1,774	100	64	37	1,573	
Cameron.....	5	6,199	924	55	443	5,033	12,706	750	443	544	10,936	
Camp.....	2	547	285	33	114	168	1,158	200	61	200	697	
Carson.....	3	585	15	5	30	305	941	120	36		785	
Cass.....	4	1,038	809	113	38	739	2,749	175	245	119	2,185	
Cherokee.....	1	675	77	176	59	278	1,268	75	140	75	966	
Childress.....	2	1,551	311	50	108	332	2,357	150	132		2,075	
Clay.....	2	332	55	2	23	80	496	55	31	53	357	
Coke.....	1	45		1	10	180	292	25	15		252	
Coleman.....	4	2,453	195	34	169	1,074	3,931	400	213		3,318	
Collin.....	13	3,775	940	361	325	750	6,214	730	369	393	4,573	136
Collingsworth.....	2	390		41	43	706	1,632	150	187		1,285	
Colorado.....	1	316	137	5	13	83	555	75	34	21	425	
Comanche.....	2	383	155	116	11	214	881	100	153		628	m
Cooke.....	2	648	123	6	42	234	1,057	150	66	87	754	
Correll.....	4	2,041	127	23	142	702	3,044	500	312	55	2,174	
Cottle.....	4	963	381	11	45	349	1,764	250	219	124	1,171	
Crockett.....	2	1,054	141	79	112	495	1,885	100	130	39	1,613	
Crosby.....	1	541	75	4	5	512	1,146	100	119	75	846	
Dallas.....	3	462	23	11	87	257	946	125	44	21	756	
Dallam.....	1	366	73	39	25	130	675	75	40	75	485	
Dallas.....	13	94,338	24,263	5,206	5,719	32,863	166,546	13,715	9,504	6,426	132,845	400

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and discounts
TEXAS—continued												
Dawson.....	2	896	57	70	96	513	1,657	100	90	6	1,461	-----
Deaf Smith.....	2	404	100	5	58	382	961	100	51	100	710	-----
Delta.....	2	275	252	12	54	335	931	100	48	37	746	-----
Denton.....	7	1,939	280	137	255	438	3,064	345	228	184	2,264	43
De Witt.....	4	1,644	187	58	161	857	2,916	275	272	87	2,471	-----
Dickens.....	2	1,006	135	152	61	336	1,701	140	65	35	1,461	-----
Donley.....	1	260	50	2	5	58	378	50	43	49	236	-----
Eastland.....	4	1,065	246	183	53	368	1,926	155	74	55	1,642	-----
Ector.....	1	511	135	33	28	583	1,296	50	23	32	1,191	-----
Edwards.....	1	173	-----	1	19	56	253	35	14	-----	185	19
Ellis.....	9	4,046	553	452	410	979	6,499	780	279	410	5,013	-----
El Paso.....	5	15,051	3,450	2,303	1,359	7,882	30,602	1,675	804	784	27,053	-----
Erath.....	4	1,203	471	15	57	299	2,063	260	179	163	1,461	-----
Falls.....	8	2,550	364	99	221	1,200	4,457	500	538	280	3,135	-----
Fannin.....	11	2,993	319	236	400	714	4,687	1,010	269	167	3,100	141
Fayette.....	3	1,346	181	148	64	463	2,209	125	159	110	1,814	-----
Fisher.....	2	391	13	11	40	110	568	85	34	12	436	-----
Floyd.....	3	1,222	22	92	105	407	1,868	125	98	22	1,557	66
Fort Bend.....	4	872	383	285	36	486	2,078	150	89	25	1,801	-----
Franklin.....	2	442	43	16	53	225	785	200	51	42	492	-----
Freestone.....	4	1,050	463	404	89	523	2,537	195	292	84	1,964	-----
Frio.....	2	414	103	4	24	88	640	100	37	100	354	45
Galveston.....	7	20,762	5,035	2,460	1,099	6,835	36,658	2,250	1,166	1,393	31,234	10
Garza.....	2	750	50	40	71	234	1,149	75	51	48	975	-----
Goliad.....	1	370	81	3	42	86	586	50	56	50	420	10
Gonzales.....	2	571	117	67	72	172	1,007	125	58	100	711	13
Gray.....	3	1,410	91	39	73	480	2,102	100	55	6	1,940	-----
Grayson.....	14	8,700	2,387	1,266	761	2,474	15,734	1,805	1,267	1,144	11,469	28
Gregg.....	3	1,216	416	113	134	524	2,417	185	99	84	2,049	-----
Grimes.....	3	1,316	133	102	151	487	2,200	250	270	114	1,566	-----
Gudalupe.....	2	388	23	4	60	78	555	75	45	18	382	34
Hale.....	3	2,588	25	46	169	771	3,612	225	143	20	3,224	-----
Hall.....	4	1,242	114	10	161	510	2,047	200	132	100	1,615	-----
Hamilton.....	5	708	242	46	139	912	2,052	335	236	52	1,426	4

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
TEXAS—continued												
Medina.....	3	438	146	114	103	380	1,189	125	71	124	846	22
Menard.....	2	852	.....	12	54	110	1,030	125	152	.....	650	101
Midland.....	2	1,455	129	40	39	581	2,256	175	191	61	1,829	.....
Milan.....	4	2,134	375	45	163	558	3,298	300	261	213	2,482	40
Mills.....	1	51	.....	1	12	87	150	25	6	.....	119	.....
Mitchell.....	2	1,652	241	43	110	860	2,910	160	204	39	2,508	.....
Montague.....	8	2,446	179	115	221	982	3,952	455	285	111	3,086	15
Montgomery.....	1	211	.....	129	9	135	485	50	12	.....	423	.....
Morris.....	3	385	213	15	19	255	909	130	85	96	581	.....
Motley.....	1	149	.....	1	2	174	327	30	19	.....	278	.....
Nacogdoches.....	1	893	100	157	39	288	1,479	100	108	.....	1,271	.....
Navaaro.....	13	7,466	1,210	789	834	2,512	12,858	1,440	1,138	871	9,255	83
Newton.....	1	241	43	20	7	169	481	30	14	.....	436	.....
Nolan.....	4	1,564	10	28	65	682	2,351	250	107	.....	1,993	.....
Nueces.....	7	5,987	640	653	408	1,421	9,161	775	397	100	7,791	20
Ochiltree.....	2	388	103	3	23	97	616	55	44	7	511	.....
Orange.....	2	5,184	182	907	192	930	7,417	500	140	75	6,625	.....
Palo Pinto.....	8	1,909	468	83	318	642	3,436	485	104	254	2,587	6
Panola.....	1	159	114	13	39	132	460	50	27	8	374	.....
Parker.....	3	1,709	313	166	42	268	2,514	225	170	210	1,827	79
Pecos.....	1	318	129	26	42	266	782	50	5	25	702	.....
Polk.....	1	587	12	38	17	228	883	50	80	12	738	.....
Potter.....	3	9,029	1,721	530	440	5,505	17,541	550	440	468	16,083	.....
Presidio.....	1	319	274	23	8	113	743	70	83	68	521	.....
Rain.....	1	131	6	55	7	110	309	25	53	6	224	.....
Randall.....	1	278	50	2	70	154	566	50	3	50	463	.....
Red River.....	7	2,320	262	177	275	405	3,469	697	226	152	2,550	44
Reeves.....	1	205	176	28	16	347	780	50	30	50	651	.....
Refugio.....	2	636	194	44	9	194	1,076	125	49	.....	903	.....
Robertson.....	1	178	100	22	7	199	508	50	56	50	352	.....
Rockwall.....	2	315	63	4	63	267	1,327	100	25	60	328	15
Runnels.....	3	1,131	27	62	58	267	1,554	175	113	24	1,239	2
Rusk.....	2	1,109	180	126	123	425	1,972	150	130	150	1,541	.....

Sabine.....	1	243	25	91	23	166	564	25	15	24	800	
San Augustine.....	1	357	42	51	30	210	722	65	36	16	604	
San Patricio.....	4	547	12	8	51	200	819	138	68	12	601	
San Saba.....	3	710	15	16	70	508	1,327	185	103	14	1,022	
Schleicher.....	1	317	24	3	5	175	525	75	61	20	367	
Seurry.....	2	1,060	75	19	94	347	1,608	160	105	71	1,269	
Shackleford.....	3	1,327	376	12	58	636	2,415	180	114	87	2,035	
Sherman.....	1	116		1	5	80	201	25	6		170	
Smith.....	3	2,592	666	224	466	1,037	5,002	375	587	208	3,831	
Somervell.....	1	91	14	18	3	70	203	25	1		171	
Starr.....	1	98	11	16	5	21	151	25		10	109	7
Stephens.....	2	2,685	170	12	307	1,274	4,449	225	124	10	4,090	
Sterling.....	1	454	15	4	12	66	553	60	103	15	375	
Stonewall.....	2	290	57	17	25	220	612	50	62	7	493	
Sutton.....	1	587	129	6	7	246	979	100	122	97	654	
Swisher.....	1	357	195	3	23	80	662	50	84	49	479	
Tarrant.....	8	50,505	8,838	5,298	3,944	22,336	91,415	4,575	3,484	2,543	79,634	1,024
Taylor.....	3	4,490	943	365	349	2,467	8,674	450	340	155	7,655	
Terry.....	1	159		106	27	133	427	50	10		367	
Throckmorton.....	1	202	165	103	21	180	678	75	53	49	501	
Titus.....	2	398	55	41	52	182	732	100	5	50	577	
Tom Green.....	3	7,479	1,641	1,062	504	3,154	13,979	850	1,130	676	11,322	
Travis.....	2	9,680	2,574	1,076	455	3,074	16,914	600	1,329	589	14,396	
Trinity.....	2	962	72	195	37	343	1,619	150	139	66	1,262	
Upshur.....	2	622	195	41	64	516	1,449	150	71	75	1,154	
Uvalde.....	2	974	129	39	92	247	1,490	200	171	108	1,003	
Val Verde.....	2	2,498	190	81	80	650	3,528	250	206	170	2,960	
Van Zandt.....	6	1,566	205	64	125	591	2,561	315	187	97	1,902	
Victoria.....	2	2,532	716	426	50	501	4,252	550	294	500	2,908	
Walker.....	1	165	161	258	17	204	808	50	24	49	685	
Washington.....	2	1,451	391	203	213	495	2,782	250	260	248	2,016	
Webb.....	2	3,815	482	48	212	1,671	6,396	450	449	317	5,147	30
Wharton.....	1	432	100	6	10	248	804	100	70	100	523	
Wheeler.....	2	537	8	4	46	352	952	50	88	8	806	
Wichita.....	6	17,965	4,120	670	1,215	5,175	29,284	2,500	1,428	1,776	23,457	105
Wilbarger.....	3	2,758	210	83	147	917	4,126	250	284	123	3,469	
Willacy.....	1	80		1	9	43	135	50	5	68	12	
Williamson.....	10	2,944	548	282	333	1,212	5,342	785	404	376	3,767	10
Wilson.....	3	668	119	6	39	337	1,176	125	93	104	851	3
Wise.....	8	1,450	201	118	185	342	2,307	335	154	134	1,629	55
Wood.....	5	1,231	279	65	102	459	2,146	295	217	119	1,510	
Young.....	5	1,933	1,274	279	217	892	4,620	285	285	94	3,954	
Total.....	639	619,654	125,207	57,409	46,968	245,592	1,106,541	83,710	61,117	42,879	907,609	2,958
UTAH												
Box Elder.....	1	775	62	34	114	373	1,358	100	16	19	1,223	
Cache.....	2	1,499	323	84	95	316	2,328	125	87	121	1,937	50
Carbon.....	1	703	146	101	8	172	1,137	50	75	49	963	
Davis.....	1	330	36	2	7	80	457	25	58	25	342	7

[In thousands of dollars]

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UTAH—continued												
Grand.....	1	122	94	15	32	78	343	50	10	46	237	-----
Juab.....	2	854	176	16	20	162	1,232	100	74	48	995	14
Morgan.....	1	224	41	6	11	26	309	25	22	25	237	-----
Salt Lake.....	7	22,781	4,042	5,346	1,281	9,813	43,418	2,350	1,644	1,130	37,826	385
Summit.....	1	416	22	185	7	313	944	50	21	-----	873	-----
Utah.....	1	253	27	1	11	50	344	25	15	25	279	-----
Weber.....	2	5,012	1,091	1,332	253	2,358	10,099	750	253	669	8,411	-----
Total.....	20	32,969	6,060	7,122	1,839	13,741	61,969	3,650	2,275	2,157	53,323	456
VERMONT												
Addison.....	4	1,441	377	730	54	265	2,889	325	270	317	1,962	15
Bennington.....	4	3,488	546	1,516	77	584	6,264	435	539	428	4,823	9
Caledonia.....	3	2,242	386	1,106	137	261	4,159	450	297	340	3,002	67
Crittenden.....	2	4,309	789	779	89	748	6,825	650	594	650	4,886	-----
Fssex.....	1	644	59	444	20	65	1,244	75	80	35	973	66
Franklin.....	3	2,249	120	873	80	269	3,660	175	179	116	3,043	142
Orange.....	4	2,526	394	1,229	59	321	4,565	475	333	389	3,262	105
Orleans.....	2	1,547	193	1,931	109	255	4,102	200	292	161	3,434	15
Rutland.....	10	6,005	1,062	5,009	327	1,239	13,761	825	1,005	678	10,805	420
Washington.....	4	4,122	565	6,215	45	952	12,050	450	611	372	10,388	199
Windham.....	2	4,321	535	5,70	230	776	6,521	500	959	347	4,672	-----
Windsor.....	7	3,782	500	2,868	88	974	8,241	550	574	428	6,639	50
Total.....	46	36,676	5,526	23,270	1,315	6,709	74,281	5,110	5,733	4,261	57,889	1,088
VIRGINIA												
Accomac.....	4	2,146	210	372	95	231	3,064	235	478	184	2,032	134
Albemarle.....	4	8,138	1,143	2,462	547	1,296	13,674	975	673	938	11,003	-----
Alexander.....	3	5,335	597	888	268	852	7,971	500	879	398	6,116	50
Alleghany.....	4	5,031	493	1,058	319	799	7,757	400	368	398	6,504	65
Appomattox.....	1	395	51	53	16	40	560	50	15	49	441	-----

Augusta.....	5	4,725	442	1,179	424	1,146	8,005	550	1,079	354	5,865	20
Bath.....	1	513	50	71	44	73	754	50	41	50	613	-----
Bedford.....	2	2,359	164	12	52	272	2,884	200	237	53	2,285	83
Botetourt.....	2	629	85	199	21	61	1,007	85	109	84	674	48
Buchanan.....	1	294	51	3	31	40	424	50	37	50	260	27
Buckingham.....	1	151	-----	2	41	35	319	50	12	-----	257	-----
Campbell.....	5	14,693	1,858	707	875	2,864	21,417	2,600	2,694	1,550	14,064	-----
Clarke.....	1	454	44	13	3	84	599	25	61	8	503	-----
Craig.....	1	273	39	15	17	18	364	25	25	25	288	-----
Culpeper.....	2	2,113	207	266	163	331	3,089	200	235	147	2,501	-----
Dinwiddie.....	2	7,162	2,564	436	338	887	11,605	1,400	349	1,400	7,510	750
Elizabeth City.....	3	1,720	289	1,139	160	277	3,607	200	261	199	2,890	50
Fairfax.....	3	898	87	160	59	228	1,437	125	131	78	1,100	3
Fauquier.....	3	3,163	167	69	209	540	4,159	300	304	161	3,307	60
Franklin.....	2	1,609	151	195	23	233	2,432	150	138	150	1,956	9
Frederick.....	2	5,120	438	547	250	732	7,138	600	927	407	5,201	-----
Giles.....	2	1,168	153	26	50	178	1,583	150	148	150	1,133	-----
Glouster.....	1	126	35	202	18	43	427	35	21	35	334	-----
Grayson.....	4	1,381	95	62	128	184	1,857	150	110	94	1,479	14
Greensville.....	2	2,743	208	123	118	397	3,638	280	321	100	2,875	-----
Halifax.....	2	2,910	302	503	236	1,045	1,213	75	36	10	1,088	-----
Hanover.....	2	1,062	26	25	26	74	5,117	325	67	300	4,389	-----
Henrico.....	4	57,963	5,871	7,208	1,553	14,316	87,983	6,300	6,298	1,001	69,068	3,000
Henry.....	3	3,419	452	165	147	538	4,739	300	265	277	3,690	183
Highland.....	1	341	26	2	31	27	435	25	27	25	328	28
James City.....	1	333	38	452	16	149	989	30	46	-----	905	-----
Lancaster.....	1	342	56	74	15	75	567	25	30	25	484	-----
Lee.....	1	194	10	24	13	68	310	25	10	10	265	-----
Loudoun.....	6	4,356	494	999	291	655	6,832	365	587	289	5,400	169
Louisa.....	1	589	50	119	46	30	839	50	29	45	715	-----
Lunenburg.....	1	214	26	30	14	14	300	25	6	25	244	-----
Mecklenberg.....	1	801	50	13	25	191	1,219	100	139	50	921	-----
Montgomery.....	4	2,383	179	116	101	487	3,283	335	251	171	2,431	76
Nelson.....	1	681	52	24	19	52	731	50	48	47	565	15
Norfolk.....	5	45,340	4,467	3,249	2,394	8,592	65,103	4,800	4,088	3,267	48,422	3,429
Nottoway.....	2	1,132	201	11	119	205	1,676	113	150	150	1,191	44
Orange.....	3	2,135	342	310	137	356	3,296	225	263	224	2,526	50
Page.....	4	1,509	147	508	123	303	2,597	180	181	75	2,161	-----
Patrick.....	3	248	50	18	20	76	415	50	10	48	303	-----
Pittsylvania.....	3	10,202	976	483	184	1,017	12,937	625	1,243	590	10,109	252
Prince Edward.....	2	1,600	135	126	75	212	2,161	175	184	123	1,659	10
Prince William.....	3	1,067	146	182	52	285	1,738	105	111	51	1,444	14
Pulaski.....	2	1,718	266	126	118	217	2,465	250	218	250	1,644	102
Rappahannock.....	2	430	32	95	-----	62	631	75	41	20	-----	-----
Roanoke.....	4	20,761	2,957	1,679	2,197	5,624	33,362	2,100	2,038	1,791	27,252	-----
Rockbridge.....	4	3,067	422	-----	273	415	4,345	350	264	88	3,544	82
Rockingham.....	4	5,029	511	118	453	471	6,617	575	633	395	4,436	549
Russell.....	2	901	95	21	74	150	1,245	95	45	83	999	18
Scott.....	2	869	96	6	28	226	1,227	54	61	53	1,052	-----
Shenandoah.....	6	2,484	158	227	151	340	3,373	255	298	110	2,539	170
Smyth.....	3	1,873	158	122	155	261	2,583	210	255	152	1,938	3

[In thousands of dollars]

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VIRGINIA—continued												
Spotsylvania.....	2	1,440	348	584	143	577	3,108	150	131	124	2,701	-----
Suffolk.....	1	1,886	353	189	167	387	3,009	500	207	350	1,856	70
Tazewell.....	5	1,761	328	251	84	473	2,910	275	310	219	2,049	45
Warren.....	1	472	50	16	28	55	626	50	44	40	431	60
Warwick.....	2	8,306	449	1,826	633	1,581	12,962	600	586	395	10,670	615
Washington.....	2	3,529	517	153	202	677	5,382	500	282	486	4,082	-----
Wise.....	7	3,663	680	160	355	832	5,737	525	506	495	4,177	10
Wythe.....	3	1,183	203	77	88	250	1,810	200	205	150	1,246	-----
York.....	2	410	67	512	18	72	1,083	50	87	50	885	10
Total.....	167	270,851	31,141	31,484	15,082	53,278	406,726	30,559	29,896	19,116	311,494	10,317
WASHINGTON												
Adams.....	2	720	199	198	56	140	1,314	135	49	10	1,120	-----
Benton.....	1	179	37	140	36	64	466	50	3	24	384	5
Chelan.....	1	1,083	490	170	154	348	2,248	100	67	100	1,982	-----
Clallam.....	1	516	211	516	40	194	1,751	75	40	6	1,630	-----
Clark.....	4	1,894	454	2,381	210	733	5,694	350	177	248	4,887	-----
Columbia.....	2	1,466	210	176	42	272	2,173	200	197	99	1,652	-----
Cowlitz.....	2	863	60	730	174	463	2,304	225	53	24	1,981	-----
Garfield.....	1	268	20	35	15	40	393	50	13	19	284	26
Grant.....	1	75	4	104	7	21	211	25	5	-----	177	-----
Grays Harbor.....	6	4,326	1,560	4,905	299	1,356	12,489	1,075	464	428	10,130	375
Jefferson.....	1	299	81	1,209	24	220	1,840	75	127	12	1,621	-----
King.....	18	58,857	24,810	22,245	3,617	33,208	145,626	7,650	5,664	3,357	126,249	717
Kitsap.....	2	526	222	933	46	284	2,011	125	63	-----	1,814	-----
Kititas.....	3	1,034	406	1,013	109	518	3,091	200	108	151	2,610	20
Klickitat.....	1	205	17	122	13	73	430	50	7	-----	372	-----
Lewis.....	2	676	168	725	137	265	1,979	150	89	148	1,592	-----
Lincoln.....	3	1,104	158	229	54	313	1,860	120	60	-----	1,679	-----
Okanogan.....	3	705	192	38	220	220	1,352	100	32	70	1,151	-----
Pacific.....	2	326	71	709	30	181	1,320	125	47	50	1,091	-----
Pierce.....	5	11,210	3,134	4,432	956	3,645	23,640	1,550	891	863	20,298	-----

Skagit.....	6	1,886	335	1,403	175	648	4,462	300	110	71	3,963	
Snohomish.....	6	7,131	245	5,338	476	2,400	15,639	775	340	192	14,274	
Spokane.....	7	27,801	3,769	4,883	2,540	8,502	47,820	3,300	1,135	2,711	40,395	
Stevens.....	2	560		377	73	125	1,336		22	84	1,125	
Thurston.....	2	1,790	700	637	385	1,489	5,016	225	237	97	4,392	65
Walla Walla.....	4	5,751	1,566	1,594	559	1,783	11,231	450	696	191	9,759	50
Whatcom.....	6	5,459	1,700	3,313	627	2,393	13,603	975	714	200	11,580	
Whitman.....	7	3,761	674	479	268	1,005	6,210	550	203	334	5,116	
Yakima.....	9	6,049	917	1,584	920	1,751	11,253	875	403	189	9,746	39
Total.....	110	146,785	42,605	60,732	12,110	62,663	328,762	19,965	12,016	9,678	283,024	1,297
WEST VIRGINIA												
Barbour.....	3	1,697	211	906	162	257	3,248	140	191	119	2,718	80
Berkeley.....	2	2,160	339	713	190	566	3,979	200	232	198	3,254	94
Boone.....	1	732	76	18	101	130	1,059	100	97	50	762	45
Braxton.....	1	746	78	9	32	219	1,087	60	26	60	941	
Brooke.....	1	819	229	115	177	210	1,555	100	78	99	1,278	
Cabell.....	2	11,465	1,812	339	1,642	1,673	17,043	2,050	1,247	1,499	12,082	150
Doddridge.....	1	460	54	61	41	114	733	50	10	49	624	
Fayette.....	8	3,564	464	493	444	872	5,860	390	419	386	4,464	200
Grant.....	2	147	56	142	22	36	406	50	30	49	272	5
Greenbrier.....	4	1,730	90	38	119	375	2,358	125	111	87	2,018	18
Hampshire.....	1	503	50	121	14	50	741	50	46	49	506	
Hancock.....	1	477	50	184	51	71	835	50	110	50	583	43
Hardy.....	1	470	102	24	23	41	665	100	42	100	386	36
Harrison.....	5	10,903	1,206	2,744	713	2,138	17,798	1,000	1,376	949	14,410	39
Jackson.....	2	923	37	38	49	142	1,192	105	58	35	936	59
Jefferson.....	1	266	50	176	6	40	541	50	53	50	388	
Kanawha.....	6	11,973	1,843	703	1,299	3,771	19,768	960	2,199	925	15,309	154
Lewis.....	1	1,288	60	178	176	259	1,066	150	75	60	1,660	
Lincoln.....	2	559	61	5	30	175	834	50	111	32	641	
Logan.....	2	2,083	150	155	229	237	2,856	150	259	12	2,335	100
McDowell.....	9	7,537	569	461	451	1,722	11,375	700	949	471	9,044	114
Marion.....	6	7,295	1,644	2,643	191	1,818	13,987	745	1,415	730	11,050	
Marshall.....	2	1,211	132	937	91	393	2,772	100	106	100	2,070	
Mason.....	2	1,213	129	15	28	215	1,610	130	114	129	1,203	33
Mercer.....	5	8,806	407	211	692	1,788	12,179	1,125	1,112	365	9,224	10
Mineral.....	3	1,613	328	1,651	149	629	4,388	205	281	182	3,716	
Mingo.....	3	3,603	291	181	138	951	5,179	350	307	248	4,274	
Monongalia.....	1	1,909	258	82	186	270	2,713	100	319	78	2,191	25
Monroe.....	2	850	160	21	59	242	1,337	125	118	100	992	
Nicholas.....	1	877	110	22	28	169	708	40	8	25	635	
Ohio.....	3	8,027	3,197	1,932	493	1,781	15,496	1,100	1,370	1,079	11,585	359
Pleasants.....	1	1,242	102	84	26	164	1,624	100	135	100	1,277	12
Pocahontas.....	1	352	25	107	26	59	570	50	19	24	477	
Preston.....	5	1,319	124	422	71	223	2,164	125	127	99	1,784	26
Raleigh.....	2	2,463	83	219	344	337	3,457	300	240	80	2,792	41
Randolph.....	3	2,128	80	509	99	329	3,149	250	253	45	2,596	
Ritchie.....	2	1,259	102	123	117	326	1,984	100	57	100	1,708	
Roane.....	2	854	76	150	43	260	1,489	75	123	67	1,223	
Summers.....	3	3,878	427	373	222	438	5,373	250	442	250	4,098	248

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and discounts
WEST VIRGINIA—continued												
Taylor.....	1	1,597	1	633	213	594	3,053	200	218	.....	2,595	.....
Tucker.....	3	531	144	443	59	119	1,298	100	124	62	976	25
Tyler.....	2	2,077	201	88	71	494	2,940	205	170	198	2,347	.....
Upshur.....	1	810	50	94	71	173	1,233	50	157	50	935	.....
Wayne.....	2	600	151	74	44	174	1,048	90	84	90	779	.....
Webster.....	2	489	22	22	64	105	702	50	40	5	604	.....
Wetzel.....	1	903	118	90	24	177	1,315	65	129	49	1,072	.....
Wood.....	4	10,233	762	1,649	589	1,766	15,070	744	1,831	716	11,739	22
Wyoming.....	1	298	25	6	25	23	379	25	27	25	251	51
Total.....	119	126,539	16,736	20,404	10,134	27,115	203,116	13,429	17,135	10,325	159,194	2,083
WISCONSIN												
Ashland.....	2	2,133	213	1,576	320	451	4,709	200	247	198	4,064	.....
Barron.....	2	1,010	60	602	79	163	1,919	75	78	49	1,717	.....
Bayfield.....	2	368	73	174	41	115	773	60	23	25	665	.....
Brown.....	3	7,260	790	1,858	309	1,619	11,874	1,000	592	610	9,465	184
Buffalo.....	2	699	12	374	48	154	1,291	75	18	13	1,178	.....
Burnett.....	1	335	30	237	11	63	678	25	28	25	599	.....
Calumet.....	2	1,044	111	267	70	129	1,597	100	63	100	1,314	19
Chippewa.....	2	1,671	473	953	168	964	4,246	200	328	175	3,543	.....
Clark.....	1	399	72	91	29	77	671	50	19	49	549	.....
Columbia.....	3	1,102	313	2,410	79	327	4,240	175	175	98	3,783	.....
Dane.....	6	10,949	706	2,983	1,272	2,880	18,847	1,155	782	608	15,973	.....
Dodge.....	5	1,634	453	2,860	125	668	5,758	330	326	267	4,811	.....
Douglas.....	3	3,500	1,504	3,251	173	1,718	10,223	550	505	222	8,902	.....
Dunn.....	2	2,046	339	604	161	618	3,827	225	60	196	3,321	.....
Eau Claire.....	3	4,258	521	748	254	1,274	7,084	375	150	354	6,205	.....
Fond du Lac.....	4	6,845	1,223	4,104	574	2,207	14,997	975	1,002	765	12,194	25
Forest.....	1	161	26	19	12	37	258	25	6	25	203	.....
Grant.....	3	773	103	996	166	210	2,263	175	87	100	1,872	30
Green.....	1	727	187	1,037	152	215	2,611	100	191	99	2,167	50
Green Lake.....	2	978	112	1,177	89	230	2,589	140	137	25	2,287	.....
Iowa.....	1	756	125	422	120	98	1,537	100	80	98	1,252	.....

Iron	1	169	178	269	39	59	717	50	16	50	601	
Jackson	1	656	63	536	53	151	1,461	50	75	11	1,325	
Jefferson	3	1,610	547	1,749	208	690	4,821	375	329	293	3,814	
Kenosha	3	8,675	3,769	2,441	329	2,352	17,780	850	947	263	15,510	
La Crosse	2	6,109	1,440	2,637	175	2,064	12,591	900	978	492	10,136	
Lafayette	4	1,916	961	799	150	584	4,424	200	265	195	3,763	
Langlade	2	2,091	304	1,179	239	411	4,250	200	294	198	3,548	
Lincoln	1	1,050	260	387	54	163	1,968	100	94	100	1,673	
Manitowoc	1	1,523	191	731	121	568	3,148	200	203	147	2,571	
Marathon	2	6,683	510	501	624	543	8,901	750	566	395	6,906	265
Marinette	4	1,931	483	2,542	142	614	5,732	350	322	220	4,775	50
Milwaukee	9	107,365	19,064	14,130	4,805	31,052	177,789	9,350	8,759	4,612	144,740	7,641
Monroe	2	215	107	285	51	61	731	50	32	40	603	
Oconto	1	1,016	126	734	45	261	2,192	125	48	110	1,910	
Oneida	2	965	170	452	156	313	2,066	200	85	149	1,631	
Outagamie	5	6,838	721	2,253	300	1,460	11,608	885	758	580	9,225	60
Ozaukee	1	171	53	535	34	70	866	50	67	50	683	15
Pepin	1	578	45	146	73	98	947	75	55	40	777	
Pierce	3	699	34	477	28	148	1,389	75	50	25	1,239	
Polk	2	455	36	63	21	88	655	50	16	25	563	
Portage	2	1,647	480	1,861	180	574	4,761	300	151	168	4,133	
Price	2	677	99	583	52	184	1,603	50	49	49	1,455	
Racine	3	8,857	1,579	2,654	477	3,134	6,769	900	1,103	100	14,630	
Richland	1	654	52	37	181	31	990	50	51	50	787	28
Rock	4	4,664	785	1,936	318	1,435	9,164	400	583	270	7,900	
Rusk	1	239	16	49	54	40	398	50	4	5	338	
St. Croix	5	1,381	230	897	82	459	3,071	175	131	124	2,641	
Sauk	1	100	100	401	99	191	1,780	100	76	99	1,505	
Sawyer	2	260	50	110	29	73	523	50	12	25	424	9
Shawano	3	1,309	130	588	120	315	2,471	215	70	122	2,060	
Sheboygan	1	5,876	232	2,079	376	1,265	9,947	500	776	8,643		
Taylor	2	711	87	78	81	145	1,106	75	47	75	909	
Trempealeau	1	213	26	41	22	20	325	25	5	25	260	10
Vernon	1	542	260	45	146	146	1,089	50	20	49	969	
Vilas	1	206	144	119	25	48	543	25	19	25	449	25
Walworth	4	1,993	316	1,361	156	562	4,409	250	282	233	3,626	17
Washington	2	1,072	176	964	131	325	2,698	125	159	124	2,280	
Waukesha	3	5,277	700	3,316	380	1,372	11,105	550	697	550	9,095	188
Waupaca	6	2,604	268	1,608	210	681	5,392	260	166	193	4,749	
Winnebago	5	10,219	1,559	5,330	1,219	2,716	21,180	1,105	1,196	846	17,724	210
Wood	5	5,995	867	1,098	788	1,319	10,124	700	375	684	8,248	108
Total	156	254,710	44,483	84,959	16,917	71,002	475,476	26,950	24,823	15,912	394,882	8,934
WYOMING												
Albany	2	2,215	516	620	180	664	4,206	200	280	198	3,528	
Big Horn	2	136	222	337	40	154	893	55	45	25	768	
Carbon	2	2,107	654	441	176	538	3,926	250	215	198	3,261	
Converse	1	235	255	10	21	180	705	50	14	50	591	
Fremont	1	221	119	87	27	232	689	50	33	50	555	
Goshen	1	363	84	77	7	219	756	25	24	707		
Hot Springs	1	230	138	375	91	218	1,056	50	58	50	896	

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and re-discounts
WYOMING—continued												
Johnson.....	1	437	63	157	15	138	811	50	62	49	648	-----
Laramie.....	2	4,757	924	992	131	2,000	8,820	550	304	98	7,868	-----
Lincoln.....	1	1,222	212	682	54	607	2,783	150	179	99	2,351	-----
Natrona.....	2	4,125	1,025	646	218	1,290	7,335	300	275	197	6,562	-----
Park.....	5	996	301	240	103	669	2,330	150	123	76	1,962	-----
Sheridan.....	2	1,302	250	491	129	413	2,594	175	100	145	2,174	-----
Sweetwater.....	2	1,588	805	454	177	1,131	4,166	180	265	170	3,552	-----
Uinta.....	2	775	337	165	48	234	1,563	100	139	98	1,226	-----
Total.....	27	20,709	5,905	5,774	1,417	8,687	42,633	2,335	2,116	1,503	36,649	-----

RECAPITULATION BY STATES

Maine.....	57	72,847	10,488	59,581	2,782	13,868	160,566	8,070	13,429	5,703	130,828	1,868
New Hampshire.....	35	39,452	10,946	17,581	2,759	9,689	81,104	5,400	8,829	4,655	60,405	1,667
Vermont.....	46	36,676	5,526	23,270	1,315	6,709	74,281	5,110	5,733	4,261	57,889	1,088
Massachusetts.....	153	845,321	125,952	234,747	39,528	181,197	1,534,164	79,518	100,548	19,012	1,177,805	45,360
Rhode Island.....	13	33,215	6,140	18,420	943	6,919	66,389	4,870	7,924	4,004	48,471	551
Connecticut.....	65	180,186	26,317	56,300	13,272	40,160	317,501	21,702	31,603	9,586	248,878	4,151
Total New England States.....	389	1,207,697	185,369	409,899	60,599	258,542	2,234,005	124,670	168,066	47,221	1,724,276	54,685
New York.....	562	3,188,616	714,974	867,328	96,845	1,146,201	6,392,429	299,680	507,927	68,123	4,973,180	86,614
New Jersey.....	295	511,112	66,158	253,026	34,132	92,148	962,252	50,401	72,487	21,423	795,815	17,018
Pennsylvania.....	871	1,526,382	325,855	747,715	103,820	433,446	3,172,767	152,968	330,525	81,925	2,517,148	52,369
Delaware.....	18	12,557	2,103	8,122	909	2,529	26,353	1,684	3,506	1,057	19,458	620
Maryland.....	84	150,743	28,836	65,725	9,011	43,385	299,603	18,182	26,104	9,480	236,526	7,370
District of Columbia.....	13	94,309	20,062	13,646	11,273	27,415	168,364	10,527	11,058	3,958	141,191	-----
Total Eastern States.....	1,843	5,483,719	1,157,988	1,955,562	255,990	1,745,124	11,021,768	533,442	951,607	185,966	8,683,318	163,991

Virginia.....	167	270,851	31,141	31,484	15,082	53,278	406,723	30,559	29,896	19,116	311,494	10,317
West Virginia.....	119	126,539	16,736	20,404	10,134	27,115	203,116	13,429	17,133	10,325	159,194	2,083
North Carolina.....	77	127,615	18,639	11,167	12,024	32,276	204,684	15,563	14,637	9,312	157,657	4,825
South Carolina.....	59	77,932	14,091	14,078	7,576	19,866	135,861	9,450	6,768	6,120	108,706	2,664
Georgia.....	82	165,136	30,259	16,654	10,197	56,825	281,587	17,730	18,281	7,698	232,521	3,817
Florida.....	63	125,670	32,905	42,686	10,857	59,268	275,738	15,890	16,262	5,365	232,351	3,533
Alabama.....	106	139,901	17,554	26,080	9,689	39,866	235,384	16,995	19,127	10,862	181,638	5,309
Mississippi.....	36	55,712	5,346	15,568	2,871	16,496	97,108	5,560	4,916	2,901	80,814	2,061
Louisiana.....	32	78,631	8,730	4,889	8,889	23,254	127,329	9,650	6,999	4,295	99,599	2,200
Texas.....	639	619,654	125,207	57,409	46,968	245,592	1,106,541	83,710	61,117	42,879	907,609	2,958
Arkansas.....	78	56,420	11,632	9,922	3,693	17,932	100,190	7,065	5,504	3,618	82,570	1,195
Kentucky.....	141	176,988	39,263	39,248	8,526	51,825	318,631	20,831	20,681	16,615	253,580	3,533
Tennessee.....	164	171,554	17,952	17,921	10,844	50,170	270,881	18,214	14,060	12,860	221,635	1,886
Total Southern States.....	1,703	2,192,603	369,455	307,510	157,360	693,763	3,763,176	264,346	235,383	151,966	3,029,368	46,381
Ohio.....	338	478,119	92,731	164,578	39,159	134,397	923,386	58,935	67,982	37,128	729,237	14,427
Indiana.....	228	231,615	41,381	71,170	19,657	71,069	439,244	31,965	26,013	21,577	350,841	6,174
Illinois.....	486	1,073,315	161,567	266,104	55,430	335,425	1,936,075	111,228	121,690	34,801	1,614,921	13,971
Michigan.....	133	319,873	58,530	106,468	26,519	79,516	601,636	30,910	37,504	14,162	497,129	15,356
Wisconsin.....	156	254,710	44,483	84,959	16,917	71,002	475,476	26,950	24,828	15,912	394,882	8,934
Minnesota.....	281	323,603	87,623	117,878	16,485	117,476	672,728	36,878	31,539	14,192	581,671	2,534
Iowa.....	276	189,954	36,132	51,551	17,968	69,163	367,834	23,490	14,468	14,573	310,623	3,220
Missouri.....	137	395,231	59,896	80,979	14,779	140,110	699,998	44,720	30,997	16,262	591,174	13,437
Total Middle Western States.....	2,035	3,266,420	582,343	943,687	206,914	1,018,158	6,116,377	365,076	355,021	168,607	5,070,478	78,053
North Dakota.....	137	45,985	9,892	17,707	5,369	16,254	95,655	5,595	3,494	3,387	82,652	469
South Dakota.....	97	35,020	10,036	13,988	3,998	15,356	78,775	4,620	3,016	2,247	68,304	470
Nebraska.....	157	134,529	20,464	24,371	10,025	63,429	254,191	14,255	10,701	7,784	217,708	2,843
Kansas.....	254	133,629	27,599	32,774	12,201	58,285	265,632	18,132	11,616	9,703	224,354	1,140
Montana.....	71	47,964	11,988	14,649	3,739	20,544	99,252	5,305	4,068	2,384	87,182	62
Wyoming.....	27	20,709	5,905	5,774	1,417	8,687	42,633	2,335	2,116	1,503	36,649	-----
Colorado.....	124	125,077	34,418	49,538	6,803	60,810	278,660	12,480	12,708	4,192	247,275	930
New Mexico.....	29	17,347	5,631	4,260	1,613	7,129	36,121	2,085	1,182	1,245	31,428	124
Oklahoma.....	339	196,218	52,059	63,233	17,024	97,961	428,641	27,130	11,589	6,680	379,669	2,026
Total Western States.....	1,235	756,478	177,992	226,294	62,189	348,455	1,579,560	91,937	60,490	39,125	1,375,221	8,064
Washington.....	110	146,785	42,605	60,732	12,110	62,663	328,762	19,965	12,016	9,678	283,024	1,297
Oregon.....	93	88,799	42,380	42,855	7,528	34,926	217,536	12,510	9,174	2,913	190,813	1,223
California.....	224	1,176,178	318,999	209,993	65,186	282,798	2,123,790	114,208	90,150	34,713	1,760,126	39,879
Idaho.....	51	27,964	7,422	8,020	2,888	11,458	58,010	3,435	1,848	1,967	50,338	236
Utah.....	20	32,969	6,060	7,122	1,839	13,741	61,969	3,650	2,275	2,157	53,323	456
Nevada.....	10	10,231	2,224	2,850	1,026	4,186	20,593	1,500	804	1,176	17,098	-----
Arizona.....	15	15,789	5,022	2,954	1,683	6,966	32,930	1,625	798	673	29,081	433
Total Pacific States.....	523	1,498,715	424,712	334,526	92,260	416,738	2,843,930	156,893	117,065	53,277	2,383,803	43,524
Total United States.....	7,728	14,405,632	2,897,859	4,177,478	835,312	4,480,780	27,558,476	1,536,364	1,887,632	646,162	22,266,464	394,698

TABLE No. 59-a

PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF
NATIONAL BANKS, ACCORDING TO COUNTIES
IN EACH STATE, BY FEDERAL RESERVE
DISTRICTS, FEBRUARY 28, 1928

(In Thousands of Dollars)

FEDERAL RESERVE DISTRICT NO. 1

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits ¹	Circulation	Total deposits	Bills payable and rediscounts
CONNECTICUT												
Hartford.....	8	48,314	5,003	5,706	3,802	11,449	74,422	6,475	9,040	2,284	54,945	1,448
Litchfield.....	8	8,215	1,640	1,671	271	1,646	13,510	1,055	1,256	645	10,429	65
Middlesex.....	7	7,056	1,298	2,667	452	1,488	13,029	1,069	922	853	9,894	292
New Haven.....	14	68,586	7,798	15,559	4,328	13,383	110,115	6,800	10,223	2,464	89,000	920
New London.....	8	9,904	1,340	6,739	559	2,337	20,090	2,050	2,709	727	15,128	275
Tolland.....	3	1,300	298	500	155	461	2,737	250	463	196	1,748	77
Windham.....	4	3,420	1,207	5,153	209	1,197	11,204	320	849	196	9,729	45
Total.....	52	146,795	18,584	37,995	9,776	31,961	246,007	18,019	25,462	7,365	190,828	3,122
MAINE												
Androscoggin.....	3	8,213	2,153	6,683	204	1,376	18,718	800	1,893	625	15,086	209
Aroostook.....	7	6,268	213	4,242	482	1,241	12,508	540	941	174	10,750	69
Cumberland.....	7	20,212	2,655	8,621	374	4,620	42,916	2,175	2,848	1,651	35,448	561
Franklin.....	3	951	383	1,302	41	585	3,270	150	207	88	2,825	-----
Hancock.....	2	1,585	63	2,735	47	358	4,796	200	348	61	4,130	57
Kennebec.....	4	6,012	87	6,953	453	857	15,770	650	1,030	588	13,404	50
Knox.....	5	2,401	554	6,355	180	674	10,150	455	615	384	8,636	-----
Lincoln.....	4	1,842	264	1,799	23	305	4,219	200	332	125	3,555	-----
Oxford.....	3	1,840	402	1,483	99	489	4,344	250	345	85	3,639	-----
Penobscot.....	2	2,412	751	2,583	305	417	6,506	500	1,058	499	3,899	550
Sagadahoc.....	2	894	543	3,125	31	311	4,932	200	744	475	3,046	77
Somerset.....	2	2,564	200	2,954	79	501	6,311	290	780	199	5,117	-----
Waldo.....	2	2,589	157	3,408	138	410	6,746	350	470	108	5,769	-----
Washington.....	2	245	253	2,206	49	207	3,798	200	308	147	3,143	-----
York.....	9	7,489	1,068	5,102	344	1,517	15,582	875	1,510	494	12,381	295
Total.....	57	72,847	10,488	59,581	2,782	13,868	160,566	8,070	13,429	5,703	130,828	1,868

MASSACHUSETTS												
Barnstable	3	2,467	372	1,110	72	518	4,549	250	366	169	3,754	
Berkshire	11	15,797	1,396	11,570	579	2,975	32,434	2,025	3,524	689	25,291	766
Bristol	12	43,150	9,508	12,152	2,065	8,562	75,856	4,570	6,855	3,062	58,561	2,461
Dukes	2	1,211	93	433	28	286	2,065	75	203	75	1,693	
Essex	25	42,563	5,981	21,982	2,981	8,300	82,021	4,205	6,630	2,277	67,572	1,199
Franklin	6	5,773	1,077	2,236	175	1,067	10,381	675	1,320	673	7,660	48
Hampden	9	43,459	9,405	17,049	3,080	8,836	82,420	3,550	6,699	1,279	68,968	367
Hampshire	4	8,078	553	3,491	266	1,296	13,724	750	1,559	346	10,988	50
Middlesex	28	45,590	7,138	26,452	2,768	9,079	91,272	4,650	6,137	2,522	76,331	1,432
Nantucket	1	550	50	180	73	143	1,010	100	102	49	759	
Norfolk	8	5,060	2,031	7,776	570	1,687	17,125	853	1,276	486	14,230	230
Plymouth	7	13,661	2,140	9,168	770	2,743	28,526	1,735	2,329	443	23,245	645
Suffolk	14	569,770	78,681	88,695	24,085	125,335	991,682	51,200	57,138	3,418	733,679	37,196
Worcester	23	48,192	7,527	32,453	2,146	10,420	101,099	4,880	6,400	3,524	85,074	966
Total	153	845,321	125,952	234,747	39,528	181,197	1,534,164	79,518	100,548	19,012	1,177,805	45,360
NEW HAMPSHIRE												
Belknap	4	1,493	619	1,059	156	502	3,853	270	411	257	2,891	25
Carroll	1	579	251	1,113	25	146	2,128	60	59	60	1,948	
Cheshire	5	4,169	1,139	595	255	688	6,893	775	1,009	760	4,089	253
Coos	7	2,383	604	1,457	314	691	5,481	510	609	456	3,791	110
Grafton	6	2,730	387	659	113	883	4,793	400	656	310	3,426	
Hillsborough	9	12,488	5,056	4,911	741	3,248	26,540	1,150	2,475	1,115	21,382	400
Merrimack	5	6,147	1,168	1,378	450	1,310	10,568	675	1,583	518	7,189	567
Rockingham	7	3,736	790	2,368	213	824	8,142	585	548	495	6,242	242
Strafford	6	3,002	473	2,242	376	907	7,029	600	822	310	5,296	
Sullivan	5	2,725	459	1,799	116	490	5,677	375	657	374	4,151	70
Total	55	39,452	10,946	17,581	2,759	9,689	81,104	5,400	8,829	4,655	60,405	1,667
RHODE ISLAND												
Kent	1	308	84	445	10	187	1,037	100	218	50	669	
Providence	9	27,854	5,067	15,295	616	5,988	55,541	4,250	7,215	3,521	39,449	551
Newport	2	4,933	954	2,676	316	715	9,620	420	455	409	8,322	
Washington	1	120	35	4	1	29	191	100	36	24	31	
Total	13	33,215	6,140	18,420	943	6,919	66,389	4,870	7,924	4,004	48,471	551
VERMONT												
Addison	4	1,441	377	730	54	265	2,889	325	270	317	1,962	15
Bennington	4	3,488	546	1,516	77	584	6,264	435	539	428	4,823	9
Caledonia	3	2,242	386	1,106	137	261	4,159	450	297	340	3,002	67
Chittenden	2	4,309	789	779	89	748	6,825	650	594	650	4,886	
Essex	1	444	59	444	20	65	1,244	75	80	35	973	66
Franklin	3	2,249	120	873	80	269	3,660	175	179	116	3,043	142
Orange	4	2,526	394	1,229	59	321	4,565	475	333	389	3,262	105
Orleans	2	1,547	193	1,931	109	255	4,102	200	292	161	3,434	15

1 Exclusive of reserve for taxes, interest, etc., accrued.

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts,
February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 1—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
VERMONT—continued												
Rutland.....	10	6,005	1,062	5,009	327	1,239	13,761	825	1,005	673	10,805	420
Washington.....	4	4,122	565	6,215	45	952	12,050	450	611	372	10,388	199
Windham.....	2	4,321	535	570	230	776	6,521	500	959	347	4,672	-----
Windsor.....	7	3,782	500	2,868	88	974	8,241	550	574	428	6,639	50
Total.....	46	36,676	5,526	23,270	1,315	6,709	74,281	5,110	5,733	4,261	57,889	1,088

FEDERAL RESERVE DISTRICT NO. 2

CONNECTICUT												
Fairfield.....	13	33,391	7,733	18,305	3,496	8,199	71,494	3,683	6,141	2,221	57,996	1,029
NEW JERSEY												
Bergen.....	34	33,667	3,797	21,932	1,974	6,000	67,821	2,960	3,834	1,240	58,456	974
Essex.....	30	86,966	12,659	37,543	5,120	18,315	161,753	10,225	10,269	2,866	135,573	1,906
Hudson.....	18	59,921	9,926	35,278	4,222	13,165	123,360	6,125	7,151	3,299	102,538	3,245
Hunterdon.....	11	4,552	902	11,633	286	1,310	18,727	755	1,645	575	15,688	55
Middlesex.....	18	32,168	2,506	15,813	1,158	6,295	58,408	2,535	3,648	700	50,803	422
Monmouth.....	23	25,920	2,143	13,848	1,949	3,641	47,779	2,380	3,435	534	40,046	1,194
Morris.....	9	20,232	1,315	8,957	638	3,224	34,581	1,075	2,177	479	30,548	79
Passaic.....	19	55,730	11,899	25,958	4,516	8,749	107,544	6,905	7,955	3,283	87,405	1,179
Somerset.....	4	4,538	746	4,764	272	672	11,002	350	666	65	9,902	-----
Sussex.....	4	4,991	673	4,804	367	701	11,617	575	995	462	9,499	50
Union.....	14	30,209	3,095	10,635	1,541	4,727	50,463	2,475	3,314	1,185	42,207	1,063
Warren.....	10	6,770	1,700	10,990	496	1,511	21,528	1,000	2,247	579	17,276	367
Total.....	194	365,664	51,361	202,155	22,539	68,310	714,583	37,360	47,336	15,267	599,941	10,534

NEW YORK

Albany.....	6	62,472	6,940	24,435	1,149	17,257	113,106	3,150	8,267	1,625	99,237	179
Allegany.....	7	3,183	513	822	189	508	5,252	475	532	436	3,764	42
Bronx.....	4	10,889	783	5,892	949	2,975	21,611	1,450	867	417	18,384	125
Broome.....	7	13,703	2,397	5,270	398	2,706	24,505	825	1,643	199	21,741	57
Cattaraugus.....	5	12,733	1,180	3,350	917	1,871	20,110	1,425	1,749	857	15,686	313
Cayuga.....	9	6,640	1,149	6,108	125	1,481	15,693	705	1,324	627	12,673	223
Chautauqua.....	16	27,700	2,031	9,321	1,200	4,501	44,865	2,008	3,229	1,031	37,934	620
Chemung.....	3	9,567	1,276	2,938	619	1,736	16,203	700	1,468	306	13,507	52
Chenango.....	9	6,995	1,168	5,239	262	1,165	14,935	1,000	1,311	732	11,595	285
Clinton.....	5	6,762	834	7,748	466	1,075	16,942	700	1,247	590	14,256	103
Columbia.....	5	5,034	681	6,489	300	1,050	13,605	700	1,129	425	11,256	---
Cortland.....	4	6,273	1,048	3,944	161	1,109	12,562	550	722	420	10,869	---
Delaware.....	14	9,527	1,250	5,718	370	1,495	18,408	900	1,682	713	14,355	722
Dutchess.....	14	12,131	2,416	12,696	660	3,174	31,158	1,670	2,891	827	24,970	770
Erie.....	9	21,924	3,001	10,131	1,085	2,901	39,346	2,100	1,961	1,641	33,015	394
Essex.....	5	2,673	432	2,564	118	764	6,475	350	621	257	5,178	55
Franklin.....	8	5,064	552	2,141	244	1,039	9,077	575	1,009	1,79	7,206	74
Fulton.....	2	7,808	527	3,682	274	992	13,413	1,000	960	488	10,824	---
Genesee.....	2	3,452	168	1,801	221	466	6,115	200	426	150	5,297	---
Greene.....	7	3,012	633	2,110	193	704	6,676	550	675	165	5,030	244
Herkimer.....	13	14,076	1,867	7,588	901	2,499	27,024	1,125	2,067	998	22,571	205
Jefferson.....	11	14,154	1,655	7,741	1,154	2,684	27,302	1,355	1,768	985	23,188	133
Kings.....	14	51,914	4,050	13,618	1,624	11,196	84,013	6,300	6,273	785	65,169	3,920
Lewis.....	6	1,694	339	2,203	149	736	5,138	225	442	182	4,282	---
Livingston.....	5	3,306	346	3,193	105	631	7,602	425	439	255	6,418	55
Madison.....	6	4,364	713	4,184	162	1,033	10,532	435	716	352	8,984	---
Monroe.....	6	18,172	1,534	4,229	1,119	2,590	27,906	1,575	1,028	1,150	22,910	1,081
Montgomery.....	9	7,345	802	16,268	427	2,094	26,976	1,250	3,184	533	21,657	186
Nassau.....	34	29,836	2,789	22,020	2,237	5,323	62,438	2,790	3,601	1,061	53,830	864
New York.....	23	2,474,545	625,164	400,406	60,038	1,002,942	4,933,156	229,000	402,228	33,216	3,752,676	66,450
Niagara.....	6	15,922	2,184	5,403	1,106	2,651	27,443	1,875	1,615	1,050	21,726	1,096
Oneida.....	16	20,259	1,827	10,362	1,194	3,130	36,896	2,405	2,625	1,154	30,336	246
Onandaga.....	10	19,382	2,262	8,475	1,343	3,543	35,190	2,250	2,316	832	29,261	405
Ontario.....	5	4,290	407	5,959	188	861	11,696	700	733	162	9,939	135
Orange.....	22	23,216	4,187	18,824	995	4,235	51,628	2,250	4,484	1,554	42,618	408
Orleans.....	1	2,382	1,172	1,698	78	523	4,862	200	205	48	4,110	---
Oswego.....	8	6,313	1,045	7,184	330	1,754	16,713	700	968	431	14,557	20
Otsego.....	13	8,799	1,621	12,430	376	1,849	25,160	950	2,388	754	20,794	273
Putnam.....	4	656	154	1,211	48	432	2,514	225	214	112	1,942	---
Queens.....	16	22,711	2,080	12,861	2,427	4,208	44,696	2,950	2,023	716	37,961	795
Rensselaer.....	8	20,355	2,759	31,199	1,009	6,035	64,787	2,365	4,476	713	55,774	1,200
Richmond.....	6	3,741	584	1,824	386	1,703	8,289	950	544	153	6,329	290
Rockland.....	6	7,761	1,324	8,891	349	1,479	19,890	850	1,444	154	16,987	350
St. Lawrence.....	15	7,437	1,067	8,809	661	1,670	19,706	1,125	1,453	702	16,160	251
Saratoga.....	8	7,382	9,223	3,323	323	1,512	19,338	660	1,298	561	16,725	30
Schenectady.....	2	13,861	383	4,452	254	1,770	20,859	700	1,390	300	18,359	---
Schoharie.....	3	861	163	3,985	39	413	5,492	175	516	160	4,608	---
Schuyler.....	2	482	135	1,210	94	426	2,353	75	161	72	2,045	---
Seneca.....	4	1,436	159	1,811	119	472	4,013	150	198	128	3,537	---
Steuben.....	10	7,513	1,493	5,475	415	1,574	16,534	675	1,541	496	13,564	213
Suffolk.....	24	14,690	1,466	12,436	785	3,207	32,779	1,525	2,322	697	27,961	245

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 2—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NEW YORK—continued												
Sullivan.....	11	7,369	1,346	7,132	296	1,404	17,594	700	1,259	402	14,644	555
Tioga.....	7	3,449	644	3,056	221	678	8,090	500	703	352	6,484	40
Tompkins.....	5	4,778	640	3,069	123	1,043	9,676	625	809	321	7,851	45
Ulster.....	13	9,240	1,870	7,410	480	1,867	20,950	1,200	2,467	793	16,241	208
Warren.....	6	12,003	677	8,058	445	1,658	22,930	452	2,857	335	18,876	230
Washington.....	14	8,539	1,084	8,400	367	1,584	20,063	985	1,625	528	16,794	55
Wayne.....	13	8,473	1,044	7,619	451	1,340	18,978	855	1,156	602	15,987	360
Westchester.....	31	64,876	9,550	40,780	3,984	11,588	131,357	4,600	8,028	1,907	114,265	1,952
Wyoming.....	6	3,402	519	4,030	133	712	8,880	325	643	300	7,543	-----
Yates.....	1	197	18	203	10	93	529	50	17	12	450	-----
Total.....	562	3,188,616	714,974	867,328	96,845	1,146,201	6,392,429	299,680	507,927	68,123	4,973,180	86,614

FEDERAL RESERVE DISTRICT NO. 3

DELAWARE												
Kent.....	6	3,617	808	3,810	276	515	9,098	621	1,386	356	6,628	107
New Castle.....	6	6,639	1,017	2,823	466	1,604	12,595	738	1,656	576	9,216	398
Sussex.....	6	2,301	278	1,489	167	410	4,660	325	464	125	3,614	115
Total.....	18	12,557	2,103	8,122	909	2,529	26,353	1,684	3,506	1,057	19,458	620
NEW JERSEY												
Atlantic.....	13	26,961	2,953	5,834	2,858	3,316	42,102	1,950	5,165	573	32,076	2,082
Burlington.....	16	7,441	1,162	5,813	548	1,398	16,422	1,306	1,551	659	12,570	302
Camden.....	17	30,724	1,239	11,087	1,834	5,725	50,904	2,400	3,825	820	43,258	322
Cape May.....	9	7,605	866	1,797	718	918	11,942	855	1,374	511	8,450	676
Cumberland.....	7	9,160	1,086	4,164	774	1,904	17,170	900	2,047	415	13,674	110
Gloucester.....	12	9,035	795	4,345	703	1,533	16,451	925	2,015	427	12,488	588
Mercer.....	11	41,825	5,436	10,409	3,421	6,817	68,252	3,250	6,679	2,038	54,128	1,919
Ocean.....	9	7,077	321	3,139	319	1,181	12,064	830	1,024	270	9,614	319
Salem.....	7	5,620	939	4,283	418	1,046	12,362	625	1,471	443	9,616	166
Total.....	101	145,448	14,797	50,871	11,593	23,838	247,669	13,041	25,151	6,156	195,874	6,484

PENNSYLVANIA

Adams.....	9	6,980	757	3,575	460	784	12,635	700	1,290	334	10,037	227
Bedford.....	7	2,331	395	1,400	204	494	4,849	305	405	277	3,819	22
Berks.....	18	34,749	2,755	12,453	3,684	4,756	59,055	2,725	7,667	1,570	45,501	1,045
Blair.....	13	12,261	1,440	2,736	1,382	2,795	20,822	1,025	2,344	690	16,296	310
Bradford.....	17	7,678	1,776	6,213	426	1,692	17,863	1,075	1,671	930	13,915	270
Bucks.....	13	7,160	1,923	9,099	482	1,504	20,217	1,061	3,534	653	14,833	122
Cambria.....	21	30,739	3,483	14,177	1,772	6,483	56,852	2,520	5,052	2,345	46,150	491
Cameron.....	1	1,146	202	584	84	282	2,396	200	142	200	1,831	-----
Carbon.....	10	7,151	1,508	6,199	749	1,619	17,282	1,025	1,908	798	13,398	140
Center.....	11	8,514	1,030	2,795	710	1,536	14,788	1,050	1,305	564	11,591	124
Chester.....	19	19,184	3,177	9,583	1,495	3,155	36,755	2,415	5,360	1,616	*26,501	581
Clearfield.....	14	12,279	1,817	7,043	707	2,575	24,530	1,750	3,036	1,372	18,068	181
Clinton.....	3	2,203	367	2,853	258	610	6,303	255	1,065	135	4,836	-----
Columbia.....	11	6,445	1,128	4,574	435	1,280	13,908	800	1,446	433	11,155	63
Cumberland.....	8	4,500	767	2,338	251	780	8,681	750	851	347	6,646	35
Dauphin.....	11	6,420	1,041	5,239	209	2,720	15,839	1,000	2,042	421	12,139	100
Delaware.....	16	22,954	5,760	6,907	2,026	4,087	41,898	2,345	4,411	1,688	31,196	2,158
Elk.....	5	3,088	1,008	3,515	174	1,204	9,039	675	1,374	548	6,412	5
Franklin.....	11	12,397	1,986	7,356	857	1,664	24,390	1,950	2,655	932	18,799	30
Fulton.....	1	234	85	261	32	76	691	25	76	25	565	-----
Huntingdon.....	10	4,857	537	2,920	507	1,123	9,975	635	1,159	497	7,593	69
Juniata.....	7	2,745	491	663	163	360	4,438	285	663	243	3,203	45
Lackawanna.....	14	44,639	12,151	35,354	3,988	8,375	104,974	4,685	9,492	2,171	84,981	3,491
Lancaster.....	35	29,073	4,926	19,278	2,449	5,389	61,343	3,380	7,688	2,403	47,393	372
Lebanon.....	8	6,628	1,387	5,947	487	1,185	15,668	925	1,867	452	12,285	115
Lehigh.....	13	24,112	4,527	13,891	1,207	4,072	48,084	2,750	6,476	1,779	36,291	601
Luzerne.....	24	44,069	9,699	38,369	3,479	7,839	103,794	5,500	14,063	2,649	80,100	1,407
Lycoming.....	10	8,396	1,318	2,440	805	1,349	14,398	1,060	1,669	963	10,614	79
McKean.....	7	11,073	1,880	4,018	415	2,160	19,604	1,330	1,576	596	15,944	24
Mifflin.....	8	5,746	761	904	354	796	8,795	625	860	491	6,610	169
Monroe.....	4	5,328	530	1,402	513	642	8,494	500	962	198	6,651	126
Montgomery.....	30	28,260	4,145	20,548	2,188	5,328	60,724	3,217	8,183	2,126	46,396	647
Montour.....	3	1,644	577	3,368	200	524	6,335	375	1,030	369	4,510	50
Northampton.....	18	26,040	7,500	22,020	3,178	4,896	63,914	3,220	5,653	2,341	50,821	1,769
Northumberland.....	14	14,319	1,803	8,120	1,131	2,636	28,235	1,710	4,651	999	20,449	250
Perry.....	9	3,014	548	2,011	192	596	6,377	340	842	299	4,779	110
Philadelphia.....	33	478,267	53,715	103,267	13,570	159,550	830,118	33,075	90,917	6,613	654,647	21,365
Pike.....	1	265	109	608	9	96	1,089	25	147	25	892	-----
Potter.....	6	1,430	286	421	107	410	2,677	225	256	220	1,936	38
Schuylkill.....	28	29,165	5,142	23,578	2,323	6,029	66,420	3,030	8,562	1,676	52,880	200
Snyder.....	6	3,203	583	1,168	247	740	5,953	300	727	221	4,630	75
Sullivan.....	3	610	161	943	25	200	1,946	100	212	100	1,524	10
Susquehanna.....	9	5,215	1,150	3,655	257	1,102	11,406	550	940	470	9,323	120
Tioga.....	4	4,997	756	2,722	465	722	9,749	500	782	432	7,874	157
Union.....	9	1,346	372	1,108	225	272	3,332	300	507	150	2,254	31
Wayne.....	4	1,938	724	2,620	89	380	5,764	275	614	245	4,602	25
Wyoming.....	6	2,045	498	2,565	130	643	5,897	355	754	289	4,406	90
York.....	29	28,163	4,166	16,765	2,237	4,498	59,076	3,435	6,261	2,665	43,416	221
Total.....	571	1,025,000	152,907	449,575	57,427	262,008	1,974,372	96,358	225,237	47,560	1,540,701	37,560

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts,
February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 4

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and redi-counts
KENTUCKY												
Bell.....	2	1,506	129	459	176	438	2,721	200	148	123	2,250	-----
Bourbon.....	1	770	252	10	13	119	1,173	100	138	100	789	65
Boyd.....	4	7,220	1,128	292	1,348	1,583	11,646	1,175	787	1,024	8,405	213
Bracken.....	1	538	43	785	10	374	1,751	50	103	25	1,573	-----
Breathitt.....	1	419	50	115	35	96	720	50	19	48	603	-----
Campbell.....	2	3,182	520	1,084	147	525	5,470	200	581	200	4,489	-----
Carter.....	1	283	26	106	10	155	580	60	47	-----	483	-----
Clark.....	2	2,315	300	654	50	533	3,867	300	394	300	2,805	-----
Clay.....	1	372	38	81	15	93	600	50	33	38	479	-----
Fayette.....	4	13,730	2,846	907	766	2,388	20,884	2,250	1,723	2,016	14,156	619
Floyd.....	1	282	71	124	8	220	705	25	25	6	649	-----
Garrard.....	2	499	200	80	15	283	1,082	100	160	100	721	-----
Grant.....	1	413	50	44	17	55	582	50	45	49	435	-----
Greenup.....	2	731	37	282	37	227	1,370	100	78	37	1,103	45
Harlan.....	4	1,667	217	921	154	448	3,321	275	120	209	2,714	-----
Harrison.....	2	1,464	208	407	59	717	2,869	200	252	197	2,191	-----
Jessamine.....	2	739	100	38	32	345	1,261	125	116	100	920	-----
Johnson.....	2	2,141	150	328	72	433	3,194	275	276	194	2,383	-----
Kenton.....	5	13,327	1,256	1,798	408	1,761	18,615	1,135	1,305	1,093	15,035	-----
Knox.....	2	1,160	38	119	116	223	1,659	80	142	37	1,399	-----
Laurel.....	2	701	65	158	24	434	1,391	50	75	50	1,216	-----
Lawrence.....	2	918	150	126	19	242	1,462	80	180	78	1,121	-----
Letcher.....	3	1,306	148	265	51	349	2,134	150	177	149	1,652	-----
Lincoln.....	3	1,180	172	283	82	170	1,896	150	172	149	1,422	-----
Madison.....	4	2,590	356	292	71	746	4,074	350	300	298	3,113	-----
Magoffin.....	1	587	25	174	10	152	950	50	22	25	853	-----
Mason.....	1	1,579	254	402	62	598	2,900	150	153	113	2,484	-----
Montgomery.....	3	1,391	293	157	90	589	2,530	200	370	148	1,811	-----
Morgan.....	1	323	25	17	3	41	409	25	31	25	328	-----
Nicholas.....	1	132	24	256	5	85	501	25	43	-----	454	-----
Pendleton.....	1	309	35	265	8	90	707	60	14	10	623	-----
Perry.....	1	937	100	36	176	149	1,403	100	55	97	1,102	25

Pike.....	4	2,845	286	516	305	556	4,585	450	192	304	3,501	85
Powell.....	1	224	107	82	-----	63	477	25	61	25	367	-----
Pulaski.....	4	3,157	460	516	143	562	4,857	325	233	274	4,016	-----
Scott.....	2	1,084	117	382	125	486	2,170	125	134	123	1,779	-----
Whitley.....	3	1,683	111	6	115	758	2,578	100	124	72	2,282	-----
Total.....	79	73,454	10,387	12,567	4,777	17,086	119,094	9,205	8,836	7,836	91,666	1,052
OHIO												
Adams.....	2	704	104	108	31	196	1,148	90	83	90	886	-----
Allen.....	3	3,473	329	1,128	332	791	6,067	425	178	204	5,256	-----
Ashland.....	1	664	117	201	43	228	1,272	100	180	50	941	-----
Ashtabula.....	4	3,598	481	2,201	207	756	7,261	500	620	340	5,666	124
Athens.....	5	2,286	691	914	123	427	4,593	450	486	150	2,976	393
Auglaize.....	5	3,619	799	475	354	709	5,992	510	357	506	4,554	15
Belmont.....	12	10,813	1,585	4,405	822	2,444	20,151	1,125	1,769	847	15,953	210
Brown.....	7	2,184	484	639	202	672	4,225	385	403	354	3,058	-----
Butler.....	8	9,859	2,254	3,898	886	3,248	19,755	1,375	1,735	721	15,859	50
Carroll.....	1	240	150	453	12	98	959	100	51	94	713	-----
Champaign.....	5	2,853	493	244	484	484	6,682	602	587	501	2,685	57
Clark.....	4	11,583	1,252	896	1,457	2,803	18,195	1,675	1,042	988	14,401	70
Clermont.....	6	1,455	312	873	170	379	3,206	305	278	265	2,357	-----
Clinton.....	7	3,336	604	464	391	732	5,793	550	499	611	3,960	47
Columbiana.....	6	8,513	2,026	3,734	831	2,632	17,880	1,075	1,759	1,080	13,880	75
Coshocton.....	2	2,480	672	807	140	1,302	5,708	350	403	98	4,705	150
Crawford.....	5	3,090	550	1,263	356	741	6,025	475	459	358	4,619	113
Cuyahoga.....	4	69,037	15,000	16,132	2,967	13,144	123,425	4,900	5,294	3,521	95,120	4,182
Darke.....	9	3,614	640	628	361	1,090	6,353	715	634	438	4,486	80
Defiance.....	4	1,807	309	603	195	543	3,489	275	181	270	2,748	-----
Delaware.....	2	1,225	361	597	37	344	2,574	250	189	199	1,636	-----
Erie.....	1	3,169	365	651	181	516	4,908	200	416	100	4,192	-----
Fairfield.....	4	2,514	773	1,165	278	1,035	5,882	475	503	256	4,529	-----
Fayette.....	1	1,030	10	5	51	138	1,247	100	13	-----	1,134	-----
Franklin.....	8	55,032	11,473	15,601	5,072	20,321	108,617	5,550	7,763	2,992	88,241	3,176
Fulton.....	1	536	220	169	43	181	1,172	50	48	49	1,024	-----
Galla.....	1	633	118	266	33	166	1,221	100	77	99	944	-----
Geauga.....	2	1,229	79	917	47	232	2,506	150	117	50	2,088	100
Greene.....	4	1,012	287	490	82	880	2,763	250	427	212	1,854	20
Guernsey.....	7	2,992	479	1,830	335	1,200	6,963	440	633	285	5,502	-----
Hamilton.....	13	56,824	13,733	27,465	3,144	23,516	125,475	8,975	10,154	2,692	100,461	2,490
Hancock.....	1	2,626	250	1,112	225	1,021	5,259	250	210	632	4,575	-----
Hardin.....	5	1,747	285	831	136	505	3,475	225	306	221	2,686	30
Harrison.....	6	2,653	463	792	194	612	4,077	405	244	355	3,657	12
Henry.....	1	762	77	146	116	120	1,224	50	51	49	1,075	-----
Highland.....	4	2,163	572	649	126	453	3,980	310	305	177	3,173	10
Hocking.....	2	1,008	121	549	45	298	2,027	100	175	100	1,561	41
Huron.....	3	2,012	160	1,090	366	353	4,024	175	205	120	3,523	-----
Jackson.....	2	889	794	392	16	359	2,457	200	187	103	1,967	-----
Jefferson.....	8	7,860	1,201	4,721	857	1,627	16,347	1,075	1,012	799	13,005	420
Knox.....	4	1,142	595	549	109	377	2,791	225	290	187	1,828	259
Lake.....	2	3,125	211	1,921	473	509	6,277	250	250	198	5,416	161
Lawrence.....	2	2,519	752	479	339	618	4,777	800	308	519	3,103	-----

FEDERAL RESERVE DISTRICT NO. 4—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
OHIO—continued												
Licking.....	4	4,154	899	1,239	55	1,043	7,414	550	707	390	5,679	88
Logan.....	1	775	104	174	79	176	1,314	100	62	99	1,053	-----
Lorain.....	2	1,752	255	1,201	145	282	3,640	210	165	100	3,151	-----
Lucas.....	1	8,666	3,521	1,166	452	2,142	16,047	500	1,944	476	12,554	500
Madison.....	4	1,953	312	364	257	424	3,328	295	159	255	2,462	154
Mahoning.....	5	18,226	2,591	7,705	5,061	4,764	38,942	4,250	3,365	2,253	28,349	200
Marion.....	3	2,911	444	294	372	612	4,666	530	340	422	3,310	163
Medina.....	3	3,118	401	1,275	81	565	5,450	250	305	187	4,705	-----
Meigs.....	3	2,758	223	373	48	460	1,867	150	159	70	1,488	-----
Mercer.....	4	2,378	388	136	111	322	3,342	225	264	125	2,698	30
Miami.....	8	5,681	1,064	2,056	442	1,670	11,440	940	1,349	883	7,714	85
Monroe.....	5	1,193	138	719	52	331	2,442	165	205	131	1,941	-----
Montgomery.....	7	24,487	2,943	5,091	1,724	7,887	41,999	2,275	1,886	1,847	35,822	-----
Morgan.....	5	1,251	306	690	77	457	2,800	300	213	286	1,990	10
Morrow.....	3	1,365	161	212	51	207	2,007	160	149	157	1,541	-----
Muskingum.....	3	6,514	2,348	3,460	341	1,925	14,615	550	1,495	519	12,031	-----
Noble.....	3	945	147	915	80	278	2,374	145	176	136	1,915	-----
Ottawa.....	3	2,040	90	1,091	71	378	3,674	175	177	54	3,258	10
Paulding.....	2	848	260	13	99	338	1,564	105	61	95	1,292	12
Perry.....	1	456	99	369	72	270	1,270	75	65	73	1,057	-----
Pickaway.....	5	2,346	429	583	129	603	4,106	435	443	291	2,911	25
P'ke.....	2	611	236	172	20	315	1,362	125	114	125	973	25
Portage.....	4	4,324	404	2,205	113	828	7,894	430	615	332	6,516	-----
Preble.....	5	2,551	218	813	85	815	4,500	235	360	127	3,763	15
Putnam.....	2	568	74	176	33	178	1,031	60	41	55	852	23
Richland.....	3	2,985	366	1,464	397	669	6,109	300	474	199	4,895	40
Ross.....	5	4,413	946	2,004	378	760	8,533	600	819	530	6,520	64
Sandusky.....	2	2,574	316	2,235	116	559	5,816	300	302	126	5,011	77
Scioto.....	2	7,236	847	899	518	1,634	11,465	600	1,411	490	8,632	-----
Seneca.....	6	6,836	819	2,018	433	2,391	12,537	800	1,283	698	9,715	40
Shelby.....	3	1,909	437	170	132	699	3,364	233	357	225	2,469	80
Stark.....	4	18,067	2,395	3,071	2,024	2,769	28,733	1,250	2,384	1,089	23,706	-----

Summit.....	2	7,251	1,084	4,504	464	1,783	15,108	1,040	1,244	118	12,671	12
Trumbull.....	3	4,848	1,023	2,815	720	1,099	10,527	450	531	374	9,106	.....
Tuscarawas.....	6	4,195	1,224	2,522	189	1,483	9,642	475	717	297	7,941	110
Union.....	1	456	53	22	14	45	593	40	22	40	467	24
Van Wert.....	3	2,072	290	713	172	566	3,896	300	412	186	2,826	100
Vinton.....	7	174	28	368	37	193	802	50	82	25	644	.....
Warren.....	2	6,222	459	933	284	628	4,956	575	528	378	3,454	12
Washington.....	5	5,261	756	2,596	513	1,063	10,509	800	956	703	7,968	36
Wayne.....	4	3,444	458	999	187	1,343	6,456	575	331	325	5,004	184
Williams.....	4	2,683	432	1,357	127	683	5,302	435	263	385	4,212	5
Wood.....	3	592	121	433	25	192	1,374	110	98	104	1,043	18
Wyandot.....	3	1,220	78	266	40	238	1,856	180	168	77	1,431	.....
Total.....	338	478,119	92,731	164,578	39,159	134,397	923,386	58,935	67,982	37,128	729,237	14,427
PENNSYLVANIA												
Allegheny.....	51	269,886	134,540	170,225	26,909	120,876	728,854	34,125	58,186	17,626	598,573	10,686
Armstrong.....	11	6,390	1,251	5,309	366	1,601	14,960	835	1,201	781	12,017	110
Beaver.....	16	10,716	2,893	6,081	977	2,466	23,349	1,300	2,342	1,192	17,664	787
Butler.....	11	11,192	925	2,854	919	1,977	17,915	940	2,072	613	14,186	65
Clarion.....	9	7,890	540	3,936	176	1,556	14,133	580	1,449	437	11,604	1
Crawford.....	10	7,758	1,056	3,989	457	1,824	15,148	925	1,525	888	11,757	37
Erie.....	14	27,790	2,812	11,286	1,756	5,881	49,768	1,855	4,340	1,336	41,969	225
Fayette.....	23	21,129	5,517	15,178	2,861	6,056	50,876	2,050	5,952	1,581	40,971	253
Forest.....	2	684	103	548	27	291	1,658	100	295	97	1,151	.....
Greene.....	4	3,531	150	1,095	420	935	6,139	375	512	99	5,148	.....
Indiana.....	12	9,297	1,362	7,451	899	1,746	20,816	1,060	1,770	876	16,979	82
Jefferson.....	12	5,569	1,271	4,850	403	1,911	14,061	920	1,646	759	10,697	33
Lawrence.....	9	8,309	2,920	8,266	862	2,263	22,702	1,700	3,194	875	16,567	250
Mercer.....	13	17,644	3,456	9,379	984	3,172	34,714	1,685	2,609	1,275	28,721	360
Somerset.....	24	7,153	1,972	7,319	846	1,898	19,252	1,010	2,290	894	14,905	125
Venango.....	6	16,467	1,045	946	1,022	2,942	22,469	775	2,053	642	18,701	171
Warren.....	5	14,641	1,132	3,414	568	1,313	21,617	975	1,446	931	18,216	6
Washington.....	26	22,933	4,104	15,154	2,248	4,460	49,113	2,550	5,477	1,497	38,591	925
Westmoreland.....	42	32,403	5,899	20,860	3,693	7,770	70,851	2,850	6,929	1,966	58,030	693
Total.....	300	501,382	172,948	298,140	46,393	171,438	1,198,395	56,610	105,288	34,365	976,447	14,809
WEST VIRGINIA												
Brooke.....	1	819	229	115	177	210	1,555	100	78	99	1,278	.....
Hancock.....	1	477	50	184	51	71	835	50	110	50	583	43
Marshall.....	2	1,211	132	637	91	393	2,772	100	196	100	2,370	.....
Ohio.....	3	8,027	3,197	1,932	493	1,781	15,496	1,100	1,370	1,079	11,585	359
Tyler.....	2	2,077	201	88	71	494	2,940	205	170	198	2,347	.....
Wetzel.....	1	903	118	90	24	177	1,315	65	129	49	1,072	.....
Total.....	10	13,514	3,927	3,346	907	3,126	24,913	1,620	2,053	1,575	19,235	402

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 5

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
DISTRICT OF COLUMBIA												
Washington.....	13	94,309	20,062	13,646	11,273	27,415	168,364	10,527	11,058	3,958	141,191	-----
MARYLAND												
Allegany.....	9	12,002	1,210	2,830	587	1,780	18,502	690	1,695	585	15,147	375
Anne Arundell.....	1	2,252	-----	721	41	224	3,251	252	251	-----	2,738	-----
Baltimore.....	16	96,620	21,891	30,157	5,726	34,553	190,465	13,165	16,519	6,006	147,188	5,955
Caroline.....	2	1,056	75	369	45	171	1,726	125	168	72	1,862	-----
Carroll.....	7	3,450	973	3,462	118	612	8,645	552	913	502	6,619	35
Cecil.....	5	2,120	249	3,228	222	503	6,335	275	620	195	6,005	237
Charles.....	1	337	56	420	2	87	905	25	66	21	792	-----
Dorchester.....	2	1,134	405	579	35	200	2,368	110	134	108	1,996	20
Frederick.....	5	5,672	1,423	8,768	256	927	17,114	450	1,544	405	14,633	40
Garrett.....	5	1,574	286	1,022	171	295	3,365	225	372	224	2,535	6
Harford.....	5	3,449	223	1,822	167	571	6,251	265	535	184	5,173	95
Howard.....	1	660	70	864	21	77	1,696	100	183	50	1,329	20
Kent.....	1	839	116	617	73	90	1,735	50	110	12	1,472	90
Montgomery.....	5	3,426	392	648	161	436	5,074	300	370	189	4,091	124
Prince Georges.....	4	3,652	219	1,051	297	567	5,811	275	399	127	4,954	48
Queen Annes.....	2	1,319	77	729	135	163	2,424	150	181	36	2,039	18
St. Marys.....	1	768	129	762	82	161	1,907	50	109	25	1,723	-----
Talbot.....	1	1,444	300	1,627	79	180	3,640	200	321	189	2,930	-----
Washington.....	6	4,425	549	4,436	422	862	10,727	505	1,084	402	8,374	211
Wicomico.....	1	2,294	54	586	38	543	3,534	120	285	50	3,057	-----
Worcester.....	4	2,250	129	1,027	333	382	4,128	300	245	98	3,369	97
Total.....	84	150,743	28,836	65,725	9,011	43,385	290,603	18,182	26,104	9,480	236,526	7,370
NORTH CAROLINA												
Alamance.....	3	1,911	446	334	123	709	3,548	235	124	208	2,975	-----
Anson.....	1	1,280	105	40	48	130	1,658	100	168	75	1,226	35
Ashe.....	1	344	7	2	9	52	416	25	28	6	357	-----

Beaufort	1	1,235	118	45	139	319	1,866	100	103	98	1,562	-----
Buncombe	2	3,998	273	109	327	974	5,697	400	194	198	4,897	-----
Burke	1	1,437	20	143	55	343	2,000	100	138	20	1,742	-----
Cabarrus	1	1,125	175	18	157	344	1,826	100	217	100	1,344	50
Caldwell	1	553	18	10	60	104	746	75	83	12	576	-----
Catawba	2	2,631	308	107	160	1,155	4,410	400	313	112	3,486	50
Cleveland	2	3,514	425	47	87	984	4,974	350	513	300	3,741	-----
Craven	1	2,207	29	45	150	172	2,611	250	58	24	2,111	167
Cumberland	1	1,334	273	7	268	359	2,260	150	90	-----	2,020	-----
Davidson	1	917	100	169	126	379	1,696	100	118	97	1,381	-----
Durham	2	6,031	3,116	476	385	1,298	11,367	700	741	700	8,126	1,100
Edgecombe	1	587	147	33	23	95	891	100	26	100	665	-----
Forsyth	2	3,291	580	209	363	1,175	5,673	650	114	438	4,448	-----
Franklin	1	444	50	12	29	135	683	50	27	50	541	-----
Gaston	3	7,706	1,024	75	595	1,162	10,666	1,100	917	987	6,962	512
Granville	2	2,978	200	579	38	741	4,551	253	274	45	3,942	-----
Greene	1	130	-----	52	7	106	294	50	18	-----	226	-----
Guilford	2	15,611	1,755	593	2,353	3,473	24,196	2,000	1,672	1,221	18,071	886
Halifax	1	477	100	23	49	73	728	100	28	100	454	46
Harnett	1	279	68	11	96	62	522	50	20	40	297	115
Haywood	1	351	51	43	14	135	598	50	105	49	390	-----
Henderson	1	1,259	170	107	154	275	1,976	100	205	50	1,526	90
Iredell	3	2,376	311	51	126	465	3,344	250	219	249	2,391	220
Johnston	2	1,003	194	196	118	103	1,629	275	92	150	1,075	36
Lenoir	3	2,681	146	219	358	904	4,322	395	189	50	3,691	-----
Lincoln	1	1,438	50	18	44	330	1,882	100	168	49	1,563	-----
McDowell	1	1,016	120	8	39	294	1,479	100	122	50	1,208	-----
Mecklenburg	5	16,279	2,924	1,678	1,267	3,451	25,710	1,800	3,503	1,446	17,951	895
Nash	3	4,551	922	282	249	1,163	7,282	550	518	50	5,955	84
New Hanover	1	9,703	901	616	731	2,861	15,143	1,000	1,124	762	11,621	355
Pasquotank	1	2,932	312	46	90	456	4,000	200	264	188	3,040	129
Person	1	633	7	51	41	206	941	150	40	-----	747	-----
Pitt	2	1,002	26	101	157	382	2,284	175	83	25	2,001	-----
Randolph	1	553	59	66	44	349	1,074	50	62	50	897	-----
Robeson	2	1,342	2	280	62	425	2,115	140	120	-----	1,826	30
Rockingham	2	1,104	79	83	77	468	1,823	140	67	75	1,533	-----
Rowan	1	1,087	152	35	122	141	1,554	100	81	100	1,273	-----
Scotland	1	152	25	1	21	56	257	25	22	24	186	-----
Stanly	1	472	40	27	7	161	709	50	27	-----	631	-----
Surry	2	1,562	166	218	119	527	2,604	150	105	74	2,259	-----
Union	1	1,216	106	16	62	124	1,530	100	60	97	1,268	-----
Vance	1	1,144	229	17	200	186	1,799	200	53	200	1,345	-----
Wake	2	8,717	1,641	2,873	1,118	3,288	18,033	1,350	622	298	15,332	25
Wayne	3	3,526	602	586	672	802	6,359	475	426	320	5,033	-----
Wilson	1	896	67	410	495	480	2,358	200	377	25	1,745	-----
Total	77	127,615	18,639	11,167	12,034	32,276	204,084	15,563	14,637	9,312	157,657	4,825

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 5—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
SOUTH CAROLINA												
Aiken.....	1	116	6	2	35	17	179	50	6	6	88	28
Anderson.....	2	2,141	116	98	15	437	2,814	300	67	25	2,367	40
Charleston.....	3	27,407	6,564	5,779	2,465	5,730	49,379	2,300	1,978	2,167	40,151	1,109
Cherokee.....	2	2,035	395	113	60	454	3,071	275	294	137	2,362	-----
Chester.....	2	1,148	138	148	110	369	1,931	150	141	97	1,527	-----
Chesterfield.....	1	225	50	6	13	39	335	50	11	50	223	-----
Darlington.....	2	754	110	10	108	104	1,092	125	38	111	741	76
Dorchester.....	1	263	-----	26	42	29	361	50	17	-----	259	35
Florence.....	1	457	129	369	88	145	1,217	100	52	-----	997	60
Greenville.....	4	6,963	521	508	322	2,013	10,458	700	906	200	8,431	80
Greenwood.....	1	1,072	107	27	131	141	1,506	100	20	100	1,286	-----
Hampton.....	1	110	25	8	16	26	188	25	1	25	114	22
Horry.....	2	606	229	43	22	439	1,362	75	88	73	1,127	-----
Kershaw.....	1	562	54	69	34	232	960	75	51	50	781	-----
Laurens.....	2	511	118	30	122	150	944	150	65	100	625	4
Lee.....	2	1,411	135	139	209	178	2,089	175	258	50	1,450	156
Lexington.....	3	1,760	328	382	95	872	3,507	225	132	145	2,872	60
Marion.....	2	997	265	101	111	335	1,825	150	51	125	1,499	-----
Marlboro.....	1	216	104	15	50	58	448	100	28	100	220	-----
Newberry.....	2	1,398	100	97	135	208	2,017	150	87	100	1,680	-----
Orangeburg.....	3	3,972	307	273	232	903	5,776	285	363	219	4,841	-----
Richland.....	5	6,502	1,752	4,294	2,075	2,662	17,458	1,200	347	827	14,328	683
Saluda.....	1	618	-----	34	6	127	787	100	24	-----	663	-----
Spartansburg.....	5	8,211	1,163	418	378	2,079	12,297	1,300	786	670	9,358	180
Sumter.....	4	4,928	850	280	391	735	7,219	750	553	565	5,220	131
York.....	5	3,549	525	800	311	1,384	6,641	490	404	178	5,496	-----
Total.....	59	77,932	14,091	14,078	7,576	19,866	135,861	9,450	6,768	6,120	108,706	2,664
VIRGINIA												
Accomac.....	4	2,146	210	372	95	231	3,064	235	478	184	2,032	134
Albemarle.....	4	8,138	1,143	2,462	547	1,296	13,674	975	673	938	11,003	-----

Alexander	3	5,335	597	888	268	852	7,071	500	870	398	6,116	50
Alleghany	4	5,031	493	1,058	319	799	7,757	400	368	398	6,504	65
Appomattox	1	395	51	53	16	40	560	50	15	49	441	
Augusta	5	4,725	442	1,179	424	1,146	8,005	550	1,079	354	5,865	20
Bath	1	513	50	71	44	73	754	50	41	50	613	
Bedford	2	2,539	164	12	52	272	2,884	200	237	53	2,285	83
Botetourt	2	629	85	199	21	61	1,007	85	109	84	674	48
Buchanan	1	294	51	3	31	40	424	50	37	50	260	27
Buckingham	1	151		2	41	35	319	50	12		257	
Campbell	5	14,693	1,858	707	875	2,864	21,417	2,600	2,694	1,550	14,064	
Clarke	1	454	44	13	3	84	599	25	61	8	503	
Craig	1	373	39	15	17	18	364	25	25	25	288	
Culpeper	2	2,113	207	266	163	331	3,089	200	235	147	2,501	
Dinwiddie	2	7,162	2,564	436	338	887	11,605	1,400	349	1,400	7,510	750
Elizabeth City	3	1,720	289	1,139	160	277	3,607	200	261	199	2,890	50
Fairfax	3	898	87	160	59	228	1,437	125	131	78	1,100	3
Fauquier	3	3,163	167	69	209	540	4,159	300	304	161	3,307	60
Franklin	2	1,609	151	195	23	233	2,432	150	138	150	1,956	9
Fredrick	2	5,120	438	247	250	732	7,138	600	927	407	5,201	
Giles	2	1,168	153	56	50	178	1,583	150	145	150	1,133	
Gloucester	1	126	35	202	18	43	427	35	21	35	334	
Grayson	4	1,381	95	62	128	184	1,857	150	110	94	1,479	14
Greenville	2	2,743	208	123	118	397	3,638	280	321	100	2,875	
Halifax	2	2,910	302	503	236	1,045	1,213	75	36	10	1,088	
Hanover	2	1,062	26	25	26	74	5,117	325	67	300	4,389	
Henrico	4	57,963	5,871	7,208	1,553	14,316	87,983	6,300	6,298	1,001	69,068	3,000
Henry	3	3,419	452	165	147	538	4,739	300	265	277	3,690	183
Highland	1	341	26	2	31	27	435	25	27	25	328	28
James City	1	333	38	452	16	149	989	30	46		965	
Lancaster	1	342	56	74	15	75	567	25	30	25	484	
Lee	1	194	10	24	13	68	310	25	10	10	265	
Loudoun	6	4,356	494	999	291	655	6,832	365	587	289	5,400	169
Louise	1	589	50	119	46	30	839	50	29	45	715	
Lunenburg	1	214	26	30	14	14	300	25	6	25	244	
Mecklenberg	1	801	50	13	25	191	1,219	100	139	50	921	
Montgomery	4	2,383	179	116	101	487	3,283	335	251	171	2,431	76
Nelson	1	581	52	24	19	52	731	50	48	47	565	15
Norfolk	5	45,340	4,467	3,249	2,394	8,592	65,103	4,800	4,088	3,267	48,422	3,429
Nottoway	2	1,132	201	11	119	205	1,676	170	113	150	1,191	44
Orange	3	2,135	342	310	137	356	3,296	225	263	224	2,526	50
Page	4	1,509	147	508	123	303	2,597	180	181	75	2,161	
Patrick	1	248	50	18	20	76	415	50	10	48	303	
Pittsylvania	3	10,202	976	483	184	1,017	12,937	625	1,243	590	10,109	252
Prince Edward	2	1,600	135	126	75	212	2,161	175	184	123	1,659	10
Prince William	3	1,067	146	182	52	285	1,738	105	111	51	1,444	14
Pulaski	2	1,718	266	126	148	217	2,465	250	218	250	1,644	102
Rappahannock	2	430	32	95	9	62	631	75	41	20	494	
Roanoke	4	20,761	2,957	1,679	2,197	5,624	33,362	2,100	2,038	1,791	27,252	
Rockbridge	4	3,067	156	422	273	415	4,345	350	264	88	3,544	82
Rockingham	4	5,029	511	118	453	471	6,617	575	633	395	4,436	549
Russell	2	901	95	21	74	150	1,245	95	45	83	999	18
Scott	2	869	96	6	28	226	1,227	54	61	53	1,052	

FEDERAL RESERVE DISTRICT NO. 5—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
VIRGINIA—continued												
Shenandoah.....	6	2,484	158	327	151	340	3,373	255	298	110	2,539	170
Smythe.....	3	1,873	158	122	155	261	2,583	210	255	152	1,938	3
Spotsylvania.....	2	1,449	348	584	143	577	3,108	150	181	124	2,701	
Suffolk.....	1	1,886	353	189	167	387	3,009	500	207	350	1,856	70
Tazewell.....	5	1,761	328	351	94	473	2,910	275	310	219	2,049	45
Warren.....	1	472	50	16	28	55	626	50	44	40	431	60
Warwick.....	2	8,306	449	1,826	633	1,581	12,962	600	586	395	10,670	615
Washington.....	2	3,529	517	153	202	677	5,382	500	282	486	4,082	
Wise.....	7	3,663	680	160	355	832	5,737	525	506	495	4,177	10
Wythe.....	3	1,183	303	77	88	250	1,810	200	205	150	1,246	
York.....	2	410	67	512	18	72	1,083	50	87	50	1,885	10
Total.....	107	270,851	31,141	31,484	15,082	53,278	406,726	30,559	29,896	19,116	311,494	10,317
WEST VIRGINIA												
Barbour.....	3	1,097	211	906	162	257	3,248	140	191	119	2,718	80
Berkeley.....	2	2,100	339	713	190	566	3,379	200	232	198	3,284	94
Boone.....	1	732	76	18	101	130	1,059	100	87	50	762	45
Braxton.....	1	746	78	9	32	219	1,087	60	26	60	941	
Cabell.....	2	11,465	1,812	839	1,642	1,673	17,043	2,050	1,247	1,499	12,082	150
Doddridge.....	1	480	54	61	41	114	733	30	10	49	624	
Fayette.....	8	3,594	464	493	444	872	5,860	390	419	386	4,464	200
Grant.....	2	147	56	142	22	36	406	50	30	49	272	5
Greenbrier.....	4	1,730	90	38	119	375	2,358	125	111	87	2,018	18
Hampshire.....	1	503	50	121	14	50	741	50	46	49	696	
Hardy.....	1	470	102	24	23	41	665	100	42	100	886	36
Harrison.....	5	10,903	1,206	2,734	713	2,138	17,798	1,000	1,376	949	14,410	39
Jackson.....	2	923	37	38	49	142	1,192	105	58	35	936	59
Jefferson.....	1	306	50	176	6	40	641	30	53	50	888	
Kanawha.....	6	11,973	1,843	703	1,290	3,771	19,768	960	2,199	925	15,309	164
Lewis.....	1	1,288	60	178	176	259	1,966	150	75	60	1,660	

Lincoln	2	559	61	5	30	175	834	50	111	32	641	---
Logan	1	2,083	150	155	229	237	2,856	150	259	12	2,335	100
McDowell	9	7,537	569	461	451	1,722	11,375	700	949	471	9,044	114
Marion	6	7,295	1,644	2,643	191	1,818	13,987	745	1,415	730	11,050	---
Mason	2	1,213	129	15	28	215	1,610	130	114	129	1,203	33
Mercer	5	8,806	407	211	692	1,788	12,179	1,125	1,112	365	9,224	104
Mineral	3	1,613	328	1,661	149	629	4,888	205	281	182	3,716	---
Mingo	3	3,603	291	181	138	951	5,179	350	307	248	4,274	---
Monogalia	3	1,909	258	82	186	270	2,713	100	319	78	2,191	25
Monroe	2	850	160	21	59	242	1,337	125	118	100	992	---
Nicholas	1	377	110	22	28	169	708	40	8	25	635	---
Pleasants	1	1,242	102	84	26	164	1,624	100	135	100	1,277	12
Pocahontas	1	352	25	107	26	59	570	50	19	24	477	---
Preston	5	1,319	124	422	71	223	2,164	125	127	99	1,784	26
Raleigh	2	2,463	83	219	344	337	3,457	300	240	80	2,792	41
Randolph	3	2,128	80	509	99	329	3,149	250	253	45	2,596	---
Ritchie	2	1,259	102	123	117	326	1,984	100	57	100	1,708	---
Roane	2	954	150	76	43	260	1,489	75	123	67	1,223	---
Summers	3	3,878	427	373	222	438	5,373	250	442	250	4,098	248
Taylor	1	1,597	1	633	213	594	3,053	200	218	---	2,595	---
Tucker	3	531	144	443	59	119	1,298	100	124	62	976	25
Upshur	1	810	50	94	71	173	1,233	50	157	50	935	---
Wayne	2	600	151	74	44	174	1,048	90	84	90	779	---
Webster	2	489	22	22	64	105	702	50	40	5	604	---
Wood	4	10,233	762	1,649	589	1,766	15,070	744	1,831	716	11,739	22
Wyoming	1	298	25	6	25	23	379	25	27	25	251	51
Total	109	113,025	12,809	17,058	9,227	23,989	178,203	11,809	15,082	8,750	139,959	1,681

FEDERAL RESERVE DISTRICT NO. 6

ALABAMA												
Autauga	1	485	13	20	30	83	636	50	28	13	507	38
Barbour	2	1,293	221	11	50	134	1,719	250	155	170	952	162
Blount	1	225	33	125	9	159	553	25	33	20	475	---
Bullock	2	826	62	84	26	273	1,273	100	116	25	1,033	---
Butler	1	974	201	96	81	361	1,719	125	212	100	1,269	---
Calhoun	6	4,539	1,643	1,006	443	1,028	8,698	900	575	684	6,383	150
Chilton	1	539	30	40	14	99	723	50	44	30	600	---
Clay	2	414	118	136	37	84	796	125	57	99	490	21
Coffee	3	1,860	252	29	106	223	2,483	325	319	249	1,340	247
Colbert	2	1,060	128	150	108	276	1,730	125	105	87	1,413	---
Coosa	1	89	25	11	6	39	170	30	8	24	109	---
Conecuh	1	562	25	51	22	54	715	50	35	25	503	102
Covington	4	3,665	569	85	334	571	5,276	600	394	550	3,300	430
Crenshaw	4	911	107	74	64	239	1,395	130	147	27	1,075	10
Cullman	1	568	106	55	5	96	836	100	31	100	591	---
Dale	1	315	35	2	8	17	377	35	20	35	139	149

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 6—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ALABAMA—continued												
Dallas.....	2	2,631	812	757	73	945	5,287	600	668	588	3,254	160
De Kalb.....	2	801	100	26	45	618	1,595	100	88	97	1,310	.....
Elmore.....	2	1,047	246	117	32	723	2,169	50	208	44	1,868	.....
Escambia.....	1	234	23	34	15	53	361	50	15	22	259	15
Etowah.....	2	1,825	239	908	430	428	3,852	375	99	215	3,163	.....
Fayette.....	1	631	101	86	66	148	1,037	100	54	100	783	.....
Franklin.....	1	347	5	45	40	55	494	25	8	5	456	.....
Geneva.....	6	1,169	189	33	49	366	1,812	290	227	84	1,111	.....
Greene.....	1	520	100	45	41	65	776	100	90	100	471	15
Hale.....	1	677	101	39	10	59	895	100	59	100	448	188
Henry.....	4	1,336	150	21	37	211	1,765	265	174	150	1,025	136
Houston.....	4	3,769	385	353	288	957	5,798	875	388	229	4,078	218
Jackson.....	3	759	76	11	91	286	1,230	100	91	74	945	9
Jefferson.....	6	48,613	5,215	7,178	3,260	14,677	79,682	4,700	7,029	3,082	63,101	1,243
Lauderdale.....	1	1,889	328	418	142	551	3,333	300	406	97	2,531	.....
Lee.....	4	2,627	581	496	119	865	4,711	465	527	437	3,164	118
Madison.....	2	2,530	237	103	59	486	3,428	200	522	200	2,391	77
Marengo.....	2	877	120	6	52	125	1,186	125	123	119	1,730	89
Marshall.....	4	1,213	162	325	89	653	2,449	225	122	122	1,979	.....
Mobile.....	2	23,899	1,201	5,069	601	5,592	37,370	800	2,712	798	30,598	1,500
Monroe.....	1	172	2	.....	23	59	294	50	15	25	204	.....
Montgomery.....	3	11,449	1,027	4,125	2,092	4,256	23,005	1,800	1,200	280	19,599	45
Morgan.....	4	2,514	655	229	762	4,947	4,947	700	185	598	3,437	.....
Pike.....	3	1,891	341	1,024	27	801	4,100	300	692	275	2,823	.....
Talladega.....	6	3,301	526	663	58	864	5,435	450	473	344	4,074	89
Tallapoosa.....	1	669	63	220	12	406	1,372	100	144	49	1,075	.....
Tuscaloosa.....	2	3,454	778	1,089	294	867	6,501	300	471	280	5,450	.....
Walker.....	1	579	100	187	65	195	1,131	100	33	100	898	.....
Wilcox.....	1	153	11	40	7	57	269	30	25	10	204	.....
Total.....	106	139,901	17,554	26,080	9,689	39,866	235,384	16,695	19,127	10,862	181,638	5,309

FLORIDA												
Alachua	2	1,105	855	1,596	35	694	4,292	125	209	122	3,809	---
Bay	1	1,413	757	19	57	343	2,598	250	204	125	1,860	139
Charlotte	1	421	35	10	24	100	641	50	35	22	534	---
Columbia	1	535	189	191	64	166	1,200	50	50	37	993	---
Dade	5	15,925	3,446	9,501	1,045	10,084	41,669	3,000	4,081	---	32,142	2,328
De Soto	2	1,207	171	97	135	375	1,992	175	178	120	1,518	---
Duval	3	42,028	15,928	12,149	3,537	19,811	93,962	4,000	3,959	1,449	83,890	---
Escambia	2	3,515	2,235	2,050	345	1,959	10,194	1,000	545	930	7,626	---
Hamilton	1	193	42	16	35	37	324	30	16	30	213	34
Hardee	1	409	---	39	52	68	572	50	37	---	455	30
Hernando	1	411	90	15	38	132	692	50	22	50	570	---
Highlands	2	916	23	72	172	334	1,518	200	40	16	1,212	42
Hillsborough	3	22,036	4,271	4,105	1,785	7,259	39,627	2,700	2,253	1,093	33,426	---
Jackson	2	832	109	170	35	340	1,491	85	55	85	1,227	37
Lake	3	819	60	432	154	624	2,093	175	147	50	1,721	---
Lee	1	693	314	158	124	362	1,654	100	140	50	1,364	---
Manatee	2	1,113	125	294	196	962	2,740	270	160	40	2,230	---
Marion	2	1,429	992	1,761	90	658	4,938	175	258	125	4,380	---
Monroe	1	761	130	863	53	668	2,480	100	124	100	2,126	---
Nassau	1	648	361	556	17	279	1,869	100	140	100	1,529	---
Orange	2	1,726	342	104	115	1,314	3,610	125	197	74	3,205	---
Osceola	1	186	66	68	21	138	480	50	3	---	427	---
Palm Beach	1	861	62	190	---	1,105	2,910	100	58	---	2,752	---
Pinellas	4	10,331	597	4,082	1,200	5,205	21,443	1,200	1,559	45	18,348	47
Polk	5	5,260	175	391	646	1,819	8,359	700	568	80	6,759	171
Putnam	1	1,690	371	465	59	632	3,344	100	284	49	2,868	---
St. Johns	2	3,038	281	1,694	127	683	5,880	180	252	175	4,828	391
Santa Rosa	1	345	72	221	32	215	888	50	67	25	746	---
Sarasota	1	374	130	93	91	165	862	100	11	100	542	109
Seminole	2	1,691	66	572	225	777	3,495	250	134	---	2,760	176
Suwannee	1	638	49	238	20	391	2,280	50	130	43	1,605	---
Taylor	1	570	50	100	44	112	880	50	63	49	718	---
Volusia	2	1,879	339	318	230	671	3,556	150	166	98	3,028	---
Walton	1	353	88	52	20	187	702	50	36	33	580	---
Washington	1	269	84	4	34	99	503	50	24	50	340	29
Total	63	125,670	32,905	42,686	10,857	59,268	275,738	15,890	16,262	5,365	232,351	3,533
GEORGIA												
Baldwin	1	345	154	4	22	108	636	75	52	75	434	---
Barrow	1	382	108	8	118	66	697	100	57	100	436	---
Bartow	2	1,220	277	174	21	475	2,176	200	129	150	1,697	---
Ben Hill	2	1,346	205	156	225	211	2,154	225	124	196	1,572	31
Bibb	2	10,873	188	535	721	3,482	15,838	700	571	---	14,384	164
Brooks	2	960	212	28	80	178	1,474	200	135	200	930	10
Bryan	1	177	45	2	---	75	300	25	30	24	221	---
Bulloch	1	731	110	7	46	74	974	100	173	97	458	116
Burke	1	1,060	155	4	13	52	1,293	50	136	25	913	170
Butts	1	348	160	4	38	65	619	75	76	75	394	---

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 6—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
GEORGIA—continued												
Calhoun.....	1	162	10	1	9	54	228	30	14	10	169	14
Carroll.....	1	541	106	12	77	76	818	100	40	98	580	---
Chatham.....	1	46,375	3,744	2,254	2,125	16,238	71,720	3,000	3,389	---	64,252	700
Clarke.....	1	1,238	250	102	91	602	2,296	250	444	243	1,360	---
Clay.....	1	110	14	2	5	24	157	50	16	14	77	---
Cobb.....	1	1,000	177	213	95	244	1,733	100	80	73	1,480	---
Colquitt.....	1	308	---	---	2	179	544	100	6	---	387	---
Coweta.....	2	1,558	165	181	86	258	2,258	375	444	144	1,223	73
Decatur.....	1	442	145	100	37	194	930	125	80	123	603	---
Dougherty.....	1	2,261	273	235	106	652	3,549	150	247	148	3,002	---
Early.....	1	207	40	5	12	218	484	100	38	39	307	---
Eibert.....	1	430	164	105	200	157	1,063	120	42	80	799	21
Evans.....	1	248	6	3	22	22	301	50	24	6	169	52
Floyd.....	2	3,979	904	594	377	727	6,607	350	639	348	5,098	172
Franklin.....	1	99	415	4	19	115	663	80	50	80	388	65
Fulton.....	3	59,844	17,366	8,825	3,129	25,363	115,472	5,950	7,109	2,493	98,411	600
Glynn.....	1	1,465	232	930	63	347	3,046	150	287	150	2,452	---
Gordon.....	1	552	37	162	29	200	991	75	16	38	862	---
Gwinnett.....	1	131	---	---	11	24	172	50	10	---	109	2
Habersham.....	1	166	31	1	17	46	263	30	10	30	193	---
Hall.....	2	1,150	266	96	59	322	1,901	175	149	98	1,479	---
Hancock.....	1	211	26	8	11	59	317	25	14	25	248	4
Hart.....	1	250	91	14	28	55	444	75	32	72	264	---
Henry.....	1	383	80	19	27	41	554	80	73	70	331	---
Irwin.....	1	309	51	10	54	104	530	75	31	50	375	---
Jackson.....	2	488	219	20	34	104	951	250	88	132	462	---
Jasper.....	2	387	167	244	26	144	976	100	128	100	648	---
Jefferson.....	1	216	116	8	15	38	394	50	79	11	254	---
Jenkins.....	1	196	25	2	9	45	278	25	14	25	202	13
Lamar.....	2	681	74	85	75	135	1,053	100	158	58	737	---
Laurens.....	1	1,449	178	---	19	93	1,933	200	25	100	1,029	474

Lowndes	1	2,375	366	25	18	449	3,242	125	231	123	2,764	
Macon	1	941	51	50	16	146	606	100	32		466	
McDuffie	1	261	95	63	32	118	571	90	45	26	409	
Mitchell	1	268	31	11	22	36	368	40	25	20	244	41
Morgan	1	264	170	115	54	65	677	150	45	150	332	
Muscogee	3	5,127	325	260	442	1,065	7,239	1,000	1,003	200	4,628	408
Paulding	1	164	25	35	5	101	331	25	15		291	
Polk	2	385	40	5	89	90	611	140	12	24	434	
Randolph	1	110	42	16	7	65	243	35	41	24	143	
Richmond	1	2,471	619	38	231	504	3,913	400	217	388	2,818	75
Screven	1	171	26	19	5	141	366	25	13	25	303	
Spalding	2	1,473	194	150	125	178	2,134	300	143	170	1,438	76
Stewart	1	141		3	10	24	178	25	4		139	9
Taylor	1		25	2	18	28	354	25	39	24	253	13
Terrell	2	1,113	200	18	86	190	1,618	300	248	195	712	162
Thomas	1	736	50	56	28	88	960	100	76	50	711	23
Tift	1	739	61	6	54	108	971	100	106	50	613	103
Toombs	2	660	114	11	54	109	953	60	57	60	761	15
Troup	1	801	369	93	94	883	2,250	150	316	150	1,631	
Ware	1	982	127	125	358	287	1,883	200	81	49	1,553	
Washington	1	420	25	7	40	85	580	50	55	25	388	67
Whitfield	1	1,025	125	334	40	244	1,774	100	113	97	1,457	
Wilkes	1	652	193	61	58	97	968	50	107	48	619	144
Total	82	165,136	30,259	16,654	10,197	56,825	281,587	17,730	18,281	7,698	232,521	3,817
LOUISIANA												
Acadia	1	661	103	44	82	115	1,013	100	62	99	748	
Allen	1	199		4	19	108	331	25	11		295	
Beauregard	1	962	26	43	78	243	1,355	100	69	25	1,154	
Calcasieu	3	12,181	242	380	901	1,709	15,629	1,825	531	225	12,370	567
East Baton Rouge	1	1,988	343	111	710	1,214	4,395	300	381	294	3,417	
Evangeline	1	167	25	61	8	57	320	25	11	25	259	
Iberia	4	1,415	713	302	114	720	3,280	400	379	248	2,254	
Jefferson Davis	1	141		2	22	30	196	50	4		141	
Lafayette	1	945	103	85	184	327	1,650	200	113	94	1,243	
Orleans	1	28,065	3,856	904	3,775	8,046	46,762	2,800	2,930	1,535	34,698	1,113
Tangipahoa	1	434	106	47	109	55	755	100	30	97	404	124
Vermilion	1	686	79	132	51	292	1,241	50	146	32	1,012	
Total	17	47,844	5,596	2,115	6,053	12,916	76,827	5,975	4,667	2,674	58,004	1,804
MISSISSIPPI												
Adams	1	1,710	109	433	211	477	2,965	100	242	98	2,422	103
Forrest	2	5,196	257	588	102	1,182	7,339	450	282	240	6,204	150
Harrison	3	5,013	815	1,860	310	2,366	10,434	500	314	345	9,094	100
Hinds	3	9,615	776	1,183	460	2,999	15,317	700	789	299	13,133	170
Jackson	1	584	103	617	49	260	1,620	75	20	71	1,454	
Jones	2	4,686	454	658	292	1,619	7,722	200	480	193	6,809	23
Lamar	1	488	50	335	18	167	1,067	50	55	50	892	
Lauderdale	2	7,016	272	1,024	236	1,637	10,282	410	513	248	9,068	41

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 6—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscunts
MISSISSIPPI—continued												
Lincoln.....	1	1,116	79	202	80	273	1,754	100	79	75	1,469	28
Madison.....	1	759	50	143	20	179	1,232	65	73	49	969	-----
Pike.....	1	572	91	257	42	325	1,340	50	40	48	1,152	-----
Warren.....	4	5,642	423	4,483	412	1,497	12,660	800	924	200	9,910	552
Yazoo.....	1	769	483	738	10	445	2,453	150	130	94	2,078	-----
Total.....	23	43,166	3,962	12,521	2,242	13,426	76,185	3,650	3,941	2,010	64,654	1,167
TENNESSEE												
Anderson.....	2	486	42	24	40	136	730	75	67	34	554	-----
Bedford.....	2	1,470	200	132	52	216	2,083	200	154	199	1,452	77
Bledsoe.....	1	394	8	23	45	41	517	60	20	8	349	81
Blount.....	1	487	100	378	119	175	1,264	100	36	100	1,028	-----
Bradley.....	1	1,380	178	228	25	309	2,131	150	160	150	1,660	-----
Campbell.....	4	1,378	49	36	75	381	1,924	200	84	37	1,594	-----
Carter.....	2	1,384	127	148	118	587	2,371	100	31	97	2,141	-----
Cocke.....	1	402	71	4	49	60	589	50	8	50	474	7
Coffee.....	3	878	169	315	41	305	1,714	125	181	105	1,302	-----
Cumberland.....	1	395	15	38	13	53	515	50	16	15	423	10
Davidson.....	5	49,175	2,928	3,720	2,189	15,680	74,575	4,700	4,237	2,594	61,754	200
De Kalb.....	1	57	20	17	8	81	185	30	4	20	131	-----
Dickson.....	2	1,233	160	355	54	394	2,208	150	64	96	1,874	-----
Franklin.....	3	898	133	178	40	241	1,497	110	72	103	1,186	-----
Greene.....	1	824	81	36	141	293	1,379	65	69	19	1,227	-----
Grundy.....	1	194	35	24	6	83	344	25	22	25	272	-----
Hamblen.....	2	1,900	227	22	197	166	2,526	250	187	225	1,744	109
Hamilton.....	2	29,069	3,074	1,216	1,471	7,664	42,712	2,750	2,289	2,475	35,105	-----
Hickman.....	1	376	13	30	7	80	506	50	37	12	406	-----
Jefferson.....	1	199	25	7	15	66	313	25	22	24	242	-----
Knox.....	4	28,264	3,337	1,729	2,118	6,609	42,839	2,700	2,026	2,277	34,251	885

Lawrence	1	684	60	30	121	167	1,068	75	36	59	897	
Lewis	1	125	36	7	17	26	213	35	4	34	140	
Lincoln	4	1,965	219	46	67	439	2,742	215	179	215	2,117	15
Loudon	2	703	83	82	41	239	1,150	150	44	65	891	
McMinn	3	1,725	225	34	148	541	2,088	225	92	225	2,144	
Marion	1	741	111	178	11	110	1,157	100	57	99	902	
Marshall	1	620	100	58	6	227	1,017	80	117	80	739	
Maury	3	1,700	332	596	160	467	3,282	450	183	320	2,329	
Monroe	1	177	40	22	19	27	287	60	6	40	181	
Montgomery	2	1,646	290	427	68	561	2,905	200	285	198	2,222	
Perry	1	96	28	63	6	65	260	25	16	25	194	
Polk	1	354	30	73	25	89	572	25	34	25	488	
Putnam	1	712	84	144	19	98	1,065	50	58	49	864	43
Rhea	1	577	25	173	43	39	859	25	83	24	634	92
Roane	5	2,520	269	118	181	728	3,849	275	151	262	3,137	20
Robertson	1	269	50	53	20	151	545	50	21	50	423	
Rutherford	2	1,797	94	10	36	297	2,255	225	132	94	1,789	
Scott	2	490	32	134	27	127	812	50	41	31	688	3
Sevier	1	310	3	26	30	47	418	60	13	37	337	8
Sullivan	2	3,140	410	636	358	1,128	5,691	325	393	300	4,613	59
Sumner	1	699	108	221	43	174	1,249	100	31	100	1,018	
Unicoi	1	397	2	18	23	94	534	25	14	100	2,480	15
Warren	2	1,408	281	284	133	676	2,796	235	252	235	2,065	
Washington	3	4,408	698	416	557	1,601	7,727	625	273	542	6,250	
White	2	957	131	30	16	184	1,324	125	137	125	925	8
Williamson	1	590	92	13	20	162	1,883	75	14	75	719	
Wilson	1	910	41	80	107	194	1,335	100	23	25	1,096	90
Total	88	150,463	14,866	12,632	9,115	42,278	231,605	15,950	12,475	11,962	187,451	1,722

FEDERAL RESERVE DISTRICT NO. 7

ILLINOIS												
Boone	3	1,017	188	618	69	225	2,156	200	131	137	1,651	3
Bureau	6	3,336	607	347	201	722	5,248	360	398	361	4,048	31
Carroll	3	1,780	210	538	98	277	2,918	200	220	196	2,301	
Cass	3	1,476	534	879	87	286	3,313	250	318	231	2,451	38
Champaign	9	4,131	1,112	646	374	1,956	8,240	395	557	266	6,997	25
Christian	8	4,397	721	481	485	746	6,890	717	301	513	4,790	518
Clark	5	1,496	296	649	130	448	3,034	250	224	199	2,356	
Coles	6	5,018	1,209	418	364	885	7,923	553	663	403	6,181	115
Cook	50	768,237	94,626	147,773	26,914	247,707	1,325,911	72,738	77,803	7,983	1,122,761	7,422
Cumberland	3	897	209	202	48	132	1,500	150	53	149	1,096	48
De Kalb	4	4,007	679	518	267	651	6,138	325	348	220	5,020	224
De Witt	3	1,439	392	145	83	453	2,526	240	173	223	1,854	33
Douglas	6	1,717	491	178	196	682	3,289	295	263	273	2,446	5
Du Page	5	3,100	203	1,301	169	675	5,459	325	284	85	4,682	45
Edgar	8	4,193	632	735	369	943	6,905	505	551	468	5,205	163
Ford	3	967	286	685	63	503	2,514	205	147	202	1,961	

FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscunts
ILLINOIS—continued												
Fulton.....	4	2,623	742	768	236	591	4,992	325	425	299	3,929	-----
Grundy.....	7	3,132	984	913	256	899	6,221	625	733	597	4,220	20
Hancock.....	6	2,111	374	209	352	350	3,430	400	111	270	2,555	94
Henderson.....	1	848	50	60	27	137	1,125	50	128	50	888	8
Henry.....	6	4,980	1,292	1,526	436	1,399	9,682	535	794	345	7,945	35
Iroquois.....	5	1,467	199	273	79	533	2,574	200	114	184	2,055	20
Jo Daviess.....	2	798	113	2,413	45	254	3,626	200	373	50	3,004	-----
Kane.....	15	18,348	3,986	4,403	1,744	4,433	33,133	2,100	2,587	1,384	26,513	404
Kankakee.....	3	1,871	274	378	224	581	3,362	275	246	246	2,593	-----
Kendall.....	1	159	12	21	8	47	249	25	37	12	176	-----
Knox.....	6	5,395	1,635	2,194	447	1,226	10,984	455	931	407	9,133	-----
Lake.....	7	6,162	1,096	4,317	491	1,686	13,783	670	676	467	11,771	180
La Salle.....	16	12,790	3,040	3,954	885	3,585	24,386	1,455	2,143	645	20,030	27
Lee.....	5	4,188	673	2,252	515	871	8,530	375	600	218	7,236	41
Livingston.....	6	2,493	394	601	225	539	4,290	240	289	227	3,476	56
Logan.....	5	3,277	483	602	310	843	5,536	490	469	349	4,176	42
Macon.....	3	8,423	4,587	1,324	543	3,302	18,827	1,050	951	995	15,795	-----
Marshall.....	5	1,922	396	372	123	356	3,182	240	221	114	2,577	10
McDonough.....	5	2,511	558	484	90	768	4,435	330	377	317	3,377	29
McHenry.....	3	2,023	119	619	79	325	3,168	200	217	37	2,675	-----
McLean.....	4	4,313	356	824	289	1,201	7,011	640	338	225	5,770	25
Menard.....	2	608	108	126	18	107	971	125	111	84	638	6
Mercer.....	4	2,010	347	975	157	574	4,077	255	315	84	3,297	76
Moultrie.....	1	813	50	57	44	152	619	50	24	50	495	-----
Ogle.....	2	1,059	97	135	86	225	1,607	115	87	83	1,322	-----
Peoria.....	6	21,452	5,469	6,581	2,512	5,644	41,771	2,535	4,473	1,872	32,796	14
Platt.....	4	1,633	220	164	104	609	2,746	260	105	170	2,128	82
Putnam.....	1	517	29	105	42	63	755	50	42	-----	663	-----
Sangamon.....	2	6,063	1,823	1,823	632	2,185	12,890	800	540	398	10,991	100
Shelby.....	4	1,294	268	77	142	198	2,004	225	87	20	1,321	171
Stark.....	1	477	50	34	22	49	641	50	31	5	455	49

Stephenson	2	3,073	451	445	392	909	5,284	309	638	150	4,167	---
Tazewell	7	4,053	1,207	1,558	242	1,552	8,701	570	1,035	524	6,521	---
Vermilion	14	7,255	2,378	1,715	755	2,565	14,794	1,520	856	1,996	10,890	59
Warren	5	4,549	566	1,346	280	903	7,693	450	671	345	6,202	10
Whiteside	7	3,861	1,094	1,447	620	980	8,072	575	620	313	6,384	175
Will	8	12,855	2,937	8,746	1,523	5,677	31,189	965	2,244	381	27,176	319
Winnebago	7	21,777	2,143	5,529	2,961	4,643	37,229	2,475	2,948	953	29,940	782
Woodford	4	1,027	128	116	170	301	1,752	200	80	125	1,343	---
Total	321	991,548	142,207	215,599	48,028	309,058	1,749,285	100,138	110,161	26,525	1,462,383	11,504
INDIANA												
Adams	1	724	119	117	28	121	1,115	100	25	98	891	---
Allen	3	19,857	3,843	6,934	1,915	4,929	37,729	1,800	2,025	1,630	30,500	1,634
Bartholomew	2	1,332	129	64	165	229	1,926	155	115	95	1,497	64
Benton	2	688	47	50	17	262	1,065	100	94	21	850	---
Blackford	2	864	128	77	108	145	1,327	125	55	99	1,048	---
Boone	2	881	131	71	154	187	1,431	130	69	129	1,035	56
Carroll	2	729	178	278	18	174	1,383	100	32	95	1,154	---
Cass	2	2,807	733	1,289	158	678	5,712	450	208	447	4,569	---
Clay	5	1,195	480	865	134	410	3,118	300	127	295	2,316	72
Clinton	2	1,099	254	21	161	209	1,764	250	109	250	1,059	95
Dearborn	4	1,735	368	1,301	56	565	4,043	300	326	298	3,120	---
Decatur	4	1,829	316	196	138	463	2,957	355	173	247	2,124	52
De Kalb	2	1,091	82	187	64	133	1,561	100	53	74	1,319	16
Delaware	2	4,106	1,549	902	498	1,401	8,551	700	501	661	6,590	100
Elkhart	4	3,800	496	1,910	421	964	7,621	365	441	260	6,556	---
Fayette	1	1,341	132	131	230	230	2,265	200	96	197	1,686	145
Fountain	3	1,055	195	94	88	257	1,696	185	75	134	1,267	36
Franklin	3	948	228	262	45	303	1,794	175	215	150	1,253	---
Fulton	2	1,060	235	250	76	280	1,911	75	81	75	1,680	---
Grant	3	5,974	409	450	750	763	8,586	550	387	450	6,438	618
Hamilton	5	1,511	209	80	110	260	2,179	180	71	128	1,692	106
Hancock	2	367	50	6	22	62	511	50	45	50	340	17
Hendricks	4	874	199	69	113	299	1,562	175	107	172	1,074	34
Henry	4	2,495	379	263	202	701	4,065	335	372	295	2,966	15
Howard	3	4,355	636	392	361	962	6,369	500	359	415	5,447	95
Huntington	2	2,358	146	514	68	570	3,666	225	121	121	3,199	---
Jasper	2	378	47	55	64	63	610	105	18	29	458	---
Jay	1	549	91	103	17	266	1,034	50	27	50	907	---
Jennings	3	774	186	453	120	163	1,708	160	167	157	1,215	8
Johnson	7	1,978	373	174	167	484	3,199	350	197	300	2,313	38
Lake	11	11,333	3,258	3,773	904	3,452	22,870	1,625	1,203	573	19,077	350
Laporte	3	3,160	1,035	1,236	310	783	6,539	475	373	250	5,429	---
Madison	2	1,047	250	167	55	297	1,823	150	61	143	1,406	63
Marion	4	55,056	7,803	9,104	3,671	22,974	100,271	7,650	6,065	3,440	81,749	---
Marshall	1	1,310	132	78	67	254	1,864	130	87	130	1,517	---
Miami	3	1,810	361	437	194	666	3,492	240	179	193	2,878	---
Monroe	2	2,391	635	1,041	204	703	4,986	220	262	215	4,256	20
Montgomery	2	1,611	393	409	65	420	2,915	200	314	192	2,208	---
Morgan	4	1,797	190	111	172	197	2,376	280	203	247	1,670	73

FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
INDIANA—continued												
Newton.....	1	165	73	7	9	93	349	50	12	50	237	-----
Noble.....	2	442	91	255	65	149	1,008	105	58	90	755	-----
Ohio.....	1	489	101	104	53	116	869	100	31	98	640	-----
Owen.....	1	621	73	18	61	147	923	50	27	33	813	-----
Parke.....	3	642	116	211	54	187	1,217	100	87	99	921	10
Porter.....	1	1,118	120	153	124	327	1,853	150	127	97	1,478	-----
Pulaski.....	2	865	257	191	13	108	1,439	75	80	75	1,208	-----
Putnam.....	3	1,206	425	262	146	488	2,541	225	155	201	1,914	40
Randolph.....	4	515	165	67	65	223	1,037	150	32	26	806	23
Ripley.....	2	374	64	492	40	106	1,081	55	77	53	894	-----
Rush.....	5	2,539	402	2,289	112	502	3,785	375	400	296	2,704	5
St. Joseph.....	5	8,284	972	2,289	994	3,534	16,121	1,975	1,211	770	12,155	10
Shelby.....	4	1,988	299	124	301	435	3,225	325	374	293	1,982	207
Steuben.....	2	970	91	456	108	177	1,807	100	103	74	1,505	25
Tippecanoe.....	2	4,405	832	2,010	527	1,382	9,197	425	393	400	7,814	150
Tipton.....	1	991	109	274	30	165	1,574	100	62	98	1,314	-----
Union.....	3	798	57	171	27	135	1,191	50	159	50	932	-----
Vermillion.....	1	1,009	174	746	48	333	2,315	95	201	76	1,935	-----
Vigo.....	2	8,329	1,701	4,737	493	2,773	18,252	1,100	1,364	1,069	14,631	-----
Wabash.....	2	2,272	292	816	170	373	3,939	260	226	248	3,205	-----
Wayne.....	7	5,677	1,497	1,613	550	1,279	10,658	725	835	634	8,288	171
White.....	1	181	4	4	2	16	214	40	10	-----	164	-----
Total.....	172	192,159	34,719	49,120	15,963	59,327	354,889	26,245	21,402	17,635	283,057	4,348
IOWA												
Adair.....	2	494	110	51	61	114	836	75	39	49	673	-----
Adams.....	2	1,157	309	475	27	473	2,450	125	65	73	2,187	-----
Appanoose.....	2	872	198	482	95	390	2,049	150	74	100	1,723	-----
Audubon.....	3	987	56	576	88	322	2,042	185	87	46	1,717	7
Benton.....	2	938	98	53	120	370	1,590	115	65	83	1,327	-----

Black Hawk	5	8,366	890	3,082	506	2,946	15,869	940	636	236	14,021	
Boone	2	1,128	261	540	358	325	2,669	250	111	59	2,230	19
Bremer	1	1,292	267	653	136	327	2,683	150	200	147	2,186	
Buchanan	2	1,447	56	242	233	280	2,270	175	212	175	1,708	
Buena Vista	1	1,622	215	166	150	519	2,680	200	108	117	2,173	78
Calhoun	5	1,425	259	64	209	414	2,384	230	128	191	1,836	
Carroll	3	1,396	383	700	81	597	3,177	150	108	149	2,767	
Cass	2	1,800	107	380	103	458	2,553	150	44	80	2,279	
Cedar	2	645	75	147	85	213	1,170	80	24	74	993	
Cerro Gordo	5	5,528	1,734	994	581	3,294	12,102	635	331	329	10,797	7
Cherokee	4	2,014	373	132	179	427	3,141	225	174	174	2,504	59
Chickasaw	3	1,011	169	353	59	252	1,852	180	109	130	1,433	
Clay	5	1,212	374	119	169	355	2,251	235	74	94	1,774	69
Clayton	3	942	230	783	125	387	2,475	125	100	72	2,172	
Clinton	6	7,353	867	1,535	253	1,878	11,927	650	737	521	9,808	112
Crawford	3	1,014	426	611	62	356	2,478	165	103	155	2,051	
Dallas	2	975	107	60	99	264	1,511	100	63	50	1,288	10
Davis	1	737	55	21	40	72	931	55	23	55	775	23
Decatur	1	73	28	1	14	13	132	25	5	25	77	
Delaware	1	628	40	48	38	73	829	50	25	40	680	35
Des Moines	1	1,675	128	192	75	301	2,376	100	103	98	1,936	139
Dickinson	3	890	194	172	126	355	1,743	135	66	74	1,444	23
Dubuque	4	6,458	1,639	3,685	342	1,586	13,814	750	477	433	12,123	
Fayette	3	1,093	215	660	163	367	2,507	200	134	138	2,035	
Floyd	2	2,165	511	911	135	1,156	4,899	325	203	205	4,123	43
Franklin	6	1,370	378	197	98	328	2,377	140	137	119	1,981	
Fremont	2	1,062	121	343	169	314	2,042	185	70	93	1,555	130
Greene	4	379	135	49	45	163	785	50	48	49	638	
Grundy	3	983	157	27	72	310	1,556	125	97	125	1,208	
Guthrie	4	1,217	234	39	199	217	1,925	185	63	139	1,479	49
Hamilton	4	2,186	423	336	191	703	3,848	200	188	182	3,225	53
Hancock	5	1,257	370	150	157	422	2,366	200	53	140	1,942	22
Hardin	3	2,354	607	950	400	991	5,320	350	209	247	4,506	8
Harrison	7	1,067	466	294	188	580	2,604	150	126	148	2,180	
Henry	3	1,228	152	109	225	207	2,018	175	44	145	1,632	21
Howard	2	357	157	144	80	170	911	75	58	73	705	
Humboldt	2	448	188	279	102	363	1,382	75	28	31	1,248	
Jackson	3	1,357	146	776	175	348	2,808	150	160	52	2,445	
Jasper	4	2,201	199	558	263	618	3,856	225	141	122	3,368	
Jefferson	1	791	107	999	18	189	2,109	100	127	99	1,776	
Johnson	1	856	1,008	142	85	254	2,357	100	100	99	2,058	
Jones	2	1,112	160	33	72	175	1,561	150	38	150	1,223	
Keokuk	3	788	207	339	59	395	1,800	165	80	146	1,406	
Kossuth	3	768	75	23	96	215	1,186	90	31	75	980	7
Lee	1	841	85	716	89	659	2,393	150	157	44	2,039	
Linn	3	15,090	2,332	7,162	1,370	8,086	34,186	1,150	968	1,046	30,735	
Louisa	1	480	51	2	8	87	633	50	23	50	509	
Lucas	1	1,032	181	133	69	347	1,767	100	108	96	1,463	
Lyon	6	1,865	421	185	219	526	3,238	315	90	308	2,481	7
Madison	3	1,081	265	161	98	278	1,903	275	68	255	1,298	37
Mahaska	1	1,286	114	440	106	360	2,321	100	63		2,158	
Marion	4	2,570	447	483	166	687	4,351	275	207	174	3,693	

FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
IOWA—continued												
Marshall.....	2	1,353	138	48	219	486	2,253	225	57	60	1,911	-----
Mills.....	3	897	107	87	149	174	1,419	140	78	78	1,008	90
Mitchell.....	3	1,335	458	527	90	311	2,698	150	121	50	2,378	-----
Monona.....	2	267	62	59	45	73	535	75	20	23	416	-----
Monroe.....	2	485	180	259	40	151	1,118	125	50	69	874	-----
Montgomery.....	7	3,838	673	495	562	832	6,448	445	353	374	5,103	173
Muscatine.....	1	662	192	389	97	136	1,478	100	99	25	1,254	-----
O'Brien.....	3	1,450	218	279	114	783	2,857	150	108	100	2,498	-----
Osceola.....	3	797	25	5	83	329	1,250	100	74	25	1,002	33
Page.....	7	2,310	294	313	201	632	3,731	350	180	245	2,880	126
Palo Alto.....	4	1,152	28	34	157	283	1,677	135	39	26	1,419	32
Plymouth.....	5	2,582	319	555	177	851	4,495	255	277	186	3,748	29
Pocahontas.....	3	654	75	72	76	218	1,100	125	64	49	837	26
Polk.....	4	21,961	3,932	4,989	1,417	10,503	43,372	2,725	1,379	579	38,174	-----
Pottawattamie.....	2	3,372	931	999	361	972	7,159	420	187	295	6,098	150
Poweshiek.....	2	1,013	155	385	185	417	2,167	125	81	99	1,862	-----
Ringgold.....	1	146	88	63	17	75	389	25	29	24	311	-----
Sac.....	1	621	635	132	14	170	1,577	140	154	100	1,173	-----
Scott.....	1	3,076	1,065	1,699	1,331	716	7,909	400	331	397	6,162	325
Shelby.....	1	630	-----	22	45	136	833	60	39	-----	744	-----
Sioux.....	5	1,496	151	95	145	504	2,400	210	152	134	1,885	20
Story.....	5	2,014	282	574	289	736	3,920	305	98	204	3,286	23
Tama.....	6	1,773	737	338	57	611	3,536	320	165	247	2,803	-----
Taylor.....	4	1,271	135	240	74	333	2,059	150	101	110	1,697	-----
Union.....	4	1,364	288	804	171	430	3,069	260	152	159	2,476	21
Van Buren.....	1	178	7	2	11	88	288	25	13	7	243	-----
Wapello.....	4	2,588	954	458	328	1,435	5,789	525	332	423	4,505	-----
Warren.....	1	312	-----	52	47	73	485	50	11	-----	423	-----
Washington.....	1	960	120	142	64	238	1,531	100	29	99	1,303	-----
Wayne.....	2	588	66	40	40	98	835	90	27	50	662	6
Webster.....	6	5,341	1,128	1,120	563	1,938	10,123	585	744	580	8,207	-----

Winnebago	4	1,170	156	21	91	236	1,686	175	72	149	1,260	29
Winneshiek	1	288	53	18	37	39	437	50	21	50	310	6
Woodbury	5	17,778	2,618	3,445	1,131	7,040	33,068	2,050	674	1,089	28,066	1,173
Worth	1	350	66	-----	25	79	533	50	11	50	422	-----
Wright	1	299	50	110	14	91	567	50	15	50	452	-----
Total	276	189,954	36,132	51,551	17,968	69,163	367,834	23,490	14,468	14,573	310,623	3,220
MICHIGAN												
Alpena	1	1,497	94	1,331	114	311	3,350	100	65	50	3,134	-----
Barry	1	487	99	340	93	141	1,163	50	130	50	953	-----
Bay	1	3,781	201	2,686	173	716	7,632	400	501	196	6,511	-----
Berrien	5	5,857	1,168	2,704	451	1,218	11,437	580	433	564	9,703	155
Branch	5	2,374	490	1,815	107	497	5,326	415	364	396	4,145	-----
Calhoun	4	18,946	2,331	10,489	917	3,539	33,303	1,600	1,926	1,676	28,202	-----
Cass	2	817	158	523	36	364	1,902	100	115	70	1,617	-----
Charlevoix	1	313	104	211	54	103	787	50	8	48	681	-----
Cheboygan	1	420	84	717	33	104	1,361	50	63	50	1,198	-----
Clinton	1	349	54	77	61	101	644	50	69	15	508	-----
Eaton	2	1,203	136	437	52	228	2,061	150	123	100	1,659	-----
Emmet	1	654	341	533	18	146	1,706	100	110	96	1,400	-----
Genesee	1	6,384	160	3,779	559	1,204	12,101	400	538	97	10,543	508
Grand Traverse	1	1,076	10	235	127	207	1,660	100	51	-----	1,510	-----
Gratiot	2	928	79	292	11	184	1,499	60	70	59	1,306	-----
Hillsdale	1	1,131	91	153	61	169	1,611	55	40	55	1,459	-----
Ingham	3	11,750	988	6,374	791	2,801	22,797	875	1,765	850	18,899	313
Ionia	1	1,709	155	233	76	370	2,552	150	157	150	2,094	-----
Jackson	3	9,916	1,140	1,805	688	2,370	16,050	750	636	547	14,028	-----
Kalamazoo	2	9,780	1,040	2,476	885	1,937	16,180	1,100	757	99	14,011	150
Kent	2	22,858	1,330	1,803	2,776	6,515	36,018	1,800	2,008	1,678	30,156	68
Lapeer	2	849	106	195	68	179	1,402	100	90	25	1,184	-----
Lenawee	2	1,309	166	405	141	345	2,386	160	66	160	1,906	89
Livingston	2	483	36	291	28	246	1,087	125	28	20	902	-----
Macomb	5	2,633	253	1,526	293	636	5,366	375	165	130	4,679	-----
Manistee	1	510	86	684	53	129	1,464	100	24	25	1,312	-----
Mason	1	868	104	548	192	366	2,063	100	43	100	1,339	-----
Monroe	1	1,882	272	801	49	283	3,292	200	179	50	2,674	190
Montcalm	1	286	50	172	17	51	581	50	10	49	471	-----
Muskegon	3	8,602	2,151	3,766	1,269	1,739	17,586	1,100	1,268	900	14,025	275
Oakland	4	10,270	769	3,135	1,043	2,320	17,588	750	621	582	15,505	50
Oceana	1	336	48	366	47	100	899	75	55	39	740	-----
Osceola	2	1,645	51	776	56	197	2,733	110	107	49	2,450	17
Saginaw	3	3,134	2,429	3,716	1,485	2,336	18,150	1,300	1,886	390	14,573	-----
St. Clair	6	4,227	600	3,375	292	1,018	9,553	470	294	241	8,318	183
St. Joseph	3	1,427	255	346	60	101	2,291	185	91	183	1,811	22
Tuscola	1	163	6	12	3	18	202	25	12	6	131	28
Van Buren	3	614	110	860	75	142	1,810	150	62	63	1,470	65
Washtenaw	3	4,057	1,042	1,282	921	7,541	400	447	297	6,327	70	
Wayne	9	145,628	33,724	17,526	10,969	35,086	252,041	12,575	18,121	1,180	201,580	13,133
Total	94	293,153	53,011	78,745	24,452	69,528	529,195	27,285	33,498	11,225	435,624	15,316

FEDERAL RESERVE DISTRICT NO. 7—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
WISCONSIN												
Brown.....	3	7,260	790	1,858	309	1,619	11,874	1,000	592	610	9,465	184
Calumet.....	2	1,014	111	267	70	129	1,597	100	63	100	1,314	19
Clark.....	1	399	72	91	29	77	671	50	19	49	549	-----
Columbia.....	3	1,102	313	2,410	79	327	4,240	175	175	98	3,783	-----
Dane.....	6	10,949	706	2,983	1,272	2,880	18,847	1,155	782	608	15,973	-----
Dodge.....	5	1,634	453	2,860	125	668	5,758	330	326	267	4,811	-----
Fond du Lac.....	4	6,845	1,223	4,104	574	2,207	14,997	975	1,002	765	12,194	25
Grant.....	3	773	103	996	166	210	2,263	175	87	100	1,872	30
Green.....	1	727	187	1,037	152	215	2,611	100	191	99	2,167	50
Green Lake.....	2	978	112	1,177	89	230	2,589	140	137	25	2,287	-----
Iowa.....	1	756	125	422	120	98	1,537	100	80	98	1,252	-----
Jackson.....	1	656	63	536	53	151	1,461	50	75	11	1,325	-----
Jefferson.....	3	1,610	547	1,749	208	690	4,821	375	329	293	3,814	-----
Kenosha.....	3	8,675	3,769	2,441	329	2,352	17,780	850	947	263	15,510	-----
Lafayette.....	4	1,916	961	799	150	584	4,424	200	265	195	3,763	-----
Langlade.....	2	2,091	304	1,179	239	411	4,250	200	294	198	3,548	-----
Manitowoc.....	1	1,523	191	731	121	568	3,148	200	203	147	2,571	-----
Marathon.....	2	6,683	510	501	624	543	8,901	750	566	395	6,906	265
Marinette.....	4	1,931	483	2,542	142	614	5,732	350	322	220	4,775	50
Milwaukee.....	9	107,365	19,064	14,130	4,805	31,052	177,789	9,350	8,759	4,612	144,740	7,641
Monroe.....	1	215	107	285	51	61	731	50	32	40	603	-----
Oconto.....	2	1,016	126	734	45	261	2,192	125	48	110	1,910	-----
Ontargamie.....	5	6,838	721	2,253	300	1,460	11,608	885	758	580	9,225	60
Ozaukee.....	1	1,171	53	535	34	70	866	50	67	50	683	15
Portage.....	2	1,647	480	1,861	180	574	4,761	300	151	168	4,133	-----
Racine.....	3	8,857	1,579	2,654	477	3,134	16,769	900	1,103	100	14,630	-----
Richland.....	1	654	52	37	181	31	990	50	51	50	787	28
Rock.....	4	4,664	785	1,936	318	1,435	9,164	400	583	270	7,900	-----
Sauk.....	1	981	100	401	99	191	1,780	100	76	99	1,505	-----
Shawano.....	3	1,309	130	588	120	315	2,471	215	70	122	2,060	-----
Sheboygan.....	1	5,876	282	2,079	376	1,265	9,947	500	776	-----	8,643	-----
Vernon.....	1	542	89	260	45	146	1,089	50	20	49	969	-----

Walworth.....	4	1,993	316	1,361	156	562	4,409	250	282	233	3,626	17
Washington.....	2	1,072	176	964	131	325	2,698	125	159	124	2,280	-----
Waukesha.....	3	5,277	700	3,316	350	1,372	11,105	550	697	550	9,095	188
Waupaca.....	6	2,604	288	1,608	210	681	5,392	260	106	193	4,749	-----
Winnebago.....	5	10,219	1,559	5,330	1,212	2,716	21,180	1,105	1,196	846	17,724	210
Wood.....	5	5,995	867	1,095	788	1,319	10,124	700	375	684	8,248	108
Total.....	110	224,817	38,427	70,113	14,759	61,543	412,566	23,240	21,824	13,421	341,389	8,890

FEDERAL RESERVE DISTRICT NO. 8

ARKANSAS												
Arkansas.....	3	1,327	113	92	205	401	2,151	200	120	75	1,731	25
Benton.....	7	2,386	359	223	192	681	3,859	310	228	305	2,915	101
Boone.....	2	1,071	70	75	59	276	1,563	75	58	50	1,381	-----
Carroll.....	3	896	221	149	48	262	1,582	135	71	96	1,260	20
Chicot.....	2	495	157	49	57	225	992	90	28	50	808	16
Clark.....	1	333	40	3	14	60	453	50	21	38	343	-----
Clay.....	2	616	38	13	69	103	842	75	77	25	566	99
Cleburne.....	1	148	-----	1	11	164	324	25	9	-----	290	-----
Conway.....	1	450	102	5	148	40	747	50	48	50	515	84
Crawford.....	1	359	122	58	30	217	793	100	34	100	558	-----
Cross.....	1	248	24	105	10	95	483	25	28	-----	430	-----
Dallas.....	1	432	290	24	25	72	858	100	59	24	669	-----
Franklin.....	1	132	-----	10	5	68	215	25	3	-----	186	-----
Garland.....	1	2,599	-----	524	340	715	4,180	400	124	-----	3,633	-----
Greene.....	2	765	344	196	115	363	790	175	149	100	1,366	-----
Hempstead.....	2	1,255	246	296	130	298	2,235	350	96	100	1,689	-----
Hot Springs.....	1	246	33	1	11	60	352	25	14	25	288	-----
Howard.....	1	86	-----	1	7	60	156	25	4	-----	126	-----
Independence.....	2	732	189	72	96	443	1,548	150	75	125	1,198	-----
Jackson.....	2	1,031	78	92	8	517	1,731	80	241	43	1,355	-----
Jefferson.....	2	5,251	1,377	1,422	34	1,805	10,043	300	775	242	8,483	240
Johnson.....	3	826	77	43	40	151	1,141	185	80	70	806	-----
Lafayette.....	1	157	34	70	22	82	377	25	32	25	295	-----
Lawrence.....	2	212	29	30	25	120	418	50	10	25	333	-----
Lee.....	1	646	6	99	25	109	885	80	38	-----	766	-----
Little River.....	1	208	26	15	21	47	323	25	28	25	245	-----
Logan.....	1	369	216	20	3	217	843	80	45	80	627	-----
Madison.....	1	499	19	18	16	105	660	50	41	19	550	-----
Miller.....	1	3,308	570	699	313	1,107	6,006	400	208	130	5,246	-----
Mississippi.....	1	454	-----	23	112	133	722	150	25	-----	547	-----
Monroe.....	1	122	10	1	5	56	195	25	5	10	155	-----
Ouchita.....	1	816	363	296	17	185	1,681	100	43	13	1,526	-----
Phillips.....	2	1,979	449	395	304	621	3,809	450	240	49	2,971	95
Pulaski.....	1	3,600	545	113	453	933	5,662	300	234	-----	4,708	420
St. Francis.....	2	444	144	124	36	324	1,074	80	92	49	854	-----
Scott.....	2	393	82	11	23	66	579	50	32	43	446	8

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Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 8—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ARKANSAS—continued												
Sebastian.....	6	13,080	3,977	2,816	120	3,897	23,960	1,300	1,320	1,253	20,081	4
Sevier.....	3	440	65	40	54	111	718	75	59	56	487	33
Union.....	3	5,561	810	1,370	265	1,836	9,860	475	501	44	8,736	.....
Washington.....	4	2,121	403	816	197	725	3,784	350	188	279	2,916	50
Woodruff.....	1	189	1	8	7	94	300	25	5	.....	271	.....
Yell.....	1	188	3	4	12	88	296	25	7	.....	264	.....
Total.....	78	56,420	11,632	9,922	3,693	17,932	100,190	7,065	5,504	3,618	82,570	1,195
ILLINOIS												
Adams.....	1	3,279	847	794	334	744	6,115	500	152	483	4,811	150
Alexander.....	1	523	154	526	124	308	1,635	100	32	24	1,479	.....
Bond.....	3	934	143	288	21	162	1,565	165	84	140	1,136	10
Brown.....	1	825	100	38	109	52	1,130	100	67	99	701	161
Clay.....	3	780	152	136	93	163	1,337	140	102	139	946	6
Clinton.....	3	312	273	949	41	141	1,724	125	75	119	1,303	102
Crawford.....	5	1,859	180	741	161	429	3,378	225	210	152	2,743	45
Edwards.....	3	1,194	145	209	85	116	1,792	125	67	124	1,353	88
Effingham.....	3	840	141	294	65	239	1,543	125	64	75	1,277	.....
Fayette.....	5	1,023	457	592	114	279	2,476	200	155	144	1,976	.....
Franklin.....	6	1,938	486	2,560	366	1,132	6,501	270	273	165	5,689	.....
Gallatin.....	4	687	143	128	76	172	1,212	110	52	110	891	49
Greene.....	4	1,687	481	414	164	227	2,983	305	166	162	2,322	25
Hamilton.....	3	1,154	146	183	81	264	1,837	105	72	79	1,577	4
Jackson.....	7	2,197	645	1,084	257	661	4,786	350	297	283	3,793	40
Jasper.....	1	482	50	254	24	110	924	50	54	50	745	25
Jefferson.....	3	2,114	238	916	241	732	4,257	250	271	222	3,467	47
Johnson.....	2	406	71	84	66	54	684	85	46	57	465	30
Lawrence.....	4	1,786	222	1,469	155	649	4,290	245	274	149	3,622	.....
Macoupin.....	10	2,908	566	3,770	303	1,087	8,694	420	669	327	7,189	89
Madison.....	13	9,022	3,379	9,310	944	4,254	27,281	1,095	1,917	770	23,003	300

Marion	6	2,005	411	1,933	325	842	5,542	365	327	289	4,516	..
Massac	4	1,319	310	714	101	204	2,718	185	321	175	2,012	20
Monroe	2	613	172	860	23	175	1,847	75	117	75	1,579	..
Montgomery	10	3,239	989	1,122	304	756	6,512	730	279	565	4,724	131
Morgan	2	4,772	877	2,348	55	1,384	9,424	300	985	298	7,779	62
Perry	3	1,618	161	983	45	521	3,337	140	280	124	2,789	..
Pike	4	2,055	221	896	32	448	3,221	275	490	163	2,277	15
Pope	1	273	70	14	26	46	432	50	14	50	318	..
Pulaski	3	402	28	160	70	91	1,753	75	41	26	863	48
Randolph	3	498	167	416	40	248	1,387	100	97	91	1,088	..
Richland	2	768	124	346	61	158	1,462	100	102	100	1,110	50
St. Clair	11	17,232	4,172	9,251	1,367	5,777	37,963	2,060	1,890	1,084	32,110	655
Saline	5	1,402	487	652	172	612	3,406	200	123	193	2,785	35
Union	3	1,369	283	687	100	326	2,780	200	194	110	2,221	55
Wabash	3	1,562	308	1,474	260	425	4,108	225	290	223	3,262	34
Washington	4	793	388	1,246	7	357	2,856	225	160	221	2,169	40
Wayne	3	1,172	160	328	88	195	1,949	160	118	97	1,555	20
White	7	1,989	432	605	218	423	3,698	295	200	265	2,876	56
Williamson	4	2,736	651	2,271	234	1,394	7,306	250	412	249	6,317	75
Total	165	81,767	19,360	50,505	7,402	26,367	186,790	11,090	11,529	8,276	152,538	2,46
INDIANA												
Clark	2	924	189	462	91	263	1,939	175	115	175	1,474	..
Crawford	1	278	17	5	12	47	360	25	12	16	307	..
Davless	3	1,383	292	848	224	415	2,976	300	362	239	2,076	..
Dubois	3	531	87	196	36	116	971	100	69	74	697	25
Floyd	2	3,050	469	949	12	582	5,088	450	317	396	3,714	205
Gibson	6	3,162	161	1,109	207	726	5,592	350	329	319	4,365	25
Greene	2	935	355	541	114	790	2,743	150	118	148	2,327	..
Jackson	2	1,631	302	442	244	549	3,188	250	209	248	2,481	..
Jefferson	3	1,125	297	791	47	379	2,658	250	279	247	1,877	..
Knox	3	4,401	587	926	399	1,131	7,613	730	508	29	5,636	518
Lawrence	3	1,697	337	815	350	659	3,767	275	383	124	2,970	..
Martin	1	171	20	47	14	44	297	25	11	12	248	..
Orange	2	651	112	194	49	153	1,160	105	80	25	940	10
Perry	4	1,454	257	793	63	248	2,827	225	147	199	2,158	95
Pike	3	950	64	629	101	217	1,965	100	124	59	1,676	5
Posey	6	1,916	322	1,290	139	411	4,097	275	132	274	3,397	13
Spencer	1	208	35	61	4	61	372	35	19	35	282	..
Sullivan	1	1,216	117	39	45	241	1,665	150	77	100	1,321	10
Switzerland	1	216	50	51	10	48	388	50	27	50	50	..
Vanderburg	3	12,346	2,380	11,824	1,484	4,637	32,743	1,500	1,216	976	28,130	900
Warrick	4	1,211	212	235	49	225	1,946	200	77	197	1,457	15
Total	56	39,456	6,662	22,050	3,694	11,742	84,355	5,720	4,611	3,942	67,784	1,826
KENTUCKY												
Adair	1	301	30	5	17	121	474	25	84	25	340	..
Allen	1	444	10	52	37	156	700	50	26	..	617	..
Anderson	2	1,481	201	532	62	287	2,574	225	370	185	1,792	..

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 8—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
KENTUCKY—continued												
Barren	4	2,587	247	614	102	786	4,353	285	174	239	3,645	
Boyle	2	1,193	361	805	60	224	2,649	200	332	99	1,904	115
Caldwell	2	1,510	359	510	95	387	2,876	225	206	209	2,236	
Calloway	1	986	64	367	34	255	1,709	50	101	50	1,506	
Carlisle	1	277	25	16	10	103	436	25	36	25	349	
Carroll	2	1,788	121	430	53	416	2,819	160	156	118	2,385	
Christian	1	724	77	109	54	386	1,355	100	37	74	1,144	
Daviess	2	2,360	534	1,310	311	566	5,112	463	311	452	3,839	
Franklin	2	1,384	332	981	72	494	3,281	250	427	250	2,339	
Fulton	2	728	234	139	40	158	1,305	130	80	130	955	
Graves	1	2,807	467	163	85	471	4,009	500	610	230	2,624	
Hardin	2	1,910	160	305	92	267	2,747	200	135	150	2,233	
Hart	2	471	25	114	36	167	815	50	25	25	715	
Henderson	1	1,139	76	395	123	175	1,908	200	62		1,542	
Hickman	1	298	63	219	7	179	769	50	30	49	640	
Hopkins	2	771	78	846	30	340	2,068	75	63	72	1,828	10
Jefferson	4	64,205	22,333	14,941	1,262	24,308	128,628	6,250	6,717	4,493	106,595	2,121
Larue	2	1,027	176	119	68	123	1,521	135	44	114	1,213	15
Logan	2	348	31	19	19	203	680	50	48	48	534	
McCracken	3	5,132	900	1,416	635	1,071	9,201	550	576	495	7,321	201
Marion	3	1,473	348	367	52	311	2,624	300	252	298	1,694	19
Mercer	2	1,279	141	226	45	355	2,051	150	98	99	1,695	
Muhlenberg	2	1,150	525	879	45	713	3,320	90	220	78	2,920	
Owen	2	698	123	14	27	168	1,036	123	64	122	726	
Russell	1	201	26	3	7	67	306	25	7	25	249	
Taylor	1	328	25	71	16	50	492	25	25	25	417	
Union	1	465	117	75	49	80	790	100	23	95	573	
Warren	2	2,938	378	252	117	771	4,505	375	331	341	3,451	
Washington	1	369	51	94	22	69	608	50	81	50	425	
Wayne	1	189	35	23	15	84	347	25	26	24	272	
Webster	3	573	157	258	50	428	1,469	115	68	90	1,196	
Total	62	103,534	28,876	26,681	3,749	34,739	199,537	11,626	11,845	8,779	161,914	2,481

MISSISSIPPI												
Alcorn	1	1,172	41	53	65	83	1,416	100	20	35	1,195	66
Bolivar	1	185	25	3	5	45	285	85	4	25	129	42
Clay	1	485	55	190	37	183	957	100	85	50	718	
Coahoma	1	2,456	10	479	83	575	3,653	500	190		2,669	245
Lafayette	1	191	72	296	10	91	662	50	11	29	551	20
Leflore	2	3,493	333	29	162	569	4,696	450	240	289	3,385	307
Lowndes	3	2,377	223	1,167	186	763	4,724	300	208	150	3,851	214
Monroe	1	378	247	129	25	301	1,085	100	72	91	822	
Pontotoc	1	641	275	241	31	114	1,334	125	12	122	1,062	
Washington	1	1,168	103	460	25	346	2,111	100	133	100	1,779	
Total	13	12,546	1,384	3,047	629	3,070	20,923	1,910	975	891	16,160	894
MISSOURI												
Adair	2	1,231	349	193	56	421	2,258	150	127	146	1,830	
Audrain	1	423	134	139	10	320	1,029	50	78	50	851	
Barry	3	1,109	225	103	59	270	1,772	135	50	110	1,477	
Boone	3	1,886	755	251	113	481	3,503	250	449	246	2,406	150
Caldwell	3	1,134	130	78	88	262	1,700	255	109	107	1,218	10
Camden	2	280	150	28	13	52	525	50	31	25	373	46
Cape Girardeau	2	894	3	280	60	275	1,513	140	24		1,347	
Carroll	2	823	212	32	53	191	1,322	150	122	130	920	
Cedar	1	348	50	9	34	48	493	50	2	50	349	41
Chariton	1	332	13	14	14	44	419	50	10	12	343	4
Cole	2	3,209	608	1,957	363	838	7,085	300	259	297	6,226	
Cooper	1	924	197	47	167	342	1,688	200	29	175	1,283	
Crawford	1	291	6	18	12	41	368	25	32	6	305	
Daviess	1	466	51	4	11	158	692	25	22	25	620	
Dent	1	290	18	8	15	29	363	25	11	12	288	26
Dunklin	1	200	8	4	31	25	268	40	18	7	171	25
Franklin	1	191	6	712	5	110	1,024	25	51		948	
Greene	3	7,068	1,921	395	286	2,312	12,591	725	424	199	11,074	156
Grundy	1	398	130	53	63	107	755	75	39	74	532	
Harrison	4	700	421	22	67	165	1,385	150	63	92	1,047	33
Henry	3	1,153	178	100	72	271	1,784	150	102	147	1,360	25
Howell	1	747	133	38	14	155	1,089	50	40	13	987	
Johnson	2	512	411	103	16	248	1,293	105	115	55	1,018	
Laclede	1	242	17	29	14	79	381	30	19		332	
Lawrence	1	278	103	56	11	91	542	50	19	50	423	
Linn	2	658	100	5	23	102	896	125	32	35	685	20
Livingston	4	1,728	719	94	155	835	3,549	285	176	283	2,805	
Marion	1	940	320	1,164	30	277	2,742	200	193	198	2,151	
Moniteau	1	339	83	61	10	80	574	50	63	20	441	
Monroe	1	418	72	312	23	71	915	70	88	70	687	
Montgomery	1	206		111	11	71	398	75	17		306	
Morgan	1	295	30	4	46	49	430	30	10	30	328	32
Perry	1	96	22	31	3	48	200	25	10		165	
Pemiscot	2	524	59	21	35	272	915	75	45	55	740	
Pettis	3	3,109	479	631	249	1,513	5,997	300	580	295	4,815	
Phelps	1	574	102	26	13	66	785	50	72	49	562	50

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 8—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MISSOURI—continued												
Polk.....	1	203	42	4	20	46	321	25	12	25	259	
Putnam.....	2	433	131	339	22	236	1,167	100	38	100	929	
St. Charles.....	1	779	191	347	43	108	1,473	100	120	99	1,143	10
St. Clair.....	1	231	39	7	30	48	355	55	27	12	262	
St. Louis.....	18	241,654	30,357	50,433	7,868	67,988	405,832	29,510	16,756	10,058	334,702	12,546
Saline.....	1	135	6	2	5	61	208	50	1		158	
Scotland.....	1	90	37	16	34	115	294	50	16	20	208	
Scott.....	2	406	32	21	31	84	575	75	23	25	446	
Stoddard.....	1	255	104	21	15	118	515	50	31	47	358	
Sullivan.....	1	214	90	3	28	123	458	75	24		360	
Webster.....	1	164	23	2	14	18	222	25	8	23	149	18
Wright.....	1	269	13	2	27	23	335	25	9	13	281	7
Total.....	93	279,479	39,280	58,330	10,382	79,687	474,998	34,680	20,601	13,485	390,698	13,199
TENNESSEE												
Benton.....	1	41		22	5	46	114	25	3		86	
Dyer.....	1	1,004	74	110	284	366	1,877	300	127	100	1,317	
Gibson.....	1	212	94	39	8	83	439	75	8	75	281	
Hardin.....	1	101	62	68	24	111	367	50	20	28	268	
Henderson.....	1	322	25	128	5	74	556	25	27	25	480	
Henry.....	1	722	50	89	6	177	1,047	50	29	50	918	
Lauderdale.....	1	249	15	1	17	72	354	25	13	15	301	
McNairy.....	1	159	36	220	9	161	590	30	41	7	512	
Madison.....	4	4,532	1,019	2,150	184	1,682	9,641	500	319	462	8,192	164
Obion.....	3	1,052	110	162	78	375	1,782	184	106	86	1,397	
Shelby.....	1	12,697	1,601	2,300	1,109	4,745	22,509	1,000	889	50	20,432	
Total.....	16	21,091	3,086	5,289	1,729	7,892	39,276	2,264	1,585	898	34,184	164

FEDERAL RESERVE DISTRICT NO. 9

MICHIGAN												
Alger.....	1	698	73	579	55	192	1,613	100	144	59	1,292	-----
Baraga.....	1	354	58	299	28	185	965	50	36	6	810	-----
Chippewa.....	1	1,166	184	917	49	282	2,621	100	94	100	2,319	-----
Delta.....	3	3,082	328	1,508	153	981	6,073	250	256	250	5,212	-----
Dickinson.....	3	1,673	225	2,756	303	781	5,705	275	416	221	4,791	-----
Gogebic.....	5	2,855	734	2,866	388	941	7,813	450	221	220	6,968	40
Houghton.....	8	7,522	1,296	8,275	315	3,313	20,875	950	1,352	814	17,700	-----
Iron.....	1	1,035	367	1,977	176	506	4,089	300	191	222	3,366	-----
Mackinac.....	1	390	50	499	20	206	1,176	50	55	49	1,016	-----
Marquette.....	5	6,185	1,508	6,053	354	1,967	16,144	600	988	587	13,916	-----
Menominee.....	3	1,159	532	1,752	88	484	4,034	325	212	299	3,149	-----
Ontonagon.....	2	331	99	183	72	149	845	75	31	50	689	-----
Schoolcraft.....	1	274	65	59	66	71	548	100	10	60	377	-----
Total.....	39	26,720	5,519	27,723	2,067	9,988	72,441	3,625	4,006	2,937	61,505	40
MINNESOTA												
Aitkin.....	3	784	179	563	164	347	2,039	100	101	25	1,814	-----
Anoka.....	2	786	109	210	64	142	1,317	75	9	12	1,221	-----
Becker.....	2	348	150	246	67	102	914	80	23	30	781	-----
Beltrami.....	2	829	123	644	108	271	1,981	100	26	74	1,782	-----
Benton.....	2	630	34	77	46	98	887	50	24	25	788	-----
Big Stone.....	2	669	169	364	65	256	1,527	50	37	49	1,390	-----
Blue Earth.....	8	6,970	1,361	2,658	636	2,005	13,683	840	351	549	11,719	223
Brown.....	2	555	144	363	69	209	1,344	90	39	89	1,127	-----
Carlton.....	4	908	432	1,414	79	640	3,494	175	109	143	3,042	7
Carver.....	2	555	258	1,062	40	149	2,068	50	93	48	1,877	-----
Cass.....	2	234	121	157	28	138	680	50	19	42	569	-----
Chippewa.....	1	127	52	81	3	63	330	50	10	-----	270	-----
Clay.....	3	2,090	438	431	208	485	3,061	225	80	165	3,191	-----
Clearwater.....	1	195	62	59	22	73	414	25	9	25	355	-----
Cottonwood.....	4	1,650	424	602	262	355	3,301	165	223	135	2,777	-----
Crow Wing.....	5	1,635	249	1,788	209	470	4,394	205	154	145	3,967	-----
Dakota.....	6	4,042	488	2,719	116	1,097	8,498	535	247	167	7,510	-----
Dodge.....	3	995	141	87	87	188	1,706	120	80	110	1,395	-----
Douglas.....	2	920	157	152	118	144	1,501	125	50	25	1,301	-----
Faribault.....	7	1,664	286	428	166	593	3,151	260	128	163	2,576	23
Fillmore.....	7	2,424	491	1,365	186	598	5,081	250	173	240	4,415	-----
Freeborn.....	3	1,572	218	906	130	454	3,295	190	108	154	2,843	-----
Goodhue.....	3	1,766	249	1,301	122	380	3,827	325	250	149	3,103	-----
Grant.....	3	500	130	161	101	166	1,068	125	39	69	835	-----
Hennepin.....	15	124,632	33,476	33,371	3,164	49,640	249,827	12,325	10,245	3,358	221,380	90
Houston.....	1	134	154	154	12	29	343	25	18	12	280	-----
Hubbard.....	1	323	88	219	33	96	762	50	18	46	648	-----
Isanti.....	3	721	102	523	99	161	1,614	100	28	99	1,387	-----
Itasca.....	8	889	375	1,664	215	412	3,567	225	180	178	2,968	5

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 9—Continued

[In thousands of dollars]

and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MINNESOTA—continued												
Jackson.....	5	1,247	168	528	338	341	2,637	236	84	85	2,224	
Kanabec.....	1	333	25	150	37	84	630	25	18	25	562	
Kandiyohi.....	2	318	198	173	156	149	1,501	125	28	125	1,222	
Koochiching.....	1	361	74	394	19	243	1,095	50	30	50	965	
Lac qui Parle.....	2	470	55	35	81	86	730	55	21	54	559	41
Lake.....	1	295	71	495	15	56	936	50	22	50	814	
Lake of the Woods.....	1	154	57	61	30	72	382	25	10	25	322	
Le Sueur.....	6	1,510	169	1,581	110	428	3,806	175	98	112	3,408	
Lincoln.....	7	2,092	330	451	261	376	3,535	185	126	181	3,042	
Lyon.....	5	2,458	235	667	321	609	4,298	195	151	144	3,808	
McLeod.....	2	967	256	674	58	195	2,155	100	35	75	1,946	
Mahnomen.....	1	26	2	50	10	25	114	25	2		87	
Marshall.....	1	163	80	76	23	44	386	25	6	25	330	
Martin.....	9	2,850	1,002	730	429	678	5,712	455	216	297	4,744	
Meeker.....	1	927	62	200	27	121	1,538	75	36		1,227	
Mille Lacs.....	2	542	91	443	34	137	1,249	55	14	55	1,118	
Morrison.....	4	1,294	257	889	190	291	2,937	200	79	194	2,386	74
Mower.....	6	2,645	1,082	1,483	177	947	6,369	280	490	234	5,339	28
Murray.....	3	362	49	17	163	132	725	75	18	19	581	32
Nicollet.....	1	317	29	439	51	186	1,073	50	60	15	949	
Nobles.....	4	683	181	128	230	291	1,521	125	38	84	1,217	56
Norman.....	3	490	277	263	52	234	1,326	75	24	54	1,173	
Olmsted.....	3	2,357	154	2,369	178	976	6,079	300	214	115	5,449	
Otter Tail.....	6	2,715	1,226	1,706	240	821	6,734	300	245	295	5,886	7
Pennington.....	2	208	420	92	92	61	969	50	15	50	800	52
Pine.....	2	502	74	251	33	167	1,032	75	22	50	885	
Pipestone.....	4	1,233	306	413	185	468	2,618	150	86	123	2,248	11
Polk.....	4	1,474	661	325	128	372	2,977	160	54	154	2,595	8
Pope.....	2	314	61	70	30	50	527	50	7	25	445	
Ramsey.....	8	71,576	27,972	13,014	1,818	30,380	147,200	5,975	8,027	791	128,238	1,550
Renville.....	2	249	53	134	52	96	590	50	24	25	491	

Rice.....	4	3,653	732	1,526	313	854	7,098	455	318	219	0,673	.....
Rock.....	2	1,132	161	71	143	183	1,705	100	40	55	1,344	194
Roseau.....	1	247	101	69	41	97	562	55	13	55	459	.....
St. Louis.....	18	37,554	5,708	22,301	1,642	11,825	79,782	7,127	6,343	2,343	63,438	.....
Scott.....	4	965	155	1,087	67	215	2,510	125	86	62	2,201	25
Sherburne.....	1	180	33	161	20	57	460	25	17	20	399	.....
Sibley.....	1	245	25	113	20	59	464	25	17	25	397	.....
Stearns.....	5	1,629	553	853	200	582	3,827	225	118	185	3,800	.....
Steele.....	2	1,035	330	1,070	114	351	2,949	150	48	148	2,563	.....
Stevens.....	3	568	111	254	106	224	1,267	90	35	74	1,067	.....
Swift.....	2	343	30	264	35	94	771	50	25	24	667	6
Todd.....	7	1,482	263	799	216	450	3,222	175	116	174	2,753	.....
Traverse.....	2	433	106	146	63	219	966	50	36	32	847	.....
Wabasha.....	2	1,341	114	601	32	245	2,337	85	84	74	2,084	.....
Wadena.....	4	1,118	262	874	153	344	2,759	200	104	149	2,306	.....
Waseca.....	3	1,427	778	1,622	109	199	2,683	225	91	99	2,265	1
Washington.....	2	2,142	564	1,125	83	509	4,474	225	293	172	3,607	125
Watowan.....	1	465	57	104	57	81	767	80	33	50	604	.....
Wilkin.....	2	320	81	81	62	101	647	75	3	18	551	.....
Winona.....	3	4,927	1,975	2,728	616	1,616	11,920	425	469	218	10,744	.....
Wright.....	2	361	26	75	50	97	610	55	14	10	526	6
Yellow Medicine.....	3	857	184	146	95	206	1,493	100	75	99	1,218	.....
Total.....	-281	323,603	87,623	117,878	16,485	117,476	672,728	36,878	31,539	14,192	581,671	2,534
MONTANA												
Beaverhead.....	2	3,208	89	124	45	811	4,270	225	225	75	3,754	.....
Big Horn.....	1	182	66	53	13	69	384	65	16	25	278	.....
Blaine.....	3	822	63	348	149	390	1,781	155	55	32	1,538	.....
Carbon.....	2	553	302	335	86	278	1,561	105	61	59	1,335	.....
Carter.....	1	90	.....	42	15	15	163	25	6	.....	131	.....
Cascade.....	3	7,147	1,303	2,053	886	5,668	17,104	550	607	275	15,669	.....
Chouteau.....	1	94	128	19	20	74	336	25	.....	25	286	.....
Custer.....	2	1,541	128	372	148	478	2,678	185	130	8	2,345	.....
Daniels.....	1	327	50	45	40	71	537	30	4	30	473	.....
Dawson.....	3	1,084	184	309	92	416	2,177	175	112	12	1,879	.....
Deerlodge.....	1	728	105	389	88	299	1,613	100	36	47	1,430	.....
Fallon.....	1	140	42	3	33	22	241	25	5	.....	177	17
Fergus.....	4	912	135	467	70	404	1,994	230	52	35	1,674	3
Flathead.....	2	2,212	705	845	308	605	4,701	475	179	449	3,588	.....
Gallatin.....	3	1,951	147	413	320	774	3,615	175	336	63	3,041	.....
Garfield.....	1	120	28	63	9	86	307	25	5	.....	277	.....
Glacier.....	1	72	64	35	16	31	220	25	11	.....	185	.....
Hill.....	1	199	111	207	32	305	875	50	15	.....	810	.....
Judith Basin.....	3	272	59	162	77	72	657	90	14	20	528	5
Lewis and Clark.....	2	5,071	1,137	935	146	1,912	9,228	450	459	200	8,117	.....
Lincoln.....	1	91	68	52	15	64	292	40	16	24	212	.....
Madison.....	1	108	30	31	37	39	240	25	7	.....	214	.....
McCone.....	1	191	35	47	14	34	235	25	4	.....	206	.....
Meagher.....	1	177	55	292	8	127	660	50	64	25	522	.....
Missoula.....	2	5,218	1,002	1,098	204	1,221	8,777	400	320	275	7,782	.....

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 9—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
MONTANA—continued												
Park.....	1	1,817	247	777	129	679	3,650	100	136	25	3,389	
Phillips.....	1	188	23	82	47	98	438	50	14		375	
Pondera.....	2	298	223	134	42	167	875	100	10	81	684	
Powell.....	1	434	69	219	30	233	1,007	100	40	13	854	
Ravalli.....	1	87	42	24	53	26	234	50	3	36	135	9
Richland.....	3	416	121	84	66	237	937	80	23		830	4
Roosevelt.....	1	168	13	21	38	82	322	50	9		263	
Rosebud.....	1	149	80	49	29	96	403	25	9		369	
Sanders.....	1	238	51	125	21	118	558	25	17	25	491	
Sheridan.....	1	92	72	46	6	69	288	25	6	6	237	
Silver Bow.....	1	6,644	2,880	3,226		2,362	15,175	300	711	199	13,757	
Stillwater.....	2	235	66	15	32	111	461	50	5	25	360	20
Teton.....	2	199	129	14	30	178	550	75	20		455	
Treasure.....	1	115	172	12	7	50	357	25	19		313	
Valley.....	3	598	585	291	109	455	2,041	100	107	50	1,734	
Wheatland.....	2	102	66	5	55	56	289	50	8	25	203	4
Wibaux.....	1	175	65	73	30	100	444	75	10	6	353	
Yellowstone.....	2	3,594	1,048	623	144	1,142	6,562	300	182	200	5,878	
Total.....	71	47,964	11,988	14,649	3,739	20,544	99,252	5,305	4,068	2,384	87,182	62
NORTH DAKOTA												
Adams.....	2	34	50	46	63	235	745	50	31	49	582	32
Barnes.....	4	1,419	139	369	239	325	2,505	125	33	124	2,216	7
Botlineau.....	3	540	104	22	77	158	903	75	21	39	768	
Bowman.....	2	688	55	51	67	296	1,142	50	40	34	1,016	
Burke.....	1	115	129	112	4	111	472	25	14	25	409	
Burleigh.....	1	1,689	83	1,497	149	780	4,216	100	284	74	3,756	
Cass.....	11	8,945	1,739	3,462	867	3,293	18,348	880	754	557	16,131	13
Cavaller.....	3	669	69	56	76	92	384	100	22	25	667	50
Dickey.....	3	1,021	246	95	78	343	1,819	100	72	73	1,548	

Divide.....	2	212	43	47	49	37	391	50	12	32	298	
Dunn.....	1	285	12	133	38	93	560	50	18		491	
Eddy.....	1	445	55	89	50	176	819	25	71	25	698	
Emmons.....	1	324	41	86	30	70	551	25	30	6	490	
Foster.....	2	350	45	30	127	43	606	75	26	25	429	51
Grand Forks.....	7	4,251	603	2,186	662	1,978	9,728	550	169	378	8,616	15
Griggs.....	2	474	64	60	75	78	758	75	55	62	566	
Hettinger.....	2	673	93	388	49	244	1,450	50	55	26	1,318	
Kidder.....	1	120	25	100	21	66	335	25	7	25	277	
La Moure.....	3	749	108	125	73	151	1,213	115	34	65	1,000	
Logan.....	2	425	46	83	41	86	686	50	26		611	
McHenry.....	1	309	58	37	7	72	485	25	27	25	406	
McIntosh.....	1	76	55	61	34	40	267	25	5	23	214	
McLean.....	5	710	99	69	145	203	1,231	125	54	56	991	
Morton.....	2	1,484	294	1,067	96	681	3,638	125	84	50	3,379	
Mountrail.....	3	464	75	9	110	161	825	75	42	55	653	
Nelson.....	6	859	281	133	126	198	1,603	150	66	75	1,296	16
Pembina.....	6	1,094	452	321	191	301	2,389	175	118	149	1,869	77
Ramsey.....	7	2,367	1,234	809	133	781	5,341	250	193	173	4,679	47
Richland.....	6	1,480	484	751	160	413	3,298	210	151	105	2,815	17
Rolette.....	1	294	72	28	15	72	483	40	11	25	408	
Sargent.....	3	653	47	30	68	183	985	80	23	23	853	6
Sheridan.....	2	275	32	55	37	148	551	50	26	27	447	
Slope.....	1	181	35	12	43	46	319	25	25	25	244	
Stark.....	4	1,639	638	1,187	112	725	4,315	200	128	134	3,848	
Steele.....	3	674	125	19	72	141	1,036	120	44	24	848	
Stutsman.....	6	1,847	268	568	207	495	3,396	275	107	56	2,859	99
Towner.....	3	622	93	158	66	171	1,113	100	26	44	912	29
Trail.....	9	1,894	453	707	321	493	3,883	300	149	190	3,234	10
Walsh.....	2	621	180	364	91	240	1,503	125	86	125	1,167	
Ward.....	8	3,093	922	1,916	343	1,201	7,516	350	212	266	6,688	
Wells.....	3	1,027	139	229	77	433	1,910	100	118	55	1,637	
Williams.....	1	680	107	160	80	404	1,457	75	25	38	1,318	
Total.....	137	45,985	9,892	17,707	5,369	16,254	95,655	5,595	3,494	3,387	82,652	469
SOUTH DAKOTA												
Aurora.....	1	398	10	4	5	82	500	25	26	9	439	
Beadle.....	2	1,741	257	998	159	836	4,013	180	72	49	3,687	
Bon Homme.....	1	330	25	7	33	200	597	40	16	25	515	
Brookings.....	3	792	266	158	53	532	1,803	100	48	31	1,624	
Brown.....	6	3,049	1,167	2,343	380	1,628	8,608	275	363	183	7,702	14
Brule.....	1	203	61	39	45	141	490	25	10	24	431	
Butte.....	1	505	27	36	94	115	778	25	44	7	702	
Campbell.....	1	209	10	7	34	38	301	25	6		255	15
Clark.....	1	195	95	89	14	75	471	25	37	25	384	
Clay.....	2	1,365	177	149	74	398	2,165	125	112	13	1,915	
Codington.....	4	2,062	1,508	902	134	822	5,442	250	203	175	4,808	
Custer.....	1	82	17	45	32	32	199	25	1		173	
Davison.....	2	1,282	586	209	86	755	2,930	150	91	124	2,565	
Day.....	2	643	111	54	44	394	1,250	75	33	49	1,092	
Deuel.....	6	1,275	138	114	198	169	1,914	150	90	84	1,515	75

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 9—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
SOUTH DAKOTA—continued												
Faulk.....	1	172	7	23	10	51	267	25	13	-----	223	6
Grant.....	1	510	76	70	43	172	873	75	16	12	769	-----
Gregory.....	1	140	93	43	70	34	383	50	3	50	256	24
Haakon.....	1	186	37	53	17	41	335	25	13	11	286	-----
Hamlin.....	2	222	5	6	29	66	329	50	16	-----	263	-----
Hand.....	3	786	244	459	40	357	1,893	100	148	25	1,619	-----
Hanson.....	4	707	90	107	120	201	1,230	130	24	35	1,042	-----
Hughes.....	2	669	603	464	82	296	2,128	100	27	100	1,901	-----
Hutchinson.....	2	590	122	223	44	210	1,190	60	69	31	1,030	-----
Hyde.....	1	433	159	169	13	207	982	50	48	25	860	-----
Kingsbury.....	2	245	110	101	42	151	653	75	19	50	509	-----
Lake.....	1	265	124	21	86	123	626	75	3	65	483	-----
Lawrence.....	2	1,645	664	1,949	133	634	5,043	250	234	147	4,411	-----
Lincoln.....	2	556	252	55	80	174	1,125	80	63	80	851	50
McCook.....	2	328	45	67	35	190	667	50	25	7	586	-----
Marshall.....	2	459	43	18	54	109	685	75	33	28	522	27
Meade.....	1	335	101	300	19	240	999	50	63	25	859	-----
Miner.....	1	43	51	36	9	56	195	25	5	-----	165	-----
Minnehaha.....	7	5,044	1,135	3,282	517	2,929	12,990	675	433	56	11,751	19
Moody.....	2	533	67	108	49	229	994	65	37	65	805	22
Pennington.....	1	1,135	222	227	95	547	2,231	100	96	46	1,984	-----
Perkins.....	1	266	42	195	21	131	657	30	20	30	576	-----
Potter.....	1	241	81	33	28	98	484	25	29	25	405	-----
Roberts.....	4	911	230	148	170	321	1,787	175	79	118	1,399	15
Sanborn.....	1	140	37	8	20	66	281	25	10	25	221	-----
Spink.....	2	847	287	168	167	524	2,023	90	70	57	1,807	-----
Stanley.....	1	170	10	48	20	52	303	3	3	9	266	-----
Sully.....	1	102	45	20	8	45	218	25	4	-----	190	-----
Turner.....	4	1,469	121	58	121	305	2,080	190	70	57	1,645	118
Union.....	2	671	99	45	102	185	1,104	75	35	50	874	71

Walworth.....	3	698	93	192	107	201	1,298	130	28	70	1,056	14
Yankton.....	2	371	277	165	240	196	1,261	150	78	150	883	
Total.....	97	35,020	10,036	13,985	3,998	15,356	78,775	4,620	3,016	2,247	68,304	470
WISCONSIN												
Ashland.....	2	2,133	213	1,576	320	451	4,709	200	247	198	4,064	
Barron.....	2	1,010	60	602	79	163	1,919	75	78	49	1,717	
Bayfield.....	2	368	73	174	41	115	773	60	23	25	665	
Buffalo.....	2	699	12	374	48	154	1,291	75	18	13	1,178	
Burnett.....	1	335	30	237	11	63	678	25	28	25	599	
Chippewa.....	2	1,671	473	953	168	964	4,246	200	328	175	3,543	
Douglas.....	3	3,500	1,504	3,251	173	1,718	10,223	550	505	222	8,902	
Funn.....	2	2,046	339	604	161	618	3,827	225	60	196	3,321	
Eau Claire.....	3	4,258	521	748	254	1,274	7,084	375	150	354	6,205	
Forest.....	1	161	26	19	12	37	258	25	6	25	203	
Iron.....	1	169	178	269	39	59	717	50	16	50	601	
La Crosse.....	2	6,109	1,440	2,637	175	2,064	12,591	900	978	492	10,136	
Lincoln.....	1	1,050	260	387	54	163	1,968	100	94	100	1,673	
Oneida.....	2	965	170	452	156	313	2,066	200	85	149	1,631	
Pepin.....	1	578	45	146	73	98	947	75	55	40	777	
Pierce.....	3	699	34	477	28	148	1,389	75	50	25	1,239	
Polk.....	2	455	26	63	21	88	655	50	16	25	563	
Price.....	2	677	99	583	52	184	1,603	50	49	49	1,455	
Rusk.....	1	239	16	49	54	40	398	50	4	5	338	
St. Croix.....	5	1,381	230	897	82	459	3,071	175	131	124	2,641	
Sawyer.....	2	260	50	110	29	73	523	50	12	25	424	9
Taylor.....	2	711	78	81	145	1,106	75	47	75	909		
Trempealeau.....	1	213	26	41	22	20	325	25	5	25	260	10
Vilas.....	1	206	144	119	25	48	543	25	19	25	449	25
Total.....	46	29,893	6,056	14,846	2,158	9,459	62,910	3,710	3,004	2,491	53,493	44

FEDERAL RESERVE DISTRICT NO. 10

COLORADO												
Adams.....	2	553	37	252	62	159	1,066	65	8		963	30
Alamosa.....	2	850	181	338	53	389	1,814	75	47	55	1,630	
Arapahoe.....	5	916	238	593	108	316	2,181	125	71	75	1,909	
Baca.....	1	219		58	12	177	465	25	10		422	
Bent.....	1	229	57	72	15	79	436	50	13	50	322	
Boulder.....	7	3,288	474	1,786	670	1,013	7,252	550	400	179	6,081	38
Chaffee.....	3	792	187	900	42	269	2,194	175	51	22	1,939	
Clear Creek.....	1	143	25	81	16	29	298	50	12		223	13
Conejos.....	1	247	16	76	10	158	508	40	14	6	448	
Crowley.....	4	127	128	79	17	93	438	25	35	10	369	
Delta.....	4	962	191	79	80	383	1,712	125	60	124	1,374	25
Denver.....	8	70,966	22,578	26,131	2,127	32,666	155,852	5,350	7,358	643	141,806	

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscunts
COLORADO—continued												
Douglas	1	308	23	47	28	139	544	50	20	12	462	
Eagle	1	250	51	19	11	187	519	50	5		462	
El Paso	5	9,110	1,797	1,700	557	3,103	16,354	775	848	372	14,283	14
Fremont	4	1,590	266	1,783	200	1,139	4,988	225	142	31	4,584	
Garfield	3	1,747	306	406	25	656	3,145	175	200	22	2,727	
Gilpin	1	17	36	191	5	61	313	25	11	23	253	
Gunnison	1	284	241	135	15	460	1,138	50	68	49	965	
Huerfano	2	957	167	696	72	513	2,414	85	128		2,186	
Jefferson	2	644	25	481	72	243	1,471	75	89	19	1,284	
Kiowa	1	119	11	2	35	22	189	25	3		142	20
Kit Carson	3	278	77	42	42	118	552	80	12		443	27
Lake	1	228	146	809	10	405	1,600	100	25		1,474	
La Plata	2	1,168	298	336	102	659	2,568	200	37	80	2,251	
Larimer	7	4,660	1,420	901	450	1,313	8,777	650	423	525	6,767	410
Las Animas	2	2,889	324	2,670	267	1,497	7,732	300	79	299	6,949	106
Lincoln	4	965	94	82	54	222	1,130	106	44	48	924	10
Logan	2	176	26	21	45	177	446	55	13	15	362	
Mesa	3	1,507	320	349	150	540	2,877	150	78	50	2,547	50
Moitaf	2	407	28	141	79	185	854	50	5	10	789	
Montezuma	2	744	155	70	25	306	1,306	80	66	80	1,077	
Montrose	3	1,017	435	123	54	734	2,389	225	101	115	1,945	
Morgan	2	1,156	203	61	98	218	1,749	225	48	99	1,364	10
Otero	3	936	189	235	54	434	1,865	125	138	108	1,494	
Phillips	2	351	98	20	65	145	683	100	4	63	461	55
Prowers	3	1,007	111	219	62	402	1,810	125	124	72	1,479	
Pueblo	2	5,982	1,406	4,331	306	7,355	19,404	600	1,253	395	16,999	
Rio Blanco	1	293	1	14	59	224	614	40	8		565	
Rio Grande	1	393	32	9	42	51	528	50	11	21	427	19
Routt	1	543	10	22	25	182	796	25	34	10	717	
Saguache	2	498	17	52	30	251	848	90	38	15	698	8
San Juan	1	93	40	421	2	143	701	50	51	13	587	

Sedgwick	2	429	85	26	66	162	775	75	17	74	605	
Teller	1	343	928	544		620	2,437	50	29		2,356	
Washington	2	237	80	57		188	588	55	23	25	487	
Weld	10	4,172	702	1,927	380	1,780	9,081	565	388	300	7,717	53
Yuma	3	608	155	152	68	274	1,259	120	52	84	957	42
Total	124	125,077	34,418	49,538	6,803	60,810	278,660	12,480	12,708	4,192	247,275	930
KANSAS												
Allen	3	740	124	185	63	213	1,335	105	59	104	1,067	
Anderson	2	660	128	56	30	203	1,080	50	31	50	936	14
Atchison	2	1,628	140	578	113	912	3,377	300	192	100	2,769	
Barber	2	513	32	121	41	178	886	50	29	25	782	
Barton	6	1,954	388	67	251	539	3,228	425	120	272	2,410	
Bourbon	1	1,297	146	386	22	466	2,333	100	119	100	2,009	
Brown	3	787	138	87	114	254	1,385	130	43	105	1,082	25
Butler	4	1,907	140	1,297	201	848	4,407	150	232	125	3,906	
Chase	1	408	76	12	46	82	623	75	68	74	406	
Chautauqua	3	712	231	29	36	342	1,408	150	30	130	1,066	31
Cherokee	4	1,218	304	536	91	830	2,988	175	144	149	2,519	
Cheyenne	1	154	20	68	37	85	366	25	32		309	
Clark	2	702		57	67	117	883	75	60		727	21
Clay	3	1,131	148	331	121	478	2,217	150	183	125	1,759	
Cloud	3	1,003	107	55	60	402	1,631	175	108	47	1,301	
Coffey	3	1,055	472	163	60	718	2,484	125	68	99	2,191	
Comanche	1	232	26	2	21	81	364	25	26	25	288	
Cowley	4	5,982	1,239	1,910	486	1,671	11,315	500	467	398	9,943	
Crawford	5	4,062	855	880	318	1,800	7,931	400	393	185	6,947	
Decatur	3	1,041	160	194	63	273	1,751	125	113	124	1,387	
Dickinson	5	1,675	215	360	81	778	3,122	200	187	147	2,588	
Doniphan	2	468	50	69	20	162	772	75	56	31	603	7
Douglas	3	2,377	363	633	151	1,101	4,652	300	314	298	3,718	13
Edwards	2	374	112	50	11	88	636	55	36	25	385	25
Elk	4	637	153	76	35	658	1,567	150	57	112	1,247	
Ellis	3	736	50	15	118	102	1,021	125	20		772	103
Ellsworth	2	1,172	30	48	137	286	1,675	125	99	25	1,418	8
Finney	2	835	27	7	77	183	1,148	100	11	25	992	21
Ford	2	934	171	54	72	292	1,527	130	66	70	1,260	
Franklin	3	1,411	432	837	67	897	3,662	225	110	221	3,076	
Geary	2	1,501	287	257	158	418	2,632	175	158	175	2,125	
Gove	1	129		27	19	59	235	25	9		199	
Greene	1	64		16	9	16	110	25	2		83	2
Greenwood	5	1,491	173	318	101	547	2,644	175	121	91	2,242	
Hamilton	1	203	40	27	10	63	345	50	13	25	256	
Harper	4	1,050	254	455	83	577	2,426	250	67	112	1,997	
Harvey	2	815	198	399	103	358	1,881	100	116	100	1,564	
Jackson	2	475	60	47	44	177	803	75	36	6	686	
Jefferson	2	278	85	7	42	92	509	50	24	50	369	16
Jewell	6	1,006	178	48	130	469	1,840	225	123	159	1,315	13
Johnson	1	437	149	176	42	232	1,040	50	57	49	882	
Kingman	2	565	254	261	29	224	1,333	75	32		1,226	

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	circulation	Total deposits	Bills payable and rediscounts
KANSAS—continued												
Kiowa.....	2	439	100	149	71	113	895	90	19	10	711	44
Labette.....	4	965	185	302	173	399	2,029	125	46	87	1,770	-----
Lane.....	1	243	25	3	14	40	325	40	35	25	181	45
Leavenworth.....	5	3,302	1,164	1,930	97	1,864	8,380	450	538	322	7,059	-----
Lincoln.....	2	449	91	3	28	128	702	60	56	50	536	-----
Linn.....	1	108	10	57	19	41	235	25	11	6	192	-----
Logan.....	1	297	11	2	27	55	392	40	26	10	283	32
Lyon.....	3	3,159	429	414	60	923	5,011	325	284	321	3,974	103
McPherson.....	1	259	50	3	19	37	375	50	10	50	261	4
Marion.....	4	804	73	182	78	366	1,506	125	83	62	1,224	12
Marshall.....	5	617	119	90	63	374	1,264	150	50	-----	1,062	-----
Meade.....	2	463	50	10	22	130	678	50	68	50	508	-----
Miami.....	3	2,090	222	366	191	573	3,451	225	82	175	2,967	-----
Mitchell.....	1	647	90	46	38	161	986	75	75	75	761	-----
Montgomery.....	8	10,671	2,426	1,587	1,027	3,480	19,318	1,015	810	716	16,736	-----
Morris.....	2	451	134	139	23	354	1,105	75	73	72	886	-----
Morton.....	1	140	-----	25	15	120	299	25	7	-----	268	-----
Nemaha.....	5	1,520	378	200	82	500	2,691	197	153	162	2,052	126
Neosho.....	2	709	274	516	83	341	1,939	125	153	124	1,523	-----
Ness.....	1	474	25	10	53	61	624	25	36	25	494	45
Norton.....	2	963	101	38	82	448	1,639	125	72	98	1,343	-----
Osage.....	3	788	147	16	38	304	1,304	100	41	76	1,088	-----
Osborne.....	5	1,089	190	53	175	311	1,853	205	77	174	1,322	67
Ottawa.....	3	893	169	40	54	375	1,543	135	84	114	1,171	38
Pawnee.....	1	580	151	49	79	187	1,049	100	24	49	846	30
Phillips.....	5	944	99	66	104	494	1,713	180	50	91	1,281	111
Pottawatomie.....	4	1,160	145	213	75	472	2,077	200	73	99	1,704	-----
Pratt.....	2	716	207	651	56	205	1,836	130	23	25	1,651	6
Rawlins.....	1	206	5	28	41	56	336	25	8	-----	303	-----
Reno.....	4	3,134	838	731	259	1,634	6,614	575	288	-----	5,746	-----
Republic.....	2	655	121	87	52	250	1,175	90	38	90	952	-----

Rice.....	2	408	36	181	30	165	822	100	35	34	653	
Riley.....	2	1,650	259	206	206	642	3,029	2,000	125	200	2,503	
Rooks.....	2	300	62	16	95	87	564	90	27	40	352	55
Russell.....	2	362	57	5	58	82	567	65	14	55	399	34
Saline.....	3	2,939	455	135	594	1,160	5,306	425	283	224	4,362	
Scott.....	1	397	25	7	9	130	575	50	18	24	482	
Sedgwick.....	6	18,371	2,880	6,245	2,170	10,013	39,832	2,525	1,551	49	35,255	37
Seward.....	1	365	105	18	27	109	628	50	28	25	525	
Shawnee.....	5	8,310	3,885	4,169	696	6,847	23,998	1,400	782	594	21,206	
Sheridan.....	1	261	66	26	8	142	505	69	50	50	337	
Sherman.....	2	652	75	68	31	232	1,060	50	41	25	904	40
Smith.....	4	1,018	105	79	77	402	1,686	125	129	68	1,363	
Stafford.....	3	1,406	150	71	66	416	2,112	100	141	62	1,808	
Stevens.....	1	101		1	21	40	163	25	1		137	
Summer.....	3	1,324	107	367	36	368	2,219	175	120	89	1,829	
Thomas.....	1	353	110	45	19	165	696	50	16	50	580	
Trego.....	1	92	6	96	3	88	286	50	15		219	
Wabauusee.....	3	499	45	261	45	224	1,078	100	48	43	887	
Washington.....	5	1,173	292	233	63	451	2,215	125	91	18	1,969	12
Wilson.....	3	755	174	397	61	341	1,737	150	53	99	1,432	
Woodson.....	1	189	75	10	4	50	331	25	19	25	261	
Wyandotte.....	3	8,055	2,446	933	864	3,064	15,407	975	381	813	13,231	
Total.....	254	133,629	27,599	32,774	12,201	58,285	265,632	18,132	11,616	9,703	224,354	1,140
MISSOURI												
Atchison.....	1	200	45	3	5	157	412	50	52	44	267	
Barton.....	3	485	231	383	17	174	1,297	150	33	150	962	
Bates.....	1	51	3	1	19	25	99	25	1		64	10
Buchanan.....	4	17,917	2,877	1,748	406	9,607	32,637	1,100	1,228	336	29,808	
Cass.....	2	320	44	43	26	121	555	60	22	6	467	
Clay.....	2	688	308	83	135	233	1,449	75	178	25	1,171	
Clinton.....	2	1,161	238	35	150	208	1,814	150	151	123	1,379	
De Kalb.....	1	194	113	3	6	42	360	50	37	50	222	
Gentry.....	2	347	223	20	33	140	769	80	25	79	583	
Jackson.....	12	85,330	14,204	17,721	3,047	45,667	166,720	7,200	7,824	1,042	149,914	215
Jasper.....	7	6,140	1,499	2,338	365	3,013	13,564	675	603	545	11,445	
Newton.....	2	750	206	124	83	203	1,410	75	91	74	1,103	8
Nodaway.....	2	787	182	19	47	417	1,461	125	60	106	1,165	5
Platte.....	1	64		1	11	13	90	25	5		60	8
Vernon.....	2	1,318	443	127	47	403	2,363	200	86	197	1,866	5
Total.....	44	115,752	20,616	22,649	4,397	60,423	225,000	10,040	10,396	2,777	200,476	238
NEBRASKA												
Adams.....	2	2,693	280	405	218	865	4,493	300	148	246	3,674	125
Antelope.....	1	248	71	5	11	40	377	50	13	50	256	9
Boone.....	3	1,279	163	58	143	316	1,970	160	121	101	1,546	42
Box Butte.....	3	2,240	221	189	57	689	3,411	175	109	100	3,021	4
Boyd.....	2	306	62	18	47	90	528	75	19	59	300	73

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Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
NEBRASKA—continued												
Brown.....	3	558	126	5	65	116	873	110	24	35	691	14
Buffalo.....	1	123	27	17	4	58	231	25	5	25	177	-----
Burt.....	6	2,495	750	26	170	478	3,947	325	161	299	2,754	403
Butler.....	3	1,385	178	894	103	548	2,619	175	114	148	2,182	-----
Cass.....	1	339	50	2	8	48	448	50	14	50	309	25
Cedar.....	7	2,135	349	124	194	425	3,247	305	149	263	2,168	361
Chase.....	1	158	82	3	22	85	305	25	13	24	243	-----
Cherry.....	1	165	25	6	37	43	288	25	3	25	235	-----
Colfax.....	1	526	94	60	12	128	822	50	24	37	711	-----
Cuming.....	6	3,123	851	460	197	473	5,127	275	397	207	3,696	523
Dawes.....	1	765	125	131	24	185	1,236	75	55	37	1,056	-----
Dixon.....	2	617	100	84	86	117	1,011	80	46	80	696	107
Dodge.....	5	3,277	678	100	46	899	6,056	550	242	530	4,655	78
Douglas.....	7	59,975	8,290	11,333	3,782	35,763	119,822	4,950	4,076	1,141	108,749	319
Furnas.....	1	474	30	54	20	145	728	25	55	25	268	30
Gage.....	4	1,798	687	620	88	1,079	4,289	300	212	258	3,479	31
Gosper.....	1	194	25	25	13	78	338	25	19	26	268	-----
Greely.....	1	398	7	4	39	78	496	25	3	7	436	26
Hall.....	3	3,167	247	609	250	608	4,906	240	316	209	4,068	61
Hamilton.....	3	600	55	205	55	253	1,173	105	16	41	1,011	-----
Hayes.....	1	164	25	8	7	28	234	25	8	25	176	-----
Holt.....	4	1,120	507	556	48	613	2,851	175	242	124	2,285	-----
Jefferson.....	1	1,153	106	132	90	447	1,950	100	57	99	1,693	-----
Kearney.....	3	565	67	100	26	392	1,157	125	72	52	907	-----
Knox.....	2	375	33	8	93	109	620	50	32	31	440	67
Lancaster.....	6	15,156	1,517	3,263	987	3,472	29,480	1,550	1,159	574	26,136	-----
Lincoln.....	1	734	116	144	72	400	1,492	100	85	99	1,187	-----
Madison.....	7	3,361	467	459	415	1,019	5,744	550	170	310	4,621	91
Merrick.....	2	895	27	249	46	230	1,459	75	122	25	1,214	20
Morrill.....	1	169	25	89	17	44	345	50	1	25	269	-----
Nance.....	4	1,465	263	223	97	434	2,491	200	93	174	2,003	15

Nemaha.....	3	706	193	132	32	389	1,462	135	70	135	1,117	
Otoe.....	5	1,252	533	270	85	1,053	3,246	275	153	197	2,576	
Phelps.....	3	1,353	86	246	94	321	2,105	110	245	67	1,668	11
Pierce.....	2	563	101	57	70	109	906	65	55	40	634	112
Platte.....	4	2,260	410	119	326	604	3,741	285	223	260	2,873	100
Polk.....	3	572	129	235	40	385	1,368	100	39	100	1,128	
Red Willow.....	2	676	242	321	86	420	1,750	125	52	99	1,474	
Richardson.....	1	418	58	69	8	193	750	50	19	50	632	
Saline.....	2	772	109	272	62	357	1,577	100	64	100	1,313	
Saunders.....	3	1,562	201	189	243	404	2,648	190	185	163	2,089	22
Scotts Bluff.....	4	1,620	96	253	196	857	3,046	165	76	84	2,712	
Seward.....	3	1,131	261	461	177	290	2,334	130	93	129	1,972	5
Sheridan.....	3	1,078	147	81	80	494	1,884	110	114	70	1,584	
Sherman.....	2	811	32	28	31	162	1,074	50	121	17	880	6
Sioux.....	1	242	92	3	12	116	467	35	24	15	393	
Stanton.....	2	995	369	295	101	170	1,937	100	383	99	1,345	5
Thurston.....	3	679	127	21	39	144	1,023	125	55	125	618	91
Valley.....	2	863	120	94	68	199	1,349	125	8	100	1,079	37
Washington.....	1	109	27	93	10	44	285	25	2	25	232	
Wayne.....	1	543	64	3	29	145	785	75	34	19	626	30
Webster.....	1	173	17	13	17	91	311	50	9	12	240	
York.....	5	1,956	367	299	253	686	3,579	330	277	318	2,618	
Total.....	157	134,529	20,464	24,371	10,025	63,429	254,191	14,255	10,701	7,784	217,708	2,843
NEW MEXICO												
Bernalillo.....	2	6,285	1,594	1,350	689	1,969	11,904	650	304	642	10,267	
Colfax.....	2	1,187	286	1,559	63	433	3,631	200	137	50	3,141	
Harding.....	1	86		76	20	32	217	25	8		164	20
McKinley.....	1	290	306	6	37	157	800	50	14	50	685	
San Juan.....	1	407	90	71	16	181	767	25	35	25	682	
Santa Fe.....	1	1,920	1,215	150	137	773	4,204	150	84		3,970	
Valencia.....	1	469	208	92	27	105	914	50	20	49	764	25
Total.....	9	10,644	3,699	3,304	989	3,620	22,337	1,150	602	816	19,673	45
OKLAHOMA												
Adair.....	2	251	76	97	27	148	601	50	19	50	483	
Alfalfa.....	6	1,005	184	254	79	305	1,831	170	55	25	1,504	76
Beaver.....	2	235	2	88	20	91	439	50	12		377	
Becknam.....	7	2,345	356	291	96	2,077	5,171	225	120	89	4,735	
Blaine.....	3	352	144	111	22	236	866	75	13	6	772	
Caddo.....	11	2,194	565	1,046	148	1,811	5,775	305	230	101	5,128	
Canadian.....	5	1,521	449	686	96	810	3,569	175	82	99	3,210	
Carter.....	6	4,056	968	2,021	385	1,312	8,788	675	236	106	7,676	80
Cherokee.....	3	442	235	229	25	228	1,210	115	25	49	963	
Cleveland.....	5	1,711	316	501	221	718	3,509	250	73	81	3,102	
Comanche.....	5	1,648	625	856	140	967	4,243	300	112	100	3,725	
Cotton.....	3	578	110	178	13	197	1,093	105	27	20	941	

FEDERAL RESERVE DISTRICT NO. 10—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
OKLAHOMA—continued												
Craig.....	2	729	504	249	46	394	1,945	115	25	100	1,688	-----
Creek.....	6	1,919	518	805	177	1,036	4,469	275	141	74	3,839	138
Custer.....	7	1,299	477	635	145	856	3,426	225	65	112	3,023	-----
Delaware.....	1	80	17	33	11	28	169	25	6	-----	138	-----
Dewey.....	3	494	98	47	46	115	818	75	23	31	679	10
Ellis.....	1	203	77	26	8	262	599	30	9	7	532	-----
Garfield.....	4	2,584	965	1,466	323	1,445	7,097	480	491	129	5,852	119
Garvin.....	9	2,025	800	386	158	926	4,322	465	199	273	3,381	-----
Grady.....	10	4,028	832	1,358	263	1,743	8,277	730	286	232	6,986	-----
Grant.....	3	459	130	200	32	250	1,077	75	33	74	892	-----
Greer.....	4	1,821	565	190	44	913	3,556	180	99	62	2,901	-----
Harmon.....	2	598	108	208	42	568	1,529	60	25	15	1,429	-----
Harper.....	1	151	1	19	8	82	261	25	7	-----	229	-----
Haskell.....	1	90	73	118	25	47	356	50	11	50	239	7
Hughes.....	7	1,783	748	958	200	890	4,610	245	89	98	4,134	41
Jackson.....	5	2,031	610	225	115	1,471	4,460	235	177	82	3,964	-----
Jefferson.....	8	992	318	276	81	635	2,332	225	76	81	1,932	-----
Kay.....	9	2,504	531	1,886	207	1,339	6,478	350	143	175	5,806	-----
Kingfisher.....	4	769	340	472	75	570	2,241	135	32	90	1,966	-----
Kiowa.....	5	1,150	300	574	65	933	3,037	150	44	70	2,771	-----
La Flore.....	6	604	120	289	114	322	1,459	150	12	32	1,261	4
Lincoln.....	8	1,208	694	1,371	119	961	4,448	250	59	161	3,894	-----
Logan.....	2	1,055	821	565	97	808	3,364	125	115	124	2,993	-----
Love.....	3	454	134	194	33	311	1,130	135	47	28	917	-----
McClain.....	3	739	83	224	42	309	1,454	100	89	48	1,216	-----
McIntosh.....	2	421	292	101	37	281	1,138	100	46	100	891	-----
Major.....	1	144	27	61	20	75	327	25	5	6	280	-----
Mayes.....	2	276	73	230	32	268	882	75	36	21	743	-----
Murray.....	4	603	282	369	52	335	1,633	150	37	74	1,342	26
Muskogee.....	8	5,247	3,517	2,162	460	2,920	14,398	1,025	402	844	12,070	-----
Noble.....	3	706	31	497	44	245	1,525	100	38	25	1,352	-----

Nowata.....	2	480	231	427	77	236	1,457	100	49	99	1,209	
Okfuskee.....	5	1,322	306	816	56	873	3,383	160	129	84	3,007	
Oklahoma.....	13	42,666	11,264	13,075	2,968	26,219	96,753	5,540	1,474	151	89,315	
Okmulgee.....	7	4,376	1,959	1,449	467	1,063	9,308	825	357	55	8,084	9
Osage.....	13	4,422	2,593	839	437	2,015	10,335	660	310	197	9,136	
Ottawa.....	5	2,504	639	1,075	167	852	5,265	325	97	224	4,317	221
Pawnee.....	6	1,433	635	408	149	608	3,153	250	66	199	2,588	49
Payne.....	8	3,044	952	1,584	288	1,344	7,231	425	161	106	6,508	31
Pittsburg.....	3	896	842	407	87	499	2,762	175	34	124	2,427	
Pontotoc.....	4	793	293	318	99	760	2,271	185	40	32	2,010	
Pottawatomie.....	7	4,413	1,031	2,276	403	1,645	9,828	450	181	216	8,989	10
Roger Mills.....	1	157		6	11	140	319	25	8		281	
Rogers.....	3	773	290	278	86	251	1,700	125	26	56	1,468	
Seminole.....	3	1,675	169	504	50	1,004	3,420	90	93	38	3,198	
Sequoyah.....	1	91	25	50	11	20	221	25	10	25	141	20
Stephens.....	8	2,718	616	793	176	1,202	5,523	385	191	64	4,814	58
Texas.....	10	1,876	523	211	177	603	3,428	290	172	120	2,705	134
Tillman.....	3	1,162	241	125	139	501	2,172	150	60	25	1,932	
Tulsa.....	8	56,174	8,797	11,727	5,376	22,998	105,270	6,000	3,402	404	94,586	670
Wagoner.....	4	694	156	314	29	249	1,348	130	65	100	1,052	
Washington.....	6	5,417	999	1,806	746	1,963	10,949	750	416	49	9,703	12
Washita.....	4	685	331	210	62	895	2,189	110	37	25	2,015	
Woods.....	3	989	155	251	104	491	1,999	125	42	31	1,800	
Woodward.....	1	168	94	247	42	104	670	50	6	50	564	
Total	320	192,632	51,217	61,745	16,605	96,678	420,871	26,230	11,307	6,427	373,735	1,715
WYOMING												
Albany.....	2	2,215	516	620	180	664	4,206	200	280	198	3,528	
Big Horn.....	2	136	222	337	40	154	893	55	45	25	768	
Carbon.....	2	2,107	654	441	176	538	3,926	250	215	198	3,261	
Converse.....	1	235	255	10	21	180	705	50	14	50	591	
Fremont.....	1	221	119	87	27	232	689	50	33	50	555	
Goshen.....	1	363	84	77	7	219	756	25	24		707	
Hot Springs.....	1	230	138	375	91	218	1,056	50	58	50	896	
Johnson.....	1	437	63	157	15	138	811	50	62	49	648	
Laramie.....	2	4,757	924	992	131	2,000	8,820	550	304	98	7,868	
Lincoln.....	1	1,222	212	682	54	607	2,783	150	179	99	2,351	
Natrona.....	2	4,125	1,025	646	218	1,290	7,335	300	275	197	6,562	
Park.....	5	996	301	240	103	669	2,330	150	123	76	1,962	
Sheridan.....	2	1,302	250	491	129	413	2,594	175	100	145	2,174	
Sweetwater.....	2	1,588	805	454	177	1,131	4,166	180	265	170	3,552	
Uinta.....	2	775	337	165	48	234	1,563	100	139	98	1,226	
Total	27	20,709	5,905	5,774	1,417	8,687	42,633	2,335	2,116	1,503	36,649	

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 11

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
ARIZONA												
Cochise.....	1	957	114	258	98	373	1,845	100	88		1,657	
Pima.....	1	1,939	2,631	376	357	1,033	6,464	300	11	300	5,848	
Santa Cruz.....	2	1,938	476	262	199	1,292	4,393	150	187	54	3,794	
Total.....	4	4,834	3,271	896	654	2,698	12,702	550	286	354	11,299	
LOUISIANA												
Bienville.....	2	439	50	137	82	189	1,084	125	29	50	861	15
Caddo.....	4	23,723	2,669	1,558	1,351	7,452	37,095	2,500	1,575	1,267	30,930	381
Claborne.....	1	1,035	102	593	113	697	2,546	150	121	29	2,245	
De Soto.....	1	329		2	7	33	372	50	80		292	
East Carroll.....	1	400	52	170	37	321	986	50	119	49	767	
Lincoln.....	1	650	25	14	20	238	953	50	83	19	801	
Madison.....	1	180	40	38	47	60	378	50	5	39	282	
Ouachita.....	1	2,968	130	209	1,114	1,145	5,633	600	332	105	4,163	
Richland.....	1	240	13	40	10	82	386	25	10	13	338	
Webster.....	1	423	50	11	36	78	600	50		50	500	
Winn.....	1	400	3	2	19	43	469	25	25		416	
Total.....	15	30,787	3,134	2,774	2,836	10,338	50,502	3,675	2,332	1,621	41,595	396
NEW MEXICO												
Chaves.....	2	2,157	642	91	85	1,359	4,350	125	185	124	3,916	
Curry.....	3	543	224	20	46	307	1,150	100	52	50	945	3
Dona Ana.....	2	426	115	38	75	236	892	75	47	13	757	
Eddy.....	2	897	256	65	24	418	1,664	100	53	49	1,462	
Grant.....	2	578	253	395	140	302	1,671	150	125	50	1,346	
Guadalupe.....	1	236	50	74	40	41	443	50	2	50	310	32
Hidalgo.....	1	239	55	76	12	45	428	35	37		355	
Lincoln.....	1	255	20	37	29	115	456	25	13		417	
Quay.....	3	810	93	140	115	306	1,476	175	30	19	1,208	44

Roosevelt.....	2	439	192	10	43	326	1,016	75	33	74	829	
Sierra.....	1	123	32	10	15	54	238	25	3		210	
Total.....	20	6,703	1,932	956	624	3,509	13,784	935	580	429	11,755	79
OKLAHOMA												
Bryan.....	7	1,392	355	659	166	315	2,923	400	102	136	2,051	234
Choctaw.....	2	523	126	168	46	135	1,057	75	19		860	50
Coal.....	1	96	20	92	3	96	307	25	4		278	
Johnston.....	2	130	95	74	20	123	448	50	18	24	355	
McCurtain.....	3	515	26	247	86	201	1,116	125	42		918	
Marshall.....	3	496	160	154	65	188	1,068	125	45	52	815	27
Pushmataha.....	1	434	60	94	33	225	851	100	52	41	657	
Total.....	19	3,586	842	1,488	419	1,283	7,770	900	282	253	5,934	311
TEXAS												
Anderson.....	3	2,352	374	400	191	517	3,848	325	346	169	3,008	
Angelina.....	1	1,378	107	130	128	435	2,187	100	132	70	1,885	
Aransas.....	1	104	283	21	12	96	517	25	17	23	452	
Armstrong.....	1	102	27	2	33	39	204	25	25	25	129	
Atascosa.....	1	180	15	8	35	124	363	50	7	12	294	
Austin.....	1	262	52	148	16	99	580	50	27	50	453	
Bandera.....	1	108		1	7	13	130	25	5		87	13
Bastrop.....	3	860	153	86	109	583	1,795	125	226	63	1,381	
Baylor.....	2	980	38	22	69	449	1,565	125	137	38	1,265	
Bee.....	2	1,044	105	35	106	301	1,597	200	247	95	1,055	
Bell.....	8	2,832	482	219	547	1,489	5,607	650	242	247	4,459	
Bexar.....	8	37,130	8,175	2,303	3,869	14,397	66,251	4,850	2,733	2,778	55,461	50
Blanco.....	1	160	26	2	20	75	287	25	30	25	207	
Bosque.....	2	455	8	11	22	111	671	90	32	7	542	
Bowie.....	4	7,899	3,260	863	450	3,234	15,575	660	814	114	13,826	
Brazoria.....	2	337		5	20	176	757	75	27	12	639	4
Brazos.....	2	1,566	212	65	166	626	2,642	250	273	93	2,026	
Brewster.....	2	842	126	29	11	282	1,296	125	115	113	943	
Briscoe.....	2	353	7	4	83	184	635	55	147	7	426	
Brooks.....	1	410	40	8	29	237	727	50	14	38	625	
Brown.....	4	2,901	606	70	189	1,286	5,090	325	585	249	3,918	
Burleson.....	1	419	116	5	24	183	753	100	59	98	496	
Burnet.....	1	110	30	2	10	28	182	30	9	30	113	
Caldwell.....	2	1,124	50	85	87	649	2,003	400	100	50	1,453	
Callahan.....	3	1,068	50	51	31	567	1,774	100	64	37	1,573	
Cameron.....	5	6,199	924	55	443	5,033	12,706	750	443	544	10,936	
Camp.....	2	547	285	33	114	168	1,158	200	61	200	697	
Carson.....	3	585	15	5	30	305	941	120	36		785	
Cass.....	4	1,038	809	113	38	739	2,749	175	248	119	2,185	
Cherokee.....	1	675	77	176	59	278	1,268	75	140	75	966	
Childress.....	2	1,551	311	50	108	332	2,357	150	132		2,075	
Clay.....	2	332	55	2	23	80	496	55	31	53	357	
Coke.....	1	101		1	10	180	292	25	15		252	
Coleman.....	4	2,453	195	34	169	1,074	3,931	400	213		3,318	

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 23, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 11—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued												
Collin.....	13	3, 775	940	361	325	750	6, 214	730	369	393	4, 573	136
Collingsworth.....	2	839	-----	41	43	706	1, 632	150	187	-----	1, 285	-----
Colorado.....	1	316	137	5	13	83	555	75	34	21	425	-----
Comal.....	1	383	155	116	11	214	881	100	153	-----	628	-----
Comanche.....	2	648	123	6	42	234	1, 057	150	66	87	754	-----
Cooke.....	4	2, 041	127	23	142	702	3, 044	500	312	55	2, 174	-----
Coryell.....	4	963	381	11	45	349	1, 764	250	219	124	1, 171	-----
Cottle.....	2	1, 054	141	79	112	495	1, 885	100	130	39	1, 613	-----
Crockett.....	1	541	75	4	5	512	1, 146	100	119	75	846	-----
Crosby.....	3	566	23	11	87	257	946	125	44	21	756	-----
Dallam.....	1	402	75	39	25	130	675	75	40	75	485	-----
Dallas.....	13	94, 338	24, 263	5, 206	5, 719	32, 863	166, 546	13, 715	9, 504	6, 426	132, 845	400
Dawson.....	2	896	57	70	96	513	1, 657	100	90	6	1, 461	-----
Deaf Smith.....	2	404	100	5	53	382	961	100	51	100	710	-----
Delta.....	2	275	252	12	54	335	931	100	48	37	746	-----
Denton.....	7	1, 939	280	137	255	438	3, 064	345	228	184	2, 264	43
De Witt.....	4	1, 644	187	58	161	857	2, 916	275	272	87	2, 278	-----
Dickens.....	2	1, 006	135	152	61	336	1, 701	140	65	35	1, 461	-----
Donley.....	1	260	2	5	5	58	378	50	43	49	236	-----
Eastland.....	4	1, 065	246	183	53	368	1, 926	155	74	55	1, 642	-----
Ector.....	1	511	135	33	28	583	1, 296	50	23	32	1, 191	-----
Edwards.....	1	173	-----	1	19	56	253	35	14	-----	185	19
Ellis.....	9	4, 046	553	452	410	979	6, 499	780	279	410	5, 013	-----
El Paso.....	5	15, 051	3, 450	2, 303	1, 359	7, 882	30, 602	1, 675	804	784	27, 053	-----
Erath.....	4	1, 203	471	15	57	299	2, 063	260	179	163	1, 461	-----
Falls.....	8	2, 550	364	99	221	1, 200	4, 457	500	538	280	3, 135	-----
Fannin.....	11	2, 993	319	236	400	714	4, 687	1, 010	269	167	3, 100	141
Fayette.....	3	1, 346	181	148	64	463	2, 209	125	159	110	1, 814	-----
Fisher.....	2	391	13	11	40	110	568	85	34	12	436	-----
Floyd.....	3	1, 222	22	92	105	407	1, 968	125	98	22	1, 557	66
Fort Bend.....	4	872	383	285	36	486	2, 078	150	89	25	1, 801	-----

Franklin	2	442	43	16	53	225	785	200	51	42	492	
Freestone	4	1,050	463	404	89	523	2,537	195	292	84	1,964	
Frio	2	414	103	4	24	88	640	100	37	100	354	45
Galveston	7	20,762	5,035	2,460	1,099	6,835	36,658	2,250	1,166	1,393	31,234	10
Garza	2	750	50	40	71	234	1,149	75	51	48	975	
Goliad	1	370	81	3	42	86	586	50	56	50	420	10
Gonzales	2	571	117	67	72	172	1,007	125	58	100	711	13
Gray	3	1,410	91	39	73	480	2,102	100	55	6	1,940	
Grayson	14	8,700	2,387	1,266	761	2,474	15,734	1,805	1,267	1,144	11,469	28
Gregg	3	1,216	416	113	134	524	2,417	185	99	84	2,049	
Grimes	3	1,316	133	102	151	487	2,200	250	270	114	1,566	
Guadalupe	2	388	23	4	60	78	555	75	45	18	382	34
Hale	3	2,568	25	46	169	771	3,612	225	143	20	3,242	
Hall	4	1,242	114	10	161	510	2,047	200	132	100	1,615	
Hamilton	5	708	242	46	139	912	2,052	335	236	52	1,426	4
Hansford	1	117		184	5	64	370	25	30		315	
Hardeman	3	2,596	148	15	96	993	3,858	175	224	50	3,403	
Hardin	1	212	50	73	11	158	506	50	4	49	403	
Harris	12	84,952	16,145	10,945	5,998	33,961	154,126	8,925	6,748	5,157	131,341	
Harrison	3	3,108	1,022	681	156	1,327	6,334	400	464	249	5,176	
Hartley	1	112		1	6	49	169	25	6		138	
Haskell	2	613	55	4	55	377	1,109	90	75	52	892	
Hays	1	258	130	3	33	225	652	60	45	60	486	
Hemphill	2	745	32	7	89	179	1,053	200	59		743	50
Henderson	3	824	91	129	80	442	1,572	175	93	62	1,242	
Hidalgo	5	1,861	176	101	223	836	3,225	275	65	171	2,714	
Hill	9	2,835	891	119	308	658	4,879	610	524	504	3,217	10
Hockley	1	300		29	21	141	492	25	14		453	
Hood	3	557	127	15	101	240	1,049	175	95	125	631	23
Hopkins	4	1,481	169	287	82	644	2,673	275	323	123	1,952	
Houston	3	1,471	13	91	27	381	1,985	150	271	6	1,558	
Howard	3	2,528	325	90	112	1,009	4,076	150	289	149	3,489	
Hunt	7	3,424	485	104	640	1,344	6,025	530	390	290	4,775	
Hutchinson	1	186		24	26	173	410	50	7		353	
Irion	1	429	6	2	13	164	614	25	71	6	512	
Jack	3	800	178	49	67	254	1,371	225	78	168	901	
Jasper	1	236		21	16	70	347	25	27		295	
Jefferson	7	20,506	2,834	3,439	1,176	9,734	37,862	1,375	2,339	217	33,743	
Jim Hogg	1	397		6	17	157	576	75	44		456	
Johnson	6	977	185	81	112	436	1,809	305	145	107	1,248	
Jones	4	2,005	286	12	103	972	3,399	230	241	128	2,788	
Karnes	5	1,157	106	25	106	591	1,993	300	194	90	1,409	
Kaufman	11	5,260	1,028	108	398	1,270	8,108	1,100	990	786	5,168	65
Kent	1	98	56	11	37	299	501	40	21	10	431	
Kleberg	1	81	6	6	4	36	133	50	6		73	
Knox	4	946	154	12	114	476	1,717	140	95	72	1,410	
Lamar	6	4,060	609	563	598	947	6,811	710	416	435	5,175	75
Lamb	3	721	1	6	55	342	1,128	75	27		1,025	
Lampasas	3	855	110	6	80	309	1,363	125	101	25	1,112	
La Salle	1	345	64	77	14	160	663	75	86	58	443	
Lavaca	2	844	103	306	44	416	1,719	110	138	100	1,371	
Lee	1	190	90	13	9	134	437	60	68	15	294	

FEDERAL RESERVE DISTRICT NO. 11—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued												
Leon.....	1	110	30	4	10	79	235	25	23	25	161	
Liberty.....	2	750	96	86	26	387	1,350	100	30	6	1,214	
Limestone.....	6	2,417	605	788	159	1,827	5,884	425	324	238	4,817	20
Lipscomb.....	4	736	20	123	48	259	1,212	100	37	20	1,030	
Live Oak.....	1	246	51	2	5	142	447	50	5	50	341	
Llano.....	1	209	1	4	25	93	332	75	7		250	
Lubbock.....	3	2,956	227	205	266	1,482	5,152	400	89	25	4,623	
Lynn.....	2	752	13	4	40	493	1,304	75	69	12	1,147	
McCulloch.....	4	1,491	106	13	99	567	2,302	280	211	49	1,737	25
McLennan.....	11	13,411	4,398	1,877	1,100	4,468	25,410	2,000	1,062	1,842	20,461	1
Madison.....	1	218	12	5	23	57	818	50	14	12	241	
Marion.....	2	549	90	57	25	128	850	55	45	26	723	
Martin.....	2	245	50	5	24	246	573	50	80	49	393	
Mason.....	1	181	59	6	25	114	387	50	44	25	267	
Matagorda.....	1	831	66	81	27	224	1,233	100	66	25	1,041	
Maverick.....	1	1,397	415	752	50	917	3,587	150	362	100	2,961	
Medina.....	3	438	146	114	103	380	1,189	125	71	124	846	22
Menard.....	2	852		12	54	110	1,030	125	152		650	101
Midland.....	2	1,455	129	40	39	581	2,256	175	191	61	1,829	
Milam.....	4	2,134	375	45	163	558	3,298	300	261	213	2,482	40
Mills.....	1	51		1	12	87	150	25	6		119	
Mitchell.....	2	1,652	241	43	110	860	2,910	160	204	39	2,508	
Montague.....	8	2,446	179	115	221	982	3,952	455	285	111	3,086	15
Montgomery.....	1	211		129	9	135	485	50	12		423	
Morris.....	3	385	213	15	19	255	909	130	85	96	581	
Motley.....	1	149		1	2	174	327	30	19		278	
Nacogdoches.....	1	893	100	157	39	288	1,479	100	108		1,271	
Navarro.....	13	7,466	1,210	789	834	2,512	12,858	1,440	1,138	871	9,255	83
Newton.....	1	241	43	20	7	169	481	30	14		436	
Nolan.....	4	1,564	10	28	65	682	2,351	250	107		1,993	
Nueces.....	7	5,987	640	653	408	1,421	9,161		397	100	7,791	20

Ochiltree	2	388	103	3	23	97	616	55	44	7	511	
Orange	1	5,184	182	907	192	930	7,417	500	140	75	6,625	
Palo Pinto	8	1,909	468	83	318	642	3,436	485	104	254	2,587	6
Panola	1	159	114	13	39	132	460	50	27	8	374	
Parker	3	1,709	313	166	42	268	2,514	225	170	210	1,827	79
Pecos	1	318	129	26	42	266	782	50	5	25	702	
Polk	1	587	12	38	17	228	883	50	80	12	738	
Potter	3	9,029	1,721	530	440	5,505	17,541	550	440	468	16,083	
Presidio	1	319	274	23	8	113	743	70	83	68	521	
Rains	1	131	6	55	7	110	309	25	53	6	224	
Randall	1	278	50	2	79	154	566	50	3	50	463	
Red River	7	2,320	262	177	275	405	3,469	697	226	152	2,350	44
Reeves	1	205	176	28	16	347	780	50	30	50	651	
Refugio	2	636	194	44	9	194	1,076	125	49		903	
Robertson	1	178	100	22	7	199	508	50	56		352	
Rockwall	2	315	63	4	63	79	627	100	25	60	328	15
Runnels	3	1,131	27	62	58	267	1,554	175	113	24	1,239	2
Rusk	2	1,109	180	126	123	425	1,972	150	130	150	1,541	
Sabine	1	248	25	91	28	166	564	25	15	24	500	
San Augustine	1	387	42	51	30	210	722	65	36	16	604	
San Patricio	4	547	12	8	51	200	819	138	68	12	601	
San Saba	3	710	15	16	70	508	1,327	185	103	14	1,022	
Schleicher	1	317	24	3	5	175	525	75	61	20	367	
Scurry	2	1,060	75	19	94	347	1,608	160	105	71	1,269	
Shackelford	3	1,327	376	12	58	636	2,415	180	114	87	2,035	
Sherman	1	116		1	5	80	201	25	6		170	
Smith	3	2,592	666	224	466	1,037	5,002	375	587	208	3,331	
Somervell	1	91	14	18	3	70	203	25	1		171	
Starr	1	98	11	16	5	21	151	25		10	109	7
Stephens	2	2,685	170	12	307	1,274	4,449	225	124	10	4,090	
Sterlings	1	454	15	4	12	66	553	60	103	15	375	
Stonewall	2	290	57	17	25	220	612	50	62	7	493	
Sutton	1	587	129	6	7	246	979	100	122	97	654	
Swisher	1	357	195	3	23	80	662	50	84	49	479	
Tarrant	3	50,505	8,838	5,298	3,944	22,336	91,415	4,575	3,484	2,543	79,634	1,024
Taylor	8	4,490	943	365	349	2,467	8,674	450	340	155	7,655	
Terry	1	159		106	27	133	427	50	10		367	
Throckmorton	1	202	165	103	21	180	678	75	53	49	501	
Titus	2	398	55	41	52	182	732	100	5	50	577	
Tom Green	3	7,479	1,641	1,062	504	3,154	13,979	850	1,130	676	11,322	
Travis	2	9,680	2,574	1,076	455	3,074	16,914	600	1,329	589	14,396	
Trinity	2	962	72	37	343	343	1,619	150	139	66	1,262	
Upshur	2	622	195	41	64	516	1,449	150	71	75	1,554	
Uvalde	2	974	199	39	92	247	1,490	200	171	108	1,003	
Val Verde	2	2,498	190	81	80	650	3,528	250	206	170	2,902	
Van Zandt	6	1,566	205	64	125	591	2,561	315	187	97	1,960	
Victoria	2	2,532	716	426	50	501	4,252	550	294	500	2,908	
Walker	1	165	161	258	17	204	808	50	24	49	685	
Washington	2	1,451	391	203	213	495	2,782	250	260	248	2,016	
Webb	2	3,815	482	48	212	1,671	6,396	450	449	317	5,147	30
Wharton	1	432	100	6	10	248	804	100	70	100	523	
Wheeler	2	537	8	4	46	352	952	50	88	8	806	

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 11—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
TEXAS—continued												
Wichita.....	6	17,965	4,120	670	1,215	5,175	29,284	2,500	1,428	1,776	23,457	105
Waubarger.....	3	2,758	210	83	147	917	4,126	250	284	123	3,469	12
Willacy.....	1	80	-----	1	9	43	135	50	5	-----	68	10
Williamson.....	10	2,944	548	282	333	1,212	5,342	785	404	376	3,767	3
Wilson.....	3	668	119	6	39	337	1,176	125	93	104	851	55
Wise.....	8	1,450	201	118	185	342	2,307	335	154	134	1,629	-----
Wood.....	5	1,231	279	65	102	459	2,146	295	217	119	1,510	-----
Young.....	5	1,933	1,274	279	217	892	4,620	285	285	94	3,954	-----
Total.....	639	619,654	125,207	57,409	46,968	245,592	1,106,541	83,710	61,117	42,879	907,609	2,958

FEDERAL RESERVE DISTRICT NO. 12

ARIZONA												
Cocoonino.....	1	235	127	4	29	212	620	50	1	50	511	-----
Maricopa.....	5	9,069	1,265	1,043	825	3,468	15,723	750	447	159	14,332	-----
Navajo.....	2	410	290	99	33	316	1,151	75	16	60	1,000	-----
Pinal.....	2	126	17	190	41	67	448	50	5	-----	369	18
Yuma.....	1	1,115	52	722	101	205	2,286	150	43	50	1,570	415
Total.....	11	10,955	1,751	2,058	1,029	4,268	20,228	1,075	512	319	17,782	433
CALIFORNIA												
Alameda.....	6	23,871	3,827	5,682	939	7,696	42,193	2,900	2,634	1,534	35,090	8
Butte.....	2	2,032	504	1,092	259	702	4,607	200	157	148	4,096	-----
Contra Costa.....	5	1,091	245	669	140	254	2,412	250	74	197	1,865	25
El Dorado.....	1	156	51	242	29	93	575	50	21	50	453	-----
Fresno.....	10	3,383	468	1,792	468	1,175	7,424	575	105	330	6,399	10
Glenn.....	2	573	170	397	15	132	1,300	125	42	100	1,021	10

Humboldt	2	2,453	1,126	657	21	378	4,685	350	538	360	3,335	62
Imperial	2	2,450	40	154	84	488	3,231	350	60	38	2,634	150
Kern	2	1,415	24	245	162	410	2,258	125	52	10	2,072	
Kings	4	2,721	389	545	390	668	4,708	325	228	92	4,062	
Lassen	1	143		766		217	1,127	50	14		1,063	
Los Angeles	73	436,411	55,670	66,318	19,429	123,082	717,236	33,990	33,828	7,354	630,283	1,100
Madera	1	612		283	167	141	1,207	125	46		1,035	
Marin	1	606		106	1	103	817	100	77		640	
Mendocino	3	1,497	190	962	93	369	3,122	250	143	149	2,578	
Merced	1	467		140	16	211	834	100	29		706	
Modoc	1	290	92	116	61	88	654	85	8		477	
Monterey	1	1,313	146	121	126	363	2,130	100	137	25	1,868	
Napa	2	2,303	430	1,107	183	514	4,545	200	141	124	4,060	20
Nevada	1	166	54	219	16	83	545	50	4		49	
Orange	13	13,328	1,262	4,482	795	2,554	22,602	1,750	854	922	18,976	62
Placer	1	208	29	135	55	105	533	50	26	25	432	
Riverside	12	6,896	1,131	2,236	500	2,323	13,215	975	753	523	10,837	122
Sacramento	3	18,086	2,943	7,600	2,165	8,682	39,737	2,700	1,380	1,402	34,220	
San Bernardino	13	7,312	923	3,324	425	2,275	14,351	835	962	687	11,519	320
San Diego	7	18,477	3,015	2,326	1,292	3,746	29,906	1,313	1,237	15	26,673	21
San Francisco	6	592,123	238,956	92,344	34,449	116,573	1,126,284	61,000	41,541	17,868	895,969	37,000
San Joaquin	1	1,327	129	1,261	80	670	3,473	200	599	80	2,599	
San Luis Obispo	2	585	56	242	69	201	1,167	125	27	50	965	
San Mateo	2	1,978	306	684	42	359	3,376	300	296	121	2,656	
Santa Barbara	2	5,661	566	1,726	537	1,393	9,925	550	584	346	8,429	
Santa Clara	5	6,873	2,998	2,508	494	1,310	14,228	825	867	452	11,353	625
Santa Cruz	3	2,858	379	944	214	828	5,243	350	406	171	4,316	
Shasta	1	392	169	342	65	138	1,112	100	54	99	860	
Siskiyou	3	1,012	342	1,304	25	429	3,117	125	194	97	2,701	
Solano	5	2,130	373	2,311	190	469	5,500	350	416	191	4,485	58
Sonoma	7	3,996	877	937	216	576	6,629	825	549	500	4,665	89
Stanislaus	4	1,584	164	738	111	586	3,193	225	210	131	2,495	131
Tulare	7	3,199	297	927	329	1,446	6,218	375	423	242	5,178	
Tuolumne	2	1,804	327	809	91	338	3,378	175	153	162	2,882	5
Ventura	2	1,185	168	656	398	416	2,338	500	162	160	2,011	
Yolo	1	775	19	31	41	140	1,009	200	51		697	61
Yuba	1	396	144	524	4	74	1,146	50	38	25	1,033	
Total	224	1,176,178	318,999	209,993	65,186	282,798	2,123,790	114,208	90,150	34,713	1,760,126	39,879
IDAHO												
Ada	3	8,273	3,684	1,822	921	3,607	18,374	975	497	847	15,932	
Bannock	3	1,258	138	780	92	567	2,845	100	180		2,565	
Beneah	1	258	52	163	19	101	595	25	9	25	531	
Bingham	1	422	90	177	61	90	846	50	26	50	678	42
Blaine	2	609	139	40	37	184	1,014	100	50	19	796	44
Bonner	2	1,051	130	606	43	347	2,180	100	66	25	1,983	
Bonneville	1	704	296	208	32	207	1,470	100	56	24	1,341	
Boundary	1	231	77	48	45	65	517	50	17	25	425	
Camas	1	147	40	60	14	22	224	25			173	16
Canyon	3	1,232	186	338	177	595	2,536	175	71	80	2,192	
Cassia	2	546	91	405	45	274	1,378	100	33		1,241	

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT No. 12—Continued.

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
IDAHO—continued												
Custer.....	1	125	-----	17	4	69	217	25	3	-----	190	20
Elmore.....	1	386	102	113	30	71	705	100	32	24	529	-----
Franklin.....	1	330	31	31	25	95	514	50	2	24	439	-----
Fremont.....	2	493	56	103	83	118	856	75	1	55	690	35
Gem.....	1	161	55	53	24	104	399	30	6	-----	363	-----
Gooding.....	3	401	139	263	53	250	1,108	90	40	45	932	-----
Idaho.....	2	535	221	34	91	183	1,069	75	35	74	885	-----
Jefferson.....	1	156	23	135	13	82	411	40	8	-----	363	-----
Jerome.....	2	527	115	75	107	213	1,043	100	71	48	824	-----
Kootenai.....	1	559	114	275	90	146	1,190	100	16	100	974	-----
Latah.....	1	545	193	62	84	245	1,131	50	38	20	1,002	-----
Lincoln.....	1	199	123	87	80	122	620	100	4	97	418	-----
Lincoln.....	2	267	192	88	28	213	790	70	34	69	618	-----
Minidoka.....	1	57	1	36	6	16	116	25	3	-----	88	-----
Nez Perce.....	2	4,226	446	576	217	1,602	7,076	200	277	100	6,493	-----
Oneida.....	1	259	39	14	27	146	487	30	29	28	401	-----
Shoshone.....	3	2,097	218	980	99	799	4,229	150	156	114	3,810	-----
Teton.....	1	215	25	45	70	29	386	50	2	24	230	79
Twin Falls.....	4	1,695	446	356	272	896	3,684	325	76	50	3,232	-----
Total.....	51	27,964	7,422	8,020	2,888	11,458	58,010	3,435	1,848	1,967	50,338	236
NEVADA												
Elko.....	1	1,258	173	165	151	342	2,095	100	155	100	1,740	-----
Eureka.....	1	413	31	51	8	158	661	40	18	-----	603	-----
Humboldt.....	1	2,087	87	91	259	610	3,150	200	139	82	2,729	-----
Nye.....	1	390	58	37	28	159	672	100	59	24	489	-----
Pershing.....	2	272	53	218	27	116	687	60	34	31	561	-----
Washoe.....	2	4,535	1,655	1,242	536	1,920	9,934	900	264	843	7,913	-----
White Pine.....	3	1,276	167	1,046	17	881	3,394	100	135	96	3,063	-----
Total.....	10	10,231	2,224	2,850	1,026	4,186	20,593	1,500	804	1,176	17,098	-----

OREGON												
Baker	3	1,962	697	317	83	962	4,031	325	237	131	3,304	
Benton	1	886	132	459	96	221	1,797	100	59	50	1,588	
Clackamas	3	530	418	403	43	317	1,717	100	42	37	1,517	20
Clatsop	1	780	145	6	63	374	1,375	100	62	40	1,172	
Columbia	3	455	85	677	71	207	1,501	75	34	47	1,321	
Coos	4	1,200	465	783	324	770	3,571	300	115	161	2,987	
Crook	2	427	27	102	68	268	894	100	62		715	11
Deschults	2	355	121	336	69	196	1,085	125	21		929	10
Douglas	3	1,083	790	534	183	442	3,045	175	113	37	2,712	
Gilliam	2	605	94	167	84	170	1,127	125	23	13	967	
Grant	2	241	20	22	20	120	426	65	3	6	352	
Harney	2	563	231	139	53	277	1,267	100	87	79	986	16
Hood River	1	615	12	204	53	159	944	100	40		797	
Jackson	3	2,396	797	1,079	223	958	5,307	300	173	213	4,617	
Jefferson	1	93	46	50	10	29	230	25	3		202	
Josephine	1	609	163	523	38	235	1,568	50	96	49	1,374	
Klamath	3	2,345	1,188	583	123	1,270	5,528	325	150	222	4,811	
Lake	3	944	78	79	72	170	1,352	240	137	69	874	26
Lane	5	3,251	1,142	1,422	365	1,607	7,804	425	302	130	6,929	
Lincoln	1	128	3	58	43	37	270	25	7		238	
Linn	4	1,217	298	493	236	298	2,553	235	77	162	2,078	
Malheur	3	680	324	203	108	445	1,764	160	82	69	1,452	
Marion	6	2,380	418	2,128	400	688	6,040	390	260	128	5,262	
Morrow	2	745	60	109	94	353	1,365	150	16	21	1,178	
Multnomah	7	48,073	32,055	27,937	3,595	20,594	133,018	6,625	5,286	274	119,151	1,000
Folk	3	605	111	355	100	178	1,354	110	67	52	1,112	10
Tillamook	1	1,354	135	258	21	276	2,056	100	101		1,855	
Umatilla	4	5,088	786	368	211	1,045	8,106	375	644	118	6,922	
Union	4	2,651	492	241	170	666	4,241	375	126	354	3,385	
Wallowa	2	651	120	90	68	137	1,068	100	79	36	807	46
Wasco	2	2,085	375	610	131	523	3,729	260	212	98	3,054	84
Washington	3	1,230	70	758	130	358	2,554	150	104	50	2,247	
Yamhill	6	2,232	482	1,302	180	576	4,949	300	354	267	3,918	
Total	93	88,799	42,380	42,855	7,528	34,926	217,536	12,510	9,174	2,913	190,813	1,223
UTAH												
Box Elder	1	775	62	34	114	373	1,358	100	16	19	1,223	
Cache	2	1,499	323	84	95	316	2,328	125	87	121	1,937	50
Carbon	1	703	146	101	8	172	1,137	50	75	49	963	
Davis	1	330	36	2	7	80	457	25	58	25	342	7
Grand	1	122	94	15	32	78	343	50	10	46	237	
Juab	2	854	176	16	20	162	1,232	100	74	48	995	14
Morgan	1	224	41	6	11	26	309	25	22	25	237	
Salt Lake	7	22,781	4,042	5,346	1,281	9,813	43,418	2,350	1,644	1,130	37,826	385
Summit	1	416	22	185	7	313	944	50	21		873	
Utah	1	253	27	1	11	50	344	25	15	25	279	
Weber	2	5,012	1,091	1,332	253	2,358	10,099	750	253	669	8,411	
Total	20	32,969	6,000	7,122	1,839	13,741	61,969	3,650	2,275	2,157	53,323	456

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

FEDERAL RESERVE DISTRICT NO. 12—Continued

[In thousands of dollars]

State and county	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscounts
WASHINGTON												
Adams.....	2	720	199	198	56	140	1,314	135	49	10	1,120	.....
Benton.....	1	179	37	140	36	64	466	50	3	24	384	..... 5
Chelan.....	1	1,083	490	170	154	348	2,248	100	67	100	1,982	.....
Clallam.....	1	781	211	516	40	194	1,751	75	40	6	1,630	.....
Clark.....	4	1,894	454	2,381	210	733	5,694	350	177	248	4,887	.....
Columbia.....	2	1,466	210	176	42	272	2,173	200	197	99	1,652	.....
Cowlitz.....	2	863	60	730	174	463	2,304	225	53	24	1,981	.....
Garfield.....	1	268	20	35	15	49	393	50	13	19	284	..... 26
Grant.....	1	75	4	104	7	21	211	25	5	.....	177	.....
Grays Harbor.....	6	4,326	1,560	4,905	299	1,356	12,489	1,075	464	428	10,130	..... 375
Jefferson.....	1	299	81	1,209	24	220	1,840	75	127	12	1,621	.....
King.....	18	58,857	24,810	22,246	3,617	33,208	145,626	7,650	5,664	3,357	126,249	..... 717
Kitsap.....	2	526	222	933	46	284	2,011	125	63	.....	1,814	.....
Kittitas.....	3	1,034	406	1,013	109	518	3,091	200	108	151	2,610	..... 20
Klickitat.....	1	205	17	122	13	73	430	50	7	.....	372	.....
Lewis.....	2	676	168	725	137	265	1,979	150	89	148	1,592	.....
Lincoln.....	3	1,104	158	229	54	313	1,860	120	60	.....	1,679	.....
Okanogan.....	3	705	192	192	38	220	1,352	100	32	70	1,151	.....
Pacific.....	2	326	71	709	30	181	1,320	125	47	50	1,091	.....
Pierce.....	5	11,210	3,134	4,432	986	3,645	23,640	1,550	891	863	20,268	.....
Skagit.....	6	1,886	335	1,403	175	648	4,462	300	110	71	3,963	.....
Snohomish.....	6	7,131	245	5,338	476	2,400	15,639	775	340	192	14,274	.....
Spokane.....	7	27,801	3,769	4,883	2,540	8,502	47,820	3,300	1,135	2,711	40,395	.....
Stevens.....	2	560	377	73	73	125	1,336	85	22	84	1,125	.....
Thurston.....	2	1,790	700	637	385	1,489	5,016	225	237	97	4,392	..... 65
Walla Walla.....	4	5,751	1,566	1,553	559	1,783	11,231	450	696	191	9,759	..... 50
Whatcom.....	6	5,459	1,700	3,313	627	2,393	13,603	975	714	200	11,580	.....
Whitman.....	7	3,761	674	479	268	1,005	6,210	550	203	334	5,116	.....
Yakima.....	9	6,049	917	1,584	920	1,751	11,253	875	403	189	9,746	..... 39
Total.....	110	146,785	42,605	60,732	12,110	62,663	328,762	19,965	12,016	9,678	283,024	..... 1,297

RECAPITULATION BY FEDERAL RESERVE DISTRICTS

[In thousands of dollars]

DISTRICT NO. 1												
Connecticut.....	52	146,795	18,584	37,995	9,776	31,961	246,007	18,019	25,462	7,365	190,882	3,122
Maine.....	57	72,847	10,488	59,581	2,782	13,868	160,566	8,070	13,429	5,703	130,828	1,868
Massachusetts.....	153	845,321	125,952	234,747	39,528	181,197	1,534,164	79,518	100,548	19,012	1,177,805	45,360
New Hampshire.....	55	39,452	10,946	17,581	2,759	9,689	81,104	5,400	8,829	4,655	60,405	1,667
Rhode Island.....	13	33,215	6,140	18,420	943	6,919	66,389	4,870	7,924	4,004	48,471	551
Vermont.....	46	36,676	5,526	23,270	1,315	6,709	74,281	5,110	5,733	4,261	57,889	1,088
Total.....	376	1,174,306	177,636	391,594	57,103	250,343	2,162,511	120,987	161,925	45,000	1,666,280	53,656
DISTRICT NO. 2												
Connecticut.....	13	33,391	7,733	18,305	3,496	8,199	71,494	3,683	6,141	2,221	57,996	1,029
New Jersey.....	194	365,664	51,361	202,155	22,539	68,310	714,583	37,360	47,336	15,267	599,941	10,534
New York.....	562	3,188,616	714,974	867,328	96,845	1,146,201	6,392,429	299,680	507,927	68,123	4,973,180	86,614
Total.....	769	3,587,671	774,068	1,087,788	122,880	1,222,710	7,178,506	340,723	561,404	85,611	5,631,117	98,177
DISTRICT NO. 3												
Delaware.....	18	12,557	2,103	8,122	909	2,529	26,353	1,684	3,506	1,057	19,458	620
New Jersey.....	101	145,448	14,797	50,871	11,593	23,838	247,669	13,041	25,151	6,156	195,874	6,484
Pennsylvania.....	571	1,025,000	152,907	449,575	57,427	262,008	1,974,372	96,358	225,237	47,560	1,540,701	37,560
Total.....	690	1,183,005	169,807	508,568	69,929	288,375	2,248,394	111,083	253,894	54,773	1,756,033	44,664
DISTRICT NO. 4												
Kentucky.....	79	73,454	10,387	12,567	4,777	17,086	119,094	9,205	8,836	7,836	91,666	1,052
Ohio.....	338	478,119	92,731	164,578	39,159	134,397	923,386	58,935	67,982	37,128	729,237	14,427
Pennsylvania.....	300	501,382	172,948	298,140	46,393	171,438	1,198,395	56,610	105,288	34,365	976,447	14,809
West Virginia.....	10	13,514	3,927	3,346	907	3,126	24,913	1,020	2,053	1,575	19,235	402
Total.....	727	1,066,469	279,993	478,631	91,236	326,047	2,265,788	126,370	184,159	80,964	1,816,585	30,690
DISTRICT NO. 5												
District of Columbia.....	13	94,309	20,062	13,646	11,273	27,415	168,364	10,527	11,058	3,958	141,191	-----
Maryland.....	84	150,743	28,836	65,725	9,011	43,385	299,603	18,182	26,104	9,480	236,526	7,370
North Carolina.....	77	127,615	18,639	11,167	12,034	32,276	204,084	15,563	14,637	9,312	157,657	4,825
South Carolina.....	59	77,932	14,091	14,078	7,576	19,866	135,861	9,450	6,768	6,120	108,706	2,664
Virginia.....	167	270,851	31,141	31,484	15,082	53,278	406,726	30,559	29,896	19,116	311,494	10,317
West Virginia.....	109	113,025	12,809	17,058	9,227	23,989	178,203	11,809	15,082	8,750	139,959	1,681
Total.....	509	834,475	125,578	153,158	64,203	200,209	1,392,841	96,090	103,545	56,736	1,095,533	26,857

Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, February 28, 1928—Continued

RECAPITULATION BY FEDERAL RESERVE DISTRICTS—Continued

[In thousands of dollars]

States and Federal reserve districts	Number of banks	Loans and discounts, including overdrafts	United States Government securities owned	Other securities owned	Banking house, furniture and fixtures, and other real estate owned	Due from banks, including lawful reserve and cash in vault	Total resources and liabilities	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and rediscunts
DISTRICT NO. 6												
Alabama.....	106	139,901	17,554	26,080	9,689	39,866	235,384	16,695	19,127	10,862	181,638	5,309
Florida.....	63	125,670	32,906	42,686	10,857	59,268	275,738	15,890	16,262	5,365	232,351	3,533
Georgia.....	82	165,136	30,259	16,654	10,197	56,825	281,587	17,730	18,281	7,698	232,521	3,817
Louisiana.....	17	47,844	5,596	2,115	6,053	12,916	76,827	5,975	4,667	2,674	58,004	1,804
Mississippi.....	23	48,166	3,962	12,521	2,242	13,426	76,185	3,650	3,941	2,010	64,654	1,167
Tennessee.....	88	150,463	14,866	12,632	9,115	42,278	231,605	15,950	12,475	11,962	187,451	1,722
Total.....	379	672,180	105,142	112,688	48,153	224,579	1,177,326	75,890	74,753	40,571	956,619	17,352
DISTRICT NO. 7												
Illinois.....	321	991,548	142,207	215,599	48,028	309,058	1,749,285	100,138	110,161	26,525	1,462,383	11,504
Indiana.....	172	192,159	34,719	49,120	15,963	59,327	354,859	26,245	21,402	17,635	283,057	4,348
Iowa.....	276	189,954	36,132	51,551	17,968	69,163	367,834	23,490	14,468	14,573	310,623	3,220
Michigan.....	94	293,153	53,011	78,745	24,432	69,528	529,195	27,285	33,498	11,225	435,624	15,316
Wisconsin.....	110	224,817	38,427	70,113	14,759	61,543	412,566	23,240	21,524	13,421	341,389	8,830
Total.....	973	1,891,631	304,496	465,128	121,170	568,619	3,413,769	200,398	201,353	83,379	2,833,076	43,278
DISTRICT NO. 8												
Arkansas.....	78	56,420	11,632	9,922	3,693	17,932	100,190	7,065	5,504	3,618	82,570	1,195
Illinois.....	165	81,787	19,360	50,505	7,402	26,367	186,790	11,090	11,529	8,276	152,538	2,467
Indiana.....	56	39,456	6,662	22,050	3,694	11,742	84,355	5,720	4,611	3,942	67,784	1,826
Kentucky.....	62	103,534	28,876	26,881	3,749	34,739	199,537	11,626	11,845	8,779	161,914	2,481
Mississippi.....	13	12,546	1,384	3,047	629	20,923	30,923	1,910	975	891	16,160	894
Missouri.....	93	279,479	39,280	58,330	10,382	79,687	474,998	34,680	20,601	13,485	390,698	13,199
Tennessee.....	16	21,091	3,086	5,289	1,729	7,892	39,276	2,264	1,585	898	34,184	164
Total.....	483	594,293	110,280	175,824	31,278	181,429	1,106,069	74,355	56,650	39,889	905,848	22,226

DISTRICT NO. 9												
Michigan.....	39	26,720	5,519	27,723	2,067	9,988	72,441	3,625	4,006	2,937	61,505	40
Minnesota.....	281	323,603	87,623	117,878	16,485	117,476	672,728	36,878	31,539	14,192	581,671	2,534
Montana.....	71	47,964	11,988	14,649	3,739	20,544	99,252	5,305	4,068	2,384	87,182	62
North Dakota.....	137	45,985	9,892	17,707	5,369	16,254	95,655	5,595	3,494	3,887	82,652	469
South Dakota.....	97	35,020	10,036	13,988	3,998	15,356	78,775	4,620	3,016	2,247	68,304	470
Wisconsin.....	46	29,893	6,158	14,846	2,158	9,459	62,910	3,710	3,004	2,491	53,493	44
Total.....	671	509,185	131,114	206,791	33,816	189,077	1,081,761	59,733	49,127	27,638	934,807	3,619
DISTRICT NO. 10												
Colorado.....	124	125,077	34,418	49,538	6,803	60,810	278,660	12,480	12,708	4,192	247,275	930
Kansas.....	254	133,629	27,599	32,774	12,201	58,285	265,632	18,132	11,616	9,703	224,354	1,140
Missouri.....	44	115,752	20,616	22,649	4,397	60,423	225,000	10,040	10,396	2,777	200,476	238
Nebraska.....	157	134,529	20,464	24,371	10,025	63,429	254,191	14,255	10,701	7,784	217,708	2,843
New Mexico.....	9	10,644	3,699	3,304	989	3,620	22,337	1,150	602	816	19,673	45
Oklahoma.....	320	192,632	51,217	61,745	16,605	96,678	420,871	26,230	11,307	6,427	373,735	1,715
Wyoming.....	27	20,709	5,905	5,774	1,417	8,687	42,633	2,335	2,116	1,503	36,649	-----
Total.....	935	732,972	163,918	200,155	52,437	351,932	1,509,324	84,622	59,446	33,202	1,319,870	6,911
DISTRICT NO. 11												
Arizona.....	4	4,834	3,271	896	654	2,698	12,702	550	286	354	11,299	-----
Louisiana.....	15	30,787	3,134	7,774	2,836	10,338	50,502	3,675	2,332	1,621	41,595	396
New Mexico.....	20	6,703	1,932	956	624	3,509	13,784	935	580	429	11,755	79
Oklahoma.....	19	3,586	842	1,488	419	1,283	7,770	900	282	253	5,934	311
Texas.....	639	619,654	125,207	57,409	46,968	245,592	1,106,541	83,710	61,117	42,879	907,609	2,958
Total.....	697	665,564	134,386	63,523	51,501	263,420	1,191,299	89,770	64,597	45,536	978,192	3,744
DISTRICT NO. 12												
Arizona.....	11	10,955	1,751	2,058	1,029	4,268	20,228	1,075	512	319	17,782	433
California.....	224	1,176,178	318,999	209,993	65,186	282,798	2,123,790	114,208	90,150	34,713	1,760,126	39,879
Idaho.....	51	27,964	7,422	8,020	2,888	11,458	58,010	3,435	1,848	1,967	50,338	236
Nevada.....	10	10,231	2,224	2,850	1,026	4,186	20,593	1,500	804	1,176	17,098	-----
Oregon.....	93	88,799	42,880	42,855	7,528	34,926	217,536	12,510	9,174	2,913	190,813	1,223
Utah.....	20	32,969	6,060	7,122	1,839	13,741	61,969	3,650	2,275	2,157	53,323	456
Washington.....	110	146,785	42,605	60,732	12,110	62,663	328,762	19,965	12,016	9,678	283,024	1,297
Total.....	519	1,493,881	421,441	333,630	91,606	414,040	2,830,888	156,343	116,779	52,923	2,372,504	43,524
Grand total.....	7,728	14,405,632	2,897,859	4,177,478	835,312	4,480,780	27,558,476	1,536,364	1,887,632	646,162	22,266,464	394,698

TABLE NO. 60.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1927

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings									
					Interest and discount on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	Total gross earnings
Maine.....	57	7,820	6,964	14,784	2,039	1,895	49	18			3	374	83	4,461
New Hampshire.....	55	5,400	4,905	10,305	1,167	659	32	17	1		7	185	119	2,187
Vermont.....	46	5,110	3,290	8,400	1,139	650	21	12			6	167	88	2,083
Massachusetts.....	142	28,918	24,523	53,441	7,826	4,776	131	95	9	6	102	1,090	714	14,749
Boston.....	11	50,900	43,380	94,280	12,409	3,908	679	66	308		406	1,357	2,126	21,250
Rhode Island.....	13	4,870	4,980	9,850	833	574	15	7	2		3	90	23	1,547
Connecticut.....	65	21,702	20,324	42,026	4,974	1,974	92	44	11		319	483	370	8,267
New England States.....	389	124,720	108,366	233,086	30,387	14,436	1,019	259	331	6	846	3,746	3,523	54,553
New York 1.....	519	60,431	58,699	119,130	17,022	13,567	366	197	8	16	193	2,745	825	34,939
Brooklyn and Bronx.....	18	7,750	5,001	12,751	1,540	548	28	7	13		3	142	90	2,371
Buffalo.....	3	1,450	1,175	2,625	461	182	5	2				59	37	747
New York City.....	23	226,000	295,700	521,700	55,081	20,861	1,995	1,590	3,982		2,215	5,769	8,103	99,596
New Jersey.....	295	49,977	50,454	100,431	14,308	8,042	191	84	18	1	190	1,421	921	25,171
Pennsylvania.....	823	89,673	148,358	233,031	24,589	16,370	667	169	40	6	270	3,162	1,370	46,643
Philadelphia.....	31	31,775	78,130	104,905	11,945	3,493	229	90	413		86	905	500	17,661
Pittsburgh.....	13	28,950	34,300	63,250	5,570	5,248	197	18	74		113	929	749	12,898
Delaware.....	19	1,759	2,510	4,269	370	261	7	3			7	28	8	684
Maryland.....	75	5,449	7,625	13,074	1,891	1,110	44	11		1	4	185	64	3,310
Baltimore.....	9	12,700	10,700	23,400	2,656	1,639	55	33			4	232	274	4,302
Washington, D. C.....	13	10,527	7,655	18,182	2,595	671	72	21	9	3	78	164	280	3,892
Eastern States.....	1,841	526,441	690,307	1,216,748	138,023	71,392	3,856	2,225	4,566	27	3,163	15,741	13,221	252,214

Virginia.....	163	24, 252	17, 915	42, 174	6, 572	854	151	88	2	4	77	95	233	8, 076
Richmond.....	4	6, 300	5, 050	11, 350	1, 529	263	26	19	1		33	41	99	2, 011
West Virginia.....	120	13, 454	11, 277	24, 731	4, 015	813	114	32	4		31	152	316	5, 477
North Carolina.....	71	13, 588	8, 054	21, 642	3, 475	309	136	194			20	29	473	4, 636
Charlotte.....	5	1, 800	2, 000	3, 800	502	54	21	1	2		13	3	31	627
South Carolina.....	62	9, 825	5, 105	14, 930	2, 444	410	237	135			34	92	257	3, 609
Georgia ²	80	11, 850	8, 362	20, 212	3, 547	268	114	283	1	2	57	17	197	4, 486
Atlanta.....	3	5, 950	4, 550	10, 500	1, 603	462	180	102			19	25	215	2, 606
Florida.....	59	12, 790	7, 921	20, 711	2, 831	1, 069	207	106	1		30	127	308	4, 679
Jacksonville.....	3	4, 000	2, 250	6, 250	1, 255	775	41	109			38	179	143	2, 540
Alabama.....	103	12, 245	8, 401	20, 646	2, 849	649	110	131	66		42	130	232	4, 209
Birmingham.....	3	4, 450	4, 550	9, 000	1, 422	176	49				35	77	134	1, 893
Mississippi.....	37	5, 610	3, 855	9, 465	2, 060	454	70	128		3	7	74	113	2, 909
Louisiana ³	32	9, 075	5, 166	14, 241	2, 620	190	66	72	37		5	55	455	3, 500
Texas.....	602	46, 845	25, 163	72, 008	10, 611	1, 086	700	659	17	1	7	85	749	13, 915
Dallas.....	7	12, 900	3, 675	16, 575	2, 845	600	71	139	50		56	81	185	4, 027
El Paso.....	3	1, 600	700	2, 300	447	100	22	25	4		4	2	23	627
Fort Worth.....	5	4, 450	2, 600	7, 050	1, 451	246	62	49			5	13	252	2, 078
Galveston.....	4	2, 150	800	2, 950	550	155	26	48	4		2	16	68	869
Houston.....	10	8, 550	4, 510	13, 060	2, 473	517	109	90	18		9	99	466	3, 781
San Antonio.....	8	4, 750	1, 930	6, 680	1, 081	130	58	29			7	8	233	1, 546
Waco.....	4	1, 650	440	2, 090	367	81	17	32			2	71	570	
Arkansas ⁴	78	7, 065	3, 213	10, 278	2, 111	360	113	105		8	9	61	108	2, 875
Kentucky.....	137	14, 581	10, 401	24, 982	3, 484	697	138	21	2	1	30	110	235	4, 718
Louisville.....	4	6, 250	4, 500	10, 750	1, 892	744	31	5			10		174	2, 936
Tennessee ⁵	99	13, 514	7, 863	21, 377	4, 054	385	157	118	1		14	43	288	5, 060
Nashville.....	5	4, 700	3, 480	8, 180	1, 427	109	89	81			5	7	61	1, 779
Southern States.....	1, 711	264, 201	163, 731	427, 932	69, 517	11, 956	3, 115	2, 801	210	19	679	1, 623	6, 119	96, 039
Ohio ⁶	324	40, 534	30, 854	71, 388	9, 702	3, 642	391	110	12	6	98	510	697	15, 168
Cincinnati.....	5	8, 100	5, 300	13, 400	1, 208	776	62	21	14		47	126	198	2, 452
Cleveland.....	3	4, 800	3, 850	8, 650	1, 725	562	22	5	34		79	219	156	2, 802
Columbus.....	6	5, 500	6, 000	11, 500	1, 575	560	59	10	4		52	224	377	2, 861
Indiana.....	226	24, 805	14, 270	39, 075	5, 977	1, 910	217	87	5	19	54	374	389	9, 032
Indianapolis.....	4	7, 650	3, 150	10, 800	1, 444	319	55	22	12		12	17	149	2, 030
Illinois.....	448	37, 553	24, 860	62, 413	9, 798	3, 385	338	180	4	46	103	556	758	15, 168
Chicago, central reserve.....	13	63, 950	52, 360	116, 310	16, 571	3, 444	252	565	1, 163		394	117	878	23, 384
Chicago, other reserve.....	22	5, 300	2, 390	7, 690	1, 189	851	31	22	7		24	144	295	2, 563
Peoria.....	4	2, 475	3, 275	5, 750	511	242	17	23			18	42	52	905
Michigan ⁷	130	18, 715	12, 705	31, 420	5, 807	2, 261	176	100	7	10	154	353	606	9, 474
Detroit.....	3	12, 000	9, 500	21, 500	3, 272	774	93	23	22		181	694	5, 059	
Wisconsin.....	149	17, 880	9, 832	27, 712	4, 628	2, 087	178	86	3	13	17	334	388	7, 734
Milwaukee.....	7	9, 900	5, 800	15, 700	2, 711	544	53	38	8		271	175	3, 804	

¹ Includes 2 banks in reserve city of Albany.

² Includes 1 bank in reserve city of Savannah.

³ Includes 1 bank in reserve city of New Orleans.

⁴ Includes 1 bank in reserve city of Little Rock.

⁵ Includes 1 bank in reserve city of Memphis.

⁶ Includes 1 bank in reserve city of Toledo.

⁷ Includes 2 banks in reserve city of Grand Rapids.

TABLE NO. 60.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1927—Continued

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings									Total gross earnings
					Interest and discount on loans	Interest (including dividends) on investments	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	
Minnesota.....	270	19,728	9,503	29,231	5,042	1,852	258	231	2	124	35	242	458	8,244
Minneapolis.....	7	11,500	7,850	19,350	3,067	1,307	140	328	76	.....	8	146	196	5,298
St. Paul.....	4	5,650	3,800	9,450	1,613	740	109	85	15	.....	.....	90	203	2,855
Iowa ⁸	273	18,990	9,132	28,122	4,784	1,294	211	106	.....	39	14	146	489	7,084
Des Moines.....	3	2,700	1,200	3,900	634	142	7	10	.....	.....	3	36	27	850
Sioux City.....	5	2,050	600	2,650	429	126	23	16	.....	.....	1	12	36	643
Missouri.....	110	7,595	3,759	11,354	1,885	374	81	20	.....	11	3	39	96	2,509
Kansas City.....	10	7,050	3,377	10,427	2,378	623	119	37	1	.....	100	24	134	3,414
St. Joseph.....	4	1,100	950	2,050	428	57	32	9	.....	.....	4	5	43	576
St. Louis.....	12	28,850	10,595	39,445	5,703	1,925	163	112	30	.....	79	119	181	8,312
Middle Western States.....	2,042	364,375	234,912	599,287	92,107	29,797	3,087	2,246	1,420	268	1,303	4,327	7,675	142,230
North Dakota.....	141	5,795	2,641	8,436	2,376	439	59	147	.....	64	12	20	216	3,333
South Dakota.....	97	4,620	2,086	6,706	1,412	449	56	66	1	38	6	42	122	2,192
Nebraska.....	145	7,780	3,982	11,762	2,154	321	91	34	.....	10	.....	22	157	2,789
Lincoln.....	5	1,525	880	2,405	453	118	22	5	.....	.....	1	.....	41	640
Omaha.....	7	4,950	2,500	7,450	1,643	397	79	89	1	.....	.....	93	390	2,693
Kansas ⁹	248	14,682	6,924	21,606	3,991	822	231	66	.....	10	6	48	335	5,509
Topeka.....	5	1,400	445	1,845	240	204	25	6	.....	.....	5	2	32	514
Wichita.....	2	2,400	1,280	3,680	499	184	53	18	.....	.....	6	8	106	854
Montana ¹⁰	71	5,305	2,493	7,798	1,768	499	109	60	2	21	1	24	188	2,672
Wyoming.....	29	2,410	1,728	4,138	897	212	56	16	.....	3	1	27	64	1,276
Colorado ¹¹	117	7,330	4,524	11,854	2,181	826	160	38	1	.....	19	59	236	3,621
Denver.....	7	5,150	4,663	9,813	1,935	1,084	86	33	5	.....	86	117	192	3,538
New Mexico.....	29	2,085	989	3,074	639	172	33	25	.....	.....	.....	16	83	968

Oklahoma.....	326	14,940	4,292	19,232	3,958	1,369	321	269	1	4	2	62	411	6,397
Muskogee.....	3	900	270	1,170	190	106	11	14			11	40	25	397
Oklahoma City.....	6	5,350	810	6,160	1,285	489	80	38	1		15	20	184	2,112
Tulsa.....	6	5,950	2,250	8,200	1,832	434	92	20			1	41	269	2,689
Western States.....	1,246	92,572	42,757	135,329	27,453	8,125	1,544	944	12	151	173	641	3,051	42,094
Washington.....	99	9,565	4,020	13,585	2,514	1,055	97	77	2	15	14	145	282	4,201
Seattle.....	8	6,200	3,740	9,940	1,895	939	118	154	44		110	172	207	3,639
Spokane.....	4	3,200	675	3,875	846	167	26	36	2		46	4	132	1,259
Oregon.....	90	6,360	3,051	9,411	1,870	578	84	46		1	11	33	202	2,825
Portland.....	5	6,400	3,264	9,664	1,535	975	70	80	48		39	26	139	2,912
California ¹²	211	24,515	11,904	36,419	6,725	2,213	306	115	6	26	110	351	603	10,455
Los Angeles.....	10	27,950	16,670	44,620	10,066	2,048	370	126	102		610	171	605	14,098
San Francisco.....	6	61,000	26,125	87,125	17,462	4,944	244	110	648		605	722	3,192	27,927
Idaho.....	52	3,635	1,391	5,026	1,229	291	64	31		2	2	12	100	1,731
Utah ¹³	16	1,550	520	2,070	424	74	18	6				4	18	544
Salt Lake City.....	4	2,100	1,035	3,135	615	156	24	9				5	33	842
Nevada.....	10	1,400	610	2,010	372	85	22	5	3	4		2	56	549
Arizona.....	15	1,525	405	1,930	520	143	26	46	11	6	1		68	821
Pacific States.....	530	155,400	73,410	228,810	46,073	13,668	1,469	841	866	54	1,548	1,647	5,637	71,803
Alaska, nonmember.....	4	200	135	335	73	37	7	18			7	2	17	161
The Territory of Hawaii, nonmember.....	2	600	820	1,420	124	76	11	17	1	1		14	15	259
Total nonmember banks.....	6	800	955	1,755	197	113	18	35	1	1	7	16	32	420
Total United States.....	7,765	1,528,509	1,314,438	2,842,947	403,757	149,487	14,108	9,351	7,406	526	7,719	27,741	39,258	659,353

⁸ Includes 2 banks in each reserve city of Cedar Rapids and Dubuque.

⁹ Includes 2 banks in reserve city of Kansas City.

¹⁰ Includes 2 banks in reserve city of Helena.

¹¹ Includes 2 banks in reserve city of Pueblo.

¹² Includes 2 banks in reserve city of Oakland.

¹³ Includes 2 banks in reserve city of Ogden.

TABLE No. 60.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1927—Continued

[In thousands of dollars]

Location	Expenses								Net earnings and recoveries				
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings since last report	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Maine.....	580	33	35	266	1,785	157	374	3,230	1,231	7	35	8	1,281
New Hampshire.....	467	45	30	155	329	169	303	1,498	689	19	51	31	790
Vermont.....	349	25	14	35	712	172	178	1,485	598	11	5	2	616
Massachusetts.....	2,529	140	199	1,656	3,994	825	1,630	10,973	3,776	112	83	74	4,045
Boston.....	3,645	376	1,219	3,663	3,305	901	2,247	15,356	5,903	217	857	587	7,564
Rhode Island.....	227	11	20	288	333	96	178	1,153	394	7	35	-----	436
Connecticut.....	1,587	72	83	1,029	1,616	472	816	5,675	2,592	48	52	67	2,759
New England States.....	9,384	702	1,600	7,092	12,074	2,792	5,726	30,370	15,183	421	1,118	769	17,491
New York.....	6,129	310	348	2,655	11,290	1,458	3,244	25,434	9,505	243	254	155	10,162
Brooklyn and Bronx.....	581	55	81	376	215	44	508	1,860	511	66	-----	44	621
Buffalo.....	137	9	2	23	279	46	83	579	168	1	-----	-----	169
New York City.....	18,278	1,193	10,482	15,097	5,984	4,150	9,875	65,059	34,537	1,268	368	762	36,935
New Jersey.....	4,660	322	115	2,249	7,638	981	2,659	18,624	6,547	177	283	85	7,092
Pennsylvania.....	8,037	432	245	1,730	14,426	1,985	3,999	30,884	15,759	242	510	99	16,610
Philadelphia.....	3,061	203	975	3,424	2,260	711	1,698	12,332	5,329	183	104	11	5,627
Pittsburgh.....	2,106	156	1,386	2,447	1,696	497	1,284	9,572	3,326	202	30	33	3,591
Delaware.....	137	12	3	70	154	41	54	471	213	-----	6	-----	219
Maryland.....	538	38	23	141	1,265	194	250	2,449	861	21	21	3	906
Baltimore.....	798	68	270	613	569	532	395	3,245	1,057	45	10	-----	1,112
Washington, D. C.....	905	17	113	411	599	308	384	2,797	1,095	44	3	31	1,173
Eastern States.....	45,367	2,845	14,043	29,236	46,375	11,007	24,433	173,306	78,908	2,497	1,589	1,223	84,217
Virginia.....	1,573	134	147	297	2,378	340	806	5,675	2,401	44	13	34	2,492
Richmond.....	395	64	166	213	326	106	199	1,469	542	6	-----	4	552
West Virginia.....	1,060	65	90	288	1,444	642	524	4,113	1,364	33	15	8	1,420
North Carolina.....	974	100	143	187	1,103	309	588	3,404	1,232	79	4	31	1,346
Charlotte.....	132	26	8	72	95	68	88	489	138	1	-----	-----	139

South Carolina.....	731	57	196	156	1,036	384	435	2,995	614	162	34	148	958
Georgia.....	1,092	80	172	216	973	398	670	3,601	885	66	-----	108	1,059
Atlanta.....	551	14	132	306	486	179	380	2,048	558	40	-----	1	599
Florida.....	1,157	207	196	283	1,031	341	628	3,753	926	59	16	30	1,031
Jacksonville.....	512	-----	182	184	645	201	336	2,060	480	27	-----	1	508
Alabama.....	1,020	84	64	222	846	432	582	3,250	959	90	16	8	1,073
Birmingham.....	341	12	58	149	344	235	146	1,285	608	42	-----	1	651
Mississippi.....	638	66	55	119	638	408	342	2,266	643	115	35	17	810
Louisiana.....	808	94	141	341	433	524	395	2,736	764	109	-----	22	895
Texas.....	4,075	155	331	1,160	1,184	1,268	1,989	10,162	3,753	1,001	11	195	4,960
Dallas.....	826	91	304	363	337	256	439	2,616	1,411	41	-----	65	1,517
El Paso.....	134	9	25	54	74	18	85	449	178	42	-----	3	223
Fort Worth.....	401	35	168	209	249	133	277	1,472	606	34	-----	3	643
Galveston.....	113	17	106	114	192	77	52	671	198	6	-----	5	209
Houston.....	818	24	234	297	602	293	550	2,818	963	65	-----	5	1,033
San Antonio.....	364	29	70	44	262	73	181	1,023	523	61	-----	8	592
Waco.....	105	10	21	32	118	70	65	421	149	3	-----	2	154
Arkansas.....	649	37	129	162	663	78	387	2,105	770	35	3	12	820
Kentucky.....	1,003	46	54	162	1,215	559	476	3,515	1,203	66	6	15	1,290
Louisville.....	578	92	296	191	436	131	294	2,018	918	22	7	6	953
Tennessee.....	1,082	62	184	228	1,354	323	568	3,801	1,259	49	-----	28	1,336
Nashville.....	364	16	158	87	358	215	226	1,424	355	8	-----	6	369
Southern States.....	21,546	1,626	3,740	6,136	18,822	8,061	11,708	71,639	24,400	2,306	160	766	27,632
Ohio.....	3,076	128	165	1,206	3,930	1,028	1,656	11,189	3,979	100	48	43	4,170
Cincinnati.....	427	16	177	325	313	241	156	1,655	797	11	4	2	814
Cleveland.....	536	42	72	457	729	134	401	2,371	431	49	-----	1	481
Columbus.....	559	28	204	418	207	113	382	1,911	950	65	-----	2	1,017
Indiana.....	1,933	60	224	515	2,235	637	947	6,551	2,481	56	71	18	2,626
Indianapolis.....	452	3	186	198	230	113	194	1,376	654	50	-----	2	706
Illinois.....	3,545	151	296	540	3,666	209	1,800	10,207	4,961	103	50	58	5,172
Chicago, central reserve.....	4,074	117	1,925	5,213	1,484	1,264	2,726	16,803	6,581	559	-----	19	7,159
Chicago, other reserve.....	669	17	10	141	618	34	413	1,902	661	5	8	2	676
Peoria.....	176	-----	60	48	144	20	120	568	337	10	-----	22	369
Michigan.....	1,775	55	113	533	2,922	783	1,158	7,339	2,135	78	49	17	2,337
Detroit.....	857	74	235	927	511	677	751	4,022	1,037	16	84	-----	1,137
Wisconsin.....	1,602	35	120	291	2,203	294	883	5,438	2,296	69	35	400	2,800
Milwaukee.....	796	46	257	385	496	282	510	2,772	1,032	21	-----	14	1,069
Minnesota.....	1,697	32	172	247	2,588	194	872	5,802	2,442	162	20	25	2,649
Minneapolis.....	1,145	11	500	510	862	103	606	3,737	1,561	180	3	34	1,778
St. Paul.....	556	6	201	330	489	53	319	1,954	901	124	8	36	1,069
Iowa.....	1,608	92	244	358	2,125	319	791	5,537	1,547	116	5	31	1,699
Des Moines.....	204	10	103	132	81	70	154	754	105	7	-----	1	113
Sioux City.....	194	21	70	30	130	19	98	562	81	13	-----	-----	94
Missouri.....	628	23	97	126	499	337	350	2,060	449	38	2	5	494
Kansas City.....	797	47	478	411	195	191	405	2,524	890	44	2	40	976
St. Joseph.....	159	-----	93	24	90	33	100	499	77	12	-----	7	96
St. Louis.....	1,608	121	564	1,343	932	1,169	773	6,510	1,802	333	24	2	2,161
Middle Western States.....	29,073	1,135	6,566	14,708	27,679	8,317	16,565	104,043	38,187	2,279	417	770	41,662

TABLE No. 60.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1927—Continued

[In thousands of dollars]

Location	Expenses							Net earnings and recoveries					
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings since last report	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
North Dakota.....	682	23	47	65	1,004	85	407	2,313	1,020	56	2	7	1,085
South Dakota.....	536	22	46	87	558	64	291	1,604	588	49	9	10	656
Nebraska.....	705	71	72	59	724	224	333	2,188	601	160	35	60	856
Lincoln.....	152	12	78	49	81	37	75	484	156	6	-----	1	163
Omaha.....	601	21	297	273	219	169	493	2,073	620	81	-----	75	776
Kansas.....	1,386	52	169	273	1,042	554	723	4,199	1,310	241	9	34	1,594
Topeka.....	122	2	44	70	24	47	60	369	145	9	-----	21	175
Wichita.....	180	3	94	47	119	52	126	620	234	7	-----	1	244
Montana.....	535	11	52	97	629	143	270	1,737	935	268	17	27	1,247
Wyoming.....	294	4	37	86	273	76	131	901	375	50	2	1	428
Colorado.....	834	48	80	170	763	252	407	2,554	967	178	52	31	1,228
Denver.....	799	19	166	363	749	192	389	2,677	861	84	22	16	983
New Mexico.....	228	6	12	52	133	56	133	620	348	61	2	12	423
Oklahoma.....	1,836	47	117	528	878	322	1,010	4,738	1,659	452	4	59	2,174
Muskogee.....	80	1	18	39	65	16	49	258	139	2	-----	-----	141
Oklahoma City.....	438	14	173	245	319	127	277	1,593	519	15	-----	12	646
Tulsa.....	612	10	156	398	347	168	361	2,062	637	49	-----	2	688
Western States.....	10,020	366	1,658	2,901	7,917	2,584	5,534	30,980	11,114	1,768	156	369	13,407
Washington.....	1,069	35	26	216	908	53	537	2,844	1,357	73	26	21	1,477
Seattle.....	1,019	7	299	445	55	55	511	2,575	1,004	95	7	537	1,703
Spokane.....	294	7	50	50	277	18	231	927	332	18	2	4	356
Oregon.....	730	17	15	110	538	174	326	1,910	915	117	29	13	1,074
Portland.....	710	1	148	122	750	37	343	2,111	801	54	10	17	882
California.....	2,866	104	209	591	2,092	491	1,436	7,789	2,666	149	89	120	3,024
Los Angeles.....	3,482	32	548	824	3,590	414	2,243	11,133	2,965	88	21	81	3,155
San Francisco.....	6,213	492	910	1,835	7,581	906	4,345	22,282	5,645	105	-----	318	6,068
Idaho.....	429	17	37	80	360	150	203	1,276	455	41	1	5	502

Utah.....	120	5	26	24	121	75	66	437	107	4	1	21	133
Salt Lake City.....	192	7	91	65	131	74	94	654	188	4	6	1	199
Nevada.....	113	7	19	8	132	39	64	382	167	8	-----	4	179
Arizona.....	274	12	10	32	160	61	136	685	136	61	-----	9	206
Pacific States.....	17,511	743	2,388	4,196	17,085	2,547	10,535	55,005	16,798	817	192	1,151	18,958
Alaska, nonmember.....	34	-----	3	2	25	3	27	94	67	8	-----	-----	75
The Territory of Hawaii, nonmember.....	70	-----	7	25	29	11	25	167	92	-----	-----	-----	92
Total nonmember banks.....	104	-----	10	27	54	14	52	261	159	8	-----	-----	167
Total United States.....	133,005	7,417	30,005	64,296	130,006	35,322	74,553	474,604	184,749	10,096	3,632	5,057	263,534

TABLE No. 60.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1927—Continued

[In thousands of dollars]

Location	Losses and depreciation charged off						Net addition to profits	Dividends	Ratios			
	On loans and discounts	On bonds, securities, etc.	On banking house, furniture and fixtures	On foreign exchange	Other losses	Total losses charged off			Dividends to capital ¹	Dividends to capital and surplus ¹	Net addition to profits to capital ¹	Net addition to profits to capital and surplus ¹
Maine.....	252	97	157	3	25	534	747	430	<i>Per cent</i> 5.50	<i>Per cent</i> 2.91	<i>Per cent</i> 9.55	<i>Per cent</i> 5.05
New Hampshire.....	214	64	105		11	394	396	330	6.11	3.20	7.33	3.84
Vermont.....	176	38	31		4	249	367	281	5.50	3.35	7.18	4.37
Massachusetts.....	927	390	253		58	1,628	2,417	1,593	5.51	2.98	8.36	4.52
Boston.....	2,136	1,835	140		119	4,230	3,334	3,362	6.61	3.57	6.55	3.54
Rhode Island.....	132	39			8	179	257	248	5.09	2.52	5.28	2.61
Connecticut.....	477	100	161		23	761	1,998	1,129	5.20	2.69	9.21	4.75
New England States.....	4,314	2,563	847	3	248	7,975	9,516	7,373	5.91	3.16	7.63	4.08
New York.....	1,199	1,183	644	9	165	3,200	6,962	3,620	5.99	3.04	11.52	5.84
Brooklyn and Bronx.....	105	82	29		14	230	391	212	2.74	1.66	5.05	3.07
Buffalo.....	16	17	52		8	93	76	67	4.62	2.55	5.24	2.90
New York City.....	8,070	1,707	1,225	10	672	11,684	25,251	18,538	8.20	3.55	11.17	4.84
New Jersey.....	649	405	395	18	98	1,565	5,527	2,987	5.98	2.97	11.06	5.50
Pennsylvania.....	1,981	1,042	1,104	9	212	4,348	12,262	6,487	7.23	2.78	13.67	5.26
Philadelphia.....	1,369	216	58		36	1,679	3,948	3,180	10.01	3.03	12.42	3.76
Pittsburgh.....	690	223	398		14	1,325	2,266	1,683	5.81	2.66	7.83	3.58
Delaware.....	14	10	11		1	36	183	122	6.94	2.86	10.40	4.29
Maryland.....	127	60	28		6	221	685	427	7.84	3.27	12.57	5.24
Baltimore.....	321	97	104		6	528	584	845	6.65	3.61	4.60	2.50
Washington, D. C.....	112	30	46		15	203	970	597	5.67	3.28	9.21	5.33
Eastern States.....	14,653	5,072	4,094	46	1,247	25,112	59,105	38,765	7.36	3.19	11.23	4.86
Virginia.....	614	158	73	1	31	877	1,615	1,374	5.66	3.26	6.66	3.83
Richmond.....	32	21	74		5	132	420	316	5.02	2.78	6.67	3.70
West Virginia.....	584	82	136		68	870	550	850	6.32	3.44	4.09	2.22
North Carolina.....	446	25	36		48	555	791	748	5.50	3.46	5.82	3.65
Charlotte.....	5	1	9		1	16	123	128	7.11	3.37	6.83	3.24
South Carolina.....	408	65	33		34	540	418	360	3.66	2.41	4.25	2.80
Georgia.....	756	44	41	1	203	1,045	14	542	4.57	2.68	.12	.07
Atlanta.....	101	7	133		7	248	351	226	3.80	2.15	5.90	3.34

Florida	635	56	72	52	815	216	551	4.31	2.66	1.69	1.04	
Jacksonville	194	17	92	13	316	192	200	5.00	3.20	4.80	3.07	
Alabama	354	30	46	41	471	602	756	6.17	3.66	4.92	2.92	
Birmingham	184	1		7	192	459	315	7.08	3.50	10.31	5.10	
Mississippi	381	50	41	34	506	304	297	5.29	3.14	5.42	3.21	
Louisiana	431	32	46	57	566	329	531	5.85	3.73	3.63	2.31	
Texas	3,125	51	276	1	3,011	3,754	1,206	2,984	6.37	4.14	2.57	1.67
Dallas	372	20	28		291	711	806	6.67	5.19	6.25	4.86	
El Paso	163			21	184	39	33	2.06	1.43	2.44	1.70	
Fort Worth	317	9	103	19	448	195	261	5.87	3.70	4.38	2.77	
Galveston	30	9	44	2	85	124	77	3.58	2.61	5.77	4.20	
Houston	154	12	119	2	334	699	467	5.46	3.58	8.18	5.35	
San Antonio	132	16	76	42	266	326	178	3.75	2.66	6.86	4.88	
Waco	43	3	3	16	65	89	111	6.73	5.31	5.39	4.26	
Arkansas	292	3	39	62	396	424	406	5.75	3.95	6.00	4.13	
Kentucky	310	38	42	37	427	863	959	6.58	3.84	5.92	3.45	
Louisville	362	11		7	380	573	633	10.13	5.89	9.17	5.33	
Tennessee	198	32	80	44	354	982	782	5.79	3.66	7.27	4.59	
Nashville	134	5	40	7	186	183	267	5.68	3.26	3.89	2.24	
Southern States	10,757	798	1,682	5	1,497	14,739	12,893	15,213	5.76	3.56	4.88	3.01
Ohio	917	589	248	5	91	1,850	2,320	1,842	4.54	2.58	5.72	3.25
Cincinnati	18	2	64	1	85	729	476	5.88	3.55	9.00	5.44	
Cleveland	133	113	3	3	252	229	208	4.33	2.40	4.77	2.65	
Columbus	117	74	49	5	245	772	299	5.44	2.60	14.04	6.71	
Indiana	399	123	245	112	879	1,747	1,213	4.89	3.10	7.04	4.47	
Indianapolis	255	25	2	2	284	422	270	3.53	2.50	5.52	3.91	
Illinois	1,123	244	339	203	1,909	3,263	2,247	5.98	3.60	8.69	5.23	
Chicago, central reserve	2,346	61	176	29	2,612	4,547	8,858	13.85	7.62	7.11	3.91	
Chicago, other reserve	62	102	58	19	241	435	283	5.34	3.68	8.21	5.66	
Peoria	63	15	16	1	95	274	183	7.39	3.18	11.07	4.77	
Michigan	481	110	177	107	875	1,462	1,417	7.57	4.51	7.81	4.65	
Detroit	305	59	143	1	508	629	675	5.63	3.14	5.24	2.93	
Wisconsin	617	195	275	1	74	1,162	1,638	1,167	6.53	4.21	9.16	5.91
Milwaukee	418	20	5	5	451	618	480	4.85	3.06	6.24	3.94	
Minnesota	707	193	66	118	1,084	1,565	826	4.19	2.83	7.93	5.35	
Minneapolis	398	24	56	7	485	1,293	776	6.75	4.01	11.24	6.68	
St. Paul	55	25	22	4	106	963	316	5.09	3.34	17.04	10.19	
Iowa	1,220	81	89	1	290	1,681	18	581	3.66	2.07	.09	.06
Des Moines	249	4	3	48	304	2 191	20	.74	.51	2 7.07	2 4.90	
Sioux City	55	4	5	141	205	2 111	74	3.61	2.79	2 5.41	2 4.19	
Missouri	213	19	30	35	297	197	265	3.49	2.33	2.59	1.74	
Kansas City	355	34	20	28	437	539	371	5.26	3.56	7.65	5.17	
St. Joseph	20		6	3	29	67	56	5.09	2.73	6.09	3.27	
St. Louis	172	57	61	8	298	1,863	1,980	6.86	5.02	6.46	4.72	
Middle Western States	10,698	2,173	2,158	10	1,335	16,374	25,288	24,883	6.83	4.15	6.94	4.22

¹ Capital and surplus as of Dec. 31, 1927.

² Deficit.

TABLE NO. 60.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended December 31, 1927—Continued

[In thousands of dollars]

Location	Losses and depreciation charged off						Net addition to profits	Dividends	Ratios			
	On loans and discounts	On bonds, securities, etc.	On banking house, furniture and fixtures	On foreign exchange	Other losses	Total losses charged off			Dividends to capital	Dividends to capital and surplus	Net addition to profits to capital	Net addition to profits to capital and surplus
									Per cent	Per cent	Per cent	Per cent
North Dakota.....	404	20	30	-----	47	501	584	166	2.86	1.97	10.08	6.92
South Dakota.....	271	61	15	-----	58	405	251	139	3.01	2.07	5.43	3.74
Nebraska.....	454	28	11	-----	94	587	269	313	4.02	2.66	3.46	2.29
Lincoln.....	68	13	2	-----	15	98	65	86	5.64	3.58	4.26	2.70
Omaha.....	174	18	102	-----	12	306	470	231	4.67	3.10	9.49	6.31
Kansas.....	748	27	76	6	148	1,005	589	646	4.40	2.99	4.01	2.73
Topeka.....	20	1	11	-----	8	40	135	78	5.57	4.23	9.64	7.32
Wichita.....	105	6	53	-----	2	166	78	211	4.63	3.02	3.25	2.12
Montana.....	547	28	39	-----	79	693	554	243	4.58	3.12	10.44	7.10
Wyoming.....	144	23	23	-----	27	217	211	193	8.01	4.66	8.76	5.10
Colorado.....	532	161	37	-----	88	818	410	398	5.43	3.36	5.59	3.46
Denver.....	166	110	35	-----	10	321	662	388	7.53	3.95	12.35	6.75
New Mexico.....	260	17	30	-----	42	349	74	140	6.71	4.55	3.55	2.41
Oklahoma.....	1,050	97	263	2	215	1,627	547	1,038	6.95	5.40	3.66	2.84
Muskogee.....	26	4	-----	-----	1	31	110	45	5.00	3.85	12.22	9.40
Oklahoma City.....	125	14	112	-----	7	258	298	276	5.16	4.48	5.38	4.68
Tulsa.....	85	11	42	-----	5	143	545	228	3.83	2.78	9.16	6.65
Western States.....	5,179	639	881	8	858	7,565	5,842	4,719	5.10	3.49	6.31	4.32
Washington.....	377	88	180	-----	58	703	774	596	6.23	4.39	8.09	5.70
Seattle.....	89	14	42	-----	57	202	1,501	612	9.37	6.16	24.21	15.10
Spokane.....	165	25	3	-----	36	229	127	109	3.41	2.81	3.97	3.28
Oregon.....	594	58	66	3	80	801	273	264	4.15	2.81	4.29	2.90
Portland.....	144	112	64	-----	11	331	551	378	5.91	3.91	8.61	5.70
California.....	681	252	328	-----	196	1,457	1,567	1,301	5.31	3.57	6.39	4.30
Los Angeles.....	1,274	221	141	-----	384	2,020	1,135	1,365	4.88	3.06	4.06	2.54
San Francisco.....	1,239	288	1,026	60	757	3,380	2,688	10,850	17.79	12.45	4.41	3.09
Idaho.....	295	25	25	-----	54	399	103	106	2.92	2.11	2.83	2.05

Utah.....	94	5	17	8	124	9	44	2.84	2.13	.58	.43	
Salt Lake City.....	57	42	20	13	132	67	178	8.48	5.68	3.19	2.14	
Nevada.....	104	30	13	10	157	22	67	4.79	3.33	1.57	1.09	
Arizona.....	75	3	14	17	109	97	91	5.97	4.72	6.36	5.03	
Pacific States.....	5,188	1,173	1,939	63	1,681	10,044	8,914	15,961	10.27	6.98	5.74	3.90
Alaska, nonmember.....	9	2	11	2	24	51	58	29.00	17.31	25.50	15.22	
The Territory of Hawaii, nonmember.....	1	12	9		22	70	34	5.67	2.39	11.67	4.93	
Total nonmember banks.....	10	14	20	2	46	121	92	11.50	5.24	15.12	6.89	
Total United States.....	50,799	12,432	11,621	135	6,868	81,855	121,679	107,006	7.00	3.76	7.96	4.28

TABLE No. 61.—Abstract of reports of earnings, expenses, and dividends of national banks by Federal reserve districts, six months ended December 31, 1927

[In thousands of dollars]

	District No. 1 (376 banks)	District No. 2 (771 banks)	District No. 3 (687 banks)	District No. 4 (726 banks)	District No. 5 (512 banks)	District No. 6 (380 banks)	District No. 7 (982 banks)	District No. 8 (483 banks)	District No. 9 (674 banks)	District No. 10 (941 banks)	District No. 11 (701 banks)	District No. 12 (526 banks)	Non- member banks (6 banks)	Grand total (7,765 banks) ¹
Capital.....	121,037	336,494	109,294	125,419	96,282	76,310	199,973	74,355	59,783	84,932	88,980	154,850	800	1,528,509
Surplus.....	104,012	397,489	193,532	131,533	73,971	52,655	135,112	37,028	32,479	40,070	42,417	73,185	955	1,314,438
Capital and surplus.....	225,049	733,983	302,826	256,952	170,253	128,965	335,085	111,383	92,262	125,002	131,397	228,035	1,755	2,842,947
Gross earnings:														
Interest and discount on loans.....	29,421	85,231	32,381	31,060	25,268	21,330	51,672	17,793	17,298	24,652	21,558	45,896	197	408,757
Interest (including dividends) on invest- ments.....	13,782	42,235	16,253	16,824	5,374	4,353	14,379	5,798	6,227	7,427	3,121	13,601	113	149,487
Interest on balances with other banks.....	1,001	2,528	604	1,219	835	987	1,379	648	819	1,475	1,139	1,456	18	14,108
Domestic exchange and collection charges.....	250	1,867	221	244	531	985	1,174	419	965	691	1,164	805	35	9,351
Foreign exchange department.....	329	4,022	431	164	26	106	1,231	30	97	10	104	855	1	7,406
Commissions and earnings from insur- ance premiums and the negotiation of real estate loans.....	6	17	4	8	8	5	118	22	254	28	1	54	1	526
Trust department.....	796	2,623	321	478	287	244	781	218	62	259	96	1,547	7	7,719
Profits on securities sold.....	3,485	10,054	3,462	3,047	979	714	2,168	574	696	591	308	1,647	16	27,741
Other earnings.....	3,437	9,862	1,511	2,935	2,009	1,927	4,582	914	1,509	2,689	2,231	5,620	32	39,258
Total.....	52,507	158,439	55,188	55,979	35,317	30,651	77,484	26,416	27,927	37,822	29,722	71,481	420	659,353
Expenses paid:														
Salaries and wages.....	9,036	28,981	9,477	10,323	7,011	6,901	15,773	5,472	5,848	9,167	7,512	17,400	104	183,005
Interest and discount on borrowed money.....	680	1,796	700	492	566	584	605	388	113	341	412	740	-----	7,417
Interest on bank deposits.....	1,579	11,035	1,137	2,154	1,132	1,099	3,581	1,382	1,058	2,097	1,355	2,386	10	30,005
Interest on demand deposits.....	6,934	20,080	5,098	5,630	2,336	1,966	8,938	2,176	1,447	3,057	2,444	4,183	27	64,296
Interest on time deposits.....	11,543	24,013	13,101	13,492	8,603	6,537	13,874	5,127	7,229	6,036	3,402	16,995	54	130,006
Taxes.....	2,702	6,420	2,471	3,095	2,862	2,940	4,249	2,159	892	2,561	2,421	2,536	14	35,322
Other expenses.....	5,505	15,909	4,996	5,661	3,620	3,941	9,471	2,757	3,155	5,045	3,956	10,485	52	74,553
Total.....	37,979	108,214	36,980	40,847	26,130	23,968	56,491	19,461	19,742	28,304	21,502	54,725	261	474,604

Net earnings during period.....	14,523	50,225	18,208	15,132	9,187	6,683	20,993	6,955	8,185	9,513	8,220	16,753	159	184,749
Recoveries on charged-off assets:														
Loans and discounts.....	407	1,689	452	520	432	483	1,075	557	902	1,426	1,342	803	8	10,096
Bonds, securities, etc.....	1,116	816	633	164	100	66	263	76	64	131	11	192	-----	3,632
All other.....	762	1,048	81	122	258	213	401	74	286	367	296	1,149	-----	5,057
Total.....	16,813	53,778	19,374	15,938	9,977	7,445	22,732	7,662	9,437	11,442	9,869	18,900	167	203,534
Losses and depreciation charged off:														
On loans and discounts.....	4,145	9,936	2,849	2,861	2,611	2,927	6,776	1,727	2,837	4,233	4,708	5,179	10	50,799
On bonds, securities, etc.....	2,486	3,357	1,009	1,429	514	239	894	241	391	565	120	1,173	14	12,432
On banking house, furniture and fixtures.....	834	2,259	833	1,238	529	565	1,332	314	273	827	660	1,937	20	11,621
On foreign exchange.....	3	29	10	12	1	1	5	-----	-----	8	3	63	-----	135
Other losses.....	246	943	198	196	211	444	913	180	375	705	775	1,680	2	6,868
Total.....	7,714	16,524	4,899	5,736	3,866	4,176	9,920	2,462	3,876	6,338	6,266	10,032	46	81,855
Net addition to profits from operations during period.....	9,099	37,254	14,475	10,202	6,111	3,269	12,812	5,200	5,561	5,104	3,603	8,868	121	121,679
Total dividends declared since June 30, 1927..	7,205	24,641	8,087	7,191	5,543	4,084	16,128	4,764	2,901	4,604	5,237	15,929	92	107,006
Ratios:														
Dividends to capital ¹.....per cent..	5.95	7.32	7.95	5.73	5.76	5.35	8.07	6.41	4.85	5.42	5.89	10.29	11.50	7.00
Dividends to capital and surplus ² do.....	3.20	3.36	2.87	2.80	3.26	3.17	4.81	4.28	3.14	3.68	3.99	6.99	5.24	3.76
Net addition to profits to capital ² do.....	7.52	11.07	13.24	8.13	6.35	4.28	6.41	6.99	9.30	6.01	4.05	5.73	15.13	7.96
Net addition to profits to capital and surplus ².....per cent..	4.04	5.08	4.78	3.97	3.50	2.53	3.82	4.67	6.03	4.08	2.74	3.89	6.89	4.28

¹ Includes nonmember banks of Alaska and the Territory of Hawaii.

² Capital and surplus as of Dec. 31, 1927.

TABLE NO. 62.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1928

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings									
					Interest and discount on loans	Interest (including dividend on investments)	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	Total gross earnings
Maine.....	55	7,570	6,814	14,384	2,042	1,881	46	21			35	440	83	4,548
New Hampshire.....	55	5,400	4,952	10,352	1,173	688	32	16	1		5	134	125	2,174
Vermont.....	46	5,210	3,297	8,507	1,113	738	21	12			5	176	68	2,133
Massachusetts.....	141	27,118	25,391	52,509	7,661	4,914	103	91	8	6	90	1,214	1,184	15,271
Boston.....	11	55,900	47,880	103,780	13,410	3,467	481	55	335		396	879	2,522	21,545
Rhode Island.....	13	4,870	5,250	10,120	860	573	15	6	3		9	101	42	1,609
Connecticut.....	65	22,052	20,802	42,854	5,285	1,939	87	44	10		283	430	370	8,448
New England States.....	386	128,120	114,386	242,506	31,544	14,200	785	245	357	6	823	3,374	4,394	55,728
New York.....	520	62,520	61,252	123,772	18,209	14,036	360	208	9	12	193	3,694	1,160	37,881
Brooklyn and Bronx.....	17	7,750	4,755	12,505	1,589	538	37	6	13		11	158	108	2,460
Buffalo.....	5	1,950	1,405	3,355	475	220	4	2				95	20	816
New York City.....	20	262,000	332,500	594,500	59,273	24,251	408	1,099	3,144		3,014	5,200	8,939	105,328
New Jersey.....	299	51,620	52,283	103,903	14,840	8,175	274	98	19	1	194	1,950	960	26,511
Pennsylvania.....	826	91,667	147,822	239,489	24,505	17,082	660	182	40	3	261	3,932	1,317	47,982
Philadelphia.....	32	33,959	79,794	113,753	11,087	3,137	211	75	395		36	1,038	542	16,521
Pittsburgh.....	13	28,950	37,550	66,500	5,997	5,803	187	33	67		72	1,344	683	14,186
Delaware.....	18	1,684	2,490	4,174	344	275	6	3			5	32	8	673
Maryland.....	75	5,534	7,908	13,442	1,820	1,213	31	12		1	2	236	39	3,354
Baltimore.....	9	12,700	10,700	23,400	2,496	996	48	32	9		2	318	305	4,206
Washington, D. C.....	13	10,527	7,915	18,442	2,689	687	73	20	6		62	62	315	3,914
Eastern States.....	1,847	570,861	746,374	1,317,235	143,324	76,413	2,299	1,770	3,702	17	3,852	18,059	14,396	263,832

Virginia.....	162	24, 234	17, 845	42, 079	6, 483	915	147	76	3	2	77	75	282	8, 060
Richmond.....	4	6, 300	5, 050	11, 350	1, 514	266	23	42	1		37	38	106	2, 027
West Virginia.....	119	13, 454	11, 310	24, 764	3, 841	759	110	31	3		31	130	279	5, 184
North Carolina.....	72	13, 713	8, 151	21, 864	3, 720	432	137	157		3	22	23	241	4, 735
Charlotte.....	5	1, 800	2, 000	3, 800	515	77	10	6			17	4	28	657
South Carolina.....	58	9, 400	5, 041	14, 441	2, 374	502	173	154			27	130	220	3, 786
Georgia ²	78	12, 630	8, 699	21, 329	3, 856	353	118	211	2	2	2	43	274	4, 861
Atlanta.....	3	6, 200	4, 650	10, 850	1, 786	574	141	91			84	11	211	2, 848
Florida.....	60	11, 865	8, 439	20, 304	2, 708	1, 113	204	118			31	89	301	4, 564
Jacksonville.....	3	4, 000	2, 250	6, 250	1, 291	613	42	105			30	139	208	2, 428
Alabama.....	104	12, 570	8, 632	21, 202	3, 683	637	115	101	68		19	101	192	4, 916
Birmingham.....	3	4, 450	4, 550	9, 000	1, 508	206	39	10			15	48	136	1, 962
Mississippi.....	36	5, 560	3, 901	9, 461	1, 846	473	66	96		2	5	90	118	2, 696
Louisiana ³	33	9, 739	5, 343	15, 082	2, 578	230	75	63	36		9	6	406	3, 403
Texas.....	597	46, 520	24, 903	71, 423	12, 343	1, 386	730	328	10		9	128	612	15, 546
Dallas.....	7	13, 650	3, 850	17, 500	2, 830	605	90	97	60		23	14	267	3, 986
El Paso.....	3	1, 600	700	2, 300	511	124	31	15	1		9	1	32	724
Fort Worth.....	5	4, 450	2, 600	7, 050	1, 468	306	71	38	1		5	6	236	2, 131
Galveston.....	4	2, 150	850	3, 000	541	146	26	27	2		6	9	13	770
Houston.....	10	8, 850	4, 480	13, 330	2, 496	575	103	55	4		18	92	239	3, 632
San Antonio.....	8	4, 850	1, 910	6, 760	1, 160	158	56	14	4		11	3	265	1, 667
Waco.....	4	1, 650	440	2, 090	300	111	17	17			5	2	52	497
Arkansas ⁴	79	7, 115	3, 558	10, 673	2, 018	391	108	57		5	5	29	126	2, 739
Kentucky.....	136	14, 231	10, 317	24, 548	3, 399	828	153	22	2		32	184	224	4, 844
Louisville.....	4	6, 250	5, 000	11, 250	1, 869	787	37	5			6	1	164	2, 869
Tennessee ⁵	98	13, 164	7, 750	20, 914	3, 982	465	166	104		2	15	69	295	5, 098
Nashville.....	5	5, 200	4, 230	9, 430	1, 480	149	82	89		2	14	4	72	1, 892
Southern States.....	1, 700	265, 595	166, 449	432, 044	72, 300	13, 181	3, 070	2, 129		193	18	509	1, 467	5, 655
Ohio ⁶	318	40, 270	30, 941	71, 211	9, 534	3, 850	372	102		1	94	591	717	15, 271
Cincinnati.....	5	8, 100	5, 300	13, 400	1, 226	853	56	18		23	44	233	210	2, 663
Cleveland.....	3	4, 800	3, 850	8, 650	1, 714	676	20	5	18		99	116	155	2, 803
Columbus.....	5	5, 000	5, 350	10, 350	1, 396	497	47	12	1		44	230	204	2, 431
Indiana.....	223	25, 025	14, 541	39, 566	5, 868	2, 052	209	82		7	5	59	413	597
Indianapolis.....	4	7, 650	3, 150	10, 800	1, 449	3, 367	57	17	10		5	6	34	166
Illinois.....	444	37, 708	24, 498	62, 206	9, 767	3, 558	347	202		5	37	56	507	768
Chicago, central reserve.....	13	66, 250	53, 320	119, 570	18, 041	4, 626	334	587			742	97	1, 405	26, 660
Chicago, other reserve.....	23	5, 650	2, 449	8, 099	1, 195	935	36	22		6	17	170	244	2, 625
Peoria.....	4	2, 475	3, 275	5, 750	573	257	16	39			5	53	48	991
Michigan ⁷	130	18, 970	12, 854	31, 824	5, 706	2, 524	181	103		4	3	113	395	581
Detroit.....	3	12, 000	13, 500	25, 500	4, 094	1, 058	66	27		19		2	76	806
Wisconsin.....	150	18, 075	10, 219	28, 294	4, 528	2, 221	172	86		3	10	11	291	463
Milwaukee.....	7	9, 100	5, 650	14, 750	2, 693	596	50	38			3	6	227	3, 782

¹ Includes 2 banks in reserve city of Albany.
² Includes 1 bank in reserve city of Savannah.
³ Includes 1 bank in reserve city of New Orleans.
⁴ Includes 1 bank in reserve city of Little Rock.

⁵ Includes 1 bank in reserve city of Memphis.
⁶ Includes 1 bank in reserve city of Toledo.
⁷ Includes 2 banks in reserve city of Grand Rapids.

TABLE No. 62.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1928—Continued

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings										
					Interest and discount on loans	Interest (including dividend on investments)	Interest on balances with other banks	Domestic exchange and collection charges	Foreign exchange department	Commissions and earnings from insurance premiums and the negotiation of real estate loans	Trust department	Profits on securities sold	Other earnings	Total gross earnings	
Minnesota.....	267	19,667	9,574	29,241	4,310	1,985	275	237			129	31	195	396	7,558
Minneapolis.....	7	11,500	7,860	19,360	2,986	1,404	134	291		16			33	122	4,986
St. Paul.....	5	5,750	3,825	9,575	1,795	785	101	85		16			11	194	2,987
Iowa ⁸	262	18,305	8,824	27,129	4,880	1,388	215	114			62	10	134	453	7,256
Des Moines.....	3	2,700	1,200	3,900	591	137	9	12				3	1	39	792
Sioux City.....	5	2,050	600	2,650	509	137	30	15				1	10	52	754
Missouri.....	108	7,685	3,893	11,578	1,881	451	84	19			7	1	50	108	2,601
Kansas City.....	10	7,050	3,376	10,426	2,508	583	120	37		1		100	35	94	3,478
St. Joseph.....	4	1,100	950	2,050	450	98	28	11				1	5	38	631
St. Louis.....	12	28,850	10,598	39,448	5,687	2,289	216	98		15		52	9	480	8,932
Middle Western States.....	2,015	365,730	239,597	605,327	93,381	33,327	3,175	2,259	987		254	1,497	4,002	8,507	147,389
North Dakota.....	136	5,520	2,626	8,146	1,332	507	71	104			37	6	51	135	2,243
South Dakota.....	97	4,695	2,056	6,751	1,124	546	68	60	2		34	7	60	95	1,996
Nebraska.....	147	7,855	3,980	11,835	2,295	381	94	40			23	2	17	200	3,052
Lincoln.....	4	1,500	490	1,990	437	108	17	7				1	14	31	615
Omaha.....	7	4,950	2,510	7,460	1,597	400	89	101	1				37	379	2,604
Kansas ⁹	241	14,183	6,782	20,965	3,608	874	234	68			17	9	54	300	5,164
Topeka.....	5	1,450	465	1,915	241	183	29	6				6	1	34	600
Wichita.....	4	2,400	1,280	3,680	488	211	35	20				11	6	102	873
Montana ¹⁰	70	5,330	2,527	7,857	1,352	569	109	52	1		15		46	143	2,287
Wyoming.....	26	2,310	1,554	3,864	626	244	52	14				1	59	52	1,050
Colorado ¹¹	116	7,300	4,429	11,729	1,953	829	169	34		1	2	14	54	210	3,266
Denver.....	7	5,150	4,662	9,812	1,998	1,099	90	36		3		117	121	198	3,662

New Mexico.....	29	2, 035	993	3, 078	669	190	41	15	4	1	6	74	1, 000	
Oklahoma.....	318	14, 705	4, 276	18, 981	4, 204	1, 453	302	156	6	3	40	367	6, 531	
Muskogee.....	3	900	270	1, 170	203	107	11	9		2	4	29	370	
Oklahoma City.....	6	5, 350	830	6, 180	1, 492	566	119	44		19	19	208	2, 407	
Tulsa.....	6	5, 950	2, 250	8, 200	1, 761	462	107	18		2	64	255	2, 669	
Western States.....	1, 222	91, 633	41, 980	133, 613	25, 385	8, 669	1, 637	784	12	136	201	653	2, 812	40, 289
Washington.....	97	9, 465	4, 070	13, 535	2, 167	1, 211	99	76	1	7	6	186	527	4, 280
Seattle.....	8	7, 200	3, 240	10, 440	1, 886	994	111	142	37		60	205	196	3, 631
Spokane.....	4	3, 200	675	3, 875	784	170	25	37	2		18	26	87	1, 149
Oregon.....	88	6, 120	3, 047	9, 167	1, 438	576	78	44		1	6	49	157	2, 349
Portland.....	5	6, 400	3, 264	9, 664	1, 318	1, 295	64	86	35		46	41	148	3, 033
California ¹²	205	25, 427	11, 964	37, 391	6, 401	2, 155	340	113	5	23	131	340	812	10, 320
Los Angeles.....	11	29, 730	21, 526	51, 276	12, 536	2, 514	435	82	144		898	480	1, 032	18, 121
San Francisco.....	6	73, 500	58, 250	131, 750	18, 071	6, 229	189	101	546		396	2, 594	3, 554	31, 680
Idaho.....	46	3, 205	1, 196	4, 401	857	288	59	23		3	2	36	184	1, 452
Utah ¹³	16	1, 550	521	2, 071	385	82	19	6				5	26	523
Salt Lake City.....	4	2, 100	1, 045	3, 145	586	196	25	10				7	73	897
Nevada.....	10	1, 500	585	2, 085	367	91	25	5	2	5		10	51	556
Arizona.....	15	1, 625	541	2, 166	559	147	37	34	7	2	1	2	90	879
Pacific States.....	515	171, 042	109, 924	280, 966	47, 355	15, 948	1, 506	759	779	41	1, 564	3, 981	6, 937	78, 870
Alaska, nonmember.....	4	275	155	430	66	37	7	13				1	7	131
The Territory of Hawaii, nonmember.....	2	600	830	1, 430	119	76	14	15	1	1		50	16	292
Total nonmember banks.....	6	875	985	1, 860	185	113	21	28	1	1		51	23	423
Total United States.....	7, 691	1, 593, 856	1, 419, 695	3, 013, 551	413, 474	161, 851	12, 493	7, 974	6, 031	473	8, 446	31, 587	42, 724	685, 053

⁸ Includes 2 banks in each reserve city of Cedar Rapids and Dubuque.

⁹ Includes 2 banks in reserve city of Kansas City.

¹⁰ Includes 2 banks in reserve city of Helena.

¹¹ Includes 2 banks in reserve city of Pueblo.

¹² Includes 2 banks in reserve city of Oakland.

¹³ Includes 2 banks in reserve city of Ogden.

TABLE No. 62.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1928—Continued

[In thousands of dollars]

Location	Expenses								Net earnings and recoveries				
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings since last report	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
Maine.....	567	43	28	243	1,747	216	391	3,235	1,313	20	57	18	1,408
New Hampshire.....	454	59	29	156	354	103	287	1,442	732	16	41	20	809
Vermont.....	344	29	17	51	738	155	211	1,545	588	2	14	1	605
Massachusetts.....	2,391	202	205	1,634	3,859	303	1,611	10,265	5,066	88	143	79	5,376
Boston.....	3,508	639	1,176	3,643	3,658	53	1,826	14,503	7,042	118	222	291	7,673
Rhode Island.....	217	17	17	292	365	42	192	1,142	467	3	18	2	490
Connecticut.....	1,606	104	77	927	1,799	640	837	5,990	2,458	72	67	9	2,666
New England States.....	9,087	1,093	1,549	6,946	12,520	1,512	5,355	33,062	17,666	319	592	420	18,967
New York.....	6,047	412	323	2,900	11,978	1,343	3,584	26,587	11,294	290	346	220	12,120
Brooklyn and Bronx.....	539	87	106	357	250	60	484	1,873	587	24	10	1	622
Buffalo.....	138	17	5	13	307	22	90	592	224	5	1	1	230
New York City.....	17,475	2,329	8,019	16,163	6,077	2,900	11,038	64,001	41,327	1,073	581	252	43,233
New Jersey.....	4,567	434	105	2,217	7,532	1,271	2,878	19,004	7,507	165	113	203	7,988
Pennsylvania.....	7,771	518	271	1,833	15,457	2,699	4,229	32,778	15,204	161	356	751	16,472
Philadelphia.....	2,648	331	820	2,868	1,379	1,171	1,907	11,124	5,397	190	233	582	6,402
Pittsburgh.....	1,989	310	1,294	2,637	2,075	801	1,266	10,372	3,814	54	48	49	3,966
Delaware.....	120	13	16	58	170	29	50	456	217	2	9	1	228
Maryland.....	520	43	11	92	1,327	159	259	2,411	943	13	9	9	973
Baltimore.....	734	142	193	425	698	77	416	2,685	1,521	73	80	1	977
Washington, D. C.....	888	21	107	395	628	359	387	2,785	1,129	64	1	1	1,000
Eastern States.....	43,436	4,657	11,270	29,958	47,878	10,881	26,588	174,668	89,164	2,084	1	1	100,000
Virginia.....	1,495	210	140	308	2,345	585	866	5,949	2,111	68	1	1	3,000
Richmond.....	381	76	145	217	283	189	235	1,526	501	1	1	1	1,000
West Virginia.....	1,015	86	84	282	1,382	134	551	3,534	1,650	1	1	1	1,000
North Carolina.....	973	175	143	209	1,238	192	630	3,560	1,175	1	1	1	1,000
Charlotte.....	129	23	7	70	103	25	98	455	202	1	1	1	1,000

South Carolina.....	673	94	164	147	1,086	75	512	2,751	1,035	35		13	1,083
Georgia.....	991	127	183	176	983	215	707	3,382	1,479	65	2	58	1,604
Atlanta.....	544	126	145	272	491	171	393	2,142	1,706	13		14	733
Florida.....	1,092	66	96	276	1,066	179	679	3,454	1,110	348	4	43	1,510
Jacksonville.....	444	5	189	181	595	4	330	1,748	680	20		26	726
Alabama.....	1,082	137	57	237	874	138	587	3,062	1,854	49	2	6	1,911
Birmingham.....	348	52	45	148	371	78	191	1,243	719	67			786
Mississippi.....	607	126	55	128	625	74	386	1,991	705	84	31	75	895
Louisiana.....	776	91	144	328	397	83	438	2,257	1,146	63	36	27	1,272
Texas.....	3,904	147	336	1,171	1,246	1,040	2,073	8,917	5,629	808	9	84	6,530
Dallas.....	792	53	314	404	348	357	461	2,729	1,257	22	2	26	1,307
El Paso.....	184	2	32	65	85	63	90	521	203	10		7	220
Fort Worth.....	396	44	183	213	243	34	300	1,413	718	9	4	85	816
Galveston.....	107	14	107	115	186	27	55	611	159	5		1	165
Houston.....	764	31	224	350	621	111	495	2,596	1,036	32	3	2	1,073
San Antonio.....	349	22	65	58	281	188	230	1,193	474	56		8	538
Waco.....	96	6	19	36	130	8	83	378	119	7		1	127
Arkansas.....	625	39	111	190	636	169	416	2,186	553	50	1	4	608
Kentucky.....	972	57	60	172	1,236	197	499	3,193	1,651	58	12	19	1,740
Louisville.....	550	117	312	202	445	114	326	2,066	803	17	16	1	837
Tennessee.....	1,043	59	226	194	1,365	325	550	3,762	1,336	37	1	46	1,420
Nashville.....	343	14	165	83	376	78	224	1,283	609	15		5	633
Southern States.....	20,625	1,999	3,751	6,232	19,037	4,853	12,405	68,902	29,620	2,066	135	701	32,522
Ohio.....	2,956	140	153	1,129	4,058	992	1,612	11,040	4,231	130	117	95	4,573
Cincinnati.....	406	39	170	288	429	267	163	1,762	901	13	14	13	941
Cleveland.....	510	90	67	405	771	153	372	2,368	435	47		6	488
Columbus.....	485	83	163	336	139	101	441	1,748	683	18	15	1	717
Indiana.....	1,918	102	207	492	2,422	824	1,047	7,012	2,280	50	40	13	2,383
Indianapolis.....	444	3	174	199	240	293	218	1,571	535	7			542
Illinois.....	3,493	134	295	505	3,754	1,696	1,813	11,690	3,557	127	54	61	3,799
Chicago, Cent. Res.....	4,159	434	2,002	5,497	1,542	2,786	3,434	19,354	6,806	572		9	7,387
Chicago, other Res.....	672	29	5	144	620	163	500	2,133	492	2	1	4	499
Peoria.....	169		70	41	153	95	128	656	335	9			348
Michigan.....	1,759	65	125	627	2,865	492	1,214	7,147	2,463	74	20	6	2,563
Detroit.....	1,086	234	188	765	951	126	1,026	4,376	1,772	207		1	1,980
Wisconsin.....	1,584	49	136	344	2,219	434	943	5,709	2,076	192	49	189	2,506
Milwaukee.....	716	145	233	401	468	143	580	2,686	1,096	32	23	5	1,156
Minnesota.....	1,633	29	182	222	2,776	829	972	6,643	915	192	37	101	1,245
Minneapolis.....	1,195	47	556	453	863	456	627	4,197	789	132		3	924
St. Paul.....	582	50	221	282	531	188	345	2,199	788	90	10	2	890
Iowa.....	1,529	79	236	329	2,339	296	835	5,643	1,613	150	3	24	1,790
Des Moines.....	207	12	135	100	46	40	100	640	152	11		3	166
Sioux City.....	184	13	81	37	135	25	120	595	159	5	1	6	171
Missouri.....	656	44	90	143	556	88	346	1,923	678	56	5	23	762
Kansas City.....	823	72	484	486	134	141	442	2,582	896	91	1	10	998
St. Joseph.....	154	1	110	37	89	18	109	518	113	42			155
St. Louis.....	1,687	240	614	1,313	1,059	299	1,049	6,261	2,671	252	41	6	2,970
Middle Western States.....	29,007	2,134	6,697	14,575	29,159	10,945	18,436	110,953	36,436	2,501	435	581	39,953

TABLE No. 62.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1928—Continued

[In thousands of dollars]

Location	Expenses								Net earnings and recoveries				
	Salaries and wages	Interest and discount on borrowed money	Interest on bank deposits	Interest on demand deposits	Interest on time deposits	Taxes	Other expenses	Total expenses paid	Net earnings since last report	Recoveries on loans and discounts	Recoveries on bonds, securities, etc.	All other recoveries	Total net earnings and recoveries on charged-off assets
North Dakota.....	595	24	41	87	841	176	392	2,156	87	50	3	9	149
South Dakota.....	518	12	47	72	591	60	293	1,593	403	51	1	10	465
Nebraska.....	699	53	72	67	869	134	374	2,268	784	130	-----	23	937
Lincoln.....	144	-----	76	46	54	25	87	432	183	20	4	-----	207
Omaha.....	604	54	310	262	209	141	514	2,094	510	72	1	34	617
Kansas.....	1,326	45	169	263	1,083	368	705	3,959	1,205	230	28	71	1,534
Topeka.....	119	-----	51	67	38	35	77	387	113	25	-----	37	175
Wichita.....	178	3	93	55	121	77	142	669	204	22	-----	1	227
Montana.....	523	4	52	92	717	70	271	1,729	558	195	1	86	840
Wyoming.....	248	3	31	77	244	43	145	791	259	37	1	9	306
Colorado.....	812	28	75	147	748	316	423	2,549	717	133	31	82	963
Denver.....	739	35	163	365	782	193	440	2,717	945	61	2	3	1,011
New Mexico.....	236	4	14	56	143	58	141	652	348	37	6	6	397
Oklahoma.....	1,751	56	94	521	795	470	1,004	4,691	1,840	325	9	73	2,247
Muskogee.....	80	-----	15	33	55	30	54	267	103	3	-----	-----	106
Oklahoma City.....	423	38	191	265	352	13	300	1,582	825	29	-----	18	872
Tulsa.....	643	19	154	404	325	100	419	2,064	605	69	1	1	676
Western States.....	9,638	378	1,645	2,879	7,967	2,309	5,781	30,600	9,689	1,480	88	463	11,729
Washington.....	999	25	27	213	950	256	564	3,034	1,246	56	21	14	1,337
Seattle.....	912	16	322	260	459	169	464	2,602	1,029	110	-----	13	1,152
Spokane.....	275	9	50	68	257	65	183	907	242	19	11	26	298
Oregon.....	665	13	13	107	524	106	309	1,737	612	86	13	6	717
Portland.....	676	24	124	116	800	41	353	2,134	899	54	57	14	1,024
California.....	2,737	82	189	559	2,166	484	1,473	7,690	2,630	168	45	91	2,934
Los Angeles.....	4,206	23	570	888	5,061	560	3,038	14,346	3,775	324	3	23	4,125
San Francisco.....	6,210	704	884	1,643	8,258	1,090	5,287	24,076	7,604	48	501	62	8,215

Idaho.....	340	11	33	69	337	38	180	1,008	444	37	17	3	501
Utah.....	124	7	25	33	127	12	62	390	133	4	17		154
Salt Lake City.....	193	10	82	78	140	19	93	615	282	1			283
Nevada.....	110		23	4	144	34	75	390	166	1	1	6	174
Arizona.....	265	10	10	46	157	41	145	674	205	55		55	315
Pacific States.....	17,712	934	2,352	4,084	19,380	2,915	12,226	59,603	19,267	963	686	313	21,229
Alaska, nonmember.....	34			5	27	5	18	89	42	1			43
The Territory of Hawaii, nonmember.....	65		10	30	24	8	43	180	112				112
Total nonmember banks.....	99		10	35	51	13	61	269	154	1			155
Total United States.....	129,604	11,195	27,277	64,709	135,992	33,428	80,852	483,057	201,996	9,423	3,697	4,564	219,680

TABLE NO. 62.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1928—Continued

[In thousands of dollars]

Location	Losses and depreciation charged off								Ratios			
	On loans and discounts	On bonds, securities, etc.	On banking house, furniture and fixtures	On foreign exchange	Other losses	Total losses charged off	Net addition to profits	Dividends	Dividends to capital ¹	Dividends to capital and surplus ¹	Net addition to profits to capital ¹	Net addition to profits to capital and surplus ¹
Maine.....	107	81	66	-----	24	278	1,130	494	<i>Per cent</i> 6.53	<i>Per cent</i> 3.43	<i>Per cent</i> 14.93	<i>Per cent</i> 7.86
New Hampshire.....	35	38	37	-----	20	133	676	305	5.65	2.95	12.52	6.53
Vermont.....	97	24	10	-----	8	139	466	255	4.89	3.00	8.94	5.48
Massachusetts.....	850	329	175	2	84	1,440	3,936	1,652	6.09	3.15	14.51	7.50
Boston.....	2,817	883	74	-----	380	4,154	3,519	3,563	6.37	3.43	6.30	3.39
Rhode Island.....	37	27	26	-----	5	95	395	248	5.09	2.45	8.11	3.90
Connecticut.....	342	147	97	-----	16	602	2,004	1,120	5.08	2.61	9.09	4.68
New England States.....	4,288	1,529	485	2	537	6,841	12,126	7,637	5.96	3.15	9.46	5.00
New York.....	1,140	1,171	425	1	368	3,105	9,015	4,781	7.65	3.86	14.42	7.28
Brooklyn and Bronx.....	139	59	40	1	11	250	372	162	2.09	1.30	4.80	2.97
Buffalo.....	13	23	15	-----	-----	51	179	68	3.49	2.03	9.18	5.34
New York City.....	4,306	6,641	511	4	192	11,714	31,519	20,302	7.75	3.41	12.03	5.30
New Jersey.....	922	447	259	-----	108	1,736	6,252	3,457	6.70	3.33	12.11	6.02
Pennsylvania.....	1,713	918	442	6	228	3,307	13,165	6,841	7.46	2.86	14.36	5.50
Philadelphia.....	1,264	460	35	20	62	1,841	4,561	2,858	8.42	2.51	13.43	4.01
Pittsburgh.....	151	172	166	-----	26	515	3,450	1,470	5.08	2.21	11.92	5.19
Delaware.....	2	16	1	-----	2	21	207	95	5.64	2.28	12.29	4.96
Maryland.....	92	69	15	-----	5	181	792	367	6.63	2.73	14.31	5.89
Baltimore.....	423	413	41	-----	5	882	795	845	6.65	3.61	6.26	3.40
Washington, D. C.....	153	18	69	-----	15	255	960	588	5.59	3.19	9.12	5.21
Eastern States.....	10,378	10,407	2,019	32	1,022	23,858	71,267	41,834	7.33	3.18	12.48	5.41
Virginia.....	541	46	30	-----	83	700	1,591	1,317	5.43	3.13	6.57	3.7
Richmond.....	81	30	39	-----	2	152	363	318	5.05	2.80	5.76	3.20
West Virginia.....	369	43	27	-----	50	489	1,229	728	5.41	2.94	9.13	4.96
North Carolina.....	214	13	28	-----	77	332	928	555	4.05	2.54	6.77	4.24
Charlotte.....	65	4	-----	-----	1	70	134	128	7.11	3.37	7.44	3.53
South Carolina.....	325	19	-----	-----	68	412	671	323	3.44	2.24	7.14	4.65
Georgia.....	451	69	26	-----	83	629	975	560	4.43	2.63	7.72	4.57
Atlanta.....	103	11	28	-----	5	147	586	391	6.31	3.60	9.45	5.40

Florida	733	23	59	174	989	521	442	3.73	2.18	4.39	2.57
Jacksonville	239	29	4	6	278	448	220	5.50	3.52	11.20	7.17
Alabama	308	80	21	40	399	1,512	768	6.11	3.62	12.03	7.13
Birmingham	123				123	663	590	13.26	6.56	14.90	7.37
Mississippi	278	12	33	47	370	625	202	3.63	2.14	9.44	5.55
Louisiana	465	80	68	46	609	663	487	5.00	3.23	6.81	4.40
Texas	2,205	47	92	338	2,682	3,848	1,550	3.33	2.17	8.27	5.39
Dallas	141	47	7	32	227	1,080	734	5.38	4.19	7.91	6.17
El Paso	75	32		13	120	100	33	2.06	1.43	6.25	4.35
Fort Worth	96	13	20	127	256	560	421	9.46	5.97	12.58	7.94
Galveston	1	6	1	4	12	153	77	3.58	2.57	7.12	5.10
Houston	254	33	21	115	423	650	327	3.69	2.45	7.34	4.88
San Antonio	112	10	93	59	274	264	162	3.34	2.40	5.44	3.91
Waco	115			15	130	² 3	55	3.33	2.63	.18	.14
Arkansas	198	3	41	41	283	325	258	3.63	2.42	4.57	3.05
Kentucky	390	54	47	65	556	1,184	795	5.59	3.24	8.32	4.82
Louisville	187	53	8	30	278	559	545	8.72	4.84	8.94	4.97
Tennessee	782	22	37	43	888	532	699	5.31	3.34	4.04	2.54
Nashville	145	5	3	16	169	464	247	4.75	2.62	8.92	4.92
Southern States	8,996	684	733	4	1,580	11,997	20,525	4.87	2.99	7.73	4.75
Ohio	1,053	467	155	80	1,755	2,818	2,336	5.80	3.28	7.00	3.96
Cincinnati	20		65	1	86	855	660	8.15	4.93	10.56	6.38
Cleveland	92	45	3	55	195	293	213	4.44	2.46	6.10	3.39
Columbus	261	2	9	4	276	441	264	5.28	2.55	8.82	4.26
Indiana	626	87	95	86	894	1,489	1,325	5.29	3.35	5.95	3.76
Indianapolis	170	25		1	196	346	320	4.18	2.96	4.52	3.20
Illinois	1,168	255	157	387	1,968	1,831	1,955	5.18	3.14	4.86	2.94
Chicago, central reserve	500	140	4	22	666	6,721	4,691	7.08	3.92	10.14	5.62
Chicago, other reserve	83	46	21	86	236	263	211	3.73	2.61	4.65	3.25
Peoria	19	6	19	1	45	303	205	8.28	3.59	12.24	5.27
Michigan	346	83	111	60	600	1,963	1,217	6.42	3.82	10.35	6.17
Detroit	272	39	184	1	496	1,484	769	6.41	3.02	12.37	5.82
Wisconsin	410	124	191	240	966	1,540	999	5.53	3.53	8.52	5.44
Milwaukee	196	187	89	3	476	680	470	5.16	3.19	7.47	4.61
Minnesota	858	145	116	159	1,279	² 34	761	3.87	2.60	² 1.7	² 1.2
Minneapolis	303	31	15	5	355	569	615	5.35	3.18	4.95	2.94
St. Paul	39	11	33	3	86	804	316	5.50	3.30	13.98	8.40
Iowa	1,071	60	17	170	1,318	472	431	2.35	1.59	2.58	1.74
Des Moines	59	1		3	63	103	20	.74	.51	3.81	2.64
Sioux City	166	62		300	528	² 357	38	1.85	1.43	² 17.41	² 13.47
Missouri	367	32	38	27	464	298	260	3.38	2.25	3.88	2.57
Kansas City	401	37	7	23	468	530	328	4.65	3.15	7.52	5.08
St. Joseph	51			2	53	102	65	5.91	3.17	9.27	4.98
St. Louis	368	33	76	37	514	2,456	1,773	6.15	4.49	8.51	6.23
Middle Western States	8,899	1,918	1,405	5	1,756	13,983	25,970	5.53	3.34	7.10	4.29

¹ Capital and surplus as of June 30, 1923.² Deficit.

TABLE NO. 62.—Abstract of reports of earnings, expenses, and dividends of national banks for the period of six months ended June 30, 1928—Continued

[In thousands of dollars]

Location	Losses and depreciation charged off								Ratios			
	On loans and discounts	On bonds, securities etc.	On banking house, furniture and fixtures	On foreign exchange	Other losses	Total losses charged off	Net addition to profits	Dividends	Dividends to capital	Dividends to capital and surplus	Net addition to profits to capital	Net addition to profits to capital and surplus
North Dakota.....	396	39	10	1	61	507	358	91	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>
South Dakota.....	270	50	4		52	376	89	165	1.65	1.12	6.49	4.39
Nebraska.....	398	23	7		135	563	374	353	3.51	2.44	1.90	1.32
Lincoln.....	74	9	1		16	100	107	380	4.49	2.98	4.76	3.16
Omaha.....	97	68	20		76	261	356	233	25.33	19.10	7.13	5.38
Kansas.....	808	63	85		143	1,099	435	567	4.71	3.12	7.19	4.77
Topeka.....	57	1	4		7	69	106	64	4.00	2.70	3.07	2.07
Wichita.....	70		75		3	148	79	111	4.41	3.34	7.31	5.54
Montana.....	449	26	35		60	570	270	240	4.63	3.02	3.29	2.15
Wyoming.....	130	6	28		14	176	130	111	4.50	3.05	5.07	3.44
Colorado.....	472	267	48		91	878	85	336	4.81	2.87	5.63	3.36
Denver.....	167	115	82		15	379	632	347	4.60	2.86	1.16	.72
New Mexico.....	145	12	32	1	17	207	190	92	6.74	3.54	12.27	6.44
Oklahoma.....	835	79	87	1	170	1,172	1,075	658	4.41	2.99	9.11	6.17
Muskogee.....	22	6		1	1	29	77	51	4.47	3.47	7.31	5.66
Oklahoma City.....	67	21	27		27	142	730	301	5.67	4.36	8.56	6.58
Tulsa.....	91	3	5		17	116	560	235	5.63	4.87	13.64	11.81
Western States.....	4,548	788	548	3	905	6,792	4,937	4,335	3.95	2.87	9.41	6.83
Washington.....	340	69	47		37	493	844	443	4.73	3.24	5.39	3.69
Seattle.....	235	22	67		17	341	811	2,147	4.68	3.27	8.92	6.24
Spokane.....	179	8	7		5	199	99	85	20.82	20.57	11.26	7.77
Oregon.....	235	62	23		31	351	366	257	2.66	2.19	3.09	2.55
Portland.....	131	234	65		20	450	574	430	4.20	2.80	5.98	3.99
California.....	783	213	219		175	1,390	1,544	1,292	7.03	4.66	8.97	5.94
Los Angeles.....	1,074	107	326		135	1,642	2,483	2,047	5.08	3.46	6.07	4.13
San Francisco.....	794	596	513		49	1,952	6,263	4,328	6.88	3.99	8.35	4.84
									5.89	3.29	8.52	4.75

Idaho.....	173	38	3	37	251	250	67	2.09	1.52	7.80	5.68
Utah.....	27	9	3	13	52	102	45	2.90	2.17	6.58	4.93
Salt Lake City.....	37	42	4	8	91	192	38	1.81	1.21	9.14	6.10
Nevada.....	72	5	40	2	119	55	61	4.07	2.93	3.67	2.64
Arizona.....	109	3	17	230	359	² 44	59	3.63	2.72	² 2.71	² 2.03
Pacific States.....	4,189	1,408	1,334	759	7,690	13,539	11,319	6.62	4.03	7.92	4.82
Alaska, nonmember.....	8	4		1	13	30	8	2.91	1.86	10.91	6.98
The Territory of Hawaii, nonmember.....	1	21	5		27	85	45	7.50	3.15	14.17	5.94
Total nonmember banks.....	9	25	5	1	40	115	53	6.06	2.85	13.14	6.18
Total United States.....	41,307	16,759	6,529	46	6,560	71,201	148,479	6.17	3.26	9.32	4.93

² Deficit.

TABLE NO. 63.—Abstract of reports of earnings, expenses, and dividends of national banks by Federal reserve districts, six months ended June 30, 1928

[In thousands of dollars]

	District No. 1 (373 banks)	District No. 2 (771 banks)	District No. 3 (693 banks)	District No. 4 (718 banks)	District No. 5 (507 banks)	District No. 6 (379 banks)	District No. 7 (964 banks)	District No. 8 (483 banks)	District No. 9 (668 banks)	District No. 10 (923 banks)	District No. 11 (695 banks)	District No. 12 (511 banks)	Non- member banks (6 banks)	Grand total (7,691 banks) ¹
Capital.....	124,387	376,087	113,191	125,200	96,042	77,529	201,813	74,220	59,847	84,418	89,755	170,492	875	1,593,856
Surplus.....	109,994	433,389	203,885	135,188	74,510	54,694	139,795	37,944	32,795	39,503	42,339	109,674	985	1,419,695
Capital and surplus.....	234,381	814,476	317,076	260,388	170,552	132,223	341,608	112,164	92,642	123,921	132,094	280,166	1,860	3,013,551
Gross earnings:														
Interest and discount on loans.....	30,522	91,196	31,547	30,982	25,257	22,589	54,024	17,369	14,724	24,435	23,472	47,172	185	413,474
Interest (including dividends) on invest- ments.....	13,575	46,177	16,516	17,932	5,679	4,519	16,604	6,480	6,965	7,749	3,665	15,877	113	161,851
Interest on balances with other banks.....	770	1,046	588	1,139	734	958	1,461	693	851	1,534	1,208	1,490	21	12,493
Domestic exchange and collection charges.....	235	1,396	220	255	526	869	1,242	325	878	605	659	736	28	7,974
Foreign exchange department.....	356	3,184	415	142	22	106	887	16	35	6	89	772	1	6,031
Commissions and earnings from insurance premiums and the negotiation of real estate loans.....	6	13	3	1	6	8	109	15	220	50	0	41	1	473
Trust department.....	775	3,407	306	408	276	168	1,016	102	48	289	88	1,563	0	8,446
Profits on securities sold.....	3,214	10,810	4,218	3,879	991	583	1,961	541	535	565	258	3,981	51	31,587
Other earnings.....	4,308	10,973	1,688	2,624	1,802	1,987	5,456	1,227	1,193	2,581	1,950	6,912	23	42,724
Total.....	53,761	168,202	55,501	57,362	35,293	31,787	82,760	26,768	25,449	37,814	31,389	78,544	423	685,053
Expenses paid:														
Salaries and wages.....	8,752	27,913	8,986	9,757	6,722	6,584	15,863	5,449	5,722	8,959	7,189	17,609	99	129,604
Interest and discount on borrowed money.....	1,063	3,170	878	830	860	702	1,221	587	174	404	367	934	0	11,195
Interest on bank deposits.....	1,530	8,562	1,033	1,987	971	1,164	3,639	1,402	1,142	2,120	1,367	2,350	10	27,277
Interest on demand deposits.....	6,792	21,246	4,649	5,608	2,112	1,863	9,108	2,160	1,844	3,132	2,600	4,060	35	64,709
Interest on time deposits.....	11,974	25,351	12,538	14,189	8,899	6,619	14,743	5,358	7,899	6,101	3,473	19,297	51	136,992
Taxes.....	1,377	5,312	3,482	3,282	1,773	1,209	6,535	1,558	1,908	2,169	1,915	2,895	13	33,428
Other expenses.....	5,148	17,617	5,309	5,702	3,899	4,115	10,828	3,119	3,330	5,364	4,122	12,178	61	80,852
Total.....	36,641	109,171	36,935	41,355	25,236	22,256	61,937	19,633	21,019	28,249	21,033	59,323	269	483,057
Net earnings during period.....	17,120	59,031	18,566	16,007	10,057	9,531	20,823	7,135	4,430	9,565	10,356	19,221	154	201,996
Recoveries on charged-off assets:														
Loans and discounts.....	311	1,492	305	394	372	681	1,273	486	834	1,303	1,030	941	1	9,423
Bonds, securities, etc.....	562	995	570	285	103	22	146	135	56	85	52	686	0	3,697
All other.....	418	574	1,299	307	184	243	232	114	291	371	239	292	0	4,564
Total.....	18,411	62,092	20,740	16,993	10,716	10,477	22,474	7,870	5,611	11,324	11,677	21,140	155	219,680

Losses and depreciation charged off:															
On loans and discounts.....	4,242	6,282	2,874	2,333	2,246	3,127	4,505	1,791	2,604	3,879	3,342	4,093	9	41,307	
On bonds, securities, etc.....	1,449	8,289	1,326	933	647	210	970	215	359	721	207	1,408	25	16,759	
On banking house, furniture and fixtures.....	472	1,218	348	605	247	251	669	252	347	520	263	1,332	5	6,529	
On foreign exchange.....	2	6	20	6	0	0	1	5	4	2	0	0	0	46	
Other losses.....	536	628	294	240	303	430	1,255	269	369	753	938	544	1	6,560	
Total.....	6,701	16,403	4,862	4,117	3,443	4,018	7,400	2,532	3,683	5,875	4,750	7,377	40	71,201	
Net addition to profits from operations during period.....	11,710	45,689	15,878	12,876	7,273	6,459	15,074	5,338	1,928	5,449	6,927	13,763	115	148,479	
Total dividends declared since Dec. 31, 1927.....	7,449	27,855	8,481	7,930	5,080	4,308	11,551	3,958	2,550	4,263	3,569	11,295	53	98,352	
Ratios:															
Dividends to capital ² per cent.....	5.99	7.41	7.49	6.33	5.29	5.56	5.72	5.33	4.28	5.05	3.98	6.62	6.06	6.17	
Dividends to capital and surplus ² do.....	3.18	3.42	2.67	3.05	2.98	3.26	3.38	3.53	2.76	3.44	2.70	4.03	2.85	3.26	
Net addition to profits to capital ² do.....	9.41	12.15	14.03	10.28	7.57	8.33	7.47	7.19	3.22	6.45	7.72	8.07	13.14	9.32	
Net addition to profits to capital and surplus ² per cent.....	5.00	5.61	5.01	4.94	4.26	4.88	4.41	4.76	2.08	4.40	5.24	4.91	6.18	4.93	

¹ Includes nonmember banks of Alaska and the Territory of Hawaii.

² Capital and surplus as of June 30, 1928.

TABLE No. 64.—Abstract of reports of savings and State banks in the District of Columbia at date of each report during year ended October 31, 1928

[In thousands of dollars]

	Dec. 31, 1927 (22 banks)	Feb. 28, 1928 (22 banks)	June, 30, 1928 (22 banks)	Oct. 3, 1928 (22 banks)
RESOURCES				
Loans and discounts (including rediscounts).....	27,954	28,213	29,707	30,902
Overdrafts.....	7	7	b	11
United States Government securities owned.....	611	385	387	349
Other bonds, stocks, securities, etc., owned.....	5,516	6,055	6,869	6,739
Banking house, furniture, and fixtures.....	2,281	2,290	2,297	2,224
Other real estate owned.....	189	379	291	343
Cash in vault and amount due from national banks.....	3,520	3,872	3,214	14,930
Amount due from State banks, bankers, and trust companies.....	373	540	616	
Exchanges for clearing house.....	325	318	416	411
Checks on other banks in the same place.....	127	43	102	
Outside checks and other cash items.....	52	27	59	54
Other assets.....	226	270	300	346
Total.....	41,181	42,399	44,263	46,309
LIABILITIES				
Capital stock paid in.....	2,586	2,586	2,590	2,590
Surplus fund.....	1,720	1,721	1,738	1,738
All other undivided profits, less expenses and taxes paid.....	776	869	888	878
Reserves for dividends, contingencies, etc.....				112
Reserves for taxes, interest, etc., accrued.....	108	142	104	115
Amount due to national banks.....	69	71	85	224
Amount due to State banks, bankers, and trust companies.....	78	63	61	
Certified checks outstanding.....	28	18	42	196
Cashiers' checks outstanding.....	141	70	72	
Dividend checks outstanding.....	59	2	56	
Demand deposits.....	13,912	13,708	14,176	15,215
Time deposits (including postal savings deposits).....	21,399	22,996	23,861	24,750
Bills payable (including all obligations representing money borrowed other than rediscounts).....	246	85	445	323
Notes and bills rediscounted.....	50	28		
Liabilities other than those above stated.....	9	40	145	168
Total.....	41,181	42,399	44,263	46,309

¹ Excludes \$89,000 due from banks and bankers in foreign countries the amount of which is included in "Other assets."

TABLE No. 65.—Abstract of reports of loan and trust companies in the District of Columbia at date of each report during year ended October 31, 1928

[In thousands of dollars]

	Dec. 31, 1927 (7 banks)	Feb. 28, 1928 (7 banks)	June 30, 1928 (7 banks)	Oct. 3, 1928 (7 banks)
RESOURCES				
Loans and discounts (including rediscounts)	58,535	59,718	64,389	65,163
Overdrafts	28	10	13	18
United States Government securities owned	3,869	3,874	3,989	3,979
Other bonds, stocks, securities, etc., owned	17,757	18,355	18,702	18,825
Customers' liability account of acceptances	58	70	9	1
Banking house, furniture and fixtures	8,778	8,899	9,031	10,073
Other real estate owned	1,131	1,158	1,372	434
Cash in vault and amount due from national banks	8,542	7,699	8,309	} 112,516
Amount due from State banks, bankers, and trust companies	3,698	4,881	4,087	
Exchanges for clearing house	1,185	536	1,146	} 1,715
Checks on other banks in the same place	471	160	481	
Outside checks and other cash items	626	753	659	654
Redemption fund and due from United States Treasurer			40	20
Other assets	604	643	649	654
Total	105,282	106,756	112,876	114,052
LIABILITIES				
Capital stock paid in	11,400	11,400	11,400	11,400
Surplus fund	8,450	8,850	8,850	8,850
All other undivided profits, less expenses and taxes paid	3,851	3,299	3,708	2,961
Reserves for dividends, contingencies, etc				236
Reserves for taxes, interest, etc., accrued	364	432	374	250
Amount due to national banks	733	782	963	} 2,128
Amount due to State banks, bankers, and trust companies	1,086	1,066	1,290	
Certified checks outstanding	81	95	83	} 520
Cashiers' checks outstanding	527	204	258	
Dividend checks outstanding	53	8	51	} 55,497
Demand deposits	49,154	50,292	55,577	
Time deposits (including postal savings deposits)	28,284	29,660	29,954	30,912
United States deposits			38	119
Agreements to repurchase United States Government or other securities sold	651			
Bills payable (including all obligations representing money borrowed other than rediscounts)	500	200		} 200
Notes and bills rediscounted				
Letters of credit and travelers' checks sold for cash and outstanding	17	25	17	13
Acceptances executed by other banks for account of reporting banks	58	70	9	1
Liabilities other than those above stated	73	373	304	965
Total	105,282	106,756	112,876	114,052

¹ Excludes \$186,000 due from banks and bankers in foreign countries the amount of which is included in "Other assets."

TABLE NO. 66.—Principal items of resources and liabilities of each savings and State bank in the District of Columbia, October 3, 1928

[Amounts in even dollars]

Title	President	Cashier	Loans and discounts, overdrafts and acceptances	United States Government securities owned	Other bonds, investments, and real estate owned
Anacostia Bank.....	M. Otterbach.....	W. L. Koontz.....	1,191,478	6,000	199,667
Bank of Brightwood.....	R. L. Schreiner.....	R. L. Schreiner.....	634,001		173,209
Bank of Commerce & Savings.....	M. D. Rosenberg.....	F. Owings.....	1,423,625	96,800	559,835
Chevy Chase Savings Bank.....	F. E. Farrington.....	J. E. Troth.....	636,093	10,000	349,080
Departmental Bank.....	J. T. Exnicios.....	L. A. Rosafy.....	816,598	23,263	316,542
East Washington Savings Bank.....	J. C. Yost.....	C. A. McCarthy.....	988,454		169,122
Industrial Savings Bank.....	W. S. Carter.....	W. A. Bowie.....	167,595		288,894
International Exchange Bank.....	F. Cuniberti.....	F. J. Kaufmann, jr.....	488,339		224,079
McLachlen Banking Corporation.....	L. P. McLachlen.....	J. A. Massie.....	1,110,169		967,505
Morris Plan Bank.....	B. Chesterman.....	W. G. Barker.....	1,307,651		22,549
Mount Vernon Savings Bank.....	C. H. Woodward.....	R. T. Highfield.....	3,100,129		894,005
North Capitol Savings Bank.....	T. Michael.....	P. H. Costes.....	1,399,207	2,350	151,538
Northeast Savings Bank.....	L. P. Stewart.....	W. R. Lewis.....	647,963	90	871,759
Park Savings Bank.....	G. E. Walker.....	R. S. Stunz.....	2,399,302	43,900	710,558
Potomac Savings Bank.....	H. W. Offutt.....	C. W. Shoemaker.....	2,443,911		940,020
Prudential Bank.....	J. R. Hawkins.....	E. Baker.....	191,724		181,601
Security Savings & Commercial Bank.....	J. I. Peyser.....	S. R. Baulsir.....	5,157,634	118,451	905,710
Seventh Street Savings Bank.....	A. H. Plugge.....	J. D. Howard.....	1,558,541	550	245,323
United States Savings Bank.....	W. H. Cooper.....	Wm. R. DeLashmutt.....	2,002,916	1,031	521,530
Washington Mechanics Savings Bank.....	E. Gould.....	T. J. Groom.....	2,159,355	46,700	179,080
Washington Savings Bank.....	T. E. Jarrell.....	J. D. Leonard.....	678,961		268,013
Woodridge-Langdon Savings & Commercial Bank.....	A. S. Henderson.....	E. L. Norris.....	408,722		166,678

TABLE NO. 66.—Principal items of resources and liabilities of each savings and State bank in the District of Columbia, October 3, 1928—Con.

Title	Cash and exchange, including due from banks	Other assets	Total assets	Capital	Surplus and undivided profits	Due to banks, including certified and cashier's checks, and cash letters of credit outstanding	Demand deposits	Time deposits	Other liabilities
Anacostia Bank	115,297	5,658	1,518,100	50,000	130,350	6,271	410,021	912,458	
Bank of Brightwood	74,983	6,500	888,693	100,000	22,507		313,347	417,839	35,000
Bank of Commerce & Savings	411,950	831	2,493,041	100,000	178,603	62,673	900,006	1,201,718	50,041
Chevy Chase Savings Bank	144,389	1,862	1,141,424	100,000	39,334	46,649	448,835	445,114	61,492
Departmental Bank	92,404	978	1,249,785	106,040	41,517	9,350	245,782	836,074	11,022
East Washington Savings Bank	120,683		1,278,259	100,000	118,188			1,060,071	
Industrial Savings Bank	103,737	1,748	561,974	50,000	17,278	5,406	156,255	333,035	
International Exchange Bank	132,178	1,927	846,523	111,630	24,287	19,505	294,190	354,037	42,874
McLachlen Banking Corporation	284,791	20,531	2,382,996	150,000	198,495	17,061	1,124,593	889,391	3,456
Morris Plan Bank	160,921	8,386	1,499,507	200,000	89,874			1,143,187	66,446
Mount Vernon Savings Bank	356,067	77,179	4,427,380	400,000	155,395	35,273	1,299,298	2,446,515	90,899
North Capitol Savings Bank	184,865	147	1,738,107	90,000	81,475	3,176	685,612	877,522	322
Northeast Savings Bank	166,382	105	1,686,299	100,000	96,180	827	391,636	1,097,656	
Park Savings Bank	740,069	2,435	3,896,264	50,000	272,180	13,113	1,666,690	1,894,281	
Potomac Savings Bank	468,673	162	3,852,766	100,000	155,785	37,137	1,219,067	2,340,777	
Prudential Bank	99,907	3,945	437,177	82,290	10,702	1,413	194,788	112,084	35,900
Security Savings & Commercial Bank	554,181	173,604	6,909,580	300,000	353,117	43,826	2,776,359	3,397,495	38,783
Seventh Street Savings Bank	228,433		2,032,847	100,000	162,237	10,870	777,691	982,049	
United States Savings Bank	492,917		3,018,394	100,000	283,656	56,127	837,464	1,624,005	117,142
Washington Mechanics Savings Bank	353,019	2,544	2,740,698	50,000	100,519	20,161	873,364	1,696,654	
Washington Savings Bank	122,956	2,576	1,072,506	100,000	32,868		349,287	425,586	164,765
Woodridge-Langdon Savings & Commercial Bank	60,784	369	636,553	50,000	51,966	31,626	241,318	262,243	

TABLE No. 67.—Principal items of resources and liabilities of each loan and trust company in the District of Columbia, October 3, 1928

[Amounts in even dollars]

Title	President	Treasurer	Loans and discounts, overdrafts, and acceptances	United States Government securities owned	Other bonds, investments, and real estate owned
American Security & Trust Co.....	C. Thom.....	C. E. Howe.....	21,000,253	3,731,914	9,259,339
Continental Trust Co.....	W. H. Cooper.....	C. W. Warden.....	2,751,002	20,100	1,065,132
Merchants Bank & Trust Co.....	P. A. Drury.....	H. J. Donoghue.....	7,701,988	-----	1,421,289
Munsey Trust Co.....	W. T. Dewart.....	C. H. Pope.....	5,167,414	-----	3,122,783
National Savings & Trust Co.....	W. D. Hoover.....	C. C. Lamborn.....	12,978,197	-----	3,708,152
Union Trust Co.....	E. J. Stellwagen.....	E. B. Olds.....	5,360,471	5,000	5,996,657
Washington Loan & Trust Co.....	J. B. Lerner.....	C. R. Grant.....	10,222,458	221,808	4,758,979

Title	Cash and exchange, including due from banks	Other assets	Total assets	Capital	Surplus and undivided profits	Due to banks, including certified and Treasurer's checks, and cash letters of credit outstanding	Demand deposits, including United States deposits	Time deposits	Other liabilities
American Security & Trust Co.....	6,036,367	619,034	40,646,907	3,400,000	3,719,716	1,311,290	18,133,343	13,799,507	283,051
Continental Trust Co.....	411,172	17,336	4,264,742	1,000,000	243,024	159,433	1,345,539	1,494,556	22,180
Merchants Bank & Trust Co.....	1,456,993	100,069	10,680,339	1,000,000	308,872	502,472	5,134,460	3,448,162	286,373
Munsey Trust Co.....	564,755	20,587	8,875,539	2,000,000	1,140,067	44,523	3,976,192	908,267	806,455
National Savings & Trust Co.....	1,609,782	369,642	18,665,773	1,000,000	2,956,169	28,762	10,409,467	4,271,375	-----
Union Trust Co.....	1,543,187	2,167	12,907,482	2,000,000	1,089,518	231,901	6,720,671	2,640,437	224,955
Washington Loan & Trust Co.....	2,794,793	13,395	18,011,433	1,000,000	2,353,514	382,671	9,896,110	4,350,208	28,930

TABLE NO. 68.—Principal items of resources and liabilities of savings and State banks in the District of Columbia on or about October 1, 1914 to 1928

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Number of banks	Loans and discounts ¹	United States Government securities	Cash	Capital	Surplus	Individual deposits (time and demand) ²
1914.....	18	9,332	1	448	1,380	293	³ 11,331
1915.....	18	9,865	1	378	1,398	262	³ 12,128
1916.....	21	11,118	-----	431	1,513	371	³ 14,143
1917.....	22	12,172	547	578	1,607	417	³ 16,139
1918.....	24	14,369	3,904	602	2,013	553	22,979
1919.....	24	11,898	2,816	650	2,260	523	21,222
1920.....	25	15,970	1,533	791	2,619	679	24,124
1921.....	27	19,425	1,511	871	2,969	859	27,964
1922.....	29	24,355	997	975	3,695	1,270	31,981
1923.....	29	22,703	1,040	896	2,700	1,105	29,401
1924.....	24	23,075	728	963	2,332	1,211	31,396
1925.....	24	26,708	511	1,017	2,554	1,460	33,690
1926 ⁴	23	27,688	456	1,059	2,467	1,620	34,477
1927.....	22	27,307	527	1,238	2,329	1,680	37,038
1928.....	22	30,913	349	1,280	2,590	1,738	39,965

¹ Includes overdrafts.² Includes postal savings deposits.³ Includes certified checks and cashier's checks.⁴ Figures for June 30.

TABLE NO. 69.—Principal items of resources and liabilities of loan and trust companies in the District of Columbia on or about October 1, 1914 to 1928

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Number of companies	Loans and discounts ¹	United States Government securities	Cash	Capital	Surplus	Individual deposits (time and demand) ²
1914.....	6	23,043	-----	1,404	10,000	4,600	³ 28,150
1915.....	6	24,796	-----	837	10,000	4,800	³ 29,972
1916.....	6	27,150	-----	931	10,000	4,900	³ 33,340
1917.....	6	28,302	771	1,127	10,000	5,000	³ 35,366
1918.....	6	30,280	4,971	977	10,000	4,900	40,461
1919.....	6	39,271	6,273	1,584	10,400	4,900	53,333
1920.....	6	42,780	4,208	1,884	10,400	5,000	54,698
1921.....	6	41,353	3,470	1,618	10,400	5,300	52,763
1922.....	6	42,049	4,666	1,449	10,400	5,400	57,309
1923.....	7	48,552	6,392	1,601	11,400	5,750	64,951
1924.....	7	48,760	6,145	1,642	11,400	6,300	68,151
1925.....	7	54,995	6,047	1,516	11,400	6,650	72,348
1926 ⁴	7	58,341	5,535	1,524	11,400	8,050	75,920
1927.....	7	59,984	3,903	1,688	11,400	8,450	79,074
1928.....	7	65,181	3,979	1,875	11,400	8,850	86,400

¹ Includes overdrafts.² Includes postal savings deposits.³ Includes certified checks and cashier's checks.⁴ Figures for June 30.

TABLE No. 70.—Individual statements of resources and liabilities of the 22 building and loan associations in the District of Columbia, June 30, 1928

RESOURCES

[Cents omitted]

Name of association	Loans on real estate	Loans on stock pledged	Interest and fines due and unpaid	Installment on stock due and unpaid	Real estate (office building and other)	Accounts receivable	Taxes and insurance premiums advanced	Furniture	Cash on hand and in banks	United States securities	Other assets	Total
American	\$6,260,350	\$25,650	\$5,888		\$41,000			\$3,984	\$51,149			\$6,388,021
Anacostia	12,800							34	2,784			15,618
Brookland	288,900							200	10,200			299,300
Citizens Equitable	197,600	1,350	1,045	\$7,580			\$32		10			207,617
Columbia	1,717,887	16,491	1,726					2,251	68,773		\$500	1,807,628
Columbia Permanent	787,624	1,534	36					446	13,278			802,918
District	381,900							1,161	4,022			387,083
Eastern	855,900							612	19,286			875,808
Electric	22,474	2,969							5,697			31,140
Enterprise Serial	1,151,550	7,200	6,421	2,271			8	826	12,891	\$5,000		1,186,167
Equitable Cooperative	5,193,289	72,707			70,000			500	112,748			5,449,244
Home	556,037	3,400	2,924	693				422	8,842			572,518
Home Mutual	185,800		1,795					225			120	187,940
Kenilworth	11,048					\$1,172			83			12,308
Metropolis	3,742,840	5,000	2,021		88,000		1,520	1,000	17,570			3,807,951
Mutual Serial	355,900	10,500	227	2,088			74	178	12,488			381,455
National Permanent	3,930,800	16,665	4,772		37,612			6,446	37,134			4,033,429
Northeast	409,200	14,400	12		41,860			1,853	12,935			480,260
Northern Liberty	3,658,050	48,100	2,015						12,153			3,720,318
Oriental	4,419,640	72,000	273		73,903		108	3,326	64,343			4,633,593
Perpetual	16,994,867	41,850	17,043		296,487		12,012	5,635	1,030,073		811	18,398,278
Washington Six Per Cent Permanent	5,908,102	121,921	4,781		50,500		794	1,500	37,062	51,953		6,176,613

LIABILITIES

[cents omitted]

	Installment dues paid	Installment dues due and unpaid	Interest due on stock, special deposits, etc.	Advance stock	Advance payments	Full paid stock	Interest paid in advance	Bills payable	Matured stock	Profits	Surplus	Other liabilities	Total
American	\$5,919,578									\$168,443	\$300,000		\$6,388,021
Anacostia	7,898			\$7,301						238		\$181	15,618
Brookland	293,414										5,886		299,300
Citizens Equitable	120,261	\$7,580	\$31,709						\$29,800	16,500	1,503	264	207,617
Columbia	1,698,970		478			\$19,000				39,180	50,000		1,807,628
Columbia Permanent	754,911									21,216			802,918
District	381,128							\$2,000			3,955		387,083
Eastern	840,304									14,804	20,700		875,808
Electric	29,615									1,524		1	31,140
Enterprise Serial	707,106	2,271	16,758				\$195	50,000		129,812		280,025	1,186,167
Equitable Cooperative	3,866,912		1,208,228							4,262	369,842		5,449,244
Home	341,781	693	50,996	81,600			128	15,000	55,000	27,120			572,318
Home Mutual	164,595									22,661		684	187,940
Kenilworth	1,383					10,200				299	351	70	12,303
Metropolis	2,884,917		160,157	546,901				10,000			205,976		3,807,951
Mutual Serial	282,561	2,088	47,119		\$10,503					38,984		200	381,455
National Permanent	3,702,113									331,005			4,033,429
Northeast	259,676						311						480,260
Northern Liberty	3,537,955							30,000			11,898	12	3,720,318
Oriental	3,795,176									49,565	132,798		4,633,593
Perpetual	16,789,391			673,321						341,057	1,267,830		18,398,278
Washington Six Per Cent Permanent	5,857,322									150,973	168,318		6,176,613

TABLE No. 71.—*Summary of resources and liabilities, receipts and disbursements of the 22 building and loan associations in the District of Columbia for the six months' period ended on or about December 31, 1927*

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Loans on real estate.....	54, 192	Installment dues paid in on stock.....	49, 312
Loans on stock pledged.....	475	Installment dues paid in advance.....	6
Interest and fines due and unpaid.....	52	Installment dues due and unpaid.....	11
Installment on stock due and unpaid.....	12	Interest due on installment stock.....	1, 314
Real estate, office building.....	648	Advance stock.....	1, 449
Bills receivable.....	1	Advance payments.....	10
Accounts receivable.....	5	Special payments.....	263
Insurance premiums advanced.....	4	Interest due on special payments.....	6
Taxes advanced.....	5	Interest paid in advance.....	1
Furniture.....	31	Bills payable.....	353
Cash in hands of treasurer.....	743	Interest due on bills payable.....	1
Cash in hands of secretary.....	193	Matured stock.....	87
United States securities.....	5	Profit (divided).....	133
Time deposits.....	825	Profit (undivided).....	1, 624
Other assets.....	1	Surplus.....	2, 621
		Other liabilities.....	1
Total assets.....	57, 192	Total liabilities.....	57, 192

RECEIPTS AND DISBURSEMENTS FOR SIX MONTHS

Receipts	Amount	Disbursements	Amount
Cash in treasury at commencement of 6 months.....	602	Loans on real estate.....	9, 767
Cash in hands of secretary at commencement of 6 months.....	214	Loans on stock pledged.....	218
Installment dues received during 6 months.....	12, 112	Installment dues withdrawn.....	9, 521
Advance stock.....	208	Advance stock withdrawn.....	166
Advance payments.....	121	Advance payments withdrawn.....	4
Special deposits.....	475	Special payments withdrawn.....	36
Special payments.....	73	Interest or profit on stock withdrawn.....	461
Interest received during 6 months.....	1, 598	Bills payable.....	525
Fines.....	1	Interest on bills payable.....	12
Loans repaid.....	6, 163	Real estate.....	10
Loans matured.....	92	Taxes advanced.....	14
Taxes repaid.....	1	Insurance premiums advanced.....	30
Insurance premiums repaid.....	31	Matured stock.....	8
Real estate.....	11	Bills receivable.....	1
Rents.....	7	Dividends.....	247
Bills payable.....	443	Expenses:	
Bills receivable.....	2	General.....	76
Matured stock.....	6	Salaries.....	153
Commission on insurance.....	6	Stationery, postage, etc.....	13
United States securities.....	23		242
Other receipts.....	62	Cash in hands of treasurer.....	743
		Cash in hands of secretary.....	193
		Other disbursements.....	53
Total receipts.....	22, 251	Total disbursements.....	22, 251

TABLE No. 72.—Summary of resources and liabilities, receipts and disbursements of the 22 building and loan associations in the District of Columbia for the six months' period ended on or about June 30, 1928

[In thousands of dollars]

Assets		Amount	Liabilities		Amount
Loans on real estate.....		57,043	Installment dues paid in on stock.....		52,229
Loans on stock pledged.....		462	Installment dues paid in advance.....		8
Interest and fines due and unpaid.....		51	Installment dues due and unpaid.....		13
Installment on stock due and unpaid.....		13	Interest due on installment stock.....		1,479
Real estate, office building.....		649	Advance stock.....		1,488
Accounts receivable.....		1	Interest due on advanced stock.....		28
Insurance premiums advanced.....		9	Advance payments.....		11
Taxes advanced.....		5	Special payments.....		280
Furniture.....		30	Interest due on special payments.....		7
Cash in hands of treasurer.....		456	Full-paid stock.....		29
Cash in hands of secretary.....		278	Interest paid in advance.....		1
United States securities.....		57	Bills payable.....		107
Time deposits.....		800	Matured stock.....		85
Other assets.....		1	Profit (divided).....		112
			Profit (undivided).....		1,246
			Surplus.....		2,731
			Other liabilities.....		1
Total assets.....		59,855	Total liabilities.....		59,855

RECEIPTS AND DISBURSEMENTS FOR SIX MONTHS

Receipts		Amount	Disbursements		Amount
Cash in treasury at commencement of 6 months.....		743	Loans on real estate.....		9,132
Cash in hands of secretary at commencement of 6 months.....		193	Loans on stock pledged.....		266
Installment dues received during 6 months.....		11,749	Installment dues withdrawn.....		9,886
Advance stock.....		119	Advance stock withdrawn.....		108
Advance payments.....		162	Special payments withdrawn.....		43
Special deposits.....		225	Full-paid stock withdrawn.....		3
Special payments.....		60	Interest on full-paid stock withdrawn.....		1
Interest received during 6 months.....		1,698	Interest or profit on stock withdrawn.....		48
Loans on real estate repaid.....		6,269	Bills payable.....		632
Loans on stock pledged repaid.....		275	Interest on bills payable.....		7
Taxes repaid.....		22	Real estate.....		1
Insurance premiums repaid.....		44	Taxes advanced.....		16
Rents.....		10	Insurance premiums advanced.....		45
Bills payable.....		191	Matured stock.....		2
Bills receivable.....		2	Dividends.....		358
Commission on insurance.....		3	Expenses:		
Other receipts.....		242	General.....	61	
			Salaries.....	155	
			Stationery, postage, etc.....	12	
					228
Total receipts.....		22,007	Cash in hands of treasurer.....		456
			Cash in hands of secretary.....		278
			Other disbursements.....		250
			Total disbursements.....		22,007

TABLE No. 73.—Abstract of resources and liabilities of 15,078 State (commercial) banks June 30, 1928

[In thousands of dollars]

States, Territories, etc.	Number of banks	Resources											
		Loans and discounts (including rediscounts)	Overdrafts	Investments (including premiums on bonds)	Banking house, furniture and fixtures	Other real estate owned	Due from banks	Lawful reserve with Federal reserve banks or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	Aggregate resources
Rhode Island.....	13	4,301	1	1,361	214	19	345	573	5	35	198	40	7,092
New York.....	243	971,766	331	341,918	42,961	15,240	124,604	57,768	332	27,973	38,883	1,621,464	
New Jersey.....	37	60,743	8	31,408	2,883	2,937	3,288	205	1,784	1,323	105,463		
Pennsylvania.....	288	222,336	43	166,707	16,033	2,521	26,279	389	1,608	7,969	4,126	452,421	
Delaware.....	9	11,210	---	11,220	523	508	1,276	38	40	222	16	25,211	
Maryland.....	113	88,108	130	38,037	4,701	836	1,537	5,567	387	970	2,482	142,989	
Total Eastern States.....	690	1,354,163	512	589,290	67,121	4,417	24,282	161,014	58,787	2,950	40,430	44,582	2,347,548
Virginia ¹	328	198,463	104	31,731	8,157	3,208	20,254	2,541	3,351	20,160	287,969		
West Virginia ²	211	167,607	106	30,671	11,081	3,402	21,674	75	4,535	774	241,485		
North Carolina ³	1,441	226,323	146	27,297	12,724	2,150	4,186	32,799	5,534	1,009	316,751		
South Carolina ³	1,204	68,704	292	17,072	2,685	3,295	12,561	599	1,813	1,029	108,278		
Georgia ³	1,373	132,837	201	18,005	7,932	6,075	3,308	17,050	1,018	3,521	194,271		
Florida.....	178	57,949	27	22,606	4,156	1,601	25,085	1,228	771	118,205			
Alabama ³	1,250	98,083	103	11,428	4,021	2,446	10,007	2,072	276	4,020	339	133,326	
Mississippi.....	300	107,921	1,841	32,348	3,758	1,433	24,252	55	736	2,954	6,818	182,116	
Louisiana ³	196	249,425	994	56,205	20,821	4,637	37,869	12,710	6,142	7,011	9,298	406,468	
Texas.....	734	180,576	636	35,743	9,576	5,654	6,423	44,928	1,180	9,606	8,959	304,112	
Arkansas.....	357	109,476	211	15,123	4,770	2,923	4,195	25,080	450	3,306	1,330	166,864	
Kentucky ³	10,443	211,013	---	53,264	---	---	---	---	---	47,983	12,986	325,194	
Tennessee ³	12,404	171,744	649	25,648	11,875	4,716	34,370	6,011	---	4,490	16,551	276,054	
Total Southern States.....	4,419	1,980,121	5,310	377,141	101,566	41,560	204,184	134,639	14,478	15,144	103,407	83,545	3,061,095
Ohio.....	654	1,476,929	360	464,099	74,293	15,335	44,841	175,178	---	52,267	47,101	2,350,403	
Indiana.....	511	183,672	199	39,140	9,842	3,579	28,955	---	6,864	26,966	301,070		
Illinois ³	1,332	1,657,388	1,043	630,227	60,962	12,041	232,020	74,230	8,672	60,409	2,816,470		
Michigan.....	589	540,243	416	720,299	45,660	5,531	3,103	127,326	8,555	23,693	22,211	1,525,868	
Wisconsin.....	790	369,037	342	156,791	13,402	5,948	1,280	57,893	2,812	4,376	10,347	650	622,878

Minnesota.....	14 833	185,624	352	74,410	8,615	8,912	6 25,747	220	1,236	-----	6 10,087	379	315,582
Iowa.....	338	122,798	103	32,344	5,329	7,320	22,588	976	105	565	3,506	257	195,891
Missouri.....	15 1,123	262,614	457	86,137	12,214	5,280	6 60,596	-----	379	-----	6 8,097	4,399	440,173
Total Middle Western States.....	6,170	4,798,305	3,272	2,203,447	230,317	63,946	419,130	435,823	23,612	67,494	153,997	168,992	8,568,335
North Dakota.....	350	43,287	185	6,245	2,249	4,531	3,309	8,002	255	-----	2,218	-----	67,281
South Dakota.....	301	53,084	136	10,604	2,662	3,762	16,439	-----	51	421	1,761	567	89,487
Nebraska.....	733	176,870	379	36,062	6,305	10,004	44,993	237	1,471	251	8,286	1,506	286,364
Kansas.....	841	158,708	313	35,431	7,241	4,226	40,049	-----	182	1,433	5,058	1,615	254,256
Montana.....	16 131	38,364	175	22,032	1,955	1,427	6 12,116	-----	81	6 275	6 2,438	160	79,033
Wyoming ³	16 60	18,077	46	4,907	840	423	4,786	-----	81	-----	894	104	30,158
Colorado.....	17 148	24,077	55	7,046	1,238	630	131	5,771	280	-----	1,557	83	40,868
New Mexico ³	29	6,775	6	3,463	284	262	182	-----	182	-----	1,429	112	12,816
Oklahoma ³	335	48,284	185	19,000	2,245	1,220	18,578	-----	388	427	2,084	118	92,529
Total Western States.....	2,928	567,526	1,480	144,790	25,019	26,485	138,704	14,010	2,981	2,807	24,725	4,265	952,792
Washington.....	233	78,972	101	41,841	3,696	776	1,100	19,640	344	1,368	3,248	1,095	152,781
Oregon.....	145	38,423	80	16,843	3,457	727	2,710	8,793	499	1,021	2,821	472	75,846
California.....	1 15 215	364,868	507	90,312	18,318	1,306	56,501	21,085	8,070	10,680	11,903	14,151	597,701
Idaho ³	94	20,991	30	16,578	1,289	868	7,646	689	53	200	1,236	2,198	51,778
Utah.....	78	53,478	239	10,373	1,483	1,464	8,112	2,180	317	618	1,038	574	79,876
Nevada.....	22	12,269	56	2,614	633	653	2,750	-----	71	45	723	710	20,524
Arizona ³	30	34,694	21	14,347	1,068	1,655	5,002	3,809	84	442	2,293	232	63,647
Total Pacific States.....	817	603,695	1,034	192,908	29,944	7,449	83,821	56,196	9,438	14,374	23,262	20,032	1,042,153
Alaska ³	13	3,726	17	3,009	206	65	1,227	-----	15	23	677	22	8,987
The Territory of Hawaii.....	10	46,206	297	19,211	1,641	257	9,218	-----	-----	-----	3,948	6,215	87,221
Porto Rico ³	16	47,138	244	3,988	1,454	403	4,818	-----	1,868	798	3,306	3,276	67,293
Philippines ³	12	45,156	22,368	7,032	1,479	833	22,849	-----	400	-----	13,320	35,050	148,487
Total possessions.....	51	142,226	22,926	33,240	4,780	1,558	38,112	-----	2,511	821	21,251	44,563	311,988
Total United States and possessions.....	15,078	9,450,337	34,535	3,542,177	458,961	145,434	908,578	802,255	111,812	103,625	367,270	366,019	16,291,003

¹ Includes returns from branches.

² Includes other real estate owned.

³ All banks in State or Territory other than national.

⁴ Includes lawful reserve.

⁵ Includes items in transit.

⁶ Estimated.

⁷ June 29, 1928.

⁸ July 6, 1928.

⁹ Includes trust companies.

¹⁰ Figures taken from bank directory.

¹¹ Includes due from banks and exchanges.

¹² Apr. 24, 1928.

¹³ Includes items in transit.

¹⁴ June 25, 1928.

¹⁵ Aug. 16, 1928.

¹⁶ Includes savings banks and trust companies.

¹⁷ July 10, 1928.

¹⁸ Includes commercial business of departmental banks.

TABLE NO. 73.—Abstract of resources and liabilities of 15,078 State (commercial) banks June 30, 1928—Continued

[In thousands of dollars]

States, Territories, etc.	Liabilities										
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Due to banks	Certified checks and cashiers' checks outstanding	Dividend checks outstanding	Individual deposits (including postal savings)	United States deposits	Notes and bills rediscounted	Bills payable (including all obligations representing money borrowed other than rediscounts)	Other liabilities
Rhode Island.....	370	336	193	107	53		5,816				217
New York.....	78,679	¹ 114,357		² 61,012	20,213	1,826	1,238,962		977	63,087	42,351
New Jersey.....	5,500	4,796	2,569	647	467	100	87,273	85		2,445	1,581
Pennsylvania.....	25,865	37,635	11,295	5,602	1,367	513	357,452	258	543	8,283	3,548
Delaware.....	1,024	1,453	1,193	50	51	7	21,017			414	2
Maryland.....	6,866	8,431	2,855	597		203	120,614		870	2,303	250
Total Eastern States.....	117,934	166,672	17,912	67,968	22,098	2,649	1,825,318	343	2,390	76,532	47,732
Virginia.....	29,587	16,475	6,783	9,340	991	683	179,159		1,954	14,246	28,751
West Virginia.....	21,357	14,809	6,650	3,548	1,432	534	183,460		1,403	7,207	1,085
North Carolina.....	22,981	16,105	4,492	17,957	4,771	312	223,921		3,042	18,825	4,345
South Carolina.....	10,133	4,996	2,558	1,209	317	158	85,185		472	2,861	389
Georgia.....	23,016	10,821	8,942	5,328	738	194	127,118		3,727	9,528	4,859
Florida.....	8,962	4,057	2,096	2,844	1,244	66	94,767		219	1,325	2,625
Alabama.....	11,866	7,498	4,762				³ 100,930		1,223	6,879	168
Mississippi.....	11,108	6,435	2,612	6,528	1,151	65	138,930		392	10,370	4,525
Louisiana.....	22,347	14,124	7,651	32,580	2,430	217	283,120		12,753	17,691	13,555
Texas.....	33,507	11,430	6,766	8,468	2,813	204	229,857	446	1,240	3,275	6,106
Arkansas.....	15,004	5,847	2,907	9,928	1,957	389	123,330		609	6,321	572
Kentucky.....	24,658	22,724					250,438				27,376
Tennessee.....	23,788	¹ 13,399					³ 214,418			⁴ 4,529	⁵ 19,920
Total Southern States.....	258,314	148,720	56,219	97,730	17,844	2,822	2,234,633	446	27,034	103,057	114,276
Ohio.....	123,472	95,383	37,131	86,685			1,871,630		6,495	40,588	89,019
Indiana.....	22,352	9,728	4,241	2,783	1,221	115	228,777		1,972	3,261	26,620
Illinois.....	172,396	118,996	87,016	110,961	25,824	3,640	2,199,939		7,482	27,532	62,684
Michigan.....	75,969	64,459	20,961	24,193	11,361	1,636	1,248,833	6,355	4,937	37,783	29,381
Wisconsin.....	35,146	18,762	12,222	11,608	3,534	478	530,862	218	1,047	8,192	809

Minnesota.....	19,849	8,203	3,180	1,863	2,455	6	276,282	593	3,086	65	
Iowa.....	15,042	5,660	2,373	2,765			⁶ 168,283	⁷ 115	579	75	
Missouri.....	34,166	20,366	8,712	1	2,074		363,147	412	6,472	4,823	
Total Middle Western States.....	498,392	341,557	175,836	240,859	46,469	5,875	6,887,753	6,688	23,517	127,913	213,476
North Dakota.....	6,058	2,175	103	234	492		57,216		37	942	24
South Dakota.....	6,911	2,079	499	1,272	610	16	76,819	258	260	591	172
Nebraska.....	19,209	6,034	2,313	9,915	1,190	26	245,750		315	1,329	83
Kansas.....	20,188	11,439	3,175	4,412	1,637	100	209,160		2,846	615	684
Montana.....	5,785	1,998	1,134	3,572			⁶ 66,139	52	⁸ 345		8
Wyoming.....	1,975	1,116	384	263			25,899		511		10
Colorado.....	3,520	1,636	375	315	386	8	34,017		42	525	44
New Mexico.....	1,155	343	75	19		17	10,984		35	62	126
Oklahoma.....	6,897	1,692	968	1,419	1,005		78,674		1,248	445	181
Total Western States.....	71,698	28,512	9,026	21,421	5,320	167	804,658	310	5,639	4,709	1,332
Washington.....	10,967	3,628	1,466	5,819	1,385	50	125,892		902	978	1,694
Oregon.....	6,298	2,507	1,526	2,379	1,021	39	59,916		662	1,283	215
California.....	48,135	27,139	14,646	50,634			⁶ 398,765	11,484		6,730	40,168
Idaho.....	3,138	999	1,317	760	590	26	42,555		33	263	2,097
Utah.....	5,234	3,334	758	3,714	654	85	63,870		508	1,061	658
Nevada.....	1,617	421	376	169	212		17,593			105	31
Arizona.....	3,591	2,310	810	1,026	718	28	54,877		51	118	118
Total Pacific States.....	78,980	40,338	20,899	64,501	4,580	228	763,468		13,640	10,538	44,981
Alaska.....	640	248	294	62	39	9	7,577	15	89		14
The Territory of Hawaii.....	3,500	2,840	1,382	321	504	89	71,605			2	6,978
Porto Rico.....	8,319	2,517	996	6,900	728	52	38,705	53	19	4,129	4,875
Philippines.....	13,035	5,735	3,169	14,078	413	1	85,602			157	26,297
Total possessions.....	25,494	11,340	5,841	21,361	1,684	151	203,489	68	108	4,288	38,164
Total United States and possessions..	1,051,182	737,475	285,926	513,947	98,048	11,892	12,725,135	7,855	72,328	327,037	460,178

¹Includes undivided profits.

²Includes \$26,100,000 regarded as trust deposits.

³All deposit liabilities.

⁴Includes rediscounts.

⁵Includes reserve for taxes and interest.

⁶Includes certified, cashiers' and dividend checks outstanding.

⁷Estimated.

⁸Includes bills payable.

Includes United States deposits.

TABLE NO. 73.—Abstract of resources and liabilities of 15,078 State (commercial) banks June 30, 1928—Continued

[In thousands of dollars]

States, Territories, etc.	Loans and discounts							Investments				
	On demand secured by collateral other than real estate	On demand not secured by collateral	On time secured by collateral other than real estate	On time not secured by collateral	Secured by farm land	Secured by other real estate	Not classified ¹	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public-service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
Rhode Island.....	1,151	92	1,520			1,538		40	63	28	945	285
New York.....							971,766					341,918
New Jersey.....	12,968	3,189	3,913	24,569	262	14,158	1,684	4,214	3,669	6,386	5,815	11,324
Pennsylvania.....	34,690	19,438	24,080	61,587	3,182	79,359		15,045	7,739	28,037	35,058	80,828
Delaware.....	4,114	689	226	1,702	333	4,246		1,751	2,997	2,319	1,410	2,743
Maryland.....	9,833	8,535	9,705	33,880	1,907	1,310	22,938	1,861	2,126	5,014	7,184	21,852
Total Eastern States.....	61,605	31,751	37,924	121,738	5,684	99,073	966,388	22,871	16,531	41,756	49,467	458,665
Virginia.....							198,463					31,731
West Virginia.....							167,607	5,739				24,932
North Carolina.....			66,034	122,727		35,663	1,899	11,819	6,591			8,887
South Carolina.....							68,704	2,445				14,627
Georgia.....							132,837					18,005
Florida.....							57,949	7,470	9,749			6,387
Alabama.....							98,083	1,092				10,336
Mississippi.....							107,921	2,564				29,784
Louisiana.....							249,425	8,390	668			47,147
Texas.....	11,657	6,476	76,029	41,368	10,165	21,600	13,281	12,481	12,469	1,488	1,290	8,015
Arkansas.....	437					21,349	87,690	6,049				9,074
Kentucky.....							211,013					53,264
Tennessee.....							171,744					25,643
Total Southern States.....	12,094	6,476	142,063	164,095	10,165	78,612	1,566,616	58,049	29,477	1,488	1,290	286,837
Ohio.....						565,869	911,060	127,080	96,377			240,642
Indiana.....							183,672	8,820				30,320
Illinois.....							270,121	1,387,267	127,631			306,980
Michigan.....							540,243					720,299
Wisconsin.....	17,557	21,571	67,452	160,555		101,547	355	23,836	19,230	8,178	40,435	65,112

Minnesota.....							185,624	16,082				58,328
Iowa.....							122,798	7,750				24,694
Missouri.....							262,614					86,137
Total Middle Western States.....	17,557	21,571	67,452	160,555		937,537	3,593,633	379,184	243,238	8,178	40,435	1,532,412
North Dakota.....							43,287	2,584				3,661
South Dakota.....			33,396	14,582	5,106		5,550	1,939	186		559	2,370
Nebraska.....	7,903	13,872	42,119	71,845	17,372		6,256	7,741	2,857	2,458	9,940	13,066
Kansas.....							22,186	6,980	12,688			15,763
Montana.....	7,577	3,225	15,069	7,178			5,315	7,635	2,233			12,164
Wyoming.....	121	156	11,996	3,768	1,668		168	1,509				3,398
Colorado.....	12,287	9,117					2,673	1,586				5,460
New Mexico.....	291	169	2,725	2,471	432		680	7				777
Oklahoma.....								2,215	353	69	49	19,000
Total Western States.....	28,179	26,539	105,305	99,844	24,578	31,995	251,086	35,800	20,070	2,713	10,548	75,659
Washington.....							78,972					41,841
Oregon.....	4 12,019	4 21,489				4 4,915		4,488	5,150		4 747	6,458
California.....						5,267	359,601	37,452				52,860
Idaho.....							20,991					16,578
Utah.....	3,558	1,130	18,060	16,881	4,487		8,142	1,220	2,778	1,147	659	5,164
Nevada.....	4,231	5	3,564	1,236		3 3,220	13	449	462	47		280
Arizona.....	9,912	300	7,906	6,350	2,323		6,378	1,525	5,325	3,177	438	1,240
Total Pacific States.....	29,720	22,924	29,530	24,467	6,810	27,922	462,322	50,492	9,936	1,144	2,892	128,444
Alaska.....						951	2,775	569	458	311	429	1,242
The Territory of Hawaii.....	2,406	1,232	10,927	2,907		8,736	19,998	2,633	4,158	807	2,597	9,016
Porto Rico.....	5,952	5,311	8,271	20,478	2,180	3,200	1,746	1,113	911	58		1,906
Philippines.....	2,170	870	2,100	1,778	87	3,155	34,996	323	250	565		5,894
Total possessions.....	10,528	7,413	21,298	25,163	2,267	16,042	59,515	4,638	5,777	1,741	3,026	18,058
Total United States and possessions.....	160,834	116,766	405,092	595,862	49,504	1,192,719	6,929,560	551,074	325,092	57,048	108,603	2,500,360

¹ Amounts reported in this column for several States agree with returns received by comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

² Estimated.

³ Includes loans secured by farm land.

⁴ Includes time loans.

⁵ Includes railroad bonds.

TABLE NO. 73.—Abstract of resources and liabilities of 15,078 State (commercial) banks June 30, 1928—Continued

[In thousands of dollars]

States, Territories, etc.	Cash					Demand deposits				Time deposits				De- posits not classi- fied
	Gold coin	Silver coin	Paper cur- rency	Nickels and cents	Not classi- fied	Individual deposits subject to check	Demand certifi- cates of deposit	State, county, or other municipal deposits	Other demand deposits	Time certifi- cates of deposit	State, county, or other municipal deposits	Other time deposits	Postal- savings deposits	
Rhode Island.....	9	12	175	2		2,289	480	119		269		2,659		
New York.....			22,953		5,020	715,011	5,043	14,802	10,703	1,070		490,975	1,358	
New Jersey.....	153	116	1,494	21		29,504	569	6,314	11	2,023	543	47,745	27	537
Pennsylvania.....	652	553	6,540	215		98,821	1,115			20,536		236,568	412	
Delaware.....	16	18	185	3		2,993		10,282		262		7,451		29
Maryland.....	162	237	2,083			36,049		30				84,535		
Total Eastern States.....	933	924	33,264	239	5,020	882,378	6,727	31,428	10,714	23,891	543	867,274	1,797	566
Virginia.....					3,351	72,666	3,848			35,086		67,559		
West Virginia.....					4,535	88,766	1,502			29,580		63,612		
North Carolina.....					5,534	91,913	5,923	21,052	2,432	42,239		60,362		
South Carolina.....	88	247	1,478			42,135	845			13,066		29,119		
Georgia.....					4,072	58,308				30,173		38,637		
Florida.....					4,782	40,687		17,262		10,518		26,300		
Alabama.....					4,020	56,237						44,693		
Mississippi.....	198	490	2,266			50,282		25,217		33,005		30,426		
Louisiana.....	288	964	5,759			156,947	814		14,213	29,192		81,954		
Texas.....	565	985	7,199	163	691	153,025	335	28,559	5,296	25,912	4,961	11,573	196	
Arkansas.....	236	483	2,587			51,254	5,066	22,895	625	16,584		26,821	85	
Kentucky.....					47,933									250,438
Tennessee.....					4,490	123,879				40,527		50,012		
Total Southern States.....	1,375	3,172	19,289	163	79,408	986,099	18,333	114,985	22,566	305,902	4,961	531,068	281	250,438
Ohio.....					52,267	556,445	15,530	139,013	18,933	150,840		990,869		
Indiana.....					6,864	111,900			4,208	63,389		63,280		
Illinois.....	1,826	3,671	35,121			1,042,423	53,303			224,841		879,372		
Michigan.....					22,211	405,042	34,918	21,052	9,633	99,463		678,117	608	
Wisconsin.....	1,235	1,071	7,815	226		137,565	18,841	41,361		164,073	4,832	163,946	244	

Minnesota.....					10,087	84,206	228		188	143,299		48,361	
Iowa.....					3,506	63,332	1,465			74,215		28,299	1,972
Missouri.....					8,097	7,211,453						151,694	
Total Middle Western States.....	3,061	4,742	42,936	226	103,032	2,612,366	124,285	201,426	32,962	920,120	4,832	2,989,938	1,824
North Dakota.....					2,218	22,475	392		133	31,583		2,633	
South Dakota.....					1,761	29,742	149	8,299	430	32,395	1,495	3,954	355
Nebraska.....	656	2,970	3,101		3,559	87,996	7,481	14,316		118,463	839	16,632	23
Kansas.....	467	1,194	3,397			110,503	7,301	24,166	1,046	49,143		17,001	
Montana.....					2,438	27,402		8,367		12,341		15,333	2,696
Wyoming.....	55	100	719	11	9	14,185				6,383		4,879	226
Colorado.....	191	2,259	1,107			19,412				738		8,116	109
New Mexico.....	18	71	333	7		5,732		1,450		154		1,944	285
Oklahoma.....					2,084								78,674
Total Western States.....	1,387	2,594	8,657	18	12,069	317,447	16,441	56,598	1,675	257,254	2,383	70,492	3,694
Washington.....					3,248	49,119	1,126	19,576	65	13,995		41,334	677
Oregon.....					2,821	40,124	914	9,161		9,517			200
California.....	937				10,966	379,654		17,873					1,238
Idaho.....	244	2,211	781			19,106	54	7,226	66	7,720	21	7,027	1,335
Utah.....	221	179	630	8		26,571	22	2,591		6,334	419	27,340	248
Nevada.....	74	75	574			8,554	8	678		877		7,406	70
Arizona.....	129	285	1,868	11		24,557	20	5,062		3,743	1,114	19,624	689
Total Pacific States.....	1,605	750	3,853	19	17,035	547,685	2,144	62,167	131	42,186	1,554	102,731	4,457
Alaska.....	67	56	552	2		2,828	52	860		406		3,059	372
The Territory of Hawaii.....	85	348	3,462	1	52	21,245	2,041	8,605	63	10,016	3,450	26,152	16
Porto Rico.....	273	344	2,604	60	25	13,542	339	6,688	120	1,262	4,282	12,339	133
Philippines.....	198	1,352	4,877	8	6,885	18,393	52		4,484	8,999		14,630	3,487
Total possessions.....	623	2,100	11,495	71	6,962	56,008	2,484	16,153	4,667	20,683	7,732	56,180	4,008
Total United States and possessions.....	9,043	14,294	119,669	738	223,526	5,404,272	170,894	482,876	72,715	1,570,305	22,005	4,620,342	16,061

¹ Estimated.

² Includes nickels and cents.

³ Includes demand certificates of deposit.

⁴ All demand deposits, including due to banks, certified and cashiers' checks.

⁵ All time deposits.

⁶ Includes certified, cashiers' and dividend checks outstanding.

⁷ All demand deposits, including due to banks other than Federal reserve bank.

⁸ Includes State, county, or other municipal deposits.

⁹ Includes gold certificates and bullion.

TABLE No. 74.—Abstract of resources and liabilities of 1,633 loan and trust companies June 30, 1928

[In thousands of dollars]

States, Territories, etc.	Number of banks	Resources											Aggregate resources
		Loans and discounts (including rediscounts)	Overdrafts	Investments (including premium on bonds)	Banking house, furniture and fixtures	Other real estate owned	Due from banks	Lawful reserve with Federal reserve banks or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	
Maine.....	50	98,269	71	61,549	1,932	1,008	7,725	-----	-----	-----	3,151	21,596	195,301
New Hampshire.....	115	3,570	2	2,963	156	9	2,867	-----	-----	118	268	-----	7,953
Vermont.....	40	60,492	15	24,018	1,159	1,235	3,635	-----	-----	159	869	1,352	92,934
Massachusetts.....	98	733,503	138	658,657	19,981	28,457	40,458	63,367	11,573	-----	10,643	3,440	1,570,217
Rhode Island.....	110	164,113	18	136,463	4,692	225	1,613	13,652	275	1,857	5,276	4,903	333,087
Connecticut.....	95	260,186	216	80,323	13,220	1,883	3,631	20,427	1,043	2,845	5,879	1,708	391,361
Total New England States.....	308	1,320,133	460	963,973	41,140	32,817	57,929	97,446	13,168	4,702	26,086	32,999	2,590,853
New York.....	138	3,739,933	2,505	1,171,594	596,621	-----	169,347	495,255	490,141	-----	41,405	356,865	6,563,666
New Jersey.....	203	829,429	80	355,936	44,690	6,099	56,399	31,388	3,786	6,752	15,153	27,687	1,378,339
Pennsylvania.....	425	1,401,087	377	853,190	92,513	29,494	55,927	139,224	2,913	17,701	40,115	57,244	2,689,795
Delaware.....	32	67,166	25	14,651	2,493	364	1,497	4,082	42	459	839	2,137	83,755
Maryland.....	27	170,169	74	89,141	7,218	2,229	6,856	23,603	648	4,076	2,848	4,899	311,826
District of Columbia.....	7	64,389	13	22,691	9,031	1,372	10,878	-----	1,140	-----	1,518	698	112,876
Total Eastern States.....	832	6,262,183	3,074	2,508,203	252,506	39,558	300,904	693,617	498,670	30,134	101,878	449,530	11,140,257
Florida.....	58	52,665	26	24,257	4,317	1,508	18,451	-----	645	-----	3,283	1,082	106,234
Indiana.....	167	199,788	96	63,170	14,091	2,828	31,825	-----	2,651	-----	6,321	86,935	407,705
Michigan.....	22	108,125	-----	74,221	5,835	699	6,873	18,112	185	-----	200	8,884	223,134
Wisconsin.....	14	6,867	-----	5,027	389	1,562	251	3,539	43	5	74	19	17,776
Minnesota.....	17	27,802	3	42,389	419	918	11,518	-----	-----	-----	3,970	82	87,101
Iowa.....	14	13,900	2	5,091	407	404	1,808	274	27	234	273	219	22,639
Missouri.....	107	245,022	127	156,699	11,033	5,771	73,845	-----	319	-----	8,230	8,824	509,870
Total Middle Western States.....	341	601,504	228	346,597	32,174	12,182	126,120	21,925	3,225	239	19,068	104,963	1,268,225

North Dakota.....	3	1,006	-----	834	111	148	45	183	51	-----	27	-----	2,405
South Dakota.....	7	2,473	3	1,309	164	206	1,050	-----	2	33	151	64	5,455
Kansas.....	18	6,055	-----	6,274	853	263	1,626	12	27	66	66	4,250	19,492
Colorado.....	⁹ 13	17,881	15	9,791	830	360	112	4,317	437	-----	691	141	34,575
Total Western States.....	41	27,415	18	18,208	1,958	977	2,833	4,512	517	99	935	4,455	61,927
Washington.....	5	1,469	-----	1,274	121	57	-----	1,190	-----	4	4	538	4,653
Oregon.....	3	765	-----	1,171	15	65	16	959	3	-----	119	60	3,174
California.....	^{4 10} 28	2,949	-----	8,223	910	11	1,690	-----	33	-----	8	485	14,309
Utah.....	4	18,577	-----	828	61	509	189	48	10	-----	18	566	20,806
Nevada.....	2	1,845	20	77	64	54	206	-----	49	-----	61	230	2,606
Total Pacific States.....	42	25,605	20	11,573	1,171	696	2,101	2,197	96	-----	210	1,879	45,548
Territory of Hawaii.....	11	8,836	1,312	1,841	386	318	1,676	-----	92	-----	111	3,280	17,852
Total United States and possessions.....	1,633	8,298,341	5,136	3,874,652	333,652	88,056	510,014	819,697	516,413	35,174	151,571	598,188	15,230,896

¹ Does not include savings business of 11 trust companies (see mutual savings banks).

² Includes lawful reserve.

³ Includes exchanges for clearing house.

⁴ Includes returns from branches.

⁵ Includes other real estate owned.

⁶ Estimated.

⁷ June 25, 1928.

⁸ Aug. 16, 1928.

⁹ July 10, 1928.

¹⁰ Includes trust and savings business of departmental banks.

TABLE No. 74.—Abstract of resources and liabilities of 1,633 loan and trust companies June 30, 1928—Continued

[In thousands of dollars]

States, Territories, etc.	Liabilities										
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Due to banks	Certified checks and cashiers' checks outstanding	Dividend checks outstanding	Individual deposits (including postal savings)	United States deposits	Notes and bills rediscounted	Bills payable (including all obligations representing money borrowed other than rediscounts)	Other liabilities
Maine.....	5,731	5,148	6,719	2,052	390	151	149,269	-----	90	5,102	20,649
New Hampshire.....	1,130	545	403	47	-----	-----	15,481	-----	88	258	1
Vermont.....	2,866	3,371	3,072	69	218	74	81,148	-----	-----	1,626	490
Massachusetts.....	51,740	² 50,845	27,268	23,011	6,467	761	1,365,509	13,631	9,118	10,220	11,647
Rhode Island.....	9,125	15,795	11,099	2,855	660	37	287,388	-----	-----	1,680	4,236
Connecticut.....	20,888	20,948	14,372	1,980	3,290	445	318,005	-----	61	8,848	1,652
Total New England States.....	91,480	96,652	62,933	30,014	11,025	1,468	2,206,800	14,715	9,357	27,734	38,675
New York.....	297,280	³ 481,486	-----	⁴ 668,295	277,728	7,584	4,337,331	-----	3,293	107,617	383,052
New Jersey.....	80,659	77,659	28,975	21,389	6,136	2,367	1,066,164	4,379	4,378	38,974	47,259
Pennsylvania.....	179,449	317,734	64,201	67,747	18,568	3,762	1,880,578	9,570	13,339	71,320	63,527
Delaware.....	7,964	6,262	3,124	1,198	323	148	59,391	-----	-----	3,181	2,164
Maryland.....	18,179	25,173	9,983	8,341	-----	358	242,752	-----	462	1,823	4,800
District of Columbia.....	11,400	8,850	4,082	2,253	341	51	85,531	38	-----	-----	330
Total Eastern States.....	594,931	917,169	110,315	769,223	303,096	14,270	7,671,747	13,987	21,472	222,915	501,132
Florida.....	8,675	5,803	2,230	7,602	1,078	203	75,603	-----	-----	903	4,137
Indiana.....	22,162	12,930	8,154	7,570	2,702	287	230,416	-----	34,018	3,570	85,896
Michigan.....	14,200	14,727	7,682	42	-----	151	142,958	-----	-----	1,265	42,119
Wisconsin.....	2,435	1,537	1,467	-----	13	4	11,842	-----	-----	15	463
Minnesota.....	5,010	3,041	2,859	2	1,160	-----	69,691	-----	-----	4,953	385
Iowa.....	2,150	559	437	335	-----	-----	¹ 12,708	-----	15	173	6,262
Missouri.....	39,670	25,149	13,180	-----	2,727	-----	⁵ 392,591	-----	1,289	19,753	15,511
Total Middle Western States.....	85,627	57,943	33,779	7,949	6,602	442	860,206	-----	35,322	29,719	150,636

North Dakota.....	350	151	84	5	4		1,811			
South Dakota.....	400	109	59	680	28		4,128			51
Kansas.....	3,675	792	539	316	243	22	9,558		403	3,944
Colorado.....	1,990	1,066	1,309	573	334	2	28,832		29	66
Total Western States.....	6,415	2,118	1,991	1,574	609	24	44,329		29	469
Washington.....	1,425	1,916	198			25	273	19	419	378
Oregon.....	850	270	106			8	1,360	448	132	
California.....	8,565	1,504	2,583				⁶ 1,380			277
Utah.....	900	446	156				1,454		260	17,590
Nevada.....	220	50	8	81	12		1,862		214	159
Total Pacific States.....	11,960	4,186	3,051	81	12	33	6,329	467	1,025	18,404
The Territory of Hawaii.....	4,240	2,097	1,239			24	9,489	2	512	249
Total United States and possessions..	803,328	1,085,968	215,538	816,443	322,422	16,464	10,874,503	28,702	66,649	283,277
										717,602

¹ Includes certified, cashiers', dividend checks outstanding, and United States deposits.

² Includes guaranty fund.

³ Includes undivided profits.

⁴ Includes \$69,266,000 regarded as trust deposits

⁵ Includes due to banks.

⁶ Estimated.

TABLE No. 74.—Abstract of resources and liabilities of 1,633 loan and trust companies June 30, 1928—Continued

[In thousands of dollars]

States, Territories, etc.	Loans and discounts							Investments				
	On demand secured by collateral other than real estate	On demand not secured by collateral	On time secured by collateral other than real estate	On time not secured by collateral	Secured by farm land	Secured by other real estate	Not classified ¹	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....					28, 104		70, 165	8, 387				53, 162
New Hampshire.....							3, 570	55	21	147	850	1, 890
Vermont.....							23, 887	2, 499	1, 954	733	12, 237	6, 595
Massachusetts.....	114, 294	40, 357	96, 034	174, 293		248, 443	60, 082	34, 158	94, 668	9, 575	13, 011	506, 345
Rhode Island.....	18, 086	5, 725	28, 235	50, 324		61, 743		47, 083	5, 744	18, 662	32, 708	32, 266
Connecticut.....		10, 639	90, 354	70, 617		85, 243	3, 333	11, 048	3, 697	16, 270	12, 014	37, 294
Total New England States.....	132, 380	56, 721	214, 623	295, 234	28, 104	432, 034	161, 037	103, 230	106, 084	45, 387	71, 720	637, 552
New York.....							3, 739, 933					1, 171, 594
New Jersey.....	196, 481	38, 040	55, 185	324, 754	1, 119	197, 263	16, 587	58, 529	62, 246	70, 771	41, 248	124, 142
Pennsylvania.....	505, 296	112, 407	166, 624	319, 625	6, 823	290, 322		156, 771	45, 259	126, 929	150, 847	373, 384
Delaware.....	24, 658	3, 341	9, 774	11, 008	1, 973	6, 412		1, 490	487	1, 446	3, 015	8, 213
Maryland.....	62, 687	14, 207	30, 612	37, 761	4, 781	4, 895	15, 226	17, 447	10, 429	14, 193	11, 346	35, 726
District of Columbia.....	30, 183	825	4, 873	8, 505		20, 003		3, 989	759	4, 191	4, 483	9, 269
Total Eastern States.....	819, 305	168, 820	267, 068	701, 653	14, 696	518, 895	3, 771, 746	238, 226	119, 180	217, 530	210, 939	1, 722, 328
Florida.....							52, 665	7, 917	8, 818			7, 522
Indiana.....							199, 788	12, 236				50, 964
Michigan.....	13, 267		21, 364			67, 508	5, 986					74, 221
Wisconsin.....	169		1, 989			4, 705	4	547	320	253	1, 119	2, 788
Minnesota.....							27, 802	9, 156				33, 233
Iowa.....							13, 900	687				4, 404
Missouri.....							245, 022					150, 699
Total Middle Western States.....	13, 436		23, 353			72, 213	492, 502	22, 626	320	253	1, 119	322, 279

North Dakota.....			1,318	699	456		1,006	185				649
South Dakota.....								643				296
Kansas.....							3,444	2,611		269	76	25
Colorado.....	11,568	3,662					2,651		4,352	306	503	
												5,465
												5,439
Total Western States.....	11,568	3,662	1,318	699	456	6,095	3,617	5,486	772	76	25	11,849
Washington.....							1,469					1,274
Oregon.....	307	212						246		162	177	788
California.....							2,540	409	1,558			6,665
Utah.....	100	38	31	23		18,385		261		104	1	257
Nevada.....	722	15	147	364		559	38	19		34		24
Total Pacific States.....	1,129	227	185	395	23	21,730	1,916	1,882	300	1	382	9,008
The Territory of Hawaii.....	3,674	110	32	31		4,599	390	57				251
												1,533
Total United States and possessions.....	981,492	229,540	506,579	998,012	43,279	1,055,566	4,483,873	379,424	235,474	263,247	284,436	2,712,071

¹ Amounts reported in this column for several States agree with returns received by comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

² Includes loans secured by farm land.

³ Includes demand loans.

⁴ Estimated.

⁵ Includes time loans.

⁶ Includes railroad bonds.

TABLE No. 74.—Abstract of resources and liabilities of 1,633 loan and trust companies June 30, 1928—Continued

[In thousands of dollars]

States, Territories, etc.	Cash					Demand deposits				Time deposits				De- posits not classi- fied
	Gold coin	Silver coin	Paper cur- rency	Nickels and cents	Not classi- fied	Individual deposits subject to check	Demand certifi- cates of deposit	State, county, or other municipal deposits	Other demand deposits	Time certifi- cates of deposit	State, county, or other municipal deposits	Other time deposits	Postal- savings deposits	
Maine.....					3,151	42,285	1,775			1,700				
New Hampshire.....	22	20	222	4		14,244		271	43	109			103,509	
Vermont.....					869	11,170	710						69,268	24
Massachusetts.....					10,643	444,575	8,654		2,625,035	46,020			241,225	
Rhode Island.....	390	232	4,609	45		93,912	3,792	4,512		21,568	4,955		158,352	297
Connecticut.....	305	322	4,880	45	237	131,629	14,315	13,702	7,933	7,220	301		142,748	157
Total New England States.....	807	574	9,711	94	14,900	727,815	29,246	18,485	633,011	76,617	5,256		715,892	454
New York.....			34,029		7,376	2,858,621	20,308	49,305	285,598	5,910			1,110,119	3,470
New Jersey.....	791	1,052	13,078	163	69	403,551	16,143	72,642	4,962	31,915	14,295		520,673	662
Pennsylvania.....	2,561	2,243	34,931	380		932,666	8,740			83,680			853,315	2,177
Delaware.....	39	57	731	12		38,782	28			249			18,008	38
Maryland.....	104	4,185	2,559			122,523		1,425					118,804	
District of Columbia.....	32		1,434	51		52,010	237		3,330	198			29,756	
Total Eastern States.....	3,527	3,538	86,762	606	7,445	4,409,153	45,456	123,372	293,890	121,952	14,295		2,650,675	10,347
Florida.....					3,283	28,241		14,238		7,844			20,582	4,698
Indiana.....					6,321	90,271			18,233	33,928			87,984	
Michigan.....					200		45,692		97,266					
Wisconsin.....	8	1	64	1						4,222			3,751	3,869
Minnesota.....					3,970	17,099	43		18,165	15,121			19,293	
Iowa.....					273	4,035	117			2,808			5,048	700
Missouri.....					8,230	255,500							137,091	
Total Middle Western States.....	8	1	64	1	18,994	366,905	45,852		133,664	56,079			253,137	700

North Dakota.....				27		136		584	402		689			
South Dakota.....				151	1,457	9	244	112	759	73	1,027	447		
Kansas.....	4	² 7	55		2,825	131	1,181	1,861	1,094		2,466			
Colorado.....	79	² 79	533		14,179	192		1,063	643		12,555	200		
Total Western States.....	83	86	588	178	18,461	468	1,425	3,620	2,898	73	16,737	647		
Washington.....				4							273			
Oregon.....				119	7,300									
California.....				8							² 1,380			
Utah.....	6	² 1	11						170		834	450		
Nevada.....	15	² 9	37		772	8	55		118		909			
Total Pacific States.....	21	10	48	131	2,132	8	55		288		3,396	450		
The Territory of Hawaii.....		1	6	104	2,662			5,098				1,129		
Total United States and possessions.....	4,446	4,210	97,179	701	45,035	5,555,369	121,030	157,575	1,060,883	265,678	19,624	3,660,419	12,148	12,777

¹ Includes certified, treasurers', and dividend checks outstanding.

² Includes \$586,432,000 in trust departments.

³ Estimated.

⁴ Includes nickels and cents.

⁵ Includes United States deposits.

⁶ All demand deposits except certified and cashiers' checks outstanding.

⁷ Includes all deposit liabilities except dividend checks outstanding.

TABLE No. 75.—Abstract of resources and liabilities of 791 stock savings banks June 30, 1928

[In thousands of dollars]

States	Number of banks	Resources											
		Loans and discounts (including rediscounts)	Over-drafts	Investments (including premiums on bonds)	Banking house, furniture and fixtures	Other real estate owned	Due from banks	Lawful reserve with Federal reserve banks or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	Aggregate resources
New Jersey.....	1	14,221		14,522	520		269		16		38	381	29,967
District of Columbia.....	22	29,707	5	7,256	2,297	291	2,792		161	416	1,038	300	44,263
Total Eastern States.....	23	43,928	5	21,778	2,817	291	3,061		177	416	1,076	681	74,230
Florida.....	3	1,186		280	112	67	1,218		118		135	14	1,930
Mississippi.....	8	3,852		1,003		80	1,215			1	2	81	6,234
Total Southern States.....	11	5,038		1,283	112	147	1,433		18	1	37	95	8,164
Michigan.....	4	590		16,472	455	41	273	2,814	5	33	73	34	20,790
Iowa.....	704	267,176	202	71,430	13,700	14,469	44,944	2,737	406	1,745	7,459	275	424,543
Total Middle Western States.....	708	267,766	202	87,902	14,155	14,510	45,217	5,551	411	1,778	7,532	309	445,333
Nebraska.....	13	2,288		1,123	16	165	946		5		20	10	4,573
Oregon.....	² 2	18,145		9,959	287	218		1,561			791	44	31,005
California.....	³ 30	694,174		297,548	28,074	7,322	34,843	20,805	16,161	1,145	10,106	2,387	1,112,565
Utah.....	3	15,297		7,931	330	638	1,796		31		131	539	26,603
Nevada.....	1	3,333		463		44	508		6		219	1	4,634
Total Pacific States.....	36	730,949		315,901	28,691	8,222	37,207	22,366	16,198	1,145	11,247	2,971	1,174,897
Total United States.....	791	1,049,969	207	427,987	45,791	23,335	87,864	27,917	16,809	3,340	19,912	4,066	1,707,197

¹ Estimated.² Includes savings business of 104 commercial banks.³ Includes savings business of departmental banks.

States	Liabilities										
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Due to banks	Certified checks and cashiers' checks outstanding	Dividend checks outstanding	Individual deposits (including postal savings)	United States deposits	Notes and bills rediscounted	Bills payable (including all obligations representing money borrowed other than rediscounts)	Other liabilities
New Jersey.....	1,000	2,140			28		26,607				192
District of Columbia.....	2,590	1,738	992	146	114	56	38,037			445	145
Total Eastern States.....	3,590	3,878	992	146	142	56	64,644			445	337
Florida.....	75	25	123		2		1,676			21	8
Mississippi.....	275	168	114	28		5	5,576			50	18
Total Southern States.....	350	193	237	28	2	5	7,252			71	26
Michigan.....	1,130	508	410			2	18,710				30
Iowa.....	27,639	13,478	7,283	7,498			1,365,673	343	850	1,772	7
Total Middle Western States.....	28,769	13,986	7,693	7,498		2	384,383	343	850	1,772	37
Nebraska.....	223	92	50	14			4,193				1
Oregon.....	1,885	381	31				28,708				
California.....	32,211	23,002	7,869	3,178			1,044,337			3	1,965
Utah.....	1,750	900	173	131	245		23,270				224
Nevada.....	100	40	54		9		4,431				
Total Pacific States.....	35,946	24,323	8,127	3,309	254		1,100,746			3	2,189
Total United States.....	68,878	42,472	17,099	10,995	398	63	1,561,218	343	850	2,291	2,590

¹ Includes certified, cashiers', and dividend checks outstanding.² Estimated.

TABLE NO. 75.—Abstract of resources and liabilities of 791 stock savings banks June 30, 1928—Continued

[In thousands of dollars]

States	Loans and discounts							Investments				
	On demand secured by collateral other than real estate	On demand not secured by collateral	On time secured by collateral other than real estate	On time not secured by collateral	Secured by farm land	Secured by other real estate	Not classified ¹	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
New Jersey.....	1,577					12,644		195	2,024	8,089	941	3,273
District of Columbia.....	5,701	474	3,960	11,845	29	7,561	137	387	90	1,291	1,774	3,714
Total Eastern States.....	7,278	474	3,960	11,845	29	20,205	137	582	2,114	9,380	2,715	6,987
Florida.....							1,186	9	232			39
Mississippi.....							3,852	117				886
Total Southern States.....							5,038	126	232			925
Michigan.....							590					16,472
Iowa.....							267,176	16,200				55,230
Total Middle Western States.....							267,766	16,200				71,702
Nebraska.....	4		240		1,428	505	111	107	213	74	84	645
Oregon.....	² 7,263					³ 10,882		1,201	3,432		⁴ 2,323	3,003
California.....						627,864	66,310	103,532				194,016
Utah.....	3,612		963	405	182	10,135		1,114	1,930	632	565	3,690
Nevada.....	836		302			³ 2,183	12		86		22	355
Total Pacific States.....	11,711		1,265	405	182	651,064	66,322	105,847	5,448	632	2,910	201,064
Total United States.....	18,993	474	5,465	12,250	1,639	671,774	339,374	122,862	8,007	10,086	5,709	281,323

¹ Amounts reported in this column for several States agree with returns received by Comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

² Includes time loans.

³ Includes loans secured by farm land.

⁴ Includes railroad bonds.

States	Cash					Demand deposits				Time deposits				De- posits not classi- fied
	Gold coin	Silver coin	Paper cur- rency	Nickels and cents	Not classi- fied	Individual deposits subject to check	Demand certifi- cates of deposit	State, county, or other municipal deposits	Other demand deposits	Time certifi- cates of deposit	State, county, or other municipal deposits	Other time deposits	Postal- savings deposits	
New Jersey.....	1	1	36			390	493							
District of Columbia.....	16	2	947	73		13,637	466		73	1,010	209	25,515	22,851	
Total Eastern States.....	17	3	983	73		14,027	959		73	1,010	209	48,366		
Florida.....					35	146		14		128		1,388		
Mississippi.....			2					39		183		5,354		
Total Southern States.....			2		35	146		53		311		6,742		
Michigan.....					73					933	14	17,763		
Iowa.....					7,459	111,144	3,680			104,057		146,149	643	
Total Middle Western States.....					7,532	111,144	3,680			104,990	14	163,912	643	
Nebraska.....	2	3	15			1,066		90		556	14	2,467		
Oregon.....					791					371		28,337		
California.....	1,335				8,771			83,904				953,328	7,105	
Utah.....	54	4	73					20		358		22,876		16
Nevada.....	19		200				44					4,387		
Total Pacific States.....	1,408	4	273		9,562	44		83,924		729		1,008,928	7,105	16
Total United States.....	1,427	10	1,273	73	17,129	126,427	4,639	84,067	73	107,596	237	1,230,415	7,748	16

¹ Includes certified, cashiers' and dividend checks outstanding.
² Estimated.

³ Includes nickels and cents.
⁴ Includes gold certificates and bullion.

TABLE No. 76.—Abstract of resources and liabilities of 616 mutual savings banks June 30, 1928

[In thousands of dollars]

States	Number of banks	Resources									
		Loans and discounts (including rediscounts)	Investments (including premiums on bonds)	Banking house, furniture and fixtures	Other real estate owned	Due from banks	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	Aggregate resources
Maine.....	35	35,522	87,977	687	174	1,403			507	11	126,281
New Hampshire.....	153	102,462	121,671	2,547	29	8,774		355	360	47	231,245
Vermont.....	19	56,189	42,211	689	3,449	2,972		38	400	2,593	108,541
Massachusetts.....	196	1,305,740	780,213	18,033	3,800	24,816			4,625	66	2,137,293
Rhode Island.....	311	82,386	90,617	1,128	90	4,053			758	2	179,034
Connecticut.....	75	375,617	282,941	4,864	1,649	9,899		615	1,524	166	677,275
Total New England States.....	389	1,957,916	1,405,630	27,948	9,191	46,917		1,008	8,174	2,885	3,459,669
New York.....	149	3,056,112	1,581,305	58,098	1,950	114,394			15,644	60,541	4,888,044
New Jersey.....	27	152,287	117,922	4,979	365	4,785		110	5	1,024	283,386
Pennsylvania.....	410	106,462	337,174	4,029	1,176	23,362		276	10	1,155	472,969
Delaware.....	2	11,647	15,463	577	229	752		5		33	28,706
Maryland.....	14	74,156	124,441	1,542	671	4,517			604	114	206,045
Total Eastern States.....	202	3,399,664	2,176,305	69,225	4,391	147,810		391	15	18,460	5,879,150
Ohio.....	3	45,284	48,497	1,381	29	8,315			1,650	337	105,493
Indiana.....	5	18,939	4,913	107	212	2,430		38	1,027		27,666
Wisconsin.....	6	4,265	3,163	107	36	5,510		7	28	57	8,173
Minnesota.....	75	7,443	63,686	110	451	936		72	486		73,184
Total Middle Western States.....	19	75,931	120,259	1,705	728	12,191		117	28	3,220	214,516
Washington.....	5	34,443	15,000	829	6	869			4	637	52,053
California.....	1	43,964	33,397	1,009	284	2,911		1	162		82,771
Total Pacific States.....	6	78,407	48,397	1,838	290	3,780		1	166	637	134,824
Total United States.....	616	5,511,918	3,750,591	100,716	14,600	210,698		1,517	31,162	66,748	9,688,159

1 Includes savings business of 11 trust companies and 11 guaranty savings banks.

2 Includes cash items.

3 Includes returns from branches.

4 Includes 1 savings institution with capital stock \$10,200,000.

5 Includes lawful reserve.

6 Estimated.

7 June 25, 1928.

States	Liabilities							Other liabilities
	Surplus	Undivided profits (less expenses and taxes paid)	Due to banks	Certified checks and cashier's checks outstanding	Dividend checks outstanding	Individual deposits (including postal savings)	Bills payable (including all obligations representing money borrowed other than rediscounts)	
Maine.....	7,202	5,338				113,662		79
New Hampshire.....	114,778	8,126				208,044		297
Vermont.....	7,957	3,237		10		97,336		1
Massachusetts.....	190,232	89,038				1,955,956		2,067
Rhode Island.....	6,523	5,620				166,866		25
Connecticut.....	41,648	25,274				608,986	430	937
Total New England States.....	168,340	136,633		10		3,150,850	430	3,406
New York.....	578,416					4,301,347		8,281
New Jersey.....	26,620	177		13		255,028	110	1,438
Pennsylvania.....	34,748	7,956	9			429,629		627
Delaware.....	3,713	594				24,399		
Maryland.....	118,367					187,575		103
Total Eastern States.....	661,864	8,727	9	13		5,197,978	110	10,449
Ohio.....	7,450	747		2		97,290		4
Indiana.....	2,785	377	174		149	24,181		
Wisconsin.....	394	86				7,682		1
Minnesota.....	1,656	1,934				69,594		
Total Middle Western States.....	12,285	3,144	174	2	149	198,757		5
Washington.....	11,199	82				50,416		356
California.....	7,902		21			74,822		26
Total Pacific States.....	9,101	82	21			125,238		382
Total United States.....	851,590	143,586	204	25	149	8,672,823	540	14,242

¹ Includes guaranty fund.² Includes capital stock \$10,200,000.³ Includes certified, cashiers' and dividend checks outstanding.

TABLE No. 76.—Abstract of resources and liabilities of 616 mutual savings banks June 30, 1928—Continued

[In thousands of dollars]

States	Loans and discounts						Investments				
	On demand, secured by collateral other than real estate	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm lands	Secured by other real estate	Not classified ¹	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public-service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....		1,859	1,870	* 31,793			16,008	8,275	17,944	27,226	18,524
New Hampshire.....					89,806	12,656	16,444	7,301	24,363	41,942	31,621
Vermont.....					* 49,994	6,195	5,447	2,331	408	26,023	8,002
Massachusetts.....					1,128,203	177,537		286,325	241,458	219,383	33,047
Rhode Island.....		11,359	6,299		64,728		12,023	2,884	15,671	45,608	14,431
Connecticut.....	22,181				353,436		31,357	22,180	101,283	54,385	73,736
Total New England States.....	22,181	13,218	8,169	31,793	1,686,167	196,388	81,279	329,296	401,127	414,567	179,361
New York.....						3,056,112					1,581,305
New Jersey.....	1,131	242		544	150,370		14,022	30,619	61,238	8,531	3,512
Pennsylvania.....	1,547	24		287	103,604		59,522	95,130	172,130	9,737	655
Delaware.....	321	99			11,227		538	2,608	5,957	5,147	1,213
Maryland.....	3,720	74				70,362	23,844	6,628	50,516	38,536	4,917
Total Eastern States.....	6,719	439		831	265,201	3,126,474	97,926	134,985	289,841	61,951	1,591,602
Ohio.....					* 38,965	6,319	* 4,656	* 13,425			30,416
Indiana.....						18,939	2,453				2,460
Wisconsin.....		57			* 4,208		426	1,271	260	182	1,024
Minnesota.....						7,443	5,604				58,082
Total Middle Western States.....		57			43,173	32,701	13,139	14,696	260	182	91,952
Washington.....						34,443					15,000
California.....					43,524	440	11,000				22,397
Total Pacific States.....					43,524	34,883	11,000				37,397
Total United States.....	28,900	13,714	8,169	32,624	2,038,065	3,390,446	203,344	478,977	691,228	476,700	1,900,342

¹ Amounts reported in this column for several States agree with returns received by comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

² Includes loans secured by other real estate.

³ Includes loans secured by farm land.

⁴ Estimated.

States	Cash					Demand deposits		Time deposits			Deposits not classified
	Gold coin	Silver coin	Paper currency	Nickels and cents	Not classified	Individual deposits subject to check	Demand certificates of deposit	Time certificates of deposit	State, county, or other municipal deposits	Other time deposits	
Maine.....					507					113, 662	
New Hampshire.....					360					208, 044	
Vermont.....					400	179	32			97, 125	
Massachusetts.....					4, 625					1, 955, 956	
Rhode Island.....	100	13	617	2	28				161	166, 705	
Connecticut.....	290	26	1, 150	4	24					608, 986	
Total New England States.....	390	39	1, 797	6	5, 942	179	32		161	3, 150, 478	
New York.....					15, 644					4, 301, 347	
New Jersey.....	57	19	943	4	1	90		2, 178	50	252, 652	58
Pennsylvania.....	269	24	857	5		6, 661				422, 968	
Delaware.....		2	31							24, 399	
Maryland.....	24	20	554	6						187, 575	
Total Eastern States.....	350	65	2, 385	15	15, 645	6, 751		2, 178	50	5, 188, 941	58
Ohio.....					1, 650			392		96, 898	
Indiana.....					1, 027					24, 181	
Wisconsin.....	4	2	50	1						7, 692	
Minnesota.....					486			15		69, 579	
Total Middle Western States.....	4	2	50	1	3, 163			407		198, 350	
Washington.....					265					50, 416	
California.....	403				640					74, 822	
Total Pacific States.....	403				905					125, 238	
Total United States.....	1, 147	106	4, 232	22	25, 655	6, 930	32	2, 585	211	8, 663, 007	58

TABLE NO. 77.—Abstract of resources and liabilities of 404 private banks June 30, 1928

[In thousands of dollars]

States	Resources												
	Number of banks	Loans and discounts (including rediscounts)	Overdrafts	Investments (including premiums on bonds)	Banking house, furniture and fixtures	Other real estate owned	Due from banks	Lawful reserve with Federal reserve bank or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	Aggregate resources
Connecticut.....	17	19,016	-----	3,548	68	3,314	777	-----	266	-----	199	929	28,117
New York.....	54	4,173	13	10,341	¹ 888	-----	2,901	-----	285	-----	198	303	19,102
New Jersey.....	5	827	-----	882	36	501	545	-----	29	-----	46	48	2,914
Pennsylvania.....	34	541	-----	1,652	392	911	427	-----	18	-----	85	73	4,099
Total Eastern States.....	93	5,541	13	12,875	1,316	1,412	3,873	-----	332	-----	329	424	26,115
Texas.....	² 14	5,441	127	769	227	67	1,417	-----	48	-----	172	139	8,407
Arkansas.....	1	129	-----	-----	4	-----	-----	12	-----	-----	4	-----	149
Total Southern States.....	15	5,570	127	769	231	67	1,417	12	48	-----	176	139	8,556
Ohio.....	63	14,344	9	2,639	495	326	47	³ 2,524	-----	-----	³ 544	77	21,005
Indiana.....	118	15,966	34	2,244	503	456	⁴ 3,032	-----	⁵ 62	-----	³ 494	1,500	24,291
Michigan.....	² 36	5,287	16	1,006	223	226	466	-----	23	2	197	61	7,534
Iowa.....	² 46	11,319	47	1,744	323	500	1,708	-----	90	-----	396	30	16,157
Missouri.....	⁵ 1	86	3	-----	7	-----	³ 16	-----	-----	-----	³ 2	-----	114
Total Middle Western States.....	264	47,002	109	7,633	1,551	1,508	5,269	2,551	175	2	1,633	1,668	69,101
South Dakota.....	7	1,971	2	286	99	277	486	-----	-----	5	33	43	3,202
Kansas.....	5	376	1	107	20	-----	73	-----	-----	-----	21	6	604
Montana.....	2	6,979	137	3,741	60	281	³ 1,392	-----	³ 3	³ 36	³ 420	2	13,051
Colorado.....	⁶ 1	52	-----	-----	2	3	-----	25	-----	-----	6	-----	88
Total Western States.....	15	9,378	140	4,134	181	561	1,951	25	3	41	480	51	16,945
Total United States.....	404	86,507	389	28,959	3,347	6,862	13,287	2,588	824	43	2,817	3,211	148,834

¹ Includes other real estate.

² Not under State supervision.

³ Estimated.

⁴ Includes lawful reserve.

⁵ Aug. 16, 1928.

⁶ July 10, 1928.

States	Liabilities									
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Due to banks	Certified checks and cashiers' checks outstanding	Dividend checks outstanding	Individual deposits (including postal savings)	Notes and bills rediscounted	Bills payable (including all obligations representing money borrowed other than rediscounts)	Other liabilities
Connecticut.....	1,465	966	351	56	10		11,683		10,085	3,501
New York.....	1,090	¹ 2,343		627			14,051		279	712
New Jersey.....		657		66	12		2,082	12		85
Pennsylvania.....		² 1,530		145	5		1,915		68	436
Total Eastern States.....	1,090	4,530		838	17		18,048	12	347	1,233
Texas.....	807	186	153	244	46		6,890		70	11
Arkansas.....	5	25	3				76		40	
Total Southern States.....	812	211	156	244	46		6,966		110	11
Ohio.....	1,133	844	451	77			17,867	134	490	9
Indiana.....	1,618	766	378	31	17	7	19,511	173	296	1,494
Michigan.....	505	261	124	1	15	22	6,397	44	126	39
Iowa.....	1,054	482	138	8	9	4	14,307	50	100	5
Missouri.....	10	15	1				³ 88			
Total Middle Western States.....	4,320	2,368	1,092	117	41	33	58,170	401	1,012	1,547
South Dakota.....	161	175	7	76	6		2,748		22	7
Kansas.....	85	94	1				451			3
Montana.....	330		164	91			⁴ 12,466			
Colorado.....	15	15	4				54			
Total Western States.....	591	254	176	167	6		15,719		22	10
Total United States.....	8,278	8,329	1,775	1,422	120	33	110,586	413	11,576	6,302

¹ Includes undivided profits.

² Includes capital stock and undivided profits.

³ Includes all deposit liabilities.

⁴ Includes certified and cashiers' checks outstanding.

TABLE No. 77.—Abstract of resources and liabilities of 404 private banks June 30, 1928—Continued

[In thousands of dollars]

States	Loans and discounts							Investments				
	On demand, secured by collateral other than real estate	On demand, not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm lands	Secured by other real estate	Not classified ¹	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public-service corporations (including street and interurban railway)	Other bonds, stocks, warrants, etc.
Connecticut.....			² 709	² 1, 283		2, 548	14, 476	43	580	45	97	2, 783
New York.....							4, 173					10, 341
New Jersey.....	242	17	38	318		212		51	202	18	99	512
Pennsylvania.....	72	64	159	49	7	190		140	103	109	206	1, 094
Total Eastern States.....	314	81	197	367	7	402	4, 173	191	305	127	305	11, 947
Texas.....	258	248	1, 588	842	139	160	2, 206	16	67			686
Arkansas.....						³ 42	87					
Total Southern States.....	258	248	1, 588	842	139	202	2, 293	16	67			686
Ohio.....						³ 3, 079	11, 265	396	483			1, 760
Indiana.....							15, 966	609				1, 635
Michigan.....	81	126	396	1, 597	1, 014	703	1, 370	30	46	11	127	792
Iowa.....	350	556	1, 780	2, 014	1, 494	404	4, 721	877	62	7	290	508
Missouri.....							86					
Total Middle Western States.....	431	682	2, 176	3, 611	2, 508	4, 186	33, 408	1, 912	591	18	417	4, 695
South Dakota.....			1, 322	313	336			172	28	6	5	75
Kansas.....						10	366	85	8			14
Montana.....	5, 008	7	82	36			1, 846	2, 572	740			429
Colorado.....	30	14				8						
Total Western States.....	5, 038	21	1, 404	349	336	18	2, 212	2, 829	776	6	5	518
Total United States.....	6, 041	1, 032	6, 074	6, 452	2, 990	7, 356	56, 562	4, 991	2, 319	196	824	20, 629

¹ Amounts reported in this column for several States agree with returns received by comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

² Includes demand loans.

³ Includes loans secured by farm lands.

States	Cash					Demand deposits				Time deposits			Deposits not classified
	Gold coin	Silver coin	Paper currency	Nickels and cents	Not classified	Individual deposits subject to check	Demand certificates of deposit	State, county, or other municipal deposits	Other demand deposits	Time certificates of deposit	Other time deposits	Postal savings deposits	
Connecticut.....	5	7	179	2	6	3,726	173				6,714		1,070
New York.....					198								14,051
New Jersey.....	3		41	2		639	4		71		1,207		161
Pennsylvania.....	4	3	77	1		352	9			6	1,548		
Total Eastern States.....	7	3	118	3	198	991	13		71	6	2,755		14,212
Texas.....	6	14	114	2	36	3,668		139		136	329		2,618
Arkansas.....		1	3			40		10		26			
Total Southern States.....	6	15	117	2	36	3,708		149		162	329		2,618
Ohio.....					544	6,891	1,394	1,597	36	5,295	2,654		
Indiana.....					494	10,584			26	6,916	1,985		
Michigan.....	6	15	112	4	60	1,185	1,169	15	543	757	1,632		1,096
Iowa.....	15	27	139	2	213	4,774	53	348		6,075	617	14	2,426
Missouri.....					2	2					16		
Total Middle Western States.....	21	42	251	6	1,313	23,506	2,616	1,960	605	19,043	6,904	14	3,522
South Dakota.....					33	759	1	233		1,606	149		
Kansas.....	1	5	15			323	9	19	1	98	1		
Montana.....					420	7,125		32		5,224	85		
Colorado.....	1		5			48	6						
Total Western States.....	2	5	20		453	8,255	16	284	1	6,923	235		
Total United States.....	41	72	685	13	2,006	40,186	2,818	2,393	677	26,139	16,937	14	21,422

¹ Includes nickels and cents.² All demand deposits including due to banks.

Includes demand certificates of deposit.

TABLE NO. 78.—Abstract of resources and liabilities of 18,522 State (commercial), savings and private banks, and loan and trust companies
June 30, 1928

[In thousands of dollars]

States, Territories, etc.	Number of banks	Resources											Aggregate resources
		Loans and discounts (including rediscounts)	Overdrafts	Investments (including premiums on bonds)	Banking house, furniture and fixtures	Other real estate owned	Due from banks	Lawful reserve with Federal reserve banks or other reserve agents	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	
Maine.....	85	133,791	71	149,526	2,619	1,182	9,128	-----	-----	-----	3,658	21,607	321,582
New Hampshire.....	68	106,032	2	124,634	2,703	38	4,641	-----	-----	473	628	47	239,198
Vermont.....	59	116,681	15	66,229	1,848	4,684	6,607	-----	-----	197	1,269	3,945	201,475
Massachusetts.....	294	2,039,243	138	1,438,870	38,014	32,257	65,274	63,367	11,573	-----	15,268	3,506	3,707,510
Rhode Island.....	24	250,800	19	228,441	6,034	334	6,011	14,225	-----	1,892	6,232	4,945	519,213
Connecticut.....	187	654,819	216	366,812	18,152	6,846	14,307	20,427	1,924	2,845	7,602	2,803	1,096,753
Total New England States.....	717	3,301,366	461	2,374,512	69,370	45,341	105,968	98,019	14,447	4,737	34,657	36,853	6,085,731
New York.....	584	7,771,984	2,849	3,105,158	198,588	1,950	301,882	619,859	548,194	-----	85,220	456,592	13,092,276
New Jersey.....	273	1,057,507	38	521,670	53,048	7,517	64,935	34,676	4,146	7,089	18,045	31,348	1,800,069
Pennsylvania.....	737	1,729,436	420	1,358,723	112,967	34,102	84,126	165,503	3,596	19,319	49,324	61,768	3,619,284
Delaware.....	43	80,023	25	41,334	3,593	1,101	2,407	5,358	85	499	1,094	2,153	137,672
Maryland.....	154	332,433	204	251,619	13,461	3,736	12,910	29,235	1,035	5,046	5,934	5,247	660,360
District of Columbia.....	29	94,096	18	29,947	11,328	1,663	13,070	-----	1,301	1,562	2,556	998	157,139
Total Eastern States.....	1,840	11,065,479	3,604	5,308,451	392,985	50,069	479,930	854,631	558,357	33,515	162,173	558,106	19,467,300
Virginia.....	328	198,463	104	31,731	8,157	3,208	20,254	-----	2,541	-----	3,351	20,160	287,969
West Virginia.....	211	167,607	106	30,671	11,091	3,402	21,674	-----	75	1,550	4,535	774	241,485
North Carolina.....	441	226,323	146	27,297	12,724	2,150	4,186	32,799	220	4,363	5,534	1,009	316,751
South Carolina.....	204	68,704	292	17,072	2,685	3,295	12,561	-----	599	228	1,813	1,029	108,278
Georgia.....	373	132,837	201	18,005	7,932	6,075	3,308	17,050	252	1,018	4,072	3,521	194,271
Florida.....	239	111,800	53	47,143	8,585	3,176	43,754	-----	1,891	-----	8,100	1,867	226,369
Alabama.....	¹ 250	98,083	103	11,428	4,021	2,446	10,007	2,072	531	276	4,020	339	133,326
Mississippi.....	308	111,773	1,841	33,351	3,758	1,513	25,467	-----	535	737	2,956	6,899	188,350
Louisiana.....	² 196	249,425	994	56,205	20,821	4,657	37,869	-----	1,336	6,142	7,011	9,298	406,468
Texas.....	748	186,017	763	36,512	9,803	5,721	7,840	44,928	1,228	831	9,778	9,098	312,519
Arkansas.....	358	109,605	211	15,123	4,774	2,923	4,195	25,092	450	-----	3,310	1,330	167,013

Kentucky.....	3 443	211,013		53,264							47,933	12,986	325,196
Tennessee.....	4 404	171,744	649	25,648	11,875	4,716	34,370		6,011		4,490	16,551	276,054
Total Southern States.....	4,503	2,043,394	5,463	403,450	106,226	43,282	225,485	134,651	15,189	15,145	106,903	84,861	3,184,049
Ohio.....	720	1,536,557	369	515,235	76,169	15,690	53,203	177,702			54,461	47,515	2,476,901
Indiana.....	801	418,365	329	109,467	24,543	7,075	66,242		4,604		14,706	115,401	760,732
Illinois.....	1,332	1,657,388	1,043	630,227	60,962	12,041	232,020	74,230	8,672	38,860	40,618	60,409	2,816,470
Michigan.....	651	654,245	432	811,998	52,173	6,497	10,715	148,279	8,768	23,728	22,681	37,810	1,777,326
Wisconsin.....	810	380,169	342	164,981	13,898	7,546	2,041	61,432	2,862	4,409	10,478	669	648,827
Minnesota.....	8 855	220,869	355	180,485	9,144	10,281	38,201	220	1,308		14,543	461	475,867
Iowa.....	1,102	415,192	354	110,609	19,759	22,693	71,048	3,987		2,544	11,634	781	659,230
Missouri.....	6 1,231	507,722	587	242,836	23,254	11,051	134,457			698	16,329	13,223	950,157
Total Middle Western States.....	7,502	5,790,508	3,811	2,765,838	279,902	92,874	607,927	465,850	27,540	69,541	185,450	276,269	10,565,510
North Dakota.....	353	44,293	185	7,079	2,360	4,679	3,354	8,185		306	2,245		69,686
South Dakota.....	57	57,528	141	12,199	2,925	4,245	17,975			53	1,945	674	98,144
Nebraska.....	746	179,158	379	37,185	6,321	10,169	45,939	237	1,476	251	8,306	1,516	290,937
Kansas.....	864	165,139	314	41,812	8,114	4,489	41,748	12	209	1,499	5,145	5,871	274,352
Montana.....	133	45,343	312	25,773	2,015	1,708	13,508			94	311	2,858	162
Wyoming.....	60	18,077	46	4,907	840	423	4,786			81		894	104
Colorado.....	7 162	42,010	70	16,837	2,070	993	243	10,113		717	2,254	284	75,531
New Mexico.....	29	6,775	6	3,463	284	262	1,303			182	429	112	12,816
Oklahoma.....	335	48,284	185	19,000	2,245	1,220	18,578			388	427	2,084	92,529
Total Western States.....	2,997	606,607	1,638	168,255	27,174	28,188	144,434	18,547	3,506	2,947	26,160	8,781	1,036,237
Washington.....	243	114,884	101	58,115	4,646	839	1,969	20,830	344	1,372	3,517	2,870	209,487
Oregon.....	150	57,333	80	27,973	3,759	1,010	2,726	11,313	503	1,021	3,731	576	110,025
California.....	274	1,105,955	507	429,480	48,311	8,923	95,945	41,890	24,285	11,987	23,060	17,023	1,807,346
Idaho.....	94	20,991	30	16,578	1,289	868	7,646	689	53	200	1,236	2,198	51,778
Utah.....	85	87,352	239	19,132	1,874	2,611	10,097	2,228	358	618	1,187	1,679	127,375
Nevada.....	25	17,447	76	3,154	697	751	3,524			126	1,003	941	27,764
Arizona.....	30	34,694	21	14,347	1,068	1,655	5,002	3,809		84	442	2,293	63,647
Total Pacific States.....	901	1,438,656	1,054	568,779	61,644	16,657	126,909	80,759	25,733	15,685	36,027	25,519	2,397,422
Alaska.....	13	3,726	17	3,009	206	65	1,227			15	23	677	22
The Territory of Hawaii.....	21	55,042	1,609	21,052	2,027	575	10,894			320	4,059	9,495	105,073
Porto Rico.....	16	47,138	244	3,988	1,454	403	4,818		1,868	798	3,306	3,276	67,293
Philippines.....	12	45,156	22,368	7,032	1,479	833	22,849		400		13,320	35,050	148,487
Total possessions.....	62	151,062	24,238	35,081	5,166	1,876	39,788		2,603	821	21,362	47,843	329,840
Total United States and possessions.....	18,522	24,397,072	40,269	11,624,366	942,467	278,287	1,730,441	1,652,457	647,375	142,391	572,732	1,038,232	48,066,089

¹ June 29, 1928.

² July 6, 1928.

³ Figures taken from bank directory.

⁴ Apr. 24, 1928.

⁵ June 25, 1928.

⁶ Aug. 16, 1928.

⁷ July 10, 1928.

TABLE NO. 78.—Abstract of resources and liabilities of 18,522 State (commercial), savings and private banks, and loan and trust companies
June 30, 1928—Continued

States, Territories, etc.	Liabilities										
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Due to banks	Certified checks and cashiers' checks outstanding	Dividend checks outstanding	Individual deposits (including postal savings)	United States deposits	Notes and bills rediscounted	Bills payable (including all obligations representing money borrowed other than rediscounts)	Other liabilities
Maine.....	5,731	12,350	12,057	2,052	390	151	262,931	-----	90	5,102	20,728
New Hampshire.....	1,130	15,323	8,529	47	-----	-----	213,525	-----	88	258	298
Vermont.....	2,866	11,328	6,309	69	228	74	178,484	-----	-----	1,626	491
Massachusetts.....	51,740	141,077	116,306	23,011	6,467	761	3,321,465	13,631	9,118	10,220	13,714
Rhode Island.....	9,495	22,654	16,912	2,962	713	37	460,070	212	-----	1,680	4,478
Connecticut.....	22,353	63,562	39,997	2,036	3,300	445	938,674	872	61	19,363	6,090
Total New England States.....	93,315	266,294	200,110	30,177	11,098	1,468	5,375,149	14,715	9,357	38,249	45,799
New York.....	377,049	1,176,602	-----	729,934	297,941	9,410	9,891,691	-----	4,270	170,983	434,396
New Jersey.....	87,159	111,872	31,721	22,102	6,656	2,467	1,437,154	4,464	4,390	41,529	50,555
Pennsylvania.....	205,314	391,647	83,452	73,563	19,940	4,275	2,669,574	9,828	13,882	79,671	68,138
Delaware.....	8,988	11,428	4,911	1,248	374	155	104,807	-----	-----	3,595	2,166
Maryland.....	25,045	51,976	12,788	8,938	-----	561	550,941	-----	1,332	4,126	5,153
District of Columbia.....	13,990	10,588	5,074	2,399	455	107	123,568	38	-----	445	475
Total Eastern States.....	717,545	1,754,113	137,946	838,184	325,366	16,975	14,777,735	14,330	23,874	300,349	560,883
Virginia.....	29,587	16,475	6,783	9,340	991	683	179,159	-----	1,954	14,246	28,751
West Virginia.....	21,357	14,809	6,650	3,548	1,432	534	183,460	-----	1,403	7,207	1,085
North Carolina.....	22,981	16,105	4,492	17,957	4,771	312	223,921	-----	3,042	18,825	4,345
South Carolina.....	10,133	4,996	2,558	1,209	317	158	85,185	-----	472	2,861	389
Georgia.....	23,016	10,821	8,942	5,328	738	194	127,118	-----	3,727	9,528	4,859
Florida.....	17,712	9,885	4,449	10,446	2,324	269	172,046	-----	219	2,249	6,770
Alabama.....	11,866	7,498	4,762	-----	-----	-----	100,930	-----	1,223	6,879	168
Mississippi.....	11,383	6,603	2,726	6,556	1,151	70	144,506	-----	392	10,420	4,543
Louisiana.....	22,347	14,124	7,651	32,580	2,430	217	283,120	-----	12,753	17,691	13,555
Texas.....	34,314	11,616	6,919	8,712	2,859	204	236,747	446	1,240	3,345	6,117
Arkansas.....	15,009	5,872	2,910	9,928	1,957	389	123,406	-----	609	6,361	572

Kentucky.....	24, 658	22, 724					250, 438				27, 376
Tennessee.....	23, 788	13, 399					214, 418			4, 529	19, 920
Total Southern States.....	268, 151	154, 927	58, 842	105, 604	18, 970	3, 030	2, 324, 454	446	27, 034	104, 141	118, 450
Ohio.....	124, 605	103, 677	38, 329	86, 762	2		1, 986, 787		6, 629	41, 078	89, 032
Indiana.....	46, 132	26, 209	13, 150	10, 558	3, 940	558	502, 885		36, 163	7, 127	114, 010
Illinois.....	172, 396	118, 996	87, 016	110, 961	25, 824	3, 640	2, 199, 939		7, 482	27, 532	62, 684
Michigan.....	91, 804	79, 955	29, 177	24, 236	11, 376	1, 811	1, 416, 898	6, 355	4, 981	39, 164	71, 569
Wisconsin.....	37, 581	20, 693	13, 775	11, 698	3, 547	482	550, 396	218	1, 047	8, 207	1, 273
Minnesota.....	24, 859	12, 900	7, 973	1, 865	3, 615	6	415, 567		593	80, 39	450
Iowa.....	45, 885	20, 179	10, 231	10, 606	9		560, 971	458	1, 494	3, 044	6, 349
Missouri.....	73, 846	45, 530	21, 893	1	4, 801		755, 826		1, 701	26, 225	20, 334
Total Middle Western States.....	617, 108	428, 139	221, 544	256, 597	53, 114	6, 501	8, 389, 269	7, 031	60, 090	160, 416	365, 701
North Dakota.....	6, 408	2, 326	187	239	496		59, 027		37	942	2
South Dakota.....	7, 472	2, 363	565	2, 028	644	16	83, 695	258	260	613	230
Nebraska.....	19, 432	6, 126	2, 363	9, 929	1, 190	26	249, 943		315	1, 529	84
Kansas.....	23, 948	12, 295	3, 715	4, 728	1, 880	122	219, 169		2, 846	1, 018	4, 631
Montana.....	6, 115	1, 998	1, 298	3, 663			78, 605	52	345		8
Wyoming.....	1, 975	1, 116	384	263			25, 899		511		10
Colorado.....	5, 525	2, 717	1, 688	888	720	10	62, 903		71	591	418
New Mexico.....	1, 155	343	75	19		17	10, 984		35	62	126
Oklahoma.....	6, 897	1, 692	968	1, 419	1, 005		78, 674		1, 248	445	181
Total Western States.....	78, 927	30, 976	11, 243	23, 176	5, 935	191	868, 899	310	5, 668	5, 200	5, 712
Washington.....	12, 392	6, 743	1, 746	5, 819	1, 385	75	176, 581		921	1, 397	2, 428
Oregon.....	9, 033	3, 158	1, 663	2, 379	1, 021	47	89, 984		1, 110	1, 415	215
California.....	88, 911	59, 547	25, 098	53, 833			1, 519, 304	11, 484	6, 733	6, 733	42, 436
Idaho.....	3, 138	999	1, 317	760	590	26	42, 555	33		263	2, 097
Utah.....	7, 884	4, 680	1, 087	3, 845	899	85	88, 594	508		1, 321	18, 472
Nevada.....	1, 937	511	438	250	233		23, 886			319	190
Arizona.....	3, 591	2, 310	810	1, 026	718	28	54, 877		51	118	118
Total Pacific States.....	126, 886	77, 948	32, 159	67, 912	4, 846	261	1, 995, 781		14, 107	11, 566	65, 956
Alaska.....	640	248	294	321	39	9	7, 577	15	89		14
The Territory of Hawaii.....	7, 740	4, 937	2, 621	62	504	113	81, 094		2	514	7, 227
Porto Rico.....	8, 319	2, 517	996	6, 900	728	52	38, 705	53	19	4, 129	4, 875
Philippines.....	13, 035	5, 735	3, 169	14, 078	413	1	85, 602			157	26, 297
Total possessions.....	29, 734	13, 437	7, 080	21, 361	1, 684	175	212, 978	68	110	4, 800	38, 413
Total United States and possessions..	1, 931, 666	2, 725, 834	668, 924	1, 343, 011	421, 013	28, 601	33, 944, 265	36, 900	140, 240	624, 721	1, 200, 914

TABLE No. 78.—Abstract of resources and liabilities of 18,522 State (commercial), savings and private banks, and loan and trust companies
June 30, 1928—Continued

[In thousands of dollars]

States, Territories, etc.	Loans and discounts							Investments				
	On demand secured by collateral other than real estate	On demand not secured by collateral	On time secured by collateral other than real estate	On time not secured by collateral	Secured by farm land	Secured by other real estate	Not classified ¹	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....			1,859	1,870	59,897		70,165	24,395	8,275	17,944	27,226	71,686
New Hampshire.....							89,806	16,226	7,322	24,510	42,792	33,511
Vermont.....							86,599	30,082	7,946	1,141	58,260	14,597
Massachusetts.....	114,294	40,357	96,034	174,293		1,376,646	237,619	34,158	380,993	251,033	233,294	539,392
Rhode Island.....	19,237	5,817	41,114	56,623		128,009		59,146	8,691	34,361	79,261	46,982
Connecticut.....	22,181	10,639	91,063	71,900		441,227	17,809	42,448	26,457	117,598	66,496	113,813
Total New England States.....	155,712	56,813	230,070	304,686	59,897	2,122,287	371,901	184,592	436,023	446,587	487,329	819,981
New York.....							7,771,984					3,105,158
New Jersey.....	212,399	41,246	59,378	349,641	1,925	374,647	18,271	77,011	98,760	146,502	56,634	142,763
Pennsylvania.....	541,605	131,909	190,887	381,261	10,299	473,475		231,478	148,231	327,205	195,848	455,961
Delaware.....	29,093	3,930	10,099	12,710	2,306	21,885		3,779	6,092	9,722	9,572	12,169
Maryland.....	76,240	22,742	40,391	71,641	6,688	6,205	108,526	43,152	19,183	69,723	57,066	62,495
District of Columbia.....	35,884	1,299	8,833	20,350	29	27,564	137	4,376	849	5,482	6,257	12,983
Total Eastern States.....	895,221	201,126	309,588	835,603	21,247	903,776	7,898,918	359,796	273,115	558,634	325,377	8,791,529
Virginia.....							198,463					31,731
West Virginia.....							167,607	5,739				24,932
North Carolina.....			66,034	122,727		35,663	1,899	11,819	6,591			8,867
South Carolina.....							68,704	2,445				14,627
Georgia.....							132,837					18,005
Florida.....							111,800	15,396	18,799			12,948
Alabama.....							98,083	1,092				10,336
Mississippi.....							111,773	2,681				30,670
Louisiana.....							249,425	8,390	668			47,147
Texas.....	11,915	6,724	77,617	42,210	10,304	21,760	15,487	12,497	12,536	1,488	1,290	8,701
Arkansas.....	437					21,391	87,777	6,049				9,074

Kentucky							211,013						53,264
Tennessee							171,744						25,648
Total Southern States	12,352	6,724	143,651	164,937	10,304	78,814	1,626,612	66,108	38,594	1,488	1,290	295,970	
Ohio						607,913	928,644	132,132	110,265			272,818	
Indiana							418,365	24,118				85,349	
Illinois						270,121	1,387,267	195,616	127,631			306,980	
Michigan	13,348	126	21,760	1,597	1,014	68,211	548,189	30	46	11	127	811,784	
Wisconsin	17,726	21,571	69,498	160,555		110,460	359	24,809	20,821	8,691		68,924	
Minnesota							220,809	30,842				149,043	
Iowa	350	556	1,780	2,014	1,494		408,595	25,514			290	84,736	
Missouri							507,722		62	7		242,836	
Total Middle Western States	31,424	22,253	93,038	164,166	2,508	1,057,109	4,420,010	433,061	258,845	8,709	42,153	2,023,070	
North Dakota							44,293	2,769				4,310	
South Dakota			36,036	15,594	5,898			6,365	2,236	268	589	2,741	
Nebraska	7,907	13,872	42,359	71,845	18,800		6,761	17,614	7,848	3,070	2,532	13,711	
Kansas							25,640	139,499	7,371	13,199		21,242	
Montana	12,585	3,232	15,151	7,214			7,161	10,207	2,973			12,593	
Wyoming	121	156	11,996	3,768	1,668		200	168	1,509			3,398	
Colorado	23,885	12,793					5,332		5,938			10,899	
New Mexico	291	169	2,725	2,471	432		680	7	2,215	353	69	777	
Oklahoma								48,284				19,000	
Total Western States	44,789	30,222	108,267	100,892	26,798	38,613	257,026	44,222	21,831	2,869	10,662	88,671	
Washington							114,884					58,115	
Oregon	19,589	21,701					16,043	5,733	8,744		3,247	10,249	
California							679,195	426,760	153,542			275,938	
Idaho								20,991				16,578	
Utah	7,270	1,130	19,061	17,317	4,692		36,662	1,220	4,153	3,181	1,292	9,111	
Nevada	5,789	20	4,013	1,600			5,962	63	468	582	47	1,755	
Arizona	9,912	300	7,906	6,350	2,323		6,378	1,525	5,325	3,177	438	1,240	
Total Pacific States	42,560	23,151	30,980	25,267	7,015	744,240	565,443	169,221	15,684	1,777	6,184	375,913	
Alaska							951	2,775	569	458	311	429	
The Territory of Hawaii	6,080	1,342	10,959	2,938			13,335	20,388	2,690	4,158	807	2,848	
Porto Rico	5,952	5,311	8,271	20,478	2,180		3,200	1,746	1,113	911	58	1,906	
Philippines	2,170	870	2,100	1,778	87		3,155	34,996	323	250	565	5,894	
Total possessions	14,202	7,523	21,330	25,194	2,267	20,641	59,905	4,695	5,777	1,741	3,277	19,591	
Total United States and possessions.	1,196,260	347,812	936,924	1,620,745	130,036	4,965,480	15,199,815	1,261,695	1,049,869	1,021,805	876,272	7,414,725	

¹ Amounts reported in this column for several States agree with returns received by Comptroller. A large portion of the amounts, however, should probably be classified elsewhere in the schedule.

TABLE NO. 78.—Abstract of resources and liabilities of 18,522 State (commercial), savings and private banks, and loan and trust companies
June 30, 1928—Continued

[In thousands of dollars]

States, Territories, etc.	Cash					Demand deposits				Time deposits				Deposits not classified
	Gold coin	Silver coin	Paper currency	Nickels and cents	Not classified	Individual deposits subject to check	Demand certificates of deposit	State, county, or other municipal deposits	Other demand deposits	Time certificates of deposit	State, county, or other municipal deposits	Other time deposits	Postal-savings deposits	
Maine.....					3, 658	42, 285	1, 775			1, 700				
New Hampshire.....	22	20	222	4	360	4, 244		271	43	109				24
Vermont.....					1, 269	11, 349								
Massachusetts.....					15, 268	444, 575			625, 035	46, 020				
Rhode Island.....	499	257	5, 401	49	26	96, 201		4, 631		21, 837	5, 116			297
Connecticut.....	690	355	6, 239	51	267	135, 355		13, 702	7, 933	7, 220	301			157
Total New England States.....	1, 211	632	11, 862	104	20, 848	734, 009		29, 931	18, 604	633, 011	76, 886	5, 417	3, 875, 743	454
New York.....			56, 982		28, 238	3, 573, 632		25, 351	64, 107	296, 301	6, 980		5, 902, 441	8, 828
New Jersey.....	1, 005	1, 188	15, 592	190	70	434, 174		17, 209	78, 956	5, 044	36, 116	15, 097	847, 792	689
Pennsylvania.....	3, 486	2, 823	42, 414	601		1, 038, 500		9, 864		104, 222			1, 514, 399	2, 589
Delaware.....	55	77	947	15		42, 775		28	10, 282		511		49, 858	38
Maryland.....	290	442	5, 196	6		158, 572		1, 455					390, 914	
District of Columbia.....	48	3	2, 381	124		65, 647			3, 403	1, 208			52, 607	
Total Eastern States.....	4, 884	4, 533	123, 512	936	28, 308	5, 313, 300		53, 155	154, 800	304, 748	149, 037	15, 097	8, 758, 011	12, 144
Virginia.....					3, 351	72, 666		3, 848			35, 086		67, 559	
West Virginia.....					4, 535	88, 766		1, 502			29, 580		63, 612	
North Carolina.....					5, 534	91, 913		5, 923	21, 052	2, 432	42, 239		60, 362	
South Carolina.....	88	247	1, 478			42, 135		845			13, 086		29, 119	
Georgia.....					4, 072	58, 308					30, 173		38, 637	
Florida.....					8, 100	69, 074		31, 514			18, 490		48, 270	4, 698
Alabama.....					4, 020	56, 237							44, 693	
Mississippi.....	198	490	2, 268			50, 282		25, 256			33, 188		35, 780	
Louisiana.....	288	964	5, 759			156, 947		814	14, 213	29, 192			81, 954	
Texas.....	571	1, 002	7, 313	165	727	156, 693		335	28, 698	5, 296		4, 961	11, 902	196
Arkansas.....	236	484	2, 590			51, 294		5, 066	22, 905	625			26, 821	85
Kentucky.....						47, 933								250, 438
Tennessee.....						4, 490							50, 012	
Total Southern States.....	1, 381	3, 187	19, 408	165	82, 762	1, 018, 194		18, 333	129, 425	22, 566	314, 219	4, 961	558, 721	281

Ohio					54,461	563,336	16,924	140,610	18,969	156,527		1,090,421		
Indiana					14,706	212,755			22,467	104,233		163,430		
Illinois	1,826	3,671	35,121			1,042,423	53,303			224,841		879,372		
Michigan	6	15	112	4	22,544	406,227	81,779	21,067	107,442	101,153	14	697,512	608	1,096
Wisconsin	1,247	1,074	7,929	228		137,565	18,841	41,361		168,295	4,832	175,389	244	3,869
Minnesota					14,543	101,305				158,435		137,203		
Iowa	15	27	139	2	11,451	183,285	5,315	348		187,155		180,113	2,329	2,426
Missouri					16,329	467,025						288,801		
Total Middle Western States	3,094	4,787	43,301	234	134,034	3,113,921	176,433	203,386	167,231	1,100,639	4,846	3,612,241	3,181	7,391
North Dakota					2,245	22,475	528		717	31,985		3,322		
South Dakota					1,945	31,958	159	8,776	542	34,760	1,568	5,130	802	
Nebraska	658	973	3,116		3,559	89,062	7,481	14,406		119,019	853	19,099	23	
Kansas	472	1,206	3,467			113,651	7,441	25,366	2,908	50,335		19,468		
Montana					2,858	34,527		8,399		17,565		15,418	2,696	
Wyoming	55	100	719	11	9	14,185		226		6,383		4,879	226	
Colorado	271	338	1,645			33,639		936	1,088	6,260		20,671	309	
New Mexico	18	71	333	7		5,732		154	41	1,329	49	1,944	285	
Oklahoma					2,084									78,674
Total Western States	1,474	2,688	9,280	18	12,700	345,229	16,925	58,397	5,296	267,636	2,470	89,931	4,341	78,674
Washington					3,517	49,119	1,126	19,576	65	13,995		92,023	677	
Oregon					3,731	41,484	914	9,161		9,888		28,337	200	
California	2,675				20,385	379,654		101,777				1,029,530	8,343	
Idaho	244	211	781			19,106	54	7,226	66	7,720	21	7,027	1,335	
Utah	281	184	714	8		26,571	22	2,611		6,862	419	51,050	248	811
Nevada	108	84	811			9,370	16	733		995		12,702	70	
Arizona	129	285	1,868	11		24,557	20	5,062		3,743	1,114	19,624	689	68
Total Pacific States	3,437	764	4,174	19	27,633	549,861	2,152	146,146	131	43,203	1,554	1,240,293	11,562	879
Alaska	67	56	552	2		2,828	52	860		406		3,059	372	
The Territory of Hawaii	85	349	3,468	1	156	23,907	2,041	8,605	5,761	10,016	3,450	26,152	16	1,146
Porto Rico	273	344	2,604	60	25	13,542	339	6,688	120	1,262	4,282	12,339	133	
Philippines	198	1,352	4,877	8	6,885	18,393	52		4,484	8,999		14,630	3,487	35,557
Total possessions	623	2,101	11,501	71	7,066	58,670	2,484	16,153	10,365	20,683	7,732	56,180	4,008	36,703
Total United States and possessions	16,104	18,692	223,038	1,547	313,351	11,133,184	299,413	726,911	1,143,348	1,972,303	42,077	18,191,120	35,971	399,938

TABLE NO. 79.—Abstract of resources and liabilities of 7,691 national banks June 30, 1928

[In thousands of dollars]

States, Territories, etc.	Number of banks	Resources											Aggregate resources
		Loans and discounts (including rediscounts)	Overdrafts	Investments (including premiums on bonds)	Banking house (including furniture and fixtures)	Other real estate owned	Due from banks	Lawful reserve with Federal reserve banks	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources ¹	
Maine.....	55	75,968	16	68,789	2,345	285	5,380	5,470	664	385	1,652	497	161,451
New Hampshire.....	55	41,642	47	28,596	2,740	51	4,383	3,591	537	131	1,530	479	83,727
Vermont.....	46	39,364	48	28,794	1,164	159	2,844	2,700	417	14	897	744	77,145
Massachusetts.....	152	896,898	175	339,169	35,859	3,422	75,357	71,156	8,210	17,810	11,326	94,150	1,553,532
Rhode Island.....	13	34,302	9	23,830	806	119	2,257	2,126	46	433	1,277	528	65,733
Connecticut.....	65	194,418	92	83,209	11,333	2,682	19,787	11,126	1,338	2,189	4,639	1,176	331,989
Total New England States.....	386	1,282,592	387	572,387	54,247	6,718	110,008	96,169	11,212	20,962	21,321	97,574	2,273,577
New York.....	562	3,543,149	1,253	1,626,949	94,337	4,400	201,746	429,585	65,890	513,627	39,889	430,135	6,950,960
New Jersey.....	299	549,644	162	322,837	31,363	4,789	39,138	41,197	2,989	3,035	12,184	6,094	1,013,432
Pennsylvania.....	871	1,586,628	238	1,074,277	92,964	13,855	181,321	137,643	18,687	39,746	35,091	35,540	3,215,960
Delaware.....	18	12,557	4	10,096	884	94	1,269	1,039	63	144	351	65	26,566
Maryland.....	84	152,827	47	84,460	8,027	1,026	30,297	12,871	2,019	7,777	2,994	4,363	306,708
District of Columbia.....	13	96,240	35	34,159	10,290	1,422	10,278	9,404	1,625	2,251	2,539	1,056	169,299
Total Eastern States.....	1,847	5,941,045	1,739	3,152,778	237,865	25,586	464,049	631,739	91,243	566,580	93,048	477,253	11,682,925
Virginia.....	166	269,410	114	63,426	12,661	2,537	25,404	15,033	1,859	2,960	4,481	4,036	401,921
West Virginia.....	119	127,134	64	38,212	8,313	2,016	11,945	7,706	745	529	3,114	1,912	200,790
North Carolina.....	77	132,337	63	30,015	9,036	1,753	15,770	7,488	1,364	794	2,584	1,736	202,940
South Carolina.....	58	78,543	42	31,306	4,997	2,542	10,698	4,653	362	695	1,620	1,303	136,761
Georgia.....	81	179,526	225	40,790	7,491	3,038	29,800	13,483	2,835	2,524	3,224	1,052	283,988
Florida.....	63	123,661	13	75,329	9,297	1,739	29,815	11,304	1,014	1,702	4,154	2,744	260,772
Alabama.....	107	145,419	95	46,530	7,656	2,213	18,816	10,321	1,386	1,347	4,130	1,697	239,610
Mississippi.....	36	56,346	133	20,300	2,248	697	8,899	4,086	768	239	1,043	517	95,276
Louisiana.....	33	80,466	59	15,196	8,012	1,152	11,414	6,330	802	1,409	1,788	2,043	128,671
Texas.....	638	609,109	1,075	202,781	37,544	9,604	139,451	58,997	6,671	8,910	15,793	9,434	1,099,369
Arkansas.....	79	57,751	67	22,003	2,366	1,298	11,181	4,545	421	222	1,775	423	102,052
Kentucky.....	140	180,199	196	73,899	7,119	1,127	23,772	13,406	1,200	1,513	3,501	2,326	308,258
Tennessee.....	103	171,240	131	38,218	9,504	1,507	31,084	12,157	1,630	1,988	3,387	2,457	273,303
Total Southern States.....	1,700	2,211,141	2,277	698,005	126,244	31,223	367,149	169,509	21,057	24,832	50,594	31,680	3,733,711

Ohio.....	331	479,556	608	248,994	34,299	3,341	60,159	38,929	2,946	6,833	12,986	11,486	900,137
Indiana.....	227	243,661	184	118,188	16,895	2,970	37,958	20,514	3,273	3,592	9,496	3,800	460,531
Illinois.....	484	1,177,001	563	423,428	48,746	9,450	167,370	135,829	9,542	48,481	18,972	41,242	2,080,624
Michigan.....	133	343,682	209	164,378	24,271	2,254	37,645	26,948	5,479	12,142	8,061	5,460	630,529
Wisconsin.....	157	261,870	184	130,768	14,727	2,614	40,920	22,733	2,063	5,024	6,657	2,130	489,690
Minnesota.....	279	317,591	210	207,176	11,471	4,414	71,303	33,702	4,925	8,267	7,956	6,825	673,840
Iowa.....	270	182,215	171	92,560	10,704	6,700	35,316	17,483	1,867	1,842	6,790	1,560	360,208
Missouri.....	134	375,669	283	142,890	13,536	1,614	73,835	37,814	2,112	11,178	5,265	4,135	668,331
Total Middle Western States.....	2,015	3,381,245	2,412	1,528,382	174,649	33,357	527,506	333,952	32,207	97,359	76,183	76,638	6,263,890
North Dakota.....	136	46,570	66	27,086	3,082	2,136	7,297	3,862	293	373	1,525	338	92,628
South Dakota.....	97	36,553	56	25,175	2,250	1,631	9,534	3,597	274	286	1,551	203	81,090
Nebraska.....	158	128,601	168	53,153	7,330	2,577	38,084	13,975	1,885	2,573	2,904	597	251,847
Kansas.....	250	132,742	187	66,911	9,439	2,389	35,536	14,033	999	1,722	4,378	914	269,250
Montana.....	70	48,817	64	27,306	2,670	1,050	11,534	4,619	343	182	2,149	209	98,943
Wyoming.....	26	20,855	33	11,415	1,064	293	5,708	2,003	132	271	997	73	42,844
Colorado.....	123	123,515	228	83,409	5,245	1,658	30,587	15,706	2,092	3,159	5,445	899	271,943
New Mexico.....	29	16,996	12	10,192	1,331	296	3,583	1,875	165	4	856	88	35,398
Oklahoma.....	333	206,453	286	121,108	15,007	1,841	57,480	25,262	3,295	2,252	5,291	1,234	439,509
Total Western States.....	1,222	761,102	1,100	425,755	47,398	13,871	199,343	84,932	9,478	10,822	25,096	4,555	1,583,452
Washington.....	109	160,464	167	105,335	10,681	1,124	34,041	17,381	1,872	4,376	5,042	3,378	343,861
Oregon.....	93	90,007	152	86,653	6,622	958	21,610	11,008	956	4,282	3,321	953	226,522
California.....	222	1,224,965	1,715	528,999	58,020	11,204	142,514	100,171	38,086	25,638	36,601	47,920	2,215,833
Idaho.....	46	26,914	65	14,437	1,804	659	6,058	2,418	265	209	1,007	102	53,938
Utah.....	20	31,771	65	13,550	1,620	234	6,917	3,480	404	765	492	149	59,447
Nevada.....	10	11,184	33	5,369	847	127	2,227	881	87	40	450	60	21,305
Arizona.....	15	16,355	21	9,747	1,105	613	3,068	1,743	144	311	865	471	34,443
Total Pacific States.....	515	1,561,660	2,218	764,090	80,699	14,919	216,435	137,082	41,814	35,621	47,778	53,033	2,955,349
Alaska.....	4	2,171	4	1,812	65	6	618	-----	62	-----	401	7	5,146
The Territory of Hawaii.....	2	4,039	1	4,239	62	-----	859	-----	83	-----	692	214	10,189
Total possessions.....	6	6,210	5	6,051	127	6	1,477	-----	145	-----	1,093	221	15,335
Total United States and possessions.....	7,691	15,144,995	10,138	7,147,448	721,229	125,680	1,885,967	1,453,383	207,156	756,176	315,113	740,954	28,508,239

¹ Includes \$414,573,000 customers' liability account of acceptances.

TABLE No. 79.—Abstract of resources and liabilities of 7,691 national banks June 30, 1928—Continued

[In thousands of dollars]

States, Territories, etc.	Liabilities												
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Reserved for taxes, interest, etc., accrued	National bank circulation	Due to banks	Certified checks and cashiers' checks outstanding	Dividend checks outstanding	Individual deposits (including postal savings)	United States deposits	Notes and bills redis-counted	Bills payable (including all obligations representing money borrowed other than redis-counts)	Other liabilities
Maine.....	7,570	6,814	5,937	486	5,217	1,876	350	303	128,336	244	846	3,469	3
New Hampshire.....	5,400	4,952	3,973	122	4,648	3,338	663	99	55,888	735	685	3,119	105
Vermont.....	5,210	3,297	2,370	110	4,253	1,242	318	133	57,394	278	1,097	1,224	219
Massachusetts.....	83,018	73,271	34,136	9,005	18,254	129,905	8,003	502	1,019,617	9,459	25,991	25,017	117,354
Rhode Island.....	4,870	5,250	2,613	436	3,984	2,118	152	7	43,231	301	1,481	1,119	171
Connecticut.....	22,052	20,802	11,210	1,497	9,604	9,879	1,371	208	243,125	612	2,295	8,896	438
Total New England States.....	128,120	114,386	60,239	11,656	45,960	148,358	10,857	1,252	1,547,591	11,629	32,395	42,844	118,290
New York.....	334,220	399,912	143,827	20,930	67,536	978,655	223,678	3,169	3,974,945	36,868	22,525	259,414	485,281
New Jersey.....	51,620	52,283	21,640	2,038	22,051	15,963	4,638	1,251	804,214	3,777	4,953	25,350	3,654
Pennsylvania.....	154,576	265,166	73,213	8,341	81,756	245,593	9,914	3,619	2,210,145	15,305	10,181	101,784	36,367
Delaware.....	1,684	2,490	1,000	82	1,054	403	64	46	18,893	97	271	480	2
Maryland.....	18,234	18,608	6,976	766	7,790	28,975	2,171	558	207,338	1,454	708	9,465	3,665
District of Columbia.....	10,527	7,915	3,478	419	3,964	13,596	481	81	120,531	3,234	.....	4,095	1,038
Total Eastern States.....	570,861	746,374	250,134	32,576	184,151	1,283,125	240,946	8,724	7,336,066	60,735	38,638	400,588	530,007
Virginia.....	30,534	22,895	6,532	1,484	19,167	21,748	2,199	955	274,961	2,635	6,281	9,679	2,851
West Virginia.....	13,454	11,310	5,636	532	10,272	5,843	844	536	144,460	439	1,971	4,849	644
North Carolina.....	15,513	10,151	4,866	901	8,484	11,014	1,461	454	135,164	1,157	7,503	5,480	1,292
South Carolina.....	9,400	5,041	1,532	550	5,946	7,644	621	224	100,583	1,294	1,943	826	1,157
Georgia.....	18,830	13,349	5,600	845	7,742	27,268	1,098	422	193,848	2,680	10,143	1,773	490
Florida.....	15,865	10,689	3,841	573	4,749	26,103	3,680	265	188,843	1,936	979	1,266	1,983
Alabama.....	17,020	13,182	5,689	1,124	12,195	8,735	760	252	166,426	2,749	4,992	5,305	1,281
Mississippi.....	5,560	3,901	1,126	229	2,940	4,572	611	147	69,044	438	4,828	1,452	428
Louisiana.....	9,739	5,343	1,638	521	4,316	13,092	649	197	81,935	2,476	2,917	3,007	2,841
Texas.....	83,720	39,733	22,178	2,579	43,490	111,775	10,770	1,341	751,214	16,700	3,211	5,682	6,976
Arkansas.....	7,115	3,558	1,913	152	3,704	7,274	1,137	97	74,922	481	465	1,180	5

Kentucky.....	20,481	15,317	5,038	1,015	16,289	22,921	5,071	412	205,259	551	4,876	8,702	2,326
Tennessee.....	18,364	11,980	3,135	622	13,055	26,333	1,295	265	190,612	1,773	3,067	726	2,076
Total Southern States.....	265,595	166,449	68,024	11,127	152,349	294,322	30,196	5,567	2,577,271	35,309	53,176	49,927	24,399
Ohio.....	58,170	45,441	21,227	1,909	36,436	39,785	5,252	1,013	650,586	5,274	7,258	16,488	11,298
Indiana.....	32,675	17,691	9,319	654	21,901	34,979	3,089	770	330,556	1,966	2,438	2,685	1,808
Illinois.....	112,083	83,542	40,882	7,551	36,087	265,885	16,871	2,228	1,431,419	2,852	10,943	43,367	26,914
Michigan.....	30,970	26,354	11,151	1,655	16,567	27,424	2,934	975	478,530	1,384	1,795	27,789	3,001
Wisconsin.....	27,175	15,869	9,114	1,381	15,967	35,785	2,784	612	365,705	2,205	5,952	5,074	1,567
Minnesota.....	36,917	21,259	10,509	3,643	14,182	81,284	6,790	675	484,786	4,258	1,451	4,648	3,438
Iowa.....	23,055	10,624	3,655	599	14,187	41,934	2,830	195	260,148	755	1,207	157	862
Missouri.....	44,685	18,817	11,545	476	16,325	132,733	6,027	530	401,950	3,046	9,447	18,927	3,823
Total Middle Western States.....	365,730	239,597	117,402	18,368	171,652	659,809	46,577	6,998	4,403,680	21,740	40,491	119,135	52,711
North Dakota.....	5,520	2,626	727	14	3,363	3,447	810	21	75,057	156	663	120	104
South Dakota.....	4,695	2,056	981	113	2,235	5,100	733	26	64,366	308	417	5	55
Nebraska.....	14,305	6,980	3,296	800	7,534	50,977	2,211	131	162,523	512	1,005	1,352	221
Kansas.....	18,033	8,527	2,776	504	9,643	24,330	1,816	317	199,083	1,776	1,766	481	198
Montana.....	5,330	2,527	1,502	268	2,378	4,757	950	27	80,661	287	151	73	32
Wyoming.....	2,316	1,554	595	26	1,461	2,762	588	19	33,311	124	73	21	
Colorado.....	12,450	9,091	3,689	843	4,191	17,896	3,415	182	218,115	466	912	546	147
New Mexico.....	2,085	993	248	7	1,252	1,278	461	39	28,574	118	142	134	67
Oklahoma.....	26,905	7,626	4,080	606	6,599	41,833	5,699	310	339,169	1,052	3,790	1,148	692
Total Western States.....	91,633	41,980	17,894	3,181	38,656	152,380	16,683	1,072	1,200,859	4,799	8,919	3,880	1,516
Washington.....	19,865	7,985	4,126	933	10,216	25,448	3,185	499	263,483	4,065	1,836	424	1,796
Oregon.....	12,520	6,311	3,261	759	3,405	16,083	1,664	142	180,425	265	268	1,175	244
California.....	128,677	91,740	34,197	4,808	36,345	140,541	34,590	4,017	1,655,401	44,923	2,684	3,398	34,512
Idaho.....	3,205	1,196	491	103	1,817	2,579	439	20	43,165	325	402	187	9
Utah.....	3,650	1,566	853	137	2,185	11,061	391	33	39,228	15	71	253	4
Nevada.....	1,500	585	245	51	1,194	1,689	468	24	15,454	94	-----	-----	1
Arizona.....	1,625	541	349	43	672	969	442	30	28,913	106	197	297	259
Total Pacific States.....	171,042	109,924	43,522	6,834	55,834	198,370	41,179	4,765	2,226,069	49,793	5,458	5,734	36,825
Alaska.....	275	155	69	4	60	17	51	1	4,146	368	-----	-----	-----
The Territory of Hawaii.....	600	830	153	7	433	1,636	78	25	4,751	1,543	-----	-----	133
	875	985	222	11	493	1,653	129	26	8,897	1,911	-----	-----	133
Total United States and pos- sessions.....	1,593,856	1,419,695	557,437	83,753	649,095	2,738,017	386,567	28,404	19,300,433	185,916	179,077	622,108	763,881

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TABLE No. 79.—Abstract of resources and liabilities of 7,691 national banks June 30, 1928—Continued

[In thousands of dollars]

States, territories, etc.	Loans and discounts							Investments				
	On demand, secured by collateral other than real estate	On demand, not secured by collateral	On time, secured by collateral other than real estate	On time, not secured by collateral	Secured by farm lands	Secured by other real estate	Not classified	United States Government securities	State, county, and municipal bonds	Railroad bonds	Bonds of other public service corporations (including street and interurban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....	15,838	9,256	9,833	32,155	1,385	7,499	2	10,110	3,903	6,975	20,448	27,353
New Hampshire.....	12,228	5,675	4,066	17,408	417	1,848	-----	10,897	670	2,448	5,913	8,668
Vermont.....	6,097	6,634	4,256	17,793	1,592	3,082	-----	5,468	222	2,853	7,231	13,020
Massachusetts.....	183,354	51,655	203,909	356,351	1,919	74,556	25,154	116,652	9,816	30,393	61,437	120,871
Rhode Island.....	5,412	1,088	8,498	15,308	118	3,803	75	6,440	572	2,419	7,875	6,524
Connecticut.....	39,792	8,103	54,394	74,625	446	16,752	306	25,661	2,510	13,937	15,635	25,566
Total New England States.....	262,721	82,411	284,956	513,550	5,877	107,540	25,537	175,128	17,693	59,025	118,539	202,002
New York.....	1,069,825	148,647	758,804	1,367,185	8,278	88,097	102,313	737,280	125,324	184,349	146,173	433,823
New Jersey.....	121,960	46,221	50,491	261,493	2,421	66,177	881	67,505	39,579	62,109	55,616	98,028
Pennsylvania.....	394,124	140,771	250,760	669,638	10,567	117,526	3,242	318,847	56,106	180,370	162,320	356,634
Delaware.....	2,704	2,365	529	5,510	631	818	-----	2,125	741	1,513	1,945	3,772
Maryland.....	38,109	12,948	21,578	72,130	2,658	5,404	-----	20,529	7,512	9,647	12,767	34,005
District of Columbia.....	37,210	3,619	11,693	41,222	142	2,354	-----	20,292	827	2,339	2,986	7,715
Total Eastern States.....	1,663,932	354,571	1,093,855	2,417,178	24,697	280,376	106,436	1,166,578	230,089	440,327	381,807	933,977
Virginia.....	21,704	9,133	71,053	149,663	5,914	11,711	232	32,446	5,466	2,876	2,740	19,898
West Virginia.....	8,225	4,620	33,887	69,548	1,206	9,648	-----	10,696	1,174	2,044	4,085	14,213
North Carolina.....	3,397	4,053	35,923	81,001	3,238	4,715	10	17,129	5,409	316	399	6,762
South Carolina.....	9,707	2,540	22,791	36,613	3,904	2,817	111	15,627	4,792	428	1,091	9,368
Georgia.....	25,354	5,306	55,610	80,364	5,388	7,405	99	24,581	2,863	996	2,182	10,168
Florida.....	23,407	3,087	37,014	47,046	2,179	10,914	14	33,524	21,319	3,711	2,603	14,172
Alabama.....	8,792	6,241	49,412	71,776	4,352	4,801	45	19,604	9,400	3,277	2,517	11,732
Mississippi.....	2,015	806	19,302	26,420	3,548	4,255	-----	4,889	8,962	354	449	5,646
Louisiana.....	6,833	5,781	40,731	40,731	4,375	1,853	107	10,422	1,934	115	101	2,624
Texas.....	72,747	29,807	221,251	238,863	15,930	16,280	14,231	137,591	19,592	4,594	4,192	36,812
Arkansas.....	5,254	1,146	16,317	27,927	3,791	2,704	612	11,940	3,728	383	269	5,683

Kentucky.....	21,865	10,117	42,295	93,056	6,639	6,227	-----	35,056	2,529	6,008	7,622	22,684	
Tennessee.....	12,925	5,405	46,955	98,278	3,274	4,381	-----	18,916	5,775	1,241	1,683	10,603	
Total Southern States.....	222,285	88,042	672,596	1,061,286	63,738	87,711	-----	15,483	378,421	92,943	26,343	29,933	170,365
Ohio.....	94,876	60,373	77,994	190,282	14,401	37,990	-----	3,640	88,478	5,202	17,239	14,265	88,810
Indiana.....	13,248	11,941	49,350	141,335	11,735	15,391	-----	661	46,259	8,806	10,164	18,507	34,452
Illinois.....	308,446	67,173	297,946	459,218	16,861	21,822	-----	5,535	162,729	79,092	29,314	38,998	113,295
Michigan.....	16,543	5,549	120,911	139,109	5,606	55,923	-----	41	56,310	30,638	8,306	19,874	49,250
Wisconsin.....	23,271	15,422	69,485	134,525	7,692	10,811	-----	664	44,183	15,152	7,146	22,697	41,590
Minnesota.....	56,979	30,372	77,073	125,290	17,628	9,927	-----	322	86,949	29,554	21,601	15,062	54,010
Iowa.....	16,105	8,465	49,357	83,318	17,079	7,113	-----	778	37,477	9,349	5,171	12,158	28,405
Missouri.....	74,577	30,602	121,161	133,125	4,157	12,022	-----	25	54,641	25,220	12,385	9,494	41,150
Total Middle Western States.....	604,045	229,897	863,277	1,406,202	95,159	170,999	-----	11,666	577,026	243,013	111,226	151,055	445,962
North Dakota.....	2,691	2,486	19,819	12,463	7,152	1,890	-----	69	9,403	2,820	1,225	2,812	10,826
South Dakota.....	3,159	576	13,795	13,982	3,894	1,147	-----	9,945	5,261	700	1,600	7,669	10,826
Nebraska.....	10,101	3,620	50,977	58,452	4,203	1,220	-----	28	25,152	7,585	4,566	3,912	11,938
Kansas.....	7,328	6,017	50,142	58,218	7,122	3,655	-----	260	28,506	25,539	720	1,454	10,692
Montana.....	11,708	4,057	14,659	15,427	1,861	1,098	-----	7	12,222	2,726	1,681	2,319	8,358
Wyoming.....	2,316	71	11,837	5,025	905	701	-----	-----	5,728	1,610	472	412	3,193
Colorado.....	12,408	2,132	61,818	38,077	4,572	4,288	-----	220	31,678	16,597	6,245	6,432	22,457
New Mexico.....	1,874	621	6,621	5,477	880	907	-----	616	5,205	1,081	357	228	3,321
Oklahoma.....	16,803	6,790	91,218	80,083	4,904	6,296	-----	359	54,412	37,071	1,352	1,420	26,853
Total Western States.....	68,388	26,370	320,886	287,204	35,493	21,202	-----	1,559	182,251	100,290	17,318	20,589	105,307
Washington.....	18,881	7,888	50,276	75,732	3,957	3,688	-----	42	45,453	15,039	10,754	7,858	26,231
Oregon.....	7,643	9,077	24,353	43,015	3,267	2,339	-----	313	43,879	17,708	5,134	5,142	14,790
California.....	136,797	69,447	252,609	385,390	88,206	283,431	-----	9,085	299,155	115,464	8,412	25,851	80,117
Idaho.....	2,023	632	8,711	1,862	1,862	578	-----	-----	6,681	2,012	697	688	4,364
Utah.....	4,325	1,030	10,727	13,904	838	947	-----	-----	5,737	1,924	1,061	641	4,187
Nevada.....	3,566	1,987	1,334	2,599	789	737	-----	172	2,199	1,450	251	253	1,216
Arizona.....	3,400	70	5,411	5,414	1,242	635	-----	183	6,164	1,109	271	260	1,943
Total Pacific States.....	176,635	90,131	353,421	539,162	100,161	292,355	-----	9,795	409,268	154,706	26,580	40,688	132,848
Alaska.....	141	608	193	974	-----	255	-----	1,040	74	88	173	437	
The Territory of Hawaii.....	2,777	714	41	155	-----	352	-----	1,455	1,653	-----	-----	1,131	
Total possessions.....	2,918	1,322	234	1,129	-----	607	-----	2,495	1,727	88	173	1,568	
Total United States and possessions.....	3,000,924	872,744	3,589,225	6,225,711	325,125	960,790	-----	170,476	2,891,167	840,461	681,007	742,784	1,992,029

TABLE No. 79.—Abstract of resources and liabilities of 7,691 national banks June 30, 1928—Continued

[In thousands of dollars]

States, Territories, etc.	Cash			Demand deposits				Time deposits		
	Gold coin	Silver and minor coin ¹	Paper currency	Individual deposits subject to check	Demand certificates of deposit	State, county, or other municipal deposits	Other demand deposits	Savings deposits (including time certificates of deposit) ²	State, county, or other municipal deposits	Postal savings deposits
Maine.....	92	130	1,430	32,890	1,229		15	94,126		76
New Hampshire.....	90	134	1,306	32,644	1,868	1	696	20,472		207
Vermont.....	66	77	754	16,934	290		42	40,057	11	60
Massachusetts.....	409	1,119	9,798	592,633	3,841	148	5,607	414,133		3,255
Rhode Island.....	55	83	1,139	24,188	1,924		78	16,974		67
Connecticut.....	193	387	4,059	139,134	2,102		920	100,384		585
Total New England States.....	905	1,930	18,486	838,423	11,254	149	7,358	686,146	11	4,250
New York.....	1,179	3,294	35,416	2,528,751	13,057	76,050	137,833	1,202,699	9,447	7,108
New Jersey.....	689	1,195	10,300	340,760	4,733	816	1,962	454,572		914
Pennsylvania.....	2,049	3,613	29,429	978,542	10,476	46,737	14,127	1,150,073	4,680	5,510
Delaware.....	25	53	273	9,321			4	9,528		40
Maryland.....	132	275	2,587	88,076	340	6,654	252	109,917	2,023	76
District of Columbia.....	50	190	2,299	73,268	356	1,247	1,468	43,354	500	338
Total Eastern States.....	4,124	8,620	80,304	4,018,718	28,962	131,504	155,646	2,970,143	17,107	13,986
Virginia.....	353	497	3,631	105,940	5,976	6,941	181	154,136	1,663	124
West Virginia.....	187	281	2,646	61,871	858	2,770	215	73,422	28	296
North Carolina.....	156	371	2,037	58,613	1,232	9,031	87	64,777	1,121	303
South Carolina.....	60	218	1,342	32,685	89	5,759	63	54,433	6,646	908
Georgia.....	137	472	2,615	100,303	2,509	2,171	39	87,126	625	1,075
Florida.....	167	410	3,577	75,690	626	15,767	377	82,072	10,509	3,802
Alabama.....	297	485	3,348	88,197	2,433	4,418	698	69,825	615	240
Mississippi.....	64	153	826	28,230	469	6,220	330	32,492	1,236	67
Louisiana.....	67	223	1,498	52,027	974	5,563	1,086	20,714	1,434	137
Texas.....	772	2,354	12,667	493,332	11,407	57,580	1,679	172,611	11,704	2,901
Arkansas.....	85	228	1,462	35,456	1,803	4,042	1,998	30,874	277	472
Kentucky.....	245	396	2,860	109,659	649	2,282	480	91,977	21	191
Tennessee.....	200	434	2,753	91,867	962	2,588	79	92,989	1,905	222
Total Southern States.....	2,790	6,522	41,282	1,333,870	29,987	125,132	7,312	1,032,448	37,784	10,738

Ohio.....	649	1, 217	11, 120	293, 193	11, 148	50, 420	2, 168	268, 945	23, 512	1, 200
Indiana.....	869	838	7, 789	155, 482	3, 996	20, 372	1, 196	147, 700	13, 973	837
Illinois.....	1, 026	2, 147	15, 799	829, 124	11, 437	67, 967	2, 920	502, 042	13, 829	3, 500
Michigan.....	416	812	6, 833	201, 932	5, 939	17, 436	801	247, 492	3, 906	1, 024
Wisconsin.....	414	669	5, 374	157, 524	2, 546	18, 002	399	185, 575	748	911
Minnesota.....	376	1, 005	6, 375	202, 369	7, 498	34, 615	1, 024	230, 296	2, 181	6, 803
Iowa.....	470	833	5, 487	123, 255	7, 292	513	706	122, 843	-----	5, 539
Missouri.....	321	701	4, 243	256, 102	8, 951	9, 224	946	121, 880	2, 440	2, 407
Total Middle Western States.....	4, 541	8, 222	63, 420	2, 218, 981	58, 807	218, 549	10, 160	1, 827, 373	47, 589	22, 221
North Dakota.....	74	307	1, 144	25, 799	3, 612	3, 179	55	39, 229	1, 709	1, 474
South Dakota.....	63	270	1, 218	26, 373	3, 152	6, 399	191	25, 415	367	2, 469
Nebraska.....	217	497	2, 190	91, 355	7, 093	10, 752	125	52, 457	123	638
Kansas.....	364	769	3, 245	105, 781	8, 137	24, 086	191	57, 459	579	2, 850
Montana.....	121	263	1, 765	31, 674	2, 923	7, 366	207	34, 932	-----	3, 559
Wyoming.....	98	105	794	14, 197	1, 103	4, 492	27	12, 344	14	1, 134
Colorado.....	1, 153	629	3, 663	110, 146	4, 155	11, 793	348	86, 949	1, 830	2, 894
New Mexico.....	54	124	678	15, 449	2, 060	4, 108	3	5, 616	491	847
Oklahoma.....	236	836	4, 219	187, 177	4, 823	42, 969	725	82, 520	16, 152	4, 803
Total Western States.....	2, 330	3, 800	18, 916	607, 931	37, 058	115, 144	1, 872	396, 921	21, 265	20, 668
Washington.....	304	846	3, 892	117, 630	2, 193	34, 251	1, 584	101, 789	1, 417	4, 619
Oregon.....	361	518	2, 442	78, 143	2, 828	13, 791	576	82, 241	364	2, 482
California.....	973	3, 082	32, 546	646, 512	7, 587	45, 715	13, 078	823, 939	116, 459	2, 111
Idaho.....	66	176	765	18, 300	1, 134	5, 766	6	16, 820	136	1, 003
Utah.....	33	115	344	21, 178	763	2, 685	36	14, 032	341	193
Nevada.....	32	76	342	6, 235	252	1, 078	2	7, 656	24	207
Arizona.....	41	153	671	15, 439	138	3, 473	98	7, 442	1, 978	345
Total Pacific States.....	1, 810	4, 966	41, 002	903, 437	14, 895	106, 750	15, 380	1, 053, 919	120, 719	10, 960
Alaska.....	84	32	285	2, 386	11	99	7	1, 459	-----	184
The Territory of Hawaii.....	3	51	638	2, 946	192	866	-----	743	-----	4
Total possessions.....	87	83	923	5, 332	203	965	7	2, 202	-----	188
Total United States and possessions.....	16, 637	34, 143	264, 333	9, 926, 692	181, 166	698, 202	197, 735	7, 969, 152	244, 475	83, 011

¹ Includes clearing-house certificates.

² Includes also amounts reported as "Other time deposits."

TABLE NO. 80.—Aggregate resources and liabilities of State (commercial) banks, June, 1924 to 1928

[In thousands of dollars]

Classification	1924—17,436 banks	1925—16,983 banks	1926—16,493 banks	1927—15,690 banks	1928—15,078 banks
RESOURCES					
Loans.....	8,865,968	9,282,839	9,703,248	9,534,915	9,450,337
Overdrafts.....	40,089	35,819	35,487	29,292	34,535
Investments.....	2,718,155	3,052,172	3,220,400	3,391,212	3,542,177
Due from banks.....	1,638,885	1,851,068	1,823,135	1,799,342	1,710,833
Real estate, furniture, etc.....	521,799	574,938	606,916	615,081	604,395
Checks and other cash items ¹	428,635	522,234	423,172	404,305	215,437
Cash on hand.....	346,641	357,960	405,372	413,739	367,270
Other resources.....	255,839	302,208	361,926	377,102	366,019
Total.....	14,816,011	15,979,238	16,579,656	16,564,988	16,291,003
LIABILITIES					
Capital stock.....	1,061,619	1,062,264	1,092,424	1,078,087	1,051,182
Surplus fund.....	602,786	644,420	696,901	735,949	737,475
Undivided profits.....	208,756	226,988	254,767	270,096	285,926
Certified checks and cashiers' checks.....	83,217	95,845	97,927	195,514	³ 109,940
Individual deposits.....	² 11,755,233	² 12,682,753	² 13,158,075	² 12,936,590	² 12,725,135
United States deposits.....	7,890	16,926	10,299	5,085	7,855
Due to banks.....	466,373	606,493	566,536	614,807	513,947
Other liabilities.....	630,137	643,549	702,727	728,860	859,543
Total.....	14,816,011	15,979,238	16,579,656	16,564,988	16,291,003

¹ Includes exchanges for clearing house.² Includes unpaid dividends and postal savings.³ Includes dividend checks outstanding.

TABLE NO. 81.—Aggregate resources and liabilities of loan and trust companies, June, 1924 to 1928

[In thousands of dollars]

Classification	1924—1,664 banks	1925—1,680 banks	1926—1,656 banks	1927—1,647 banks	1928—1,633 banks
RESOURCES					
Loans.....	5,293,820	6,122,785	6,754,087	7,479,570	8,298,341
Overdrafts.....	5,196	3,722	3,438	3,690	5,138
Investments.....	2,748,425	2,801,346	2,806,780	3,498,845	3,874,652
Due from banks.....	1,073,974	1,249,093	1,193,607	1,338,780	1,329,711
Real estate, furniture, etc.....	278,185	294,997	313,426	380,197	421,708
Checks and other cash items ¹	477,008	502,986	529,759	619,714	551,587
Cash on hand.....	146,362	160,105	170,542	171,852	151,571
Other resources.....	300,867	430,515	433,557	502,108	598,188
Total.....	10,323,777	11,565,549	12,205,196	13,994,756	15,230,896
LIABILITIES					
Capital stock.....	621,015	643,451	672,959	745,647	803,328
Surplus fund.....	672,265	723,209	814,250	932,337	1,085,968
Undivided profits.....	140,948	159,036	179,955	195,617	215,538
Certified checks and cashiers' checks.....	30,273	41,307	51,180	384,632	³ 338,886
Individual deposits.....	² 7,785,331	² 8,536,860	² 8,900,868	² 10,094,485	² 10,874,503
United States deposits.....	16,782	15,741	33,024	48,534	28,702
Due to banks and bankers.....	638,348	871,720	854,297	805,334	816,443
Other liabilities.....	418,815	574,225	698,603	788,170	1,067,528
Total.....	10,323,777	11,565,549	12,205,196	13,994,756	15,230,896

¹ Includes exchanges for clearing house.² Includes unpaid dividends and postal savings.³ Includes dividend checks outstanding.

TABLE No. 82.—Aggregate resources and liabilities of stock savings banks, June, 1924 to 1928

[In thousands of dollars]

Classification	1924—900 banks	1925—972 banks	1926—904 banks	1927—843 banks	1928—791 banks
RESOURCES					
Loans.....	1, 302, 110	1, 364, 721	1, 409, 868	1, 144, 709	1, 049, 969
Overdrafts.....	446	536	306	263	207
Investments.....	367, 243	429, 834	504, 098	419, 803	427, 987
Due from banks.....	134, 895	156, 004	153, 100	138, 232	115, 781
Real estate, furniture, etc.....	71, 686	77, 683	76, 715	70, 183	69, 126
Checks and other cash items ¹	13, 679	15, 419	15, 790	16, 234	20, 149
Cash on hand.....	29, 113	29, 425	26, 916	23, 692	19, 912
Other resources.....	4, 212	19, 503	9, 634	2, 422	4, 066
Total.....	1, 923, 384	2, 093, 125	2, 196, 427	1, 815, 538	1, 707, 197
LIABILITIES					
Capital stock.....	86, 387	83, 758	85, 153	69, 144	68, 878
Surplus fund.....	44, 330	44, 893	47, 833	46, 554	42, 472
Undivided profits.....	19, 043	21, 487	20, 217	18, 030	17, 099
Certified checks and cashiers' checks.....	826	696	502	451	³ 461
Individual deposits.....	² 1, 746, 609	² 1, 918, 230	² 2, 021, 614	² 1, 661, 803	1, 561, 218
United States deposits.....	4, 310	6, 452	-----	562	343
Due to banks.....	957	958	8, 959	11, 334	10, 995
Other liabilities.....	20, 922	16, 651	12, 149	7, 660	5, 731
Total.....	1, 923, 384	2, 093, 125	2, 196, 427	1, 815, 538	1, 707, 197

¹ Includes exchanges for clearing house.

² Includes unpaid dividends and postal savings.

³ Includes dividend checks outstanding.

TABLE No. 83.—Aggregate resources and liabilities of mutual savings banks, June, 1924 to 1928

[In thousands of dollars]

Classification	1924—613 banks	1925—611 banks	1926—620 banks	1927—618 banks	1928—616 banks
RESOURCES					
Loans.....	3, 775, 746	4, 183, 071	4, 623, 594	5, 064, 595	5, 511, 918
Investments.....	3, 217, 543	3, 351, 162	3, 496, 104	3, 523, 350	3, 750, 591
Due from banks.....	208, 547	201, 797	211, 258	224, 741	210, 698
Real estate, furniture, etc.....	71, 802	82, 307	93, 214	105, 968	115, 316
Checks and other cash items ¹	1, 272	1, 113	1, 763	1, 303	1, 726
Cash on hand.....	40, 297	40, 359	29, 600	31, 212	31, 162
Other resources.....	49, 449	53, 230	56, 774	59, 986	66, 748
Total.....	7, 364, 656	7, 913, 039	8, 422, 307	9, 011, 185	9, 688, 159
LIABILITIES					
Surplus fund.....	558, 786	633, 176	702, 974	782, 927	851, 590
Undivided profits.....	99, 854	116, 523	128, 875	137, 332	148, 586
Certified checks and cashiers' checks.....	18	587	20	44	174
Individual deposits.....	6, 693, 246	7, 146, 951	7, 577, 504	8, 077, 099	8, 672, 823
Due to banks.....	131	4, 265	99	103	204
Other liabilities.....	12, 621	11, 537	12, 835	13, 675	14, 782
Total.....	7, 364, 656	7, 913, 039	8, 422, 307	9, 011, 185	9, 688, 159

¹ Includes exchanges for clearing house.

TABLE NO. 84.—Aggregate resources and liabilities of private banks, June, 1924 to 1928

[In thousands of dollars]

Classification	1924—560 banks	1925—523 banks	1926—495 banks	1927—467 banks	1928—404 banks
RESOURCES					
Loans.....	75, 516	79, 667	92, 559	90, 893	86, 507
Overdrafts.....	528	830	520	417	389
Investments.....	35, 051	35, 155	35, 506	28, 665	28, 959
Due from banks.....	23, 999	22, 645	23, 942	25, 305	15, 875
Real estate, furniture, etc.....	9, 429	10, 202	12, 985	12, 084	10, 209
Checks and other cash items ¹	596	847	681	611	867
Cash on hand.....	3, 868	3, 832	4, 139	3, 197	2, 817
Other resources.....	1, 956	2, 045	3, 820	2, 976	3, 211
Total.....	150, 943	155, 223	174, 152	164, 148	148, 834
LIABILITIES					
Capital stock.....	11, 171	10, 803	9, 895	9, 447	8, 278
Surplus fund.....	8, 614	8, 708	11, 111	9, 815	8, 329
Undivided profits.....	1, 473	1, 694	1, 770	1, 710	1, 775
Certified checks and cashiers' checks.....	188	170	228	312	153
Individual deposits.....	120, 519	126, 236	131, 763	123, 224	110, 586
United States deposits.....	2				
Due to banks and bankers.....	1, 482	1, 073	1, 258	817	1, 422
Other liabilities.....	7, 494	6, 539	18, 127	18, 823	18, 291
Total.....	150, 943	155, 223	174, 152	164, 148	148, 834

¹ Includes exchanges for clearing house.

TABLE NO. 85.—Gold, silver, etc., held by banks other than national, June, 1914 to 1928

Year	Gold coin	Silver coin	Minor coins	Paper currency	Cash (not classified)	Total
1914.....	¹ \$287, 124, 164	² \$90, 712, 763	\$3, 783, 193	\$131, 289, 594	\$103, 745, 833	\$616, 655, 547
1915.....	¹ 293, 381, 637	² 86, 473, 553	3, 067, 305	143, 474, 786	73, 548, 011	599, 945, 292
1916.....			³ 312, 658, 287	190, 517, 213	163, 339, 822	666, 515, 322
1917.....	¹ 338, 131, 920	² 37, 921, 850	1, 649, 261	216, 888, 246	155, 199, 799	749, 791, 076
1918.....	¹ 106, 207, 820	² 46, 657, 699	3, 530, 584	213, 109, 283	144, 364, 037	513, 869, 423
1919.....	¹ 28, 133, 000	² 16, 121, 000	1, 807, 000	133, 476, 000	393, 361, 000	572, 898, 000
1920.....	¹ 17, 487, 000	² 27, 979, 000	2, 524, 000	145, 570, 000	432, 467, 000	626, 027, 000
1921.....	33, 948, 000	18, 663, 000	39, 962, 000	⁴ 275, 975, 000	203, 670, 000	572, 218, 000
1922.....	19, 778, 000	17, 562, 000	6, 496, 000	⁴ 192, 089, 000	267, 786, 000	503, 711, 000
1923.....	24, 077, 000	16, 866, 000	1, 883, 000	⁴ 225, 292, 000	237, 875, 000	505, 993, 000
1924.....	25, 861, 000	15, 809, 000	1, 689, 000	⁴ 252, 834, 000	270, 088, 000	566, 281, 000
1925.....	21, 757, 000	21, 333, 000	1, 965, 000	⁴ 269, 920, 000	276, 706, 000	591, 681, 000
1926.....	22, 842, 000	25, 417, 000	2, 077, 000	⁴ 294, 050, 000	292, 183, 000	636, 569, 000
1927.....	18, 068, 000	23, 728, 000	1, 926, 000	⁴ 262, 200, 000	337, 770, 000	643, 692, 000
1928.....	16, 104, 000	18, 692, 000	1, 547, 000	⁴ 223, 038, 000	313, 351, 000	572, 732, 000

¹ Includes gold certificates.² Includes silver certificates.³ Includes gold and silver coin and certificates.⁴ Includes all paper currency.

NOTE.—Exclusive of Federal reserve banks.

TABLE No. 86.—Statement showing the condition of the 11 chartered banks of Canada, September 29, 1928¹

RESOURCES	
Current gold and subsidiary coin.....	\$65, 718, 119
Dominion notes.....	117, 213, 236
Deposits with Dominion Government for security of note circulation and in central gold reserves.....	75, 530, 104
United States and other foreign currencies.....	20, 201, 934
Notes and checks of other banks.....	154, 178, 155
Deposits made with and balances due from other banks in Canada.....	3, 815, 464
Due from banks and banking correspondents in the United Kingdom.....	4, 053, 529
Due from banks and banking correspondents elsewhere than in Canada and the United Kingdom.....	67, 845, 750
Dominion Government and provincial government securities.....	315, 389, 225
Canadian municipal securities and British, foreign, and colonial public securities other than Canadian.....	113, 570, 391
Railway and other bonds, debentures, and stocks.....	57, 504, 676
Call and short (not exceeding 30 days) loans in Canada on stocks, debentures, bonds, and other securities of a sufficient marketable value to cover.....	246, 618, 734
Call and short (not exceeding 30 days) loans elsewhere than in Canada on stocks, debentures, bonds, and other securities of a sufficient marketable value to cover.....	308, 126, 935
Other current loans and discounts in Canada.....	1, 191, 855, 133
Other current loans and discounts elsewhere than in Canada after making full provision for bad and doubtful debts.....	237, 951, 044
Loans to Canadian and provincial governments.....	34, 104, 672
Loans to cities, towns, municipalities, and school districts.....	82, 121, 287
Noncurrent loans, estimated loss provided for.....	7, 783, 876
Real estate other than bank premises.....	6, 484, 028
Mortgages on real estate sold by the bank.....	6, 808, 094
Shares of and loans to controlled companies.....	7, 607, 205
Bank premises at not more than cost, less amounts (if any) written off.....	73, 095, 381
Liabilities of customers under letters of credit as per contra.....	101, 621, 943
Other assets.....	2, 490, 755
Total.....	3, 301, 689, 670
LIABILITIES	
Capital stock paid up.....	122, 764, 660
Reserve fund.....	133, 566, 700
Dividends declared and unpaid.....	707, 857
Notes in circulation.....	193, 492, 520
Balance due to Dominion Government, after deducting advances for credits, pay lists, etc.....	29, 923, 882
Advances under the finance act.....	54, 630, 000
Balances due to provincial government.....	17, 462, 964
Deposits by the public, payable on demand in Canada.....	653, 196, 613
Deposits by the public, payable after notice or on fixed day in Canada.....	1, 484, 814, 579
Deposits elsewhere than in Canada.....	371, 542, 736
Deposits made by and balances due to other banks in Canada.....	13, 726, 775
Due to banks and banking correspondents in the United Kingdom.....	14, 307, 219
Due to banks and banking correspondents elsewhere than in Canada and the United Kingdom.....	65, 613, 215
Bills payable.....	10, 336, 414
Letters of credit outstanding.....	101, 621, 943
Other liabilities.....	33, 981, 593
Total.....	3, 301, 689, 670

¹ Includes returns of foreign branches.

TABLE No. 87.—Comparative statement, October, 1927, to September, 1928, relative to capital, etc., of the chartered banks of Canada¹

Date	Number	Capital (paid up)	Reserve fund	Notes in circulation	Aggregate liabilities	Dominion notes	Specie
1927							
October.....	11	\$122, 706, 250	\$131, 983, 290	\$185, 621, 540	\$3, 127, 957, 666	\$118, 437, 276	\$74, 938, 269
November.....	11	122, 764, 660	132, 041, 700	180, 859, 206	3, 229, 345, 800	138, 470, 349	98, 965, 069
December.....	11	122, 764, 660	133, 566, 700	182, 747, 049	3, 217, 025, 734	138, 803, 816	76, 519, 034
1928							
January.....	11	122, 764, 660	133, 566, 700	162, 029, 910	3, 123, 490, 807	118, 975, 489	67, 574, 231
February.....	11	122, 764, 660	133, 566, 700	160, 622, 392	3, 150, 556, 711	113, 056, 542	66, 169, 454
March.....	11	122, 764, 660	133, 566, 700	176, 805, 067	3, 209, 017, 889	115, 228, 234	64, 983, 854
April.....	11	122, 764, 660	133, 566, 700	170, 688, 098	3, 304, 373, 433	118, 390, 284	68, 469, 068
May.....	11	122, 764, 660	133, 566, 700	162, 402, 410	3, 399, 520, 649	133, 057, 863	64, 163, 602
June.....	11	122, 764, 660	133, 566, 700	183, 379, 487	3, 324, 406, 960	121, 417, 114	67, 146, 814
July.....	11	122, 764, 660	133, 566, 700	172, 235, 364	3, 273, 124, 007	119, 825, 794	68, 445, 470
August.....	11	122, 764, 660	133, 566, 700	176, 025, 915	3, 274, 061, 548	116, 424, 539	68, 691, 336
September.....	11	122, 764, 660	133, 566, 700	193, 492, 520	3, 301, 689, 670	117, 213, 236	65, 718, 119

¹ Includes returns of foreign branches.

TABLE NO. 88.—Comparative statement of the transactions of the New York Clearing House for 75 years, and for each year, number of banks, aggregate capital, clearings, balances, average of daily clearings and balances, and the percentage of balances to clearings

[Compiled at the New York Clearing House]

Year ended Sept. 30—	Number of members	Capital †	Clearings	Balances	Average daily clearings	Average daily balances	Balances to clearings
1854	50	\$47,044,900	\$5,750,455,987	\$297,411,494	\$19,104,505	\$988,078	Per ct. 5.17
1855	48	48,884,180	5,362,912,098	289,694,137	17,412,052	940,565	5.40
1856	50	52,883,700	6,906,213,328	334,714,489	22,278,108	1,079,724	4.83
1857	50	64,420,200	8,333,226,718	365,333,902	26,968,371	1,182,246	4.39
1858	46	67,146,018	4,766,664,386	314,238,911	15,391,736	1,616,954	6.66
1859	47	67,921,714	6,448,005,964	363,984,683	20,867,333	1,177,944	5.54
1860	50	69,907,435	7,231,143,057	380,693,438	23,401,757	1,232,018	5.26
1861	50	68,900,605	5,915,742,758	353,383,944	19,269,520	1,151,088	5.97
1862	50	68,375,820	6,871,443,591	415,530,331	22,237,682	1,344,758	6.04
1863	50	68,972,508	14,867,597,849	677,626,483	48,428,657	2,207,252	4.59
1864	49	68,586,763	24,097,196,656	885,719,205	77,984,455	2,866,405	3.67
1865	55	80,363,013	26,032,384,342	1,035,765,108	84,796,040	3,373,828	3.97
1866	58	82,370,200	28,717,146,914	1,066,135,106	93,541,195	3,472,753	3.71
1867	58	81,770,200	28,675,159,472	1,144,963,451	93,101,167	3,717,414	3.99
1868	59	82,270,200	28,484,288,637	1,125,455,237	92,182,164	3,642,250	3.95
1869	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,397	2.99
1870	61	82,417,400	27,804,539,406	1,036,484,822	90,274,479	3,365,210	3.72
1871	62	83,420,200	29,300,986,682	1,209,721,029	95,133,074	3,927,666	4.12
1872	61	83,420,200	33,844,369,568	1,428,582,708	109,884,317	4,638,256	4.22
1873	59	83,070,200	35,461,052,826	1,474,508,025	115,885,794	4,818,654	4.15
1874	59	81,635,200	22,855,927,636	1,286,753,176	74,692,574	4,205,076	5.62
1875	59	80,435,200	25,061,237,902	1,408,608,777	81,899,470	4,603,207	5.92
1876	59	78,535,200	21,597,274,247	1,295,042,029	70,340,428	4,218,378	5.99
1877	58	73,435,200	23,289,243,701	1,373,996,302	76,358,176	4,504,906	5.89
1878	57	63,611,500	22,508,438,442	1,307,843,857	73,785,747	4,274,000	5.81
1879	59	60,800,200	25,178,770,691	1,400,111,093	82,015,540	4,560,622	5.69
1880	59	60,475,200	37,182,128,621	1,516,538,631	121,510,224	4,956,009	4.07
1881	61	61,162,700	48,565,813,216	1,776,018,162	159,232,191	5,823,010	3.06
1882	62	60,962,700	46,552,846,161	1,595,000,245	151,637,935	5,195,441	3.42
1883	64	61,312,700	40,293,165,258	1,568,983,196	132,543,307	5,161,129	3.99
1884	62	60,412,700	34,092,037,338	1,524,930,994	111,048,982	4,967,202	4.47
1885	64	58,612,700	25,250,791,440	1,295,355,252	82,789,480	4,247,069	5.12
1886	64	59,312,700	33,374,682,216	1,519,565,385	109,067,589	4,965,900	4.55
1887	65	60,812,700	34,872,848,786	1,569,626,325	114,337,209	5,146,316	4.65
1888	64	60,762,700	30,863,686,609	1,570,198,528	101,192,415	5,148,192	5.08
1889	64	60,762,700	34,796,465,529	1,757,637,473	114,839,820	5,800,784	5.05
1890	65	60,812,700	37,660,686,572	1,753,040,145	123,074,139	5,728,889	4.65
1891	64	60,772,700	34,053,698,770	1,584,635,500	111,651,471	5,195,526	4.65
1892	65	60,422,700	36,279,905,236	1,861,500,575	118,561,782	6,083,335	5.13
1893	65	60,843,200	34,421,380,870	1,696,207,176	113,978,082	5,616,580	4.92
1894	66	61,622,700	24,230,145,368	1,583,241,634	79,704,426	5,214,611	6.54
1895	67	62,432,700	28,264,379,126	1,896,574,349	92,670,095	6,218,277	6.71
1896	66	60,622,700	29,350,894,884	1,843,289,239	96,232,442	6,043,571	6.28
1897	66	59,022,700	31,337,760,948	1,908,901,898	103,424,954	6,300,006	6.01
1898	65	59,022,700	39,853,413,948	2,338,529,016	131,529,418	7,717,918	5.87
1899	64	58,922,700	57,368,230,771	3,085,971,371	189,961,029	10,218,448	5.87
1900	64	74,222,700	51,964,588,564	2,730,441,810	170,936,147	8,981,716	5.25
1901	62	81,722,700	77,020,672,944	3,515,037,741	254,193,039	11,600,785	4.56
1902	60	100,672,700	74,753,139,436	3,377,504,072	245,898,649	11,110,211	4.51
1903	57	113,072,700	70,833,655,940	3,315,516,487	233,005,447	10,906,304	4.68
1904	54	115,972,700	59,672,796,804	3,105,858,576	195,648,514	10,183,143	5.20
1905	54	115,972,700	91,879,318,369	3,953,875,975	302,234,600	13,006,171	4.33
1906	55	118,150,000	103,754,100,091	3,832,621,024	342,422,773	12,648,914	3.69
1907	54	129,400,000	95,315,421,238	3,813,926,108	313,537,570	12,545,810	4.00
1908	50	126,350,000	73,630,971,913	3,409,632,271	241,413,023	11,179,122	4.63
1909	51	127,350,000	99,257,662,411	4,194,484,028	326,505,468	13,797,644	4.22
1910	50	132,350,000	102,553,959,069	4,195,293,967	338,461,911	13,845,855	4.09
1911	67	170,275,000	92,420,120,092	4,388,563,113	305,016,898	14,483,707	4.74
1912	65	174,275,000	96,672,300,864	5,051,262,292	319,050,498	16,670,833	5.22
1913	64	179,900,000	98,121,520,297	5,144,130,385	323,833,400	16,977,328	5.24
1914	62	175,300,000	89,760,344,971	5,128,647,302	296,238,762	17,926,229	5.71
1915	62	178,550,000	90,842,907,724	5,340,846,740	299,810,917	17,626,557	5.87
1916	63	185,550,000	147,180,709,461	8,561,824,447	484,147,070	28,163,238	5.82
1917	62	200,750,000	181,534,031,388	12,147,791,433	601,106,064	40,224,475	6.69
1918	59	205,850,000	174,524,179,029	17,255,962,671	575,967,390	36,947,402	9.88
1919	60	220,350,000	214,703,444,468	20,950,477,483	708,592,226	69,143,490	9.75
1920	55	261,650,000	252,338,249,466	25,216,212,983	830,060,031	82,948,067	9.99
1921	52	286,150,000	240,082,339,376	20,860,245,122	673,539,074	68,845,639	10.22
1922	43	288,100,000	213,326,385,752	21,032,674,952	706,378,761	69,644,619	9.86
1923	40	309,125,000	214,621,430,807	23,281,765,358	713,028,009	77,348,058	10.85

† The capital is for various dates, the amounts at a uniform date in each year not being obtainable.

TABLE No. 88.—Comparative statement of the transactions of the New York Clearing House for 75 years, and for each year, number of banks, aggregate capital, clearings, balances, average of daily clearings and balances, and the percentage of balances to clearings—Continued

[Compiled at the New York Clearing House]

Year ended Sept. 30—	Number of members	Capital	Clearings	Balances	Average daily clearings	Average daily balances	Balances to clearings
1924	40	\$312,650,000	\$235,498,649,045	\$26,389,851,778	\$774,666,609	\$36,808,723	Per ct. 11.20
1925	36	326,350,000	276,873,984,638	29,721,103,273	913,775,362	98,089,450	10.73
1926	33	347,500,000	293,443,346,915	32,197,090,792	968,459,891	106,261,026	10.96
1927	31	391,400,000	307,158,631,043	34,669,579,273	1,013,724,855	114,421,054	11.28
1928	30	469,400,000	368,917,656,547	39,002,687,075	1,217,550,022	128,721,740	10.57
Total		² 120,012,000	³ 5,684,079,736,711	³ 434,424,153,042	² 248,440,917	² 18,987,900	² 7.46

² Yearly average for 75 years.

³ Totals for 75 years.

TABLE No. 89.—Comparative statement for 1928 and 1927 of transactions of the New York Clearing House, showing increase in aggregate clearings and balances

[Compiled at the New York Clearing House]

Clearings, etc.	For year ending Sept. 30—		Increase	Percentages to balances	
	1928	1927		1928	1927
Aggregate clearings	\$368,917,656,547	\$307,158,631,043	\$61,759,025,504	-----	-----
Aggregate balances	39,002,687,075	34,669,579,273	4,333,107,802	-----	-----
Settled through Federal reserve bank ..	39,002,687,075	34,669,579,273	4,333,107,802	100.00	100.00

TABLE No. 90.—Exchanges, balances, percentages of balances to exchanges, and percentages of funds used in settlement of balances by the New York Clearing House in each year from 1893 to 1928

Year ended Sept. 30—	Exchanges	Balances	Per cent of balances to exchanges	Percentages of funds used in settlement of balances		Settled through Federal reserve bank
				Gold	Legal tenders, etc.	
1893	\$34,421,380,870.00	\$1,696,207,176.00	4.9	38.0	62.0	-----
1894	24,230,145,368.00	1,585,241,634.00	6.5	16.0	84.0	-----
1895	28,264,379,126.00	1,896,574,349.00	6.7	.1	99.9	-----
1896	29,350,894,884.00	1,843,289,239.00	6.3	.01	99.9	-----
1897	31,337,760,948.00	1,908,901,898.00	6.0	1.0	99.0	-----
1898	39,853,413,947.00	2,338,529,016.00	5.8	51.0	49.0	-----
1899	57,368,230,771.00	3,085,971,371.00	5.3	99.0	1.0	-----
1900	51,964,588,564.00	2,730,441,810.00	5.2	99.2	.8	-----
1901	77,020,672,491.00	3,515,037,741.00	4.5	98.6	.4	-----
1902	74,753,189,436.00	3,377,504,072.00	4.5	99.97	.03	-----
1903	70,833,655,940.00	3,315,516,487.00	4.6	99.99	.01	-----
1904	59,672,796,804.00	3,105,858,576.00	5.2	99.99	.01	-----
1905	91,879,318,369.00	3,953,875,974.00	4.33	99.99	.01	-----
1906	103,754,100,091.00	3,832,621,024.00	3.69	99.99	.01	-----
1907	95,315,421,238.00	3,813,926,108.00	4.00	99.99	.01	-----
1908	73,630,971,913.00	3,409,632,271.00	4.63	82.35	17.65	-----
1909	99,257,662,411.03	4,194,484,028.37	4.22	87.97	12.03	-----
1910	102,553,959,069.28	4,195,293,966.90	4.09	88.00	12.00	-----
1911	92,420,120,092.00	4,388,563,113.00	4.74	85.50	14.50	-----
1912	96,672,300,864.00	5,051,262,292.00	5.22	75.40	24.60	-----
1913	98,121,520,297.00	5,144,130,385.00	5.24	52.00	48.00	-----

TABLE No. 90.—*Exchanges, balances, percentages of balances to exchanges, and percentages of funds used in settlement of balances by the New York Clearing House in each year from 1893 to 1928—Continued*

Year ended Sept. 30—	Exchanges	Balances	Per cent of balances to exchanges	Percentages of funds used in settlement of balances		Settled through Federal reserve bank
				Gold	Legal tenders, etc.	
1914	\$89,760,344,971.00	\$5,128,647,302.00	5.71	27.50	72.50	
1915	90,842,707,724.00	5,340,846,740.00	5.87	12.90	87.10	
1916	147,180,709,461.00	8,561,624,447.00	5.82	17.40	82.60	
1917	181,534,031,388.00	12,147,791,433.00	6.69	33.00	28.80	38.20
1918	174,524,179,029.00	17,255,062,671.00	9.88	.05		99.95
1919	214,703,444,468.00	20,950,477,483.00	9.75			100.00
1920	252,338,249,466.00	25,216,212,386.00	9.99			100.00
1921	204,082,339,375.84	20,860,245,122.05	10.22			100.00
1922	213,326,385,751.57	21,032,674,951.96	9.86			100.00
1923	214,621,430,806.71	23,281,765,357.97	10.85			100.00
1924	235,498,649,044.75	26,389,851,777.70	11.20			100.00
1925	276,873,934,638.08	29,721,103,273.49	10.73			100.00
1926	293,443,346,914.86	32,197,090,791.95	10.96			100.00
1927	307,158,631,043.00	34,669,579,273.00	11.28			100.00
1928	368,917,656,546.92	39,002,687,075.33	10.57			100.00

TABLE No. 91.—*Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1928 and 1927*

	Clearing house at—	Exchanges for year ended Sept. 30, 1928	Exchanges for year ended Sept. 30, 1927	Comparisons	
				Increase	Decrease
1	New York, N. Y.	\$368,917,656,000	\$307,158,631,000	\$61,759,025,000	
2	Chicago, Ill.	36,943,766,000	35,461,950,000	1,481,816,000	
3	Philadelphia, Pa.	28,671,000,000	28,427,000,000	244,000,000	
4	Boston, Mass.	26,244,367,000	26,087,306,000	157,061,000	
5	San Francisco, Calif.	11,352,191,000	9,699,057,000	1,653,134,000	
6	Los Angeles, Calif.	10,299,682,000	9,254,563,000	1,045,119,000	
7	Detroit, Mich.	9,699,983,000	8,741,370,000	958,613,000	
8	Pittsburgh, Pa.	9,189,642,000	9,417,065,000		\$227,423,000
9	St. Louis, Mo.	7,470,387,000	7,358,960,000	111,427,000	
10	Cleveland, Ohio.	6,691,779,000	6,410,413,000	281,366,000	
11	Kansas City, Mo.	6,551,035,000	7,392,869,000		841,834,000
12	Baltimore, Md.	5,263,002,000	5,622,679,000		359,677,000
13	Minneapolis, Minn.	4,372,950,000	3,941,074,000	431,876,000	
14	Cincinnati, Ohio.	3,925,349,000	3,868,089,000	57,260,000	
15	New Orleans, La. ¹	2,978,227,000	3,032,602,000		54,375,000
16	Buffalo, N. Y.	2,766,903,000	2,711,278,000	55,625,000	
17	Dallas, Tex.	2,711,705,000	2,570,922,000	140,783,000	
18	Atlanta, Ga.	2,657,656,000	2,690,780,000		33,124,000
19	Seattle, Wash.	2,504,721,000	2,337,973,000	166,748,000	
20	Richmond, Va.	2,342,671,000	2,517,879,000		175,208,000
21	Omaha, Nebr.	2,282,676,000	2,081,423,000	201,253,000	
22	Northern New Jersey	2,187,940,000	2,103,580,000	84,360,000	
23	Milwaukee, Wis.	2,181,387,000	2,240,861,000		59,474,000
24	Portland, Oreg.	1,968,843,000	2,005,647,000		36,804,000
25	Louisville, Ky.	1,933,428,000	1,815,820,000	117,608,000	
26	Denver, Colo.	1,821,114,000	1,697,441,000	123,673,000	
27	Houston, Tex.	1,784,878,000	1,903,736,000		118,858,000
28	St. Paul, Minn.	1,615,213,000	1,540,447,000	74,766,000	
29	Oklahoma City, Okla.	1,561,819,000	1,530,352,000	31,467,000	
30	Newark, N. J.	1,482,612,000	1,342,507,000	140,105,000	
31	Washington, D. C.	1,400,074,000	1,396,062,000	4,012,000	
32	Birmingham, Ala.	1,300,789,000	1,303,315,000		2,526,000
33	Indianapolis, Ind.	1,197,709,000	1,206,813,000		9,104,000
34	Nashville, Tenn.	1,187,463,000	1,154,097,000	33,366,000	
35	Memphis, Tenn.	1,155,095,000	1,139,986,000	15,109,000	
36	Oakland, Calif.	1,022,795,000	974,793,000	48,002,000	
37	Salt Lake City, Utah	962,418,000	891,416,000	71,002,000	
38	Columbus, Ohio.	908,753,000	911,933,000		3,180,000
39	Hartford, Conn. ¹	908,463,000	794,150,000	114,313,000	
40	Jacksonville, Fla. ¹	857,048,000	1,087,881,000		230,833,000

¹ Figures taken from Commercial and Financial Chronicle.

TABLE NO. 91.—Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1928 and 1927—Continued

	Clearing house at—	Exchanges for year ended Sept. 30, 1928	Exchanges for year ended Sept. 30, 1927	Comparisons	
				Increase	Decrease
41	San Antonio, Tex.....	\$850,007,000	\$591,188,000	\$258,819,000	
42	Providence, R. I.....	800,419,000	727,318,000	73,101,000	
43	Rochester, N. Y.....	757,655,000	713,338,000	44,317,000	
44	Little Rock, Ark.....	744,369,000	725,405,000	18,964,000	
45	Spokane, Wash.....	705,951,000	651,909,000	54,042,000	
46	Fort Worth, Tex.....	705,514,000	686,809,000	18,705,000	
47	Charlotte, N. C.....	688,837,000	618,506,000	70,331,000	
48	Tulsa, Okla.....	603,403,000	592,192,000	11,211,000	
49	Davenport, Iowa.....	597,853,000	534,883,000	62,970,000	
50	Des Moines, Iowa.....	521,937,000	525,266,000		\$3,329,000
51	Wichita, Kans. ¹	468,133,000	425,031,000	43,102,000	
52	Duluth, Minn.....	454,494,000	427,299,000	27,195,000	
53	New Haven, Conn.....	452,644,000	396,251,000	56,393,000	
54	Chattanooga, Tenn.....	442,726,000	422,023,000	20,703,000	
55	Grand Rapids, Mich.....	432,426,000	414,950,000	17,476,000	
56	Dayton, Ohio.....	417,253,000	415,265,000	1,988,000	
57	Long Beach, Calif.....	407,608,000	367,178,000	40,430,000	
58	Phoenix, Ariz.....	392,528,000	320,336,000	72,192,000	
59	Sacramento, Calif.....	387,534,000	415,479,000		27,945,000
60	Trenton, N. J.....	363,553,000	345,495,000	18,058,000	
61	St. Joseph, Mo.....	361,643,000	342,606,000	19,037,000	
62	Akron, Ohio.....	358,590,000	326,812,000	31,688,000	
63	Pasadena, Calif.....	354,967,000	349,067,000	5,900,000	
64	Sioux City, Iowa.....	351,829,000	327,475,000	24,354,000	
65	Roanoke, Va.....	350,782,000	354,699,000		3,917,000
66	Syracuse, N. Y.....	343,745,000	332,751,000	10,994,000	
67	Scranton, Pa.....	330,287,000	333,503,000		3,216,000
68	Youngstown, Ohio.....	322,562,000	285,017,000	37,545,000	
69	Kalamazoo, Mich.....	322,094,000	304,693,000	17,311,000	
70	Albany, N. Y.....	319,992,000	328,225,000		8,233,000
71	Galveston, Tex.....	308,916,000	540,946,000		232,030,000
72	Shreveport, La.....	291,099,000	280,635,000	10,464,000	
73	Springfield, Mass.....	290,159,000	284,654,000	5,505,000	
74	San Diego, Calif.....	289,573,000	302,426,000		12,853,000
75	El Paso, Tex.....	282,318,000	248,343,000	33,975,000	
76	Terre Haute, Ind.....	280,258,000	298,914,000		18,656,000
77	Norfolk, Va. ¹	279,025,000	351,321,000		72,296,000
78	Springfield, Ohio.....	278,945,000	291,085,000		12,140,000
79	Evansville, Ind.....	277,910,000	304,273,000		26,363,000
80	Peoria, Ill.....	273,547,000	253,274,000	20,273,000	
81	Berkeley, Calif.....	269,529,000	251,396,000	18,133,000	
82	Bethlehem, Pa. ¹	260,089,000	232,492,000	27,597,000	
83	Lincoln, Nebr. ¹	253,065,000	251,747,000	1,318,000	
84	Hammond, Ind.....	249,636,000	245,263,000	4,373,000	
85	Harrisburg, Pa.....	246,007,000	249,564,000		3,557,000
86	Wheeling, W. Va.....	235,159,000	223,823,000	11,336,000	
87	Gary, Ind.....	222,547,000	309,887,000		87,340,000
88	Reading, Pa.....	221,119,000	223,739,000		2,620,000
89	Canton, Ohio.....	219,647,000	203,124,000	16,523,000	
90	Fresno, Calif. ¹	216,019,000	229,178,000		13,159,000
91	Charleston, W. Va.....	212,810,000	212,513,000	297,000	
92	Stamford, Conn.....	211,127,000	194,911,000	16,216,000	
93	Wilkes-Barre, Pa.....	206,960,000	212,064,000		5,104,000
94	Wilmington, Del.....	204,453,000	165,831,000	38,622,000	
95	Oil City, Pa.....	200,158,000	181,720,000	18,438,000	
96	Portland, Me.....	198,976,000	198,087,000	889,000	
97	Flint, Mich.....	196,547,000	173,220,000	23,327,000	
98	Tampa, Fla.....	192,934,000	261,978,000		69,044,000
99	Topeka, Kans.....	192,307,000	171,055,000	21,252,000	
100	Madison, Wis.....	187,172,000	185,572,000	1,600,000	
101	Rockford, Ill.....	185,755,000	180,006,000	5,749,000	
102	Worcester, Mass.....	184,477,000	187,896,000		3,419,000
103	Helena, Mont.....	178,263,000	159,612,000	18,651,000	
104	Knoxville, Tenn. ¹	173,714,000	170,088,000	3,626,000	
105	Fort Wayne, Ind.....	171,575,000	154,693,000	16,882,000	
106	San Jose, Calif.....	167,562,000	148,319,000	19,243,000	
107	South Bend, Ind.....	161,927,000	161,372,000	555,000	
108	Miami, Fla.....	160,611,000	311,765,000		151,154,000
109	Amarillo, Tex.....	158,912,000	158,062,000	850,000	
110	Zanesville, Ohio.....	156,897,000	166,400,000		9,503,000
111	Lansing, Mich.....	156,399,000	142,236,000	14,163,000	
112	Cedar Rapids, Iowa.....	151,109,000	145,977,000	5,132,000	
113	Springfield, Ill.....	148,189,000	139,939,000	8,250,000	

¹ Figures taken from Commercial and Financial Chronicle.

TABLE NO. 91.—Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1928 and 1927—Continued

	Clearing house at—	Exchanges for year ended Sept. 30, 1928	Exchanges for year ended Sept. 30, 1927	Comparisons	
				Increase	Decrease
114	Wichita Falls, Tex.....	\$146,581,000	\$157,187,000		\$10,606,000
115	Passaic, N. J.....	138,118,000	122,969,000	\$15,149,000	
116	Stockton, Calif.....	137,643,000	143,832,000		6,189,000
117	Butler, Pa.....	136,872,000	140,464,000		3,592,000
118	Waterbury, Conn.....	136,415,000	127,956,000	8,459,000	
119	Raleigh, N. C.....	135,254,000	141,042,000		5,788,000
120	Camden, N. J.....	133,419,000	144,914,000		11,495,000
121	San Bernardino, Calif.....	125,384,000	118,800,000	6,584,000	
122	Paducah, Ky. ¹	122,914,000	115,607,000	7,307,000	
123	Charleston, S. C.....	118,523,000	121,845,000		3,312,000
124	Macon, Ga.....	112,298,000	110,402,000	1,896,000	
125	Santa Monica, Calif.....	113,341,900	115,368,000		2,027,000
126	Kansas City, Kans.....	110,470,000	130,014,000		19,544,000
127	Columbia, S. C. ¹	110,110,000	104,100,000	6,010,000	
128	Greenville, S. C.....	106,365,000	96,468,000	9,897,000	
129	Lexington, Ky. ¹	106,284,000	95,447,000	10,837,000	
130	Lancaster, Pa.....	105,469,000	114,082,000		8,613,000
131	Jackson, Miss.....	105,237,000	92,154,000	13,083,000	
132	York, Pa.....	105,119,000	94,697,000	10,422,000	
133	Jackson, Mich. ¹	104,102,000	95,783,000	8,319,000	
134	Augusta, Ga.....	103,022,000	111,942,000		8,920,000
135	Fargo, N. Dak. ¹	102,427,000	73,002,000	29,425,000	
136	Beaumont, Tex.....	102,020,000	101,280,000	740,000	
137	Mansfield, Ohio.....	99,521,000	105,983,000		6,462,000
138	Fall River, Mass.....	96,190,000	103,486,000		7,296,000
139	Bloomington, Ill.....	94,278,000	82,882,000	11,396,000	
140	Ogden, Utah.....	93,801,000	84,230,000	9,571,000	
141	Austin, Tex.....	92,116,000	83,989,000	8,127,000	
142	Springfield, Mo.....	90,492,000	89,815,000	677,000	
143	Santa Barbara, Calif.....	89,130,000	74,265,000	14,865,000	
144	Mobile, Ala.....	89,099,000	104,896,000		15,797,000
145	Montgomery, Ala.....	89,062,000	84,728,000	4,334,000	
146	Hattiesburg, Miss.....	88,818,000	97,075,000		8,257,000
147	Orange, N. J. ¹	84,711,000	80,483,000	4,228,000	
148	Sioux Falls, S. Dak.....	82,506,000	85,216,000		2,710,000
149	Yakima, Wash.....	82,493,000	73,936,000	8,557,000	
150	Altoona, Pa.....	82,063,000	86,142,000		4,079,000
151	Pittsburg, Kans.....	81,942,000	77,701,000	4,241,000	
152	Greensburg, Pa.....	81,327,000	82,566,000		1,239,000
153	Pontiac, Mich.....	81,313,000	63,566,000	17,747,000	
154	South St. Paul, Minn.....	80,693,000	80,479,000	214,000	
155	Niagara Falls, N. Y. ¹	80,636,000	60,765,000	19,871,000	
156	Muscatine, Iowa.....	79,156,000	84,143,000		4,987,000
157	Quincy, Ill.....	78,123,000	80,990,000		2,867,000
158	Pueblo, Colo.....	73,168,000	67,644,000	5,524,000	
159	Grand Forks, N. Dak. ¹	72,192,000	71,051,000	1,141,000	
160	Aberdeen, S. Dak.....	72,006,000	68,170,000	3,836,000	
161	Waterloo, Iowa.....	70,680,000	66,993,000	3,687,000	
162	Champaign, Ill.....	70,598,000	74,190,000		3,592,000
163	Aurora, Ill.....	70,566,000	86,346,000		15,780,000
164	Jamestown, N. Y.....	70,405,000	73,129,000		2,724,000
165	Colorado Springs, Colo.....	69,972,000	62,238,000	7,734,000	
166	Binghamton, N. Y.....	69,564,000	64,372,000	5,192,000	
167	Chester, Pa.....	69,146,000	74,351,000		5,205,000
168	Bakersfield, Calif.....	67,674,000	66,413,000	1,261,000	
169	Decatur, Ill.....	67,645,000	70,628,000		2,983,000
170	Boise, Idaho ¹	67,311,000	60,925,000	6,386,000	
171	Green Bay, Wis.....	67,172,000	69,111,000		1,939,000
172	Huntington, W. Va.....	65,883,000	72,353,000		6,470,000
173	Great Falls, Mont. ¹	65,310,000	51,872,000	13,438,000	
174	Lowell, Mass.....	62,771,000	62,752,000	19,000	
175	Muskegon, Mich.....	62,016,000	62,849,000		833,000
176	New Bedford, Mass.....	57,281,000	65,477,000		8,196,000
177	Columbus, Ga.....	56,626,000	55,971,000	655,000	
178	Elmira, N. Y.....	55,897,000	53,938,000	1,959,000	
179	Hamilton, Ohio ¹	55,627,000	48,589,000	7,038,000	
180	Riverside, Calif. ¹	53,851,000	57,809,000		3,958,000
181	Norristown, Pa.....	52,668,000	48,071,000	4,597,000	
182	Oshkosh, Wis.....	52,455,000	51,749,000	706,000	
183	Joplin, Mo.....	52,240,000	61,239,000		8,999,000
184	Meridian, Miss.....	50,786,000	54,651,000		3,865,000
185	Danville, Ill.....	50,171,000	50,635,000		464,000
186	Ann Arbor, Mich.....	49,866,000	59,124,000		9,258,000
187	Montclair, N. J.....	47,020,000	44,624,000	2,396,000	
188	Cape Girardeau, Mo.....	46,985,000	49,500,000		2,515,000
189	San Pedro, Calif.....	44,473,000	44,292,000	181,000	
190	Modesto, Calif.....	44,379,000	46,052,000		1,673,000
191	Bellingham, Wash.....	43,231,000	47,739,000		4,508,000

¹ Figures taken from Commercial and Financial Chronicle.

TABLE No. 91.—Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1928 and 1927—Continued

	Clearing house at—	Exchanges for year ended Sept. 30, 1928	Exchanges for year ended Sept. 30, 1927	Comparisons	
				Increase	Decrease
192	Hagerstown, Md.	\$43,082,000	\$42,875,000	\$207,000	-----
193	Grand Junction, Colo.	43,012,000	42,549,000	463,000	-----
194	Brunswick, Ga.	42,883,000	43,418,000	-----	\$535,000
195	Manchester, N. H.	40,912,000	38,870,000	2,042,000	-----
196	Holyoke, Mass.	38,976,000	46,549,000	-----	7,573,000
197	Bangor, Me.	37,605,000	42,274,000	-----	4,669,000
198	New Brighton, Pa.	37,415,000	38,210,000	-----	795,000
199	Billings, Mont.	37,139,000	33,393,000	3,746,000	-----
200	Reno, Nev. ¹	36,186,000	35,624,000	562,000	-----
201	Bartlesville, Okla.	35,935,000	42,345,000	-----	6,410,000
202	Pottsville, Pa.	34,396,000	36,697,000	-----	2,301,000
203	Texarkana, Ark.	34,264,000	30,529,000	3,735,000	-----
204	Rochester, Minn.	32,664,000	31,528,000	1,136,000	-----
205	Lebanon, Pa.	32,586,000	33,489,000	-----	903,000
206	Marion, Ohio	31,565,000	34,418,000	-----	2,853,000
207	Okrulgee, Okla.	29,908,000	36,975,000	-----	7,067,000
208	Warren, Pa.	29,723,000	34,545,000	-----	4,822,000
209	Huntington Park, Calif.	29,717,000	23,984,000	5,733,000	-----
210	Port Arthur, Tex. ¹	29,704,000	31,603,000	-----	1,899,000
211	Hastings, Nebr. ¹	27,501,000	24,822,000	2,679,000	-----
212	Santa Rosa, Calif.	27,354,000	25,446,000	1,908,000	-----
213	Iowa City, Iowa.	25,969,000	26,352,000	-----	383,000
214	Frederick, Md.	24,953,000	25,429,000	-----	476,000
215	Eugene, Oreg.	24,862,000	26,846,000	-----	1,984,000
216	Lawrence, Kans.	22,308,000	22,972,000	-----	664,000
217	Lorain, Ohio	21,953,000	23,551,000	-----	1,598,000
218	Vicksburg, Miss.	21,774,000	21,789,000	-----	15,000
219	Fremont, Nebr.	21,417,000	20,443,000	974,000	-----
220	Atchison, Kans.	20,862,000	18,289,000	2,573,000	-----
221	Sedalia, Mo.	20,837,000	20,186,000	651,000	-----
222	Minot, N. Dak. ¹	20,792,000	16,674,000	4,118,000	-----
223	Owensboro, Ky.	20,120,000	19,271,000	849,000	-----
224	Olympia, Wash.	19,339,000	18,236,000	1,103,000	-----
225	Jacksonville, Ill.	18,975,000	20,446,000	-----	1,471,000
226	Manhattan, Kans.	16,343,000	16,158,000	185,000	-----
227	Franklin, Pa.	14,322,000	16,477,000	-----	2,155,000
228	Adrian, Mich.	13,989,000	14,233,000	-----	244,000
229	Watertown, S. Dak.	12,669,000	10,776,000	1,893,000	-----
230	Ames, Iowa.	12,327,000	12,376,000	-----	49,000
231	Charles City, Iowa.	11,103,000	10,966,000	137,000	-----
232	Parsons, Kans.	11,070,000	9,742,000	1,328,000	-----
233	Lewistown, Mont.	9,879,000	9,274,000	605,000	-----
234	Glasgow, Ky.	3,486,000	3,171,000	315,000	-----
235	Oelwein, Iowa.	3,334,000	3,928,000	-----	594,000
		612,997,467,000	544,824,355,000	71,357,602,000	3,184,500,000
		544,824,355,000	-----	3,184,500,000	-----
	Increase	68,173,102,000	-----	68,173,102,000	-----

¹ Figures taken from Commercial and Financial Chronicle.

TABLE NO. 92.—Comparative statement of transactions of clearing house associations in the 12 Federal reserve bank cities, and in other cities with transactions of \$1,000,000,000 and over, in years ended September 30, 1923 and 1927

	Clearing house at—	1923	1927	Increase	Decrease
1	Boston, Mass.....	\$26, 244, 367, 000	\$26, 087, 306, 000	\$157, 061, 000	-----
2	New York, N. Y.....	368, 917, 656, 000	307, 158, 631, 000	61, 759, 025, 000	-----
3	Philadelphia, Pa.....	28, 671, 000, 000	28, 427, 000, 000	244, 000, 000	-----
4	Cleveland, Ohio.....	6, 691, 779, 000	6, 410, 413, 000	281, 366, 000	-----
5	Richmond, Va.....	2, 342, 671, 000	2, 517, 879, 000	-----	\$175, 208, 000
6	Atlanta, Ga.....	2, 657, 656, 000	2, 690, 780, 000	-----	33, 124, 000
7	Chicago, Ill.....	36, 943, 766, 000	35, 461, 950, 000	1, 481, 816, 000	-----
8	St. Louis, Mo.....	7, 470, 387, 000	7, 358, 960, 000	111, 427, 000	-----
9	Minneapolis, Minn.....	4, 372, 950, 000	3, 941, 074, 000	431, 876, 000	-----
10	Kansas City, Mo.....	6, 551, 035, 000	7, 392, 869, 000	-----	841, 834, 000
11	Dallas, Tex.....	2, 711, 705, 000	2, 670, 922, 000	140, 783, 000	-----
12	San Francisco, Calif.....	11, 352, 191, 000	9, 699, 057, 000	1, 653, 134, 000	-----
	Total 12 Federal reserve bank cities.....	504, 927, 163, 000	439, 716, 841, 000	66, 260, 488, 000	1, 050, 166, 000
	OTHER CITIES				
1	Los Angeles, Calif.....	10, 290, 682, 000	9, 254, 563, 000	1, 045, 119, 000	-----
2	Detroit, Mich.....	9, 690, 983, 000	8, 741, 370, 000	958, 613, 000	-----
3	Pittsburgh, Pa.....	9, 199, 642, 000	9, 417, 065, 000	-----	227, 423, 000
4	Baltimore, Md.....	5, 263, 002, 000	5, 622, 679, 000	-----	359, 677, 000
5	Cincinnati, Ohio.....	3, 925, 349, 000	3, 868, 089, 000	57, 260, 000	-----
6	New Orleans, La. ¹	2, 978, 227, 000	3, 032, 602, 000	-----	54, 375, 000
7	Buffalo, N. Y.....	2, 766, 903, 000	2, 711, 278, 000	55, 625, 000	-----
8	Seattle, Wash.....	2, 504, 721, 000	2, 337, 973, 000	166, 748, 000	-----
9	Omaha, Nebr.....	2, 282, 676, 000	2, 081, 423, 000	201, 253, 000	-----
10	Northern New Jersey ²	2, 187, 940, 000	2, 103, 580, 000	84, 360, 000	-----
11	Milwaukee, Wis.....	2, 181, 387, 000	2, 240, 861, 000	-----	59, 474, 000
12	Portland, Ore.....	1, 968, 843, 000	2, 005, 647, 000	-----	36, 804, 000
13	Louisville, Ky.....	1, 933, 428, 000	1, 815, 820, 000	117, 608, 000	-----
14	Denver, Colo.....	1, 821, 114, 000	1, 697, 441, 000	123, 673, 000	-----
15	Houston, Tex.....	1, 784, 878, 000	1, 903, 736, 000	-----	118, 858, 000
16	St. Paul, Minn.....	1, 615, 213, 000	1, 540, 447, 000	74, 766, 000	-----
17	Oklahoma City, Okla.....	1, 561, 819, 000	1, 530, 352, 000	31, 467, 000	-----
18	Newark, N. J.....	1, 482, 612, 000	1, 342, 507, 000	140, 105, 000	-----
19	Washington, D. C.....	1, 400, 074, 000	1, 396, 062, 000	4, 012, 000	-----
20	Birmingham, Ala.....	1, 300, 789, 000	1, 303, 315, 000	-----	2, 526, 000
21	Indianapolis, Ind.....	1, 197, 709, 000	1, 206, 813, 000	-----	9, 104, 000
22	Nashville, Tenn.....	1, 187, 463, 000	1, 154, 097, 000	33, 366, 000	-----
23	Memphis, Tenn.....	1, 155, 095, 000	1, 139, 986, 000	15, 109, 000	-----
24	Oakland, Calif.....	1, 022, 795, 000	974, 793, 000	48, 002, 000	-----
	Total of 24 other principal cities.....	72, 711, 344, 000	70, 422, 499, 000	3, 157, 086, 000	868, 241, 000
	Total.....	577, 638, 507, 000	510, 139, 340, 000	69, 417, 574, 000	1, 918, 407, 000
	Total other cities (102).....	35, 358, 950, 000	34, 685, 015, 000	1, 940, 028, 000	1, 266, 093, 000
	Grand total of all cities.....	612, 997, 457, 000	544, 824, 355, 000	71, 357, 602, 000	3, 184, 500, 000

¹ Figures taken from Commercial and Financial Chronicle.

² Composed of banks and trust companies in northern New Jersey, Jersey City, Hoboken, Bayonne, and the town of Union.

TABLE NO. 93.—Criminal cases under the national banking laws resulting in conviction during the year ended October 31, 1928

[Information furnished by the Department of Justice]

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
George F. Kelly	Teller	Lawrence Avenue National Bank, Chicago, Ill.	Embezzlement and abstraction	3 months in jail	1927 Nov. 1
H. A. McGee	Bookkeeper	First National Bank, Birmingham, Ala.	Misapplication, abstraction, and false entries.	15 months on probation	Nov. 3
Ford H. Schiller	Clerk	Northwestern National Bank, Portland, Oreg.	Embezzlement	18 months	Do.
Frank R. Paschket	Assistant cashier	First National Bank, Pequot, Minn.	do	6 years.	Nov. 5
Ruben S. Johnson	Cashier	Liberty National Bank, Jamestown, N. Y.	Embezzlement, misappropriation, and false entries.	1 year and 1 day; on probation for 1 year.	Nov. 14
Clarence R. Howard	do	Montgomery County National Bank, Cherryvale, Kans.	Embezzlement	1 year and 1 day; concurrent with sentence already serving.	Nov. 16
Lee Stellar	Janitor	Winters National Bank & Trust Co., Dayton, Ohio.	Theft	2 years and \$250 fine; suspended pending payment of fine in 5 monthly installments.	Nov. 17
Robert Oelker	Bookkeeper	First National Bank, Urbana, Ohio	Embezzlement	1 year and 1 day; suspended pending good behavior; on probation.	Do.
Mary Fogelman	Stenographer and clerk	Merchants National Bank, Hampton, Va.	Embezzlement and abstraction	Imposition of sentence suspended for 5 years.	Nov. 18
Francis Bonds Buchanan	Cashier	First National Bank, Cameron, Tex.	Misapplication	2 years.	Nov. 22
J. Sydney Dumas	do	Liberty National Bank, Waco, Tex.	False reports	1 year and 1 day.	Nov. 28
James S. Crowder	Assistant cashier	do	Embezzlement and false entries	3 years.	Do.
Charles James Crawford	Teller	Commercial National Bank, Kansas City, Kans.	do	do	Dec. 2
Frank E. Kenner	Assistant cashier	First National Bank, Columbia City, Ind.	Abstraction, embezzlement, and conspiracy.	1 day; 2 years, suspended	Dec. 3
Walpole Kaler	President	do	do	do	Do.
Archie C. Smith	Vice president and cashier.	do	do	do	Do.
Oscar Schultz	Cashier	Dexter National Bank, Dexter, N. Y.	Misapplication	3 years and 6 months.	Do.
James C. McGivern	President	First National Bank, Biwabik, Minn.	Misapplication and false entries	10 years.	Dec. 13
A. Bruce Shank	Cashier	do	do	5 years.	Do.
Delfino L. Torresani	Assistant cashier	do	do	3 years; on probation 5 years.	Do.
Gustave Oie	President	First National Bank, Boyceville, Wis.	do	18 months in Milwaukee House of Correction.	Do.
George C. Robertson	do	Montgomery County National Bank, Cherryvale, Kans.	Misapplication	5 years.	Do.
Frederick Beyer	Teller	Richmond Hill National Bank, Richmond Hill, New York, N. Y.	Misapplication and abstraction	Suspended; on probation 3 years.	Dec. 14
Proctor Haller	Clerk	Second National Bank, Ashland, Ky.	Embezzlement, abstraction, and misapplication.	5 years.	Dec. 19
William Clyde Lynch	Note teller	Central National Bank, Wilmington, Del.	Embezzlement	do	Dec. 28
A. A. Fuhrman	Clerk	Traders National Bank, Kansas City, Mo.	False entries	On probation	Dec. 29

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TABLE NO. 93.—Criminal cases under the national banking laws resulting in conviction during the year ended October 31, 1928—Continued

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
Stanley Eden	Bookkeeper	Clementon National Bank, Clementon, N. J.	Misapplication and false entries	9 months in jail	1928 Jan. 9
Russell M. Crump	Cashier	First National Bank, Collinsville, Ala.	Misapplication, abstraction, and false entries.	1 year and 1 day	Do.
Raymond D. Cooper	Paying teller	Merchants National Bank, South Bend, Ind.	Embezzlement and false entries	3 years and costs	Jan. 14
L. V. Babcock	Cashier	First National Bank, Torrance, Calif.	Misapplication and false entries	8 months in jail	Jan. 16
M. J. Wolfe	Vice president and cashier.	First National Bank, Brea, Calif.	do	3 months in jail	Jan. 19
Earl Williams	Collection teller	First National Bank, Columbus, Ga.	Embezzlement and false entries	2 years	Do.
John A. Green	Cashier	First National Bank, Powhatan Point, Ohio	Misapplication	60 days in jail	Jan. 20
Robert Montgomery	do	do	Aider and abettor, misapplication	2 years	Do.
Charles W. Oulette	Teller	Waterbury National Bank, Waterbury, Conn.	Misapplication	\$500 fine, without costs	Jan. 24
John R. Connell	Teller and bookkeeper	Citizens National Bank, Storm Lake, Iowa.	Embezzlement	2 years; paroled to P. J. Toohy.	Jan. 25
Francis X. Cantwell	Bookkeeper and teller	First National Bank & Trust Co., Frackville, Pa.	Misapplication	8 months imprisonment	Jan. 27
Thomas M. Baker	Vice president	Merchants National Bank, Butler, Pa.	False reports and perjury	3 years	Feb. 1
Clarence F. Hoover	Cashier	Mount Vernon National Bank & Trust Co., Mount Vernon, Ind.	False entries	5 years, 3 years suspended	Feb. 2
W. L. Baker	Teller	American National Bank, Austin, Tex.	Embezzlement	\$2,000 fine	Do.
William G. Moller	Receiver	First National Bank, Alma, Wis.	Misapplication	2 years	Do.
A. H. Morse	Assistant cashier	First National Bank, Chewelah, Wash.	Embezzlement	Sentence deferred; paroled	Feb. 7
James F. Hutzler	Cashier	Merchants National Bank, Butler, Pa.	False reports, abstraction, and perjury.	3 years	Feb. 11
L. T. Sprague	Assistant cashier	First National Bank, Grafton, N. Dak.	Abstraction	6 months and \$1,000 fine	Feb. 17
Harold W. Wardrop	Bookkeeper	Atlantic National Bank, Boston, Mass.	False entries	2 years, suspended; on probation for 2 years.	Feb. 20
C. H. Stokes	Vice president	First National Bank, Greer, S. C.	do	90 days in jail and \$1,000 fine	Feb. 21
Ensbly B. Smith	Bookkeeper	First National Bank, Oakland, Calif.	do	2 years	Feb. 25
Robert B. Rhone	Teller	Grand Valley National Bank, Grand Junction, Colo.	Embezzlement	43 days in jail	Feb. 28
Clifford L. Connell	Bookkeeper	National Shawmut Bank, Boston, Mass.	Misapplication	\$300 fine and on probation 1 year.	Do.
Frank L. Dyer	Clerk	United States National Bank, Denver, Colo.	Embezzlement	10 months in jail	Mar. 1
Earl S. Axton	Cashier	First National Bank, Fairchance, Pa.	Embezzlement, abstraction, and false entries.	On probation for 2 years, on condition that restitution of \$3,500 with interest be made to bank.	Mar. 2
Joseph C. Dowdy	Assistant cashier and teller.	First National Bank, Broken Arrow, Okla.	Embezzlement and false entries	15 months	Mar. 3
Joseph W. Barlow	do	National Bank of Commerce, Tulsa, Okla.	Misapplication, false entries, and conspiracy.	3 years	Do.
Percy C. Warner	Teller	Welden National Bank, St. Albans, Vt.	Embezzlement and abstraction	5 years; on probation	Mar. 5

John Wilde.....	do.....	Metropolitan National Bank, Minneapolis, Minn.....	Embezzlement.....	3 years.....	Mar. 12
Emery Ohnstead.....	President.....	Northwestern National Bank, Portland, Oreg.....	Misapplication.....	5 years and \$1,000 fine.....	Mar. 14
John E. Wheeler.....	do.....	do.....	Aider and abettor; misapplication.....	3 years and \$1,000 fine.....	Do.
G. Dale Hetrick.....	Assistant cashier.....	Mifflin County National Bank, Lewistown, Pa.....	Misapplication, embezzlement, and abstraction.....	\$100 fine and on probation for 1 year.....	Mar. 19
Walter F. Radtke.....	General teller.....	National Bank of Commerce, Detroit, Mich.....	Misapplication.....	10 years.....	Do.
Thomas J. Ayres.....	do.....	McVeytown National Bank, McVeytown, Pa.....	Aider and abettor; misapplication and false entries.....	\$50 fine and on probation for 1 year.....	Do.
Thomas J. Ayres.....	do.....	Mifflin County National Bank, Lewistown, Pa.....	Aider and abettor; misapplication, embezzlement, and abstraction.....	\$250 fine and on probation for 1 year.....	Do.
Milton T. Clark.....	Teller.....	Second National Bank, New Haven, Conn.....	Misapplication.....	\$500 fine and 1 year and 1 day; suspended; on probation for 1 year.....	Mar. 20
Arthur Ripp.....	Bookkeeper.....	First National Bank, Lyndhurst, N. J.....	False entries.....	6 months on probation.....	Do.
Stanley Lee.....	Vice president.....	Arkansas National Bank, Hot Springs, Ark.....	Embezzlement.....	5 years and \$5,000 fine.....	Mar. 21
Enno T. Henkel.....	Assistant cashier.....	Farmers National Bank, Nokomis, Ill.....	Embezzlement, abstraction, and misapplication.....	5 years.....	Mar. 22
Arthur R. Owens.....	do.....	Franklin National Bank, Franklin, Ind.....	False entries.....	5 years and \$500 fine; 2 years suspended.....	Mar. 23
R. L. Rilling.....	Manager of bond department.....	First National Bank, Davenport, Iowa.....	Embezzlement.....	1 year and 1 day and \$300 fine.....	Mar. 27
Clarence B. Gasch.....	Cashier.....	First National Bank, Hyattsville, Md.....	Misapplication and false entries.....	3 years.....	Do.
Frederick Harold Flynn.....	Teller of Fifty-seventh and Broadway Branch.....	Merchants National Bank, Los Angeles, Calif.....	Embezzlement and false entries.....	1 year and 1 day.....	Apr. 2
Basil W. Barker.....	Cashier.....	First National Bank, Allegan, Mich.....	Misapplication.....	1 year and 6 months.....	Do.
J. Phillips Moore.....	Assistant cashier.....	First National Bank, Shelby, Ohio.....	do.....	6 months in Dayton workhouse.....	Do.
Lowell E. McManis.....	Cashier.....	First National Bank, West Union, Ohio.....	False entries, false reports, misapplication, and conspiracy.....	6 months in jail.....	Apr. 6
James O. McManis.....	President.....	do.....	do.....	1 year and 1 day.....	Do.
George H. Ashdown.....	Assistant Cashier.....	First National Bank & Trust Co., Amityville, N. Y.....	Misapplication and abstraction.....	1 year and 3 months.....	Apr. 9
Ernest Hightower.....	Vice president.....	Stock Yards National Bank, Fort Worth, Tex.....	Misapplication, abstraction, and false entries.....	5 years.....	Do.
Charles J. Loof.....	Bookkeeper at Peoples Homestead Branch, Brooklyn.....	National City Bank, New York, N. Y.....	Misapplication and false entries.....	1 year and 1 day; suspended.....	Apr. 11
Max Locker.....	do.....	do.....	Aider and abettor; misapplication.....	\$1,000 fine.....	Do.
Carey B. Adams.....	Cashier.....	First National Bank, Delta, Colo.....	Misapplication.....	3 months in jail and \$500 fine.....	Apr. 12
C. W. Rogers.....	do.....	First National Bank, Picher, Okla.....	do.....	1 year in jail; suspended; and \$250 fine.....	Apr. 13
Louis Bachman.....	Bookkeeper at Peoples Homestead Branch, Brooklyn.....	National City Bank, New York, N. Y.....	Misapplication and false entries.....	2 years; suspended; on probation.....	Apr. 16
Luke E. Vetter.....	Shipping clerk.....	First National Bank, El Paso, Tex.....	Abstraction and false entries.....	6 months in jail and \$200 fine; to be paroled in 30 days to United States marshal.....	Apr. 21
Thomas Hoppes Houck.....	Assistant teller.....	Continental National Bank, Indianapolis, Ind.....	Abstraction.....	5 years and costs; 2 years suspended.....	Do.

TABLE NO. 93.—Criminal cases under the national banking laws resulting in conviction during the year ended October 31, 1928—Continued

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
Hollie D. Payner	President	Park National Bank, Kansas City, Mo.	Misapplication, false entries, receiving fees and commissions.	On probation for 2 years	1928 Apr. 21
Frank W. Nelson	Cashier	do	do	\$100 fine, without costs	Apr. 23
Valentine D. Weaver	President	National Bank of La Grange, La Grange, Ind.	False entries	2½ years and costs	Apr. 27
Clyde A. Walb	Vice president	do	do	4 years and costs	Do.
Charles W. Paskevitz	Employee in foreign exchange department.	First National Bank, Pittsburgh, Pa.	Abstraction	18 months	May 4
Justin Dowd McCaskill	Transit and mail clerk	Corpus Christi National Bank, Corpus Christi, Tex.	False entries	2 years	May 5
Clarence C. Lauber	Teller and supervising teller.	National Copper Bank, Salt Lake City, Utah	Embezzlement and false entries	18 months	Do.
Brigham Y. Hardy	Auditor	do	Misapplication and false entries	do	May 7
J. Edward Rupert	Cashier	McVeytown National Bank, McVeytown, Pa.	Misapplication, embezzlement, abstraction, and false entries.	\$2,000 fine and 30 days' imprisonment.	Do.
John A. Brandon	Vice president and cashier.	First National Bank, New Cumberland, W. Va.	Misapplication and false entries	10 years	May 8
James E. Brandon	Bookkeeper	do	do	do	Do.
Edward Ashby Chaffin	President	Moline National Bank, Moline, Kans.	Misapplication	1 year and 1 day	May 11
Dean C. Beshlich	Assistant cashier, Daly City Branch.	Bank of Italy National Trust & Savings Association, San Francisco, Calif.	Abstraction	5 years	May 12
Cecil O. Langston	Manager of interior clearing department.	Frost National Bank, San Antonio, Tex.	Embezzlement	\$500 fine	Do.
T. H. Oliver	Collection teller	City National Bank, San Antonio, Tex.	Embezzlement and false entries	\$1,000 fine or 6 months; paid fine.	May 1
Robert Hager	Manager of rental department.	Old National Bank-Union Trust Co., Spokane, Wash.	Embezzlement	4 months	Do.
John W. McDonald	Cashier	Farmers National Bank, Madisonville, Ky.	Misapplication and false entries	1 year and 1 day	May 16
Horace Boughton	Teller	First National Bank, East Rochester, N. Y.	Embezzlement and false entries	1 year and 1 day; on probation for 1 year.	Do.
Walter A. Brimm	Bookkeeper	North Texas National Bank, Dallas, Tex.	Misapplication, abstraction, and false entries.	1 year and 1 day	May 21
Beryl E. Skaggs	do	Rawlins National Bank, Rawlins, Wyo.	Abstraction and misapplication	13 months	Do.
C. Leroy Pace	Clerk	First National Bank, Mercedes, Tex.	Misapplication	Imposition of sentence suspended for 1 year.	May 22
Emory D. Hollowell	Cashier	First National Bank, Pagosa Springs, Colo.	False entries and false reports	60 days in jail	May 23
Jess M. Caldwell	Cashier and director	National Bank of Commerce, Shawnee, Okla.	Misapplication and false entries	5 years	May 26
Alvis Kerr	Assistant cashier	First National Bank, Batesville, Ark.	Embezzlement	2 years and \$500 fine	May 28
Earl Kerr	do	do	do	3 years and \$500 fine	Do.
Herman Wright	Manager of West End Branch.	Fourth & First National Bank, Nashville, Tenn.	False entries	\$100 fine	May 31

A. T. Cooksey	Clearing clerk	First National Bank, El Paso, Tex.	Abstraction and false entries	6 months in jail and \$200 fine; to be paroled in 30 days to United States marshal.	Do.
Lloyd Beall	Bookkeeper	American National Bank, Enid, Okla.	Misapplication and false entries	2 years	Do.
Wallace Estill	President	National Bank of Commerce, Shawnee, Okla.	Conspiracy	Not sentenced	
R. Burns Amacker	Teller	North Texas National Bank, Dallas, Tex.	Misapplication, abstraction, and false entries	13 months	June 1
Louis J. Diehl, jr.	Bookkeeper	First National Bank, Princeton, N. J.	Misapplication and false entries	2 years; on probation	June 4
George Frank Sheffield	Bookkeeper, Forty-second Street Branch.	National City Bank, New York, N. Y.	Misapplication, false entries, and conspiracy	3 years	June 13
Harvey Hall Belcher	do.	do.	Aider and abettor; misapplication and conspiracy	do.	Do.
Walter Porter	Manager escrow and collection department.	First National Bank, Lake Worth, Fla.	Misapplication	1 year and 1 day	June 18
James F. MacNutt	Note teller	Fidelity National Bank, Spokane, Wash.	Embezzlement	8 years	June 20
Jessica Silver	Bookkeeper, Madison Avenue Branch.	Public National Bank & Trust Co., New York, N. Y.	do.	On probation for 5 years	June 29
Russell L. Welliver	Assistant cashier	Third National Bank, Philadelphia, Pa.	Misapplication and false entries	On probation for 1 year	Do.
Clarence W. Lochems	Teller	Merchants National Trust & Savings Bank, Los Angeles, Calif.	Embezzlement	2 years in State prison	July 2
William A. Reed	Bookkeeper	City National Bank, Holyoke, Mass.	Misapplication	18 months	July 6
Elsie M. Youngren	do.	Citizens National Bank, Watertown, S. Dak.	Abstraction, embezzlement, and false entries	2 years; on probation	July 7
George W. Anderson	Teller	Calumet National Bank, Chicago, Ill.	Embezzlement and abstraction	4 years in industrial reformatory.	July 17
Donald Alex. Moffatt	Branch teller	First National Bank, Detroit, Mich.	Misapplication	2 years; suspended for 5 years	July 20
William A. Nave	Bookkeeper	First National Bank, Muskogee, Okla.	False entries	\$500 fine	July 23
James L. Tomlinson	Teller	Exchange National Bank, Atchison, Kans.	Embezzlement and misapplication	3 years; on probation	Aug. 17
Sylvester H. Brenner	do.	Peoples National Bank, Kansas City, Kans.	Embezzlement and false entries	do.	Do.
J. Nelson Purvis	do.	Peoples National Bank, Charlottesville, Va.	False entries	5 years; on probation	Do.
A. D. Norwood	President	First National Bank, Lincoln, Ark.	Misapplication and false entries	3 years and 6 months	Sept. 4
Troy F. Clark	Cashier	do.	do.	2 years	Do.
William E. Mayes	Assistant cashier	do.	do.	1 year and 6 months	Do.
J. Malcolm Watson	Bookkeeper	Republic National Bank, Dallas, Tex.	Embezzlement and abstraction	90 days in jail	Sept. 6
C. R. Brown	Cashier	First National Bank, Springer, N. Mex.	Misapplication	\$500 fine	Sept. 10
Paul F. Ferguson	Assistant cashier	First National Bank, Sharon, S. C.	Embezzlement and false entries	10 years and \$5,000 fine	Sept. 13
Mike O'Neal McCarthy	Teller	Merchants National Trust & Savings Bank, Los Angeles, Calif.	do.	3 years and \$500 fine	Sept. 17
I. E. Kullman	Cashier	First National Bank, Towanda, Kans.	Misapplication and false entries	3 years; on probation	Sept. 20
John H. Culbreth, jr.	Collection clerk	National Bank of Fayetteville, Fayetteville, N. C.	Misapplication	Paroled under clerk of superior court for 2 years.	Do.
C. Arthur Anderson	Assistant cashier	Fergus Falls National Bank, Fergus Falls, Minn.	False entries	5 years; on probation	Sept. 21
Lewis F. Smith	do.	City National Bank, Morristown, Tenn.	Embezzlement	On probation for 3 years and \$250 fine, to be paid at rate of \$5 a month.	Oct. 1
Robert C. Haberkorn	Teller	United States National Bank, Johnstown, Pa.	Embezzlement and false entries	3 years	Oct. 2
Julian M. Carter	Assistant cashier	First National Bank, Altus, Okla.	Misapplication and false entries	1 year and 1 day	Do.
Gardner Jeffries	Assistant teller	Overbrook National Bank, Philadelphia, Pa.	Embezzlement	10 days; on probation	Oct. 3

TABLE NO. 93.—Criminal cases under the national banking laws resulting in conviction during the year ended October 31, 1928—Continued

Name of officer and others	Position	Title and location of the bank	Officers	Sentence	Date of sentence
Ray S. Cannefax.....	Assistant cashier.....	Citizens National Bank, Brownwood, Tex.....	Embezzlement and false entries.....	1 year and 1 day.....	1928 Oct. 6
Bert Jones.....	do.....	Como National Bank, Como, Tex.....	Misapplication and embezzlement.....	2 years; on probation for 3 years.....	Oct. 8
R. S. Allday, jr.....	Assistant cashier and bookkeeper.....	Atlanta National Bank, Atlanta, Tex.....	Embezzlement, misapplication, and false entries.....	\$500 fine.....	Do.
James Barham.....	Bookkeeper.....	Bevans National Bank, Menard, Tex.....	Embezzlement and false entries.....	5 years; on probation.....	Oct. 10
Gilbert A. Metz.....	Receiving teller and clerk.....	South Texas Commercial National Bank, Houston, Tex.....	Embezzlement.....	On probation for 3 years.....	Oct. 13
Benjamin Harrison Smith.....	Cashier and director.....	First National Bank, Haleyville, Ala.....	Conspiracy, false entries, and false reports.....	90 days.....	Oct. 15
Wesley V. Mayhall.....	Cashier and attorney.....	do.....	do.....	60 days; on probation for 5 years.....	Do.
Anthony Kolski.....	Teller.....	Port Newark National Bank, Newark, N. J.....	Embezzlement.....	On probation.....	Do.
Jos. Semak.....	do.....	do.....	Aider and abettor.....	do.....	Do.
William C. Denman.....	Vice president and cashier.....	First National Bank, Auburn, N. Y.....	Embezzlement.....	1 year and 6 months.....	Do.
Byron L. Glass.....	Teller.....	First National Bank, Sunbury, Pa.....	Abstraction and embezzlement.....	On probation for 1 year.....	Oct. 17
R. A. West.....	Bookkeeper.....	Fort Worth National Bank, Fort Worth, Tex.....	Embezzlement and false entries.....	\$124.75 fine.....	Oct. 20
Nels M. Hansen.....	Cashier.....	Enumclaw National Bank, Enumclaw, Wash.....	Misapplication.....	2 years.....	Oct. 22
Lawrence H. Schweer.....	do.....	First National Bank, Denton, Tex.....	do.....	18 months.....	Oct. 23
M. S. Hiznay.....	Teller and individual bookkeeper.....	Peckville National Bank, Peckville, Pa.....	Embezzlement.....	On probation for 1 year and \$60 costs.....	Do.
W. Huber Everhart.....	Clerk.....	Central National Bank, York, Pa.....	do.....	On probation for 1 year.....	Do.
John Camilli.....	Manager of foreign exchange department.....	Citizens National Bank, Ellwood City, Pa.....	do.....	15 months.....	Oct. 24
John F. Engel.....	President.....	First National Bank, Montevideo, Minn.....	Misapplication and false entries.....	3 years.....	Oct. 26
Emmert Sheely.....	Cashier.....	Citizens National Bank, Greencastle, Pa.....	Misapplication, abstraction, and false entries.....	15 months.....	Oct. 29
Volna A. Stockwell.....	do.....	First National Bank, Bassett, Nebr.....	do.....	Continued for sentence.....	
James R. Brisbane.....	Receiving teller.....	Webster & Atlas National Bank, Boston, Mass.....	Misapplication.....	To be sentenced in November.....	

CONVICTIONS PRIOR TO OCTOBER 31, 1928, ADVICE OF WHICH WAS NOT RECEIVED IN TIME TO INCLUDE IN THE REPORT FOR THAT DATE

Charles Albert Lauber.....	Bookkeeper.....	First National Bank, Savannah, Mo.....	Misapplication and false entries.....	On probation.....	1927 Sept. 19
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TABLE NO. 94.—State, private, and national bank failures during the six months ended December 31, 1927

[Cents omitted]

States	State banks		Private banks		Total State and private banks		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
New York.....			1	\$47,000	1	\$47,000			1	\$47,000
Pennsylvania.....							3	\$6,287,963	3	6,287,963
Total Eastern States.....			1	47,000	1	47,000	3	6,287,963	4	6,334,963
West Virginia.....	1	\$183,000			1	183,000			2	792,392
North Carolina.....	4	924,471			4	924,471	1	2,448,847	5	3,373,318
South Carolina.....	4	878,126			4	878,126	2	301,975	6	1,180,101
Georgia.....	4	263,000			4	263,000			4	263,000
Florida.....	8	6,075,267			8	6,075,267	1	362,825	9	6,438,092
Louisiana.....	1	120,000			1	120,000			1	120,000
Texas.....	4	159,000			4	159,000			4	159,000
Arkansas.....	5	1,470,910	1	25,180	6	1,496,090			6	1,496,090
Kentucky.....	2	231,000			2	231,000			2	231,000
Tennessee.....	8	1,534,790			8	1,534,790			8	1,534,790
Total Southern States.....	41	11,839,564	1	25,180	42	11,864,744	5	3,723,039	47	15,587,783
Ohio.....	1	266,555			1	266,555			1	266,555
Indiana.....	8	7,439,570	1	144,000	9	7,583,570	2	694,428	11	8,277,998
Illinois.....	5	2,176,611			5	2,176,611	2	117,783	7	2,294,394
Michigan.....			3	65,940	3	65,940			3	65,940
Wisconsin.....	6	933,780			6	933,780			6	933,780
Minnesota.....	21	4,556,570			21	4,556,570	2	559,500	23	5,116,070
Iowa.....	20	8,315,980	1	790,980	21	9,106,960	9	1,992,812	30	12,099,772
Missouri.....	11	1,988,753			11	1,988,753			11	1,988,753
Total Middle Western States.....	72	25,677,819	11	2,000,920	83	27,678,739	15	3,364,523	98	31,043,262
North Dakota.....	19	2,900,150			19	2,900,150	1	256,286	20	3,156,436
South Dakota.....	6	1,059,384			6	1,059,384			6	1,059,384
Nebraska.....	10	5,865,106			10	5,865,106	3	1,429,625	13	7,294,731
Kansas.....	14	2,370,783			14	2,370,783	1	393,353	15	2,764,136
Wyoming.....			1	82,000	1	82,000			1	82,000
Colorado.....	2	223,000			2	223,000			2	223,000
Oklahoma.....	6	1,386,000			6	1,386,000	6	1,571,042	12	2,957,042
Total Western States.....	57	13,804,423	1	82,000	58	13,886,423	11	3,650,306	69	17,536,729
Oregon.....	4	610,000			4	610,000			4	610,000
California.....	2	1,801,000			2	1,801,000	1	763,199	3	2,564,199
Total Pacific States.....	6	2,411,000			6	2,411,000	1	763,199	7	3,174,199
Total United States.....	¹ 176	53,732,806	14	2,155,100	190	55,887,906	35	17,789,030	225	73,676,936

¹ Not under supervision of State banking department.

² Does not include liabilities of 2 banks.

³ Includes all classes of banks under State supervision, other than private banks.

TABLE No. 94-a.—State, private, and national bank failures during the six months ended June 30, 1928

[Cents omitted]

States	State banks		Private banks		Total State and private banks		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
Maryland.....	1	\$194,479			1	\$194,479			1	\$194,479
Virginia.....	3	1,005,000			3	1,005,000			3	1,005,000
West Virginia.....	2	928,000			2	928,000	1	\$234,441	3	1,162,441
North Carolina.....	4	459,891			4	459,891	1	1,110,771	5	1,570,662
South Carolina.....	4	973,636			4	973,636	2	508,329	6	1,481,965
Georgia.....	3	1,594,000			3	1,594,000	1	1,248,583	4	2,842,583
Florida.....	16	14,956,364			16	14,956,364	1	566,757	17	15,523,121
Mississippi.....	3	704,640			3	704,640			3	704,640
Louisiana.....	2	466,000			2	466,000			2	466,000
Texas.....	1	53,000	11	(?)	2	53,000	2	211,947	4	264,947
Arkansas.....	12	3,822,839			12	3,822,839			12	3,822,839
Kentucky.....	3	718,560			3	718,560			3	718,560
Tennessee.....	3	3,139,000			3	3,139,000			3	3,139,000
Total Southern States.....	56	28,820,930	1		57	28,820,930	8	3,880,822	65	32,701,752
Ohio.....	1	251,452			1	251,452	1	870,997	2	1,122,449
Indiana.....	9	2,944,820	1	61,520	10	3,006,340			10	3,006,340
Illinois.....	1	73,282			1	73,282	3	962,814	4	1,036,096
Michigan.....			3	\$45,540	3	45,540			3	45,540
Wisconsin.....	5	966,320			5	966,320			5	966,320
Minnesota.....	16	2,180,630			16	2,180,630	3	428,933	19	2,609,563
Iowa.....	23	7,377,000	5	\$352,630	28	7,729,630	6	2,662,272	34	10,391,902
Missouri.....	21	5,776,490			21	5,776,490	1	647,762	22	6,424,252
Total Middle Western States.....	76	19,569,994	9	459,690	85	20,029,684	14	5,572,778	99	25,602,462
North Dakota.....	16	1,998,800			16	1,998,800	3	991,408	19	2,990,208
South Dakota.....	2	827,169	1	421,808	3	1,248,977	1	224,299	4	1,473,276
Nebraska.....	34	11,224,664			34	11,224,664	1	67,335	35	11,291,999
Kansas.....	15	3,660,931	2	185,523	17	3,846,454	4	1,047,023	21	4,893,477
Montana.....	1	35,000			1	35,000			1	35,000
Colorado.....	2	722,000			2	722,000			2	722,000
Oklahoma.....	3	756,000			3	756,000	2	680,031	5	1,436,031
Total Western States.....	73	19,224,564	3	607,331	76	19,831,895	11	3,010,096	87	22,841,991

Oregon.....	2	615,490			2	615,490	1	2,482,624	3	3,098,114
Idaho.....	1	170,000			1	170,000	1	150,812	2	320,812
Utah.....	1	233,850			1	233,850	1	18,886	2	252,736
Total Pacific States.....	4	1,019,340			4	1,019,340	3	2,652,322	7	3,671,662
Total United States.....	⁵ 210	68,829,307	13	1,067,021	223	69,896,328	36	15,116,018	259	85,012,346

¹ Not under supervision of State banking department.
² Not available.
³ Does not include liabilities of 2 banks.
⁴ Does not include liabilities of 1 bank.
⁵ Includes all classes of banks under State supervision, other than private banks.

TABLE NO. 95.—State, private, and national bank failures during the year ended June 30, 1928

[Cents omitted]

States	State banks		Private banks		Total State and private banks		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
New York.....			1	\$47,000	1	\$47,000			1	\$47,000
Pennsylvania.....							3	\$6,287,963	3	6,287,963
Maryland.....	1	\$194,479			1	194,479			1	194,479
Total Eastern States.....	1	194,479	1	47,000	2	241,479	3	6,287,963	5	6,529,442
Virginia.....	3	1,005,000			3	1,005,000			3	1,005,000
West Virginia.....	3	1,111,000			3	1,111,000	2	843,833	5	1,954,833
North Carolina.....	8	1,384,362			8	1,384,362	2	3,559,618	10	4,943,980
South Carolina.....	8	1,851,762			8	1,851,762	4	810,298	12	2,662,060
Georgia.....	7	1,857,000			7	1,857,000	1	1,248,583	8	3,105,583
Florida.....	24	21,031,631			24	21,031,631	2	929,582	26	21,961,213
Mississippi.....	3	704,640			3	704,640			3	704,640
Louisiana.....	3	586,000			3	586,000			3	586,000
Texas.....	5	212,000	1	(?)	6	212,000	2	211,947	8	423,947
Arkansas.....	17	5,298,749	1	25,180	18	5,318,929			18	5,318,929
Kentucky.....	5	949,560			5	949,560			5	949,560
Tennessee.....	11	4,673,790			11	4,673,790			11	4,673,790
Total Southern States.....	97	40,660,494	2	25,180	99	40,685,674	13	7,603,861	112	48,289,535
Ohio.....	2	518,007			2	518,007		870,997	3	1,389,004
Indiana.....	17	10,384,390	2	205,520	19	10,589,910	2	694,428	21	11,284,338
Illinois.....	6	2,249,893			6	2,249,893	5	1,080,597	11	3,330,490
Michigan.....			6	111,480	6	111,480			6	111,480
Wisconsin.....	11	1,900,100			11	1,900,100			11	1,900,100
Minnesota.....	37	6,737,200			37	6,737,200	5	988,433	42	7,725,633
Iowa.....	43	15,692,980	1	2,143,610	55	17,836,590	15	4,655,084	70	22,491,674
Missouri.....	32	7,765,243			32	7,765,243	1	647,762	33	8,413,005
Total Middle Western States.....	148	45,247,813	20	2,460,610	168	47,708,423	29	8,937,301	197	56,645,724
North Dakota.....	35	4,898,950			35	4,898,950	4	1,247,694	39	6,146,644
South Dakota.....	8	1,886,553	1	421,808	9	2,308,361	1	224,299	10	2,532,660
Nebraska.....	44	17,089,770			44	17,089,770	4	1,496,960	48	18,586,730
Kansas.....	29	6,031,714	2	185,523	31	6,217,237	5	1,440,376	36	7,657,613
Montana.....	1	35,000			1	35,000			1	35,000
Wyoming.....			1	82,000	1	82,000			1	82,000

Colorado.....	4	945,000			4	945,000			4	945,000
Oklahoma.....	9	2,142,000			9	2,142,000	8	2,251,073	17	4,393,073
Total Western States.....	130	33,028,987	4	689,331	134	33,718,318	22	6,660,402	156	40,378,720
Oregon.....	6	1,225,490			6	1,225,490	1	2,482,624	7	3,708,114
California.....	2	1,801,000			2	1,801,000	1	763,199	3	2,564,199
Idaho.....	1	170,000			1	170,000	1	150,812	2	320,812
Utah.....	1	233,850			1	233,850	1	18,886	2	252,736
Total Pacific States.....	10	3,430,340			10	3,430,340	4	3,415,521	14	6,845,861
Total United States.....	⁵ 386	122,562,113	27	3,222,121	413	125,784,234	71	32,905,048	484	158,689,282

¹ Not under supervision of State banking department.
² Not available.
³ Does not include liabilities of 2 banks.
⁴ Does not include liabilities of 3 banks.
⁵ Includes all classes of banks under State supervision, other than private banks.

TABLE NO. 96.—Number, assets, and liabilities of State (commercial) banks, savings banks, loan and trust companies, private and national banks which failed in years ended June 30, 1914 to 1928

[For prior years, see annual report, 1920]

[In thousands of dollars]

Year ended June 30—	State institutions															National banks		
	State (commercial) banks			Savings banks			Loan and trust companies			Private banks			Total State and private institutions			Number	Assets— nominal value	Liabilities
	Number	Assets	Liabilities	Number	Assets	Liabilities	Number	Assets	Liabilities	Number	Assets	Liabilities	Number	Assets	Liabilities			
1914.....	53	8,947	11,511	7	643	769	9	7,948	8,752	27	3,063	11,027	96	20,601	32,059	21	12,038	9,774
1915.....	57	3,600	4,820	5	4,255	4,335	9	988	1,341	39	7,652	17,370	110	16,495	27,866	14	16,832	12,767
1916.....	23	2,148	2,991	3	7,750	11,885	3	256	257	12	358	877	41	10,512	16,010	13	3,868	3,020
1917.....	15	2,539	3,351	1	75	100	4	1,470	2,371	15	2,668	5,478	35	6,752	11,300	7	6,895	5,282
1918.....	12	861	1,094	1	60	80	2	1,845	1,898	10	6,429	7,186	25	9,195	10,258	2	2,300	2,359
1919.....	35	-----	7,775	2	-----	85	4	-----	1,651	1	-----	100	42	-----	9,611	1	535	496
1920.....	32	-----	11,945	-----	-----	-----	3	-----	3,978	9	-----	3,031	44	-----	18,955	5	2,739	1,930
1921.....	263	-----	24,810	13	-----	2,736	26	-----	65,535	28	-----	3,044	330	-----	96,124	28	18,806	17,301
1922.....	306	-----	73,044	11	-----	2,248	35	-----	17,641	12	-----	3,000	364	-----	95,933	33	21,679	20,287
1923.....	202	-----	53,886	17	-----	5,607	7	-----	2,818	11	-----	2,239	237	-----	64,550	37	21,602	20,076
1924.....	699	-----	182,136	33	-----	11,708	14	-----	23,868	31	-----	5,476	777	-----	223,188	¹ 138	84,974	74,743
1925.....	² 421	-----	112,301	-----	-----	-----	-----	-----	-----	19	-----	6,427	440	-----	118,728	102	-----	53,315
1926.....	² 470	-----	144,718	-----	-----	-----	-----	-----	-----	26	-----	3,105	496	-----	147,823	77	-----	38,112
1927.....	² 644	-----	197,313	-----	-----	-----	-----	-----	-----	45	-----	9,342	659	-----	206,655	142	-----	59,915
1928.....	² 386	-----	122,562	-----	-----	-----	-----	-----	-----	27	-----	3,222	413	-----	125,784	71	-----	32,905
Total.....	3,618	18,095	954,257	93	12,783	39,553	116	12,507	130,110	312	20,170	80,924	4,139	63,555	1,204,844	691	192,268	352,282

¹ Does not include assets or liabilities of 5 banks.² Includes all classes of banks under State supervision, other than private banks.

NOTE.—For explanatory footnotes relative 1928 figures, see Tables Nos. 94, 94-a and 95.

TABLE No. 97
SHOWING STATEMENTS OF RESOURCES
AND LIABILITIES OF THE INDIVIDUAL NATIONAL BANKS
(States, Territories, and Towns Arranged Alphabetically)
AT CLOSE OF BUSINESS DECEMBER 31, 1928
IS OMITTED FROM THIS REPORT AND
PUBLISHED AS A SEPARATE TABLE

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